

**Need and Demand Analysis For
Callier Forest Apartments
131 Dodd Boulevard Southeast
Rome, Georgia 30161**

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
May 15, 2019

Date of Report
May 31, 2019

Prepared By

The logo for Gill Group features the word "Gill" in a blue serif font above a large, stylized blue "G" that overlaps with the word "Group" below it. The "G" is significantly larger and more prominent than the other text.
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May 31, 2019

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 Callier Forest Apartments, according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject is located at 131 Dodd Boulevard Southeast, Rome, Georgia. The site is improved with 10 two-story walk-up buildings, five three-story walk-up buildings, a single-story community building, and a single-story maintenance storage building. The property contains a total of 130 Section 8 and Low Income Housing Tax Credit units designed for families. The single-story community building contains a meeting room, business center, laundry facility and leasing office. The property also contains a playground, pavilion and open parking areas with approximately 195 parking spaces. The total site size is approximately 15.00 acres, or 653,400 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 Patrick Crawford while visiting the site. The site was inspected originally inspected on March 19, 2019, by Patrick Crawford. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are the Georgia Department of Community Affairs and LEDIC Realty Company, LLC.

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 the Georgia Department of Community Affairs and written consent to such identity of interest by the 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 property was originally inspected on March 19, 2019. The comparables were confirmed on May 15, 2019. Therefore, the effective date of this analysis is May 15, 2019. 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.

A handwritten signature in cursive script that reads "Samuel T. Gill".

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 Rome.

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



Samuel T. Gill
Market Analyst
May 31, 2019

IDENTITY OF INTEREST

I understand and agree that the 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 the 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 the Georgia Department of Community Affairs and written consent to such identity of interest by the 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.



Samuel T. Gill
Market Analyst

May 31, 2019



Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

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

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

Samuel T. Gill
Market Analyst
May 31, 2019

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 130-unit development designed for families. The existing development designed for families is viable within the market area. The report was prepared assuming that the project will be rehabilitated as detailed in this report.

Project Description

The subject, Callier Forest Apartments, is an existing 130-unit development designed for families. The site is located at 131 Dodd Boulevard Southeast, Rome, Floyd County, Georgia, 30161. Dodd Boulevard Southeast is located north of U.S. Highway 411, which connects to U.S. Highway 27.

The existing development contains 10 two-story walk-up buildings, five three-story walk-up buildings, a single-story community building, and a single-story maintenance storage building. The property is 99 percent occupied, with one three-bedroom unit vacant. The property contains 26 one-bedroom/one-bath units with 642 square feet for a total of 16,692 square feet; 24 two-bedroom/one-bath units with 745 square feet for a total of 17,880 square feet; 56 two-bedroom/one-bath units with 778 square feet for a total of 43,568 square feet; and 24 three-bedroom/one-and-one-half-bath units with 919 square feet. The total net rentable area is 100,196 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	26	642	60%	\$673	\$896	\$106	\$790
2/1	24	745	60%	\$808	\$1,028	\$138	\$890
2/1	56	778	60%	\$808	\$1,028	\$138	\$890
3/1.5	24	919	60%	\$933	\$1,163	\$173	\$990

The subject is a Section 8 and Low Income Housing Tax Credit property with rents set at 60 percent of the area median income. It will continue to be so upon completion of renovations. The subject's current and proposed rents are higher than the maximum allowable LIHTC rents. However, due to the subject's project-based rental subsidy, the tenants will never be required to pay more than 30 percent of their gross income toward rents and utilities.

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds, coat closet and patio. Upon completion of renovations, the units will also contain a dishwasher and microwave. Project amenities include a clubhouse, meeting room, playground, business center, laundry facility, on-site management, on-site maintenance and pavilion. The subject's unit mix and project amenities are similar to most surveyed comparables.

The subject's unit mix of one-, two- and three-bedroom units is suitable in the market. The subject's unit sizes are smaller than the average unit size of the comparables surveyed. However, the subject maintains a stabilized occupancy. Therefore, the unit sizes do not appear to have a negative impact on the marketability of the units.

The subject property's proposed net rents are higher than the market rents of \$700 for the one-bedroom units, \$770 to \$775 for the two-bedroom units, and \$875 for the three-bedroom units. The analyst was able to locate and verify ten market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed rents are generally higher than the adjusted market rental rates. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

Site Description/Evaluation

The subject is located at 131 Dodd Boulevard Southeast and contains approximately 15.00 acres. The subject property is currently zoned M-R, Multifamily Residential District. The subject is a legal, conforming use. Dodd Boulevard Southeast is located north of U.S. Highway 411, which connects to U.S. Highway 27. Due to the subject's location on a secondary road, it is the opinion of the analyst that there is good visibility/access to the site.

The subject neighborhood is comprised primarily of residential and commercial properties and is approximately 85 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 25 percent is comprised of multifamily properties. Another 20 percent of the land use is made up of commercial properties. The remaining 25 percent is vacant land. The area is mostly urban.

The site is located near a major thoroughfare which provides it with good visibility and access. The crime rate for the area is higher than the state average. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, schools, banks and restaurants within two miles of the site. In addition, government and health care facilities are located within a reasonable distance from the subject. The subject is an existing development designed for families. The subject will be 100 percent Section 8 and Low Income Housing Tax Credit, with 100 percent of its units set at 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

Market Area Definition

The market area for the subject consists of the City of Rome. The market area is generally bound by the city limits. The northern boundary is approximately 9.1 miles from the subject. The western boundary is approximately 7.7 miles from the subject, and the eastern boundary is approximately 2.0 miles from the subject. The southern boundary is approximately 2.3 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 34,980. By 2010, population in this market area had increased by 3.8 percent to 36,303. In 2019, the population in this market area has increased by 4.4 percent to 37,888. It is projected that between 2019 and 2020, population in the market area will increase 1.3 percent to 38,399. It is projected that between 2020 and 2024, population in the market area will increase 2.0 percent to 39,165.

Between 2000 and 2010, the market area gained 73 households per year. The market area gained an additional 26 households between 2010 and 2019 and an additional 166 households between 2019 and 2020. The market area is projected to continue to gain households through 2024. The households in the market area are split, with approximately 50 percent being owner-occupied. The percentage of owner-occupied is projected to remain stable through 2024.

Of the surveyed comparables, one-bedroom units typically range from \$525 to \$1,050 per month; two-bedroom units typically range from \$700 to \$1,100 per month; and three-bedroom units typically range from \$760 to \$1,525 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes between \$23,074 and \$28,740 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately seven percent (7.0%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$27,703 and \$32,340 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately six percent (6.4%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$31,989 and \$38,760 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately five percent (5.3%) of the primary market area tenants are within this range.

According to www.realtytrac.com, there are currently 28 properties for sale that are in some stage of foreclosure within the subject's zip code. This ratio is in the mid-range for the City of Rome. In April 2019, the number of properties that received a foreclosure filing in zip code 30161 was 70 percent lower than the previous month and 25 percent lower than the same time last year. The zip code's foreclosure rate is 0.02 percent, while the City of Rome's foreclosure rate is also 0.02 percent. Both are lower than the state's foreclosure rate which is 0.04 percent. They are similar to Floyd County's foreclosure rate of 0.02 percent. The number of foreclosures per month has dropped significantly since June 2018. Therefore, it appears that the foreclosure rate in the area is declining. 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 manufacturing; retail trade; educational, health and social services; and entertainment and recreation services. Each of these industries has experienced reasonable growth within the past few years.

Employment in the City of Rome has been decreasing 1.0 percent per year since 2005. Employment in Floyd County has been decreasing an average of 0.8 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 Rome has fluctuated from 4.4 percent to 14.3 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Floyd County and higher than the unemployment rates for the State of Georgia.

The Rome Floyd Chamber announced The District, which will be located off West Third Street along the Oostanaula River. The development will include luxury condominiums, apartments retail properties, and is expected to be completed in Summer 2021. There have been several additional small business openings with the past two years in Rome and Floyd County.

According to the Georgia Department of Labor, there have been nine Worker Adjustment and Retraining Notification (WARN) Notices issued in the market area over the past four years, resulting in a loss of 409 jobs between 2015 and 2019. Many of the residents in the market area could be affected by these notices. The following WARN Notices were issued since 2015:

W.A.R.N. Notices			
Company	City	Employees Lost	Layoff Date
Transdev on Demand	Rome	98	5/1/2018
Source Medical	Rome	18	7/12/2017
Kmart	Rome	87	7/31/2016
Hancock Fabrics	Rome	12	4/30/2016
Sears	Rome	45	3/20/2016
Express	Rome	24	1/30/2016
DermaTran Health Solutions	Rome	12	10/31/2015
Moriah Services LLC	Rome	33	5/1/2015
Spears Mattress Company	Rome	80	1/2/2015
Total:		409	

Source: Georgia Department of Labor

Overall, it appears that the area is stable with enough new jobs to offset the small number of job losses over the past four years. The U.S. Bureau of Labor Statistics data shows a relatively stable unemployment rate that is in line with the unemployment rate for the city as a whole. For this reason, it is believed that the area will continue to remain stabilized.

Project-Specific Affordability and Demand Analysis

The following table uses a 35 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 RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$673	\$23,074	\$38,760	19.0%	1,348
1 BR (60%)	\$673	\$23,074	\$28,740	7.0%	295
2 BR (60%)	\$808	\$27,703	\$32,340	6.4%	174
3 BR (60%)	\$933	\$31,989	\$38,760	5.3%	314

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

The following chart indicates the net demand and the capture rates:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/1 BA @ 642 SF	\$23,074 to \$28,740	0	527	10	517	0.0%	2-4/Month	\$725	N/A	\$790
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	22	505	0.0%	2-4/Month	\$795	N/A	\$890
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	21	506	0.0%	2-4/Month	\$800	N/A	\$890
	3 BR/1.5 BA @ 919 SF	\$31,989 to \$38,760	1	527	15	512	0.2%	2-4/Month	\$900	N/A	\$990
Total for Project	60% AMI	\$23,074 to \$38,760	1	527	68	459	0.2%	2-4/Month	\$725-\$900	N/A	\$790-\$990

The subject is an existing Section 8 and Low Income Housing Tax Credit property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. In addition, subject units with subsidies or whose rents are more than 20 percent lower than the rent for other units of the same bedroom size in the same AMI band and comprise less than 10 percent of the total units in the same AMI band or any units that are 30 percent lower than the average market rent for the bedroom type in any income segment are to be excluded. Currently, the subject is 99 percent occupied, with one three-bedroom unit vacant. The subject has subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Additionally, there was one tax credit comparable located in the market area constructed within the past two years that would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in projects placed in service prior to 2016 which have not reached stabilized occupancy. Therefore, there is a total of 68 units that should be subtracted from the demand. The subject will need to capture 0.2 percent.

Competitive Rental Analysis

There was a total of 15 confirmed apartment complexes in the market area, including the subject. There were 40 vacant units at the time of the survey out of 1,308 surveyed, for an overall vacancy rate of 3.1 percent. There are currently two competitive properties in the market area. These properties currently have one vacant unit out of 211 surveyed, for an overall competitive vacancy rate of 0.5 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

Market rent grids were completed for the subject. The subject property's proposed net rents are higher than the market rents of \$700 for the one-bedroom units, \$770 to \$775 for the two-bedroom units, and \$875 for the three-bedroom units. The analyst was able to locate and verify ten market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed rents are generally higher than the adjusted market rental rates. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable and will be competitive with existing properties.

Absorption/Stabilization Estimate

The subject is an existing multifamily development that contains 130 one-, two- and three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

Conclusion

The property is currently applying for Low Income Housing Tax Credits. However, the subject does not need to capture any of the demand as all units have project-based Rental Assistance. Therefore, it is believed that the subject will continue to be a viable development.

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

Development Name: Callier Forest Apartments Total # Units: 130
 Location: 131 Dodd Boulevard Southeast, Rome, Georgia # LIHTC Units: 130
 PMA Boundary: The primary market area consists of the City of Rome.
 Farthest Boundary Distance to Subject: 9.1 Miles

RENTAL HOUSING STOCK (found on pages 79-107)

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	15	1,308	40	96.9%
Market-Rate Housing	10	910	22	97.6%
<i>Assisted/Subsidized Housing not to include LIHTC</i>	0	0	0	0.0%
LIHTC	4	398	18	95.5%
Stabilized Comps	14	1,124	25	97.8%
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
26	1	1	642	\$790	\$700	\$1.09	-12.9%	\$925	\$1.27
24	2	1	745	\$890	\$770	\$1.03	-15.6%	\$1,100	\$0.92
56	2	1	778	\$890	\$775	\$1.00	-14.8%	\$1,100	\$0.92
24	3	1.5	919	\$990	\$900	\$0.98	-13.1%	\$1,525	\$0.92

Capture Rates (found on page 76)

Target Population	30%	50%	60%	Market-rate	Other:	Overall
Capture Rate			0.2%			0.2%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Callier Forest Apartments
Location: 131 Dodd Boulevard Southeast
Rome, Floyd County, Georgia 30161

Project Type: Family

Construction Type: Existing Rehab Development

The existing development contains 10 two-story walk-up buildings, five three-story walk-up buildings, a single-story community building, and a single-story maintenance storage building. The buildings contain with brick and vinyl siding exterior. The property contains a total of 130 units with 26 one-bedroom/one-bath units with 642 square feet for a total of 16,692 square feet; 24 two-bedroom/one-bath units with 745 square feet for a total of 17,880 square feet; 56 two-bedroom/one-bath units with 778 square feet for a total of 43,568 square feet; and 24 three-bedroom/one-and-one-half-bath units with 919 square feet. The total net rentable area is 100,196 square feet. A copy of the plans, completed by Brown Anderson Architects, P.C. in Montgomery, Alabama, are included in the addenda.

Project Design

The subject contains 10 two-story walk-up buildings, five three-story walk-up buildings, a single-story community building, and a single-story maintenance storage building with wood frame construction with brick and vinyl siding exteriors. The property contains a total of 130 units and was constructed in 1981 and renovated in 2004.

Unit Features, Project Amenities and Services

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds, coat closet and patio. Upon completion of renovations, the units will also contain a dishwasher and microwave. Project amenities include a clubhouse, meeting room, playground, business center, laundry facility, on-site management, on-site maintenance and pavilion.

Parking

The subject contains open parking areas with approximately 195 parking spaces.

Utilities

The following table describes the project's utility combination.

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

Unit Mix, Size and Rent Structure

The subject currently contains 130 total units and is 99 percent occupied, with one three-bedroom unit vacant. The following chart lists the subject's existing unit distribution by unit type, size, income restriction and rent structure.

Unit Type	# of Units	Avg. Square Footage	Contract Rent	Utility Allowance
1/1	26	642	\$680	\$106
2/1	24	745	\$780	\$138
2/1	56	778	\$780	\$138
3/1.5	24	919	\$875	\$173
	130			

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	26	642	60%	\$673	\$896	\$106	\$790
2/1	24	745	60%	\$808	\$1,028	\$138	\$890
2/1	56	778	60%	\$808	\$1,028	\$138	\$890
3/1.5	24	919	60%	\$933	\$1,163	\$173	\$990

The subject is a Section 8 and Low Income Housing Tax Credit property with rents set at 60 percent of the area median income. It will continue to be so upon completion of renovations. The subject's current and proposed rents are higher than the maximum allowable LIHTC rents. However, due to the subject's project-based rental subsidy, the tenants will never be required to pay more than 30 percent of their gross income toward rents and utilities.

Eligibility

Households who have between one and two persons and annual incomes between \$23,074 and \$28,740 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately seven percent (7.0%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$27,703 and \$32,340 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately six percent (6.4%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$31,989 and \$38,760 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately five percent (5.3%) of the primary market area tenants are within this range.

LIHTC INCOME LIMITS	
Person in Households	60%
1	\$25,140
2	\$28,740
3	\$32,340
4	\$35,880
5	\$38,760
6	\$41,640

Source: HUD

Current Occupancy Levels

The subject is currently 99 percent occupied, with one vacant three-bedroom unit. Historically, the subject’s occupancy rate has ranged from 98 to 99 percent for the past three years.

Rehabilitation

The property will undergo rehabilitation and will be in good condition. The proposed scope of work is comprehensive and includes replacement of appliances, kitchen cabinets, bathroom vanities and medicine cabinets, windows, interior and exterior doors, hot water heaters, air conditioning units, toilets and baths, flooring and structural elements such as exterior brick and wall supports, roofing and re-grading and striping of the parking lots. In addition, each unit will also contain a dishwasher and microwave, and the property will also contain a pavilion. The rehabilitation is anticipated to take approximately 12 months, beginning in October 2019.

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: May 15, 2019

Site Inspector: Patrick Crawford

Project Location

The subject is located at 131 Dodd Boulevard Southeast in the southeast portion of the City of Rome, Georgia. Dodd Boulevard Southeast is located north of U.S. Highway 411, which connects to U.S. Highway 27.

Site Characteristics

The subject neighborhood is comprised primarily of residential and commercial properties and is approximately 85 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 25 percent is comprised of multifamily properties. Another 20 percent of the land use is made up of commercial properties. The remaining 25 percent is vacant land. The area is mostly urban.

Zoning

According to the City of Rome, the subject is zoned M-R, Multifamily Residential District. The subject is a legal, conforming use. Therefore, it is unlikely that a zoning change will occur. The subject appears to meet site and setback requirements and appears to conform to the current zoning restrictions. The subject could be re-built if it were destroyed. 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

Single-family residences and two- to four-family properties are located to the north of the subject. Vacant land and commercial properties are located to the south of the subject. Vacant land and single-family residences are located east of the subject. Dodd Boulevard Southeast and vacant land are located west of the site.

Developments

Existing developments within the market area include Ashland Park Apartments, McCall Place Apartments, Burrell Square Apartments, Etowah Bend Apartments, Eastland Court Apartments, Ashton Ridge Apartments, Redmond Chase Apartments, Guest House Apartments, Arbor Terrace Apartments, Woodbridge Apartments, The RiverPoint Luxury Apartments, Summerstone Apartments, The Grove at 600 Apartments and Riverwood Park Apartments. Of the

aforementioned properties, two of the restricted family housing properties will compete directly with the subject's units. These properties include Ashland Park Apartments which has an overall vacancy of 8.0 percent and McCall Place Apartments which has a vacancy of 4.0 percent. Burrell Square Apartments and Etowah Bend Apartments will also compete; however, these properties do not contain one-bedroom units. Eastland Court Apartments, Ashton Ridge Apartments, Redmond Chase Apartments, Guest House Apartments, Arbor Terrace Apartments, Woodbridge Apartments, The RiverPoint Luxury Apartments, Summerstone Apartments, The Grove at 600 Apartments and Riverwood Park Apartments are all market-rate properties that will not directly compete with the subject.

Schools

According to AreaVibes, the subject is served by the Rome City School District. There are currently 42 public schools, three private schools and three post-secondary schools in Rome. The average test scores for the area is 33.0 percent. Approximately 70.8 percent of people in the district have completed high school. The subject will be served by East Central Elementary School, Rome Middle School and Rome High School.

Transportation

Major roadways in the Rome area include U.S. Highways 27 and 411 and State Highways 1, 20, 53, 100, 191, and 140. Airports nearby include Hartsfield-Jackson International Airport, Chattanooga Metropolitan Airport and Richard Russell Airport. The Rome Transit Department provides public transportation throughout the city limits.

Health Services

Floyd Medical Center, Redmond Regional Medical Center and Kindred Hospital Rome health care facilities located in Rome that serve the residents of the city and the surrounding area. Additional health care and medical facilities nearby include Mediquick, Northwest Georgia Medical Clinic, and The Free Clinic of Rome.

Parks and Recreational Opportunities

Rome and Floyd County offer several recreational opportunities, including Etowah Park, Parks Hoke Park, Boys & Girls Club of Rome, Napoleon Fielder Recreation Center, Duke Museum of Military History, Rome Area History Museum, Oak Hill & The Martha Berry Museum, Floyd Bowling & Amusement Center, Classic Bowling Center, Movies at Berry Square, Rome Cinemas and Clifton House.

Crime

According to AreaVibes, approximately 564 per 100,000 residents are victims of a violent crime annually, and approximately 4,070 per 100,000 residents are victims of a property crime each year. For the city, there were a total of 1,685 crimes reported, 205 violent crimes and 1,480 property crimes. The crime rate for the area is 44.0 percent higher than the overall crime rate for the State of Georgia. The total number of crimes in the city has decreased 16.0 percent within the past year, according to AreaVibes. There is a 1 in 178 chance of being the victim of a violent crime and a 1 in 25 chance of being the victim of a property crime within the Rome area. 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 131 Dodd Boulevard Southeast. Dodd Boulevard Southeast is located north of U.S. Highway 411, which connects to U.S. Highway 27. 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 family development provides affordable housing to residents in the area.

Weaknesses – The site has no apparent weaknesses.



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Community Building



View of Leasing Office



View of Meeting Room



View of Meeting Room



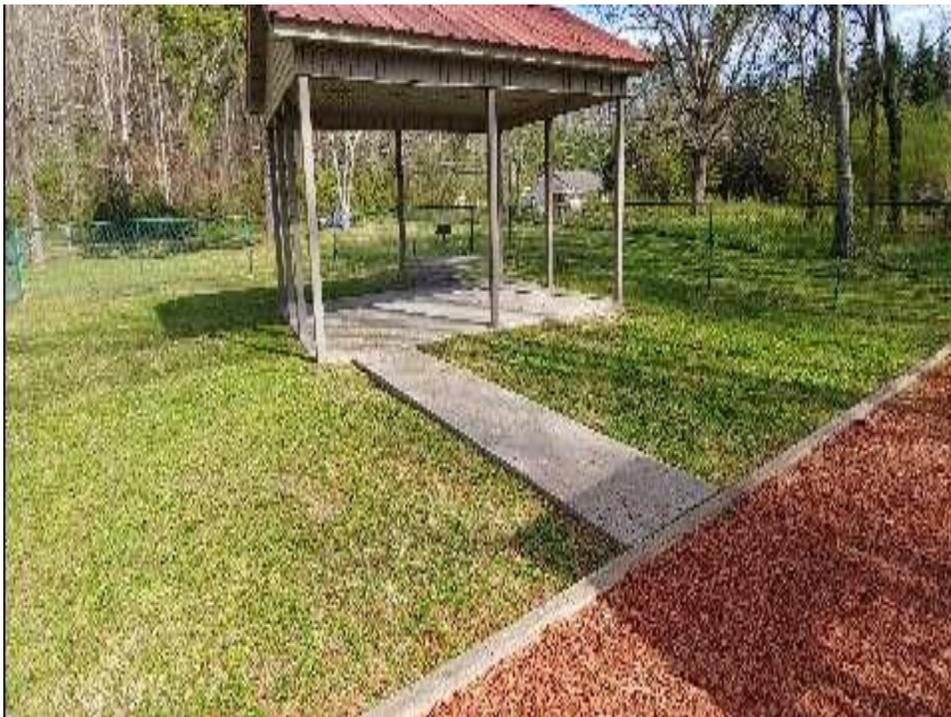
View of Laundry Facility



View of Laundry Facility



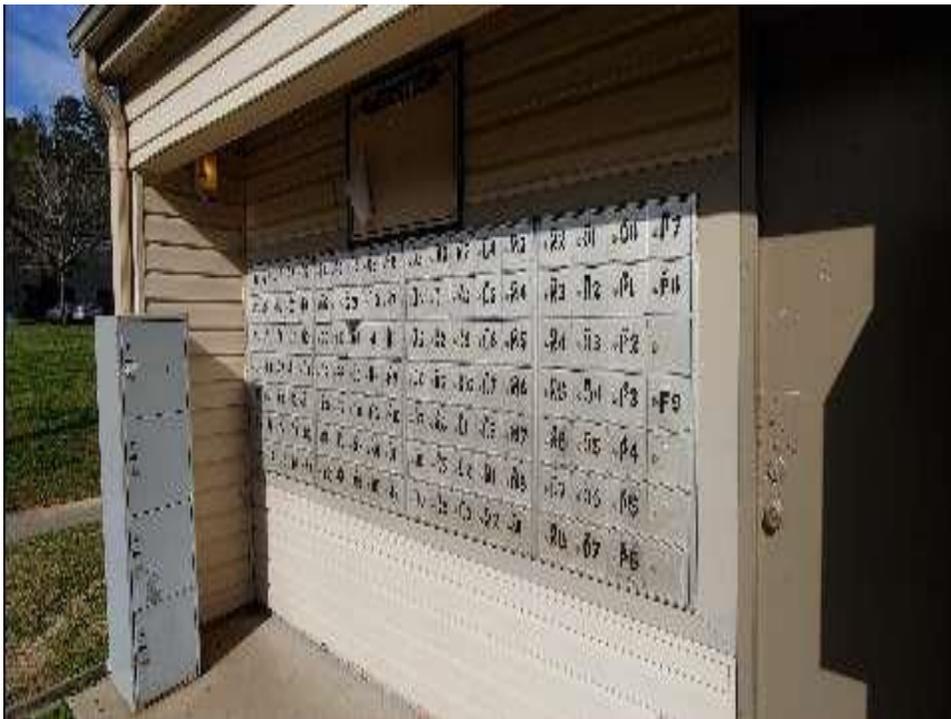
View of Playground



View of Pavilion



View of Maintenance Shed



View of Mail Center



View of Typical Living Area



View of Typical Kitchen



View of Typical Bedroom



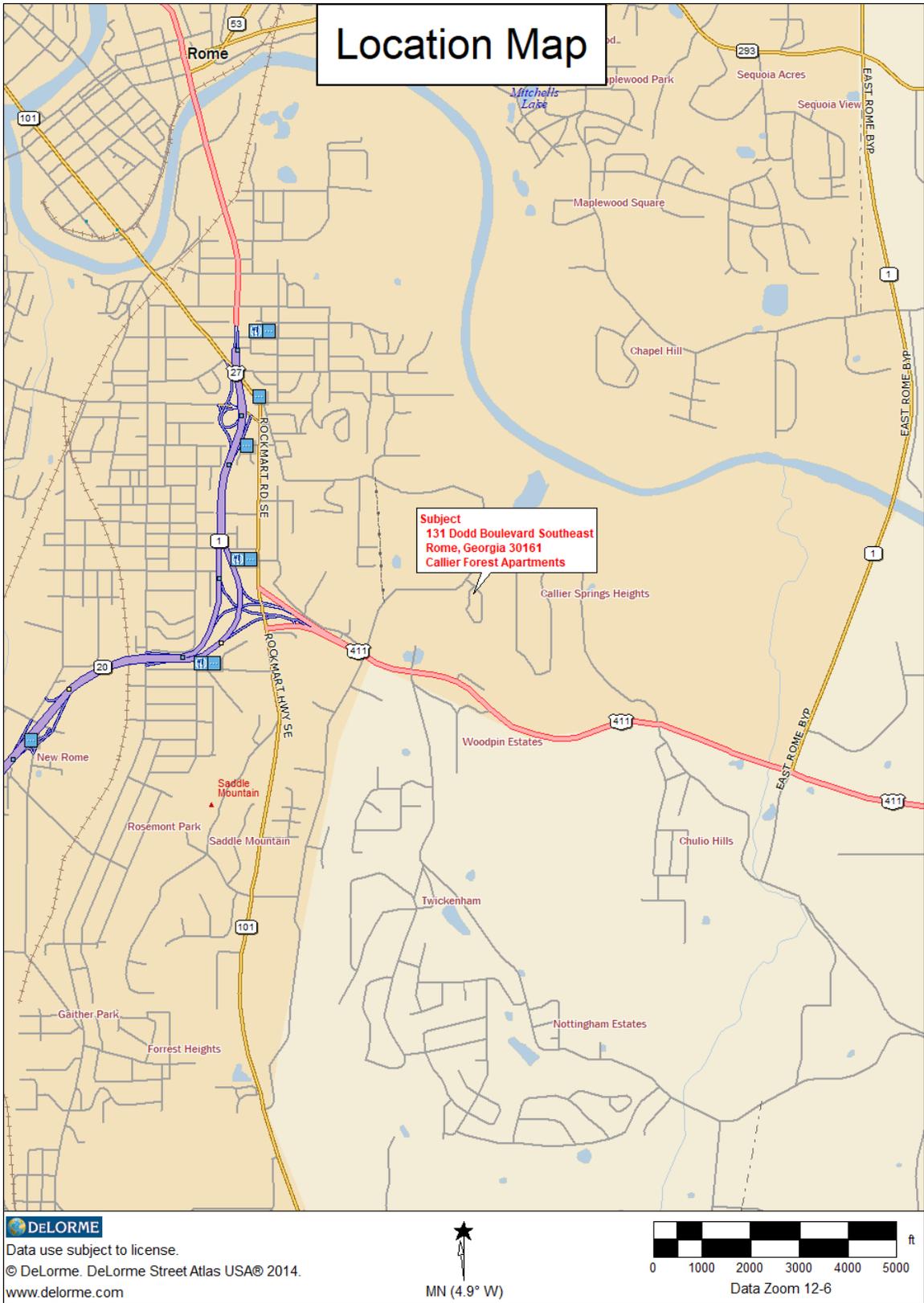
View of Typical Bath

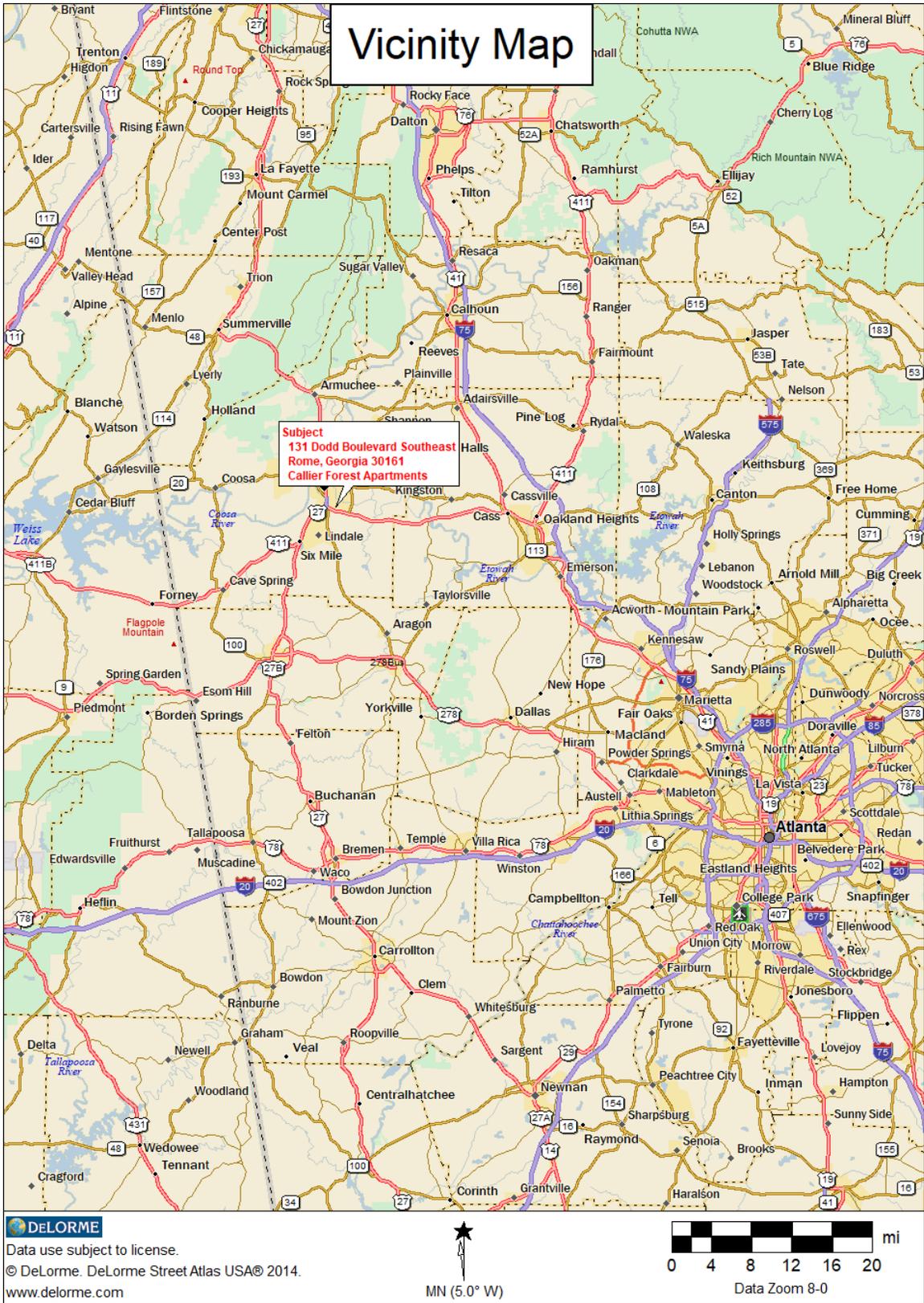


View of Parking Lot



View of Parking Lot



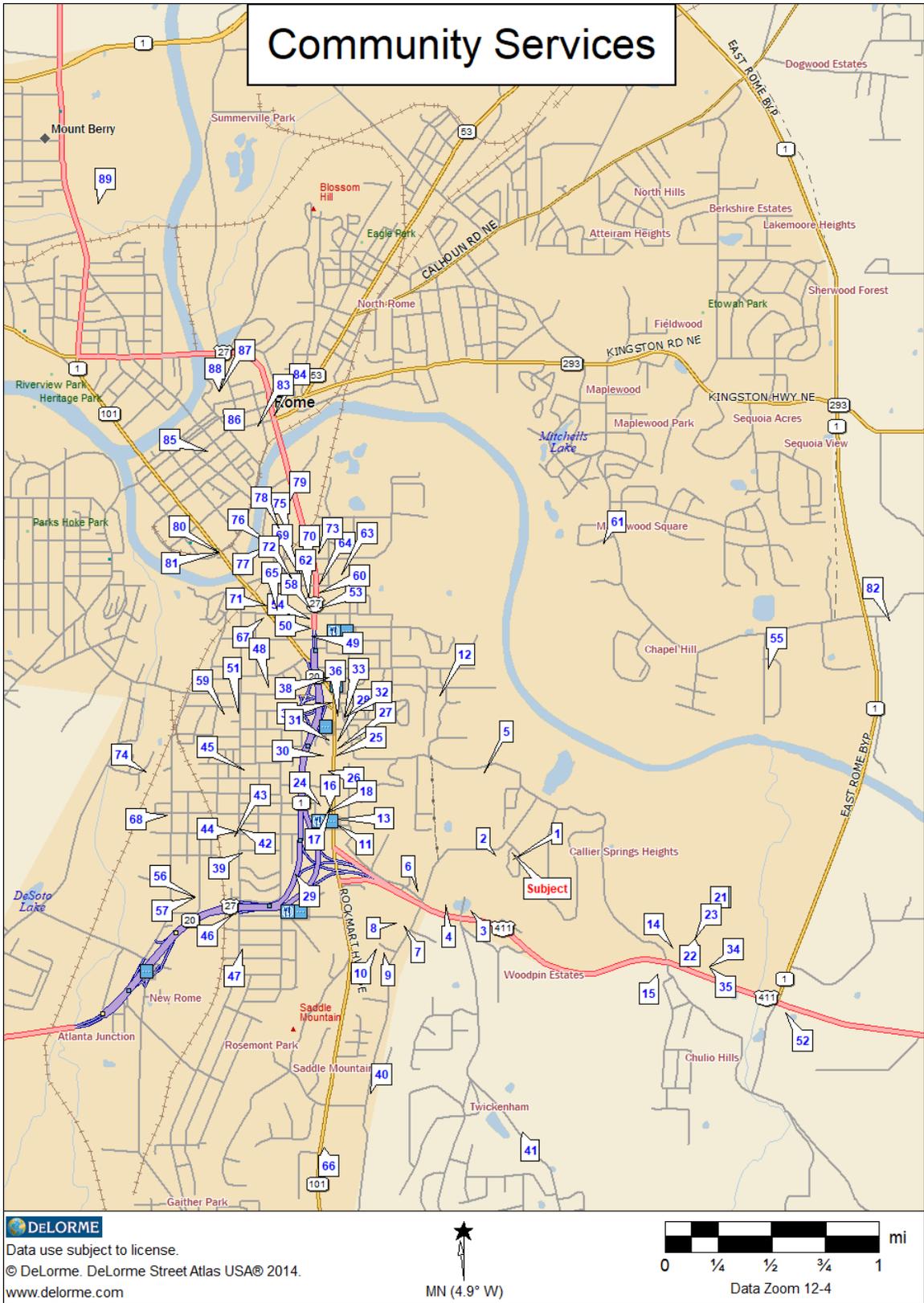


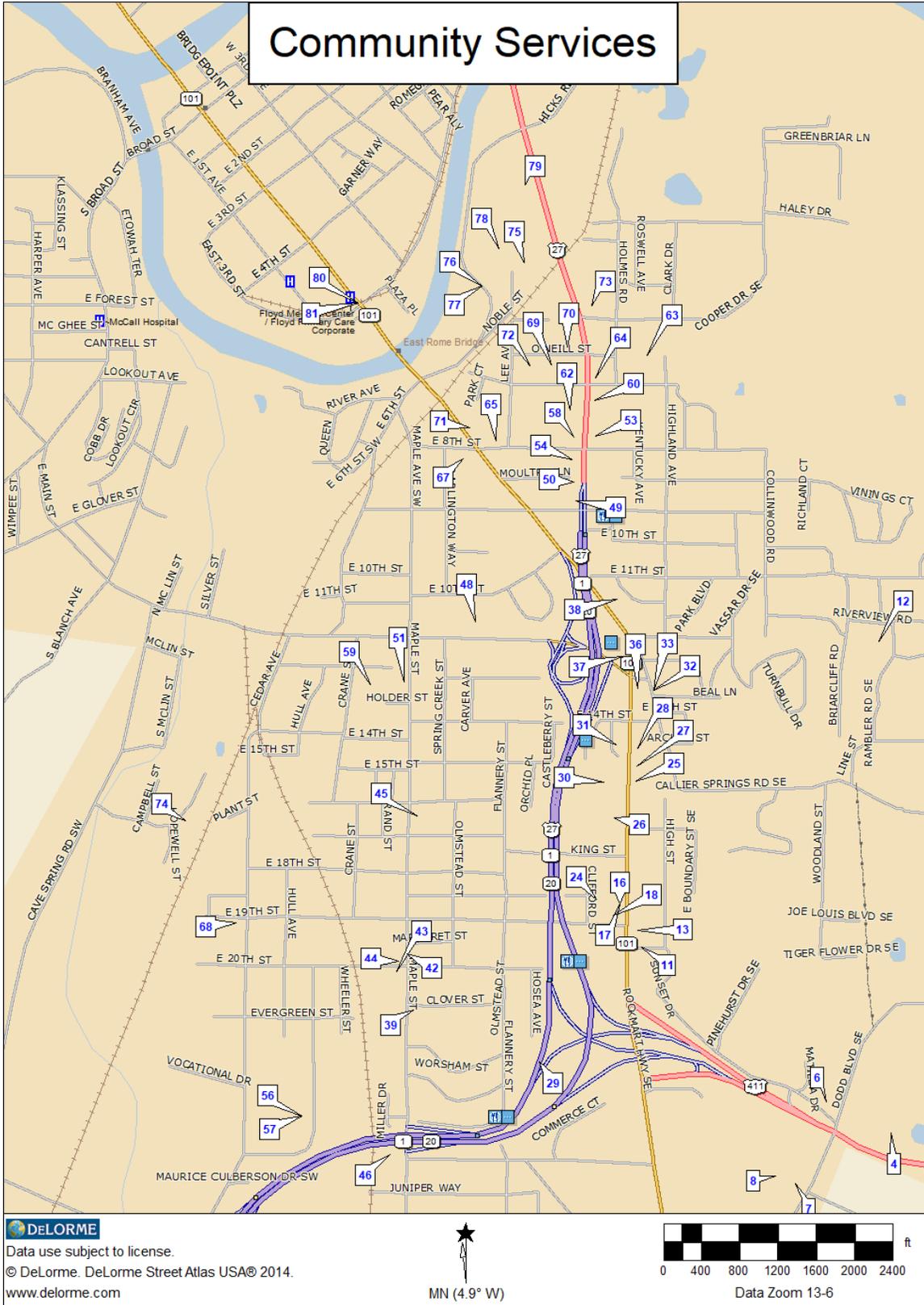
BANKING SERVICES		
Legend	Service	Distance From Site
26	Coosa Valley Credit Union	0.96
29	United Community Bank	1.01
36	Coosa Valley Credit Union	1.05
67	Greater Community Bank	1.62
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
16	Dollar General	0.89
19	Walmart Supercenter	0.92
84	Kroger	2.35
PHARMACY SERVICES		
Legend	Service	Distance From Site
20	Walmart Pharmacy	0.92
42	CVS Pharmacy	1.28
43	Rite Aid Pharmacy	1.30
75	Kroger Pharmacy	1.84
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
3	Waffle House	0.31
6	Huddle House	0.47
11	Little Garden	0.82
21	Subway	0.92
27	Gravy Boat	0.97
28	Pick O' Deli Cafeteria	0.98
34	Antigua Mexican Restaurant	1.04
45	Hot Wings Etc.	1.32
50	Zaxby's Chicken Fingers & Buffalo Wings	1.43
53	Captain D's	1.47
54	Taco Bell	1.47
62	Krystal	1.55
64	Long John Silver's	1.57
69	Domino's Pizza	1.64
70	McDonald's	1.65
73	Grill Depot	1.69

CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
17	Dollar General	0.89
40	Stork Gifts and More	1.27
65	Mel & Mimi	1.60
71	Pineapple Place	1.65
74	Marilyn's Merchandise	1.76
78	Hibbett Sports	1.89
79	Talbots	1.96
80	Southern Sass	1.98
81	Snazzy Rags	1.98
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
22	Seva	0.92
23	SmartStyle Hair Salon	0.92
31	Style Thairapy	1.02
32	Infinity Salon	1.03
33	Inspiration Point Salon	1.03
35	US Nails Spa	1.04
37	Image Makers	1.12
38	J Jacobs Salon	1.20
46	Ladies & Gents Beauty & Barber Salon	1.33
51	Finishing Touch By Conni	1.45
66	Chell's Family Hair Salon	1.60
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	Service	Distance From Site
1	Rome Transit Department	0.00
HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES		
Legend	Service	Distance From Site
9	VA Rome Clinic	0.74
25	Women of W.O.R.T.H.	0.95
49	Redmont Urgent Care	1.40
76	DaVita Rome At Home	1.85
77	DaVita Rome Dialysis	1.85
LIBRARY, MUSEUM, ZOO, AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
87	Rome Floyd County Library	2.57
88	Sara Hightower Regional Library - Rome Branch	2.57

PARK AND AMUSEMENT PARK SERVICES		
Legend	Service	Distance From Site
59	Banty Jones Park	1.51
82	Grizzard Park	2.07
POST OFFICE SERVICES		
Legend	Service	Distance From Site
89	United States Postal Service	3.61
CONVENIENCE STORE GAS STATIONS SERVICES		
Legend	Service	Distance From Site
4	Shell	0.38
7	Micky Food	0.59
13	Ricks Little Garden Inc	0.84
14	Murphy USA	0.85
18	Kwik Way Foods	0.89
24	EZ Mart	0.93
39	Maple Food Mart	1.26
41	Citgo	1.27
44	QUICK STOP	1.30
52	Mapco	1.46
58	Marathon Gas	1.50
60	Coastal Food Mart	1.53
CHURCH, SYNAGOGUE, TEMPLE, AND MOSQUE SERVICES		
Legend	Service	Distance From Site
15	Dayspring Assembly of God	0.86
83	TLV Bible Fellowship	2.34
85	Rodeph Sholom Congregation	2.37
POLICE, CITY HALL, AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
5	Rome Police Department Training Center	0.43
86	Rome Police & Traffic Fines	2.49
FIRE STATION SERVICES		
Legend	Service	Distance From Site
48	East Rome Fire Station	1.39

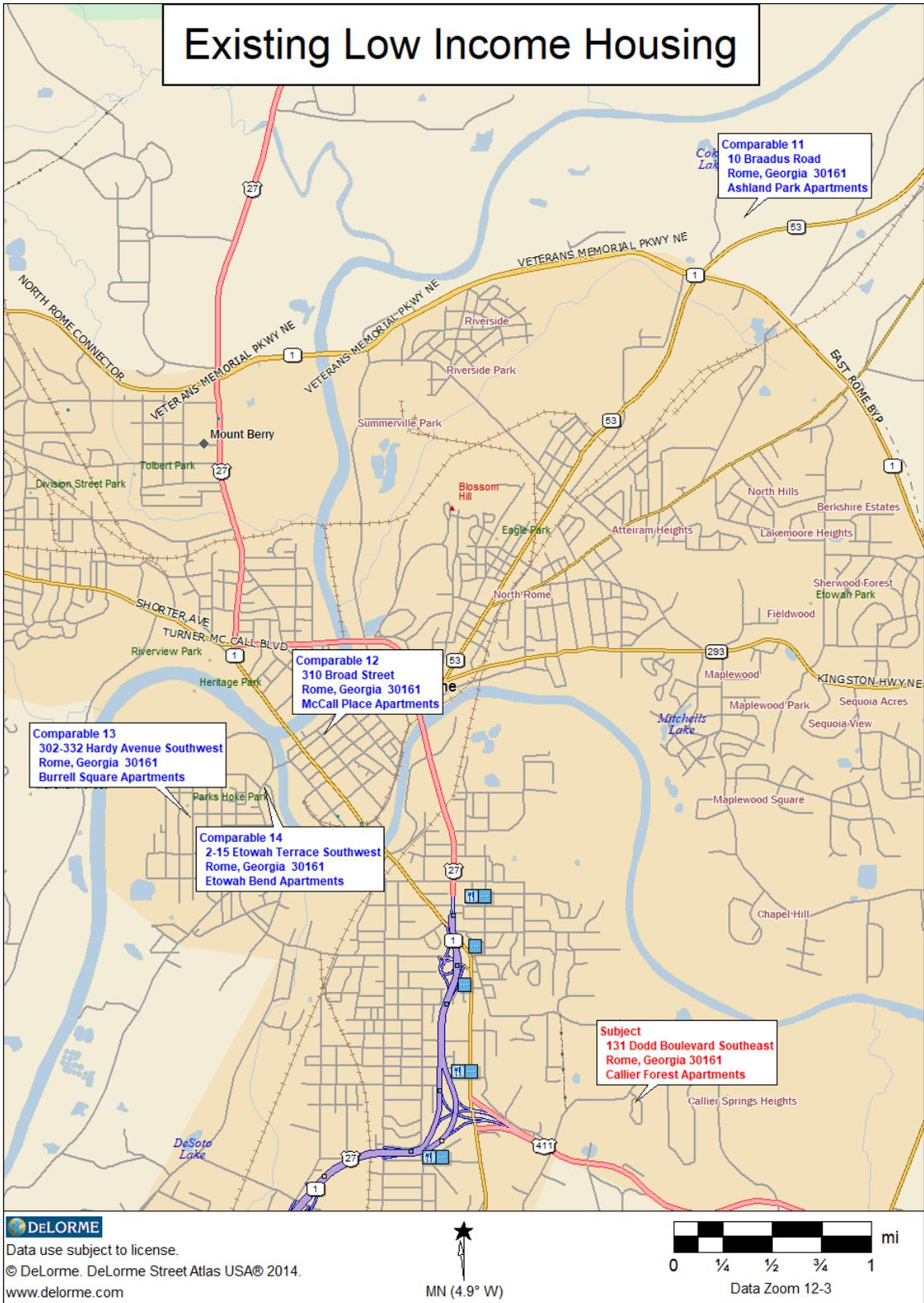
SCHOOL SERVICES		
Legend	Service	Distance From Site
2	Montessori School of Rome	0.08
8	Winthrop Academy	0.62
10	Tallatoona Floyd Head Start	0.76
12	Kyla's Piano Studio	0.83
30	East Central Elementary School	1.01
47	Estadio De Los Bravos	1.33
55	Terri's Daycare	1.48
56	North West Georgia Technical College	1.49
57	Ga Department Technical Adult Edu	1.49
61	Ashworth School	1.53
63	Saint Mary's Catholic School	1.55
68	Rebecca Blaylock Child Development	1.62
72	Children's Academy	1.66





SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Ashland Park Apartments	LIHTC	6.1 Miles
McCall Place Apartments	LIHTC/HOME	3.5 Miles
Burrell Square Apartments	LIHTC/HOME	4.1 Miles
Etowah Bend Apartments	LIHTC	3.6 Miles



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.

Our determination of the market area is based on the boundaries between governmental units. In such a method, county, division or city boundaries become the boundaries of the market area. The market area for the subject consists of the City of Rome. The market area is generally bound by the city limits. The northern boundary is approximately 9.1 miles from the subject. The western boundary is approximately 7.7 miles from the subject, and the eastern boundary is approximately 2.0 miles from the subject. The southern boundary is approximately 2.3 miles from the subject.

PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Rome, Georgia. The market area for the subject consists of the City of Rome. The market area is generally bound by the city limits.

In 2000, this geographic market area contained an estimated population of 34,980. By 2010, population in this market area had increased by 3.8 percent to 36,303. In 2019, the population in this market area has increased by 4.4 percent to 37,888. It is projected that between 2019 and 2020, population in the market area will increase 1.3 percent to 38,399. It is projected that between 2020 and 2024, population in the market area will increase 2.0 percent to 39,165.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
FLOYD COUNTY	2000	90,565				
Estimated Projected Projected Projected	2010	96,317	5,752	6.4%	575	0.6%
	2019	98,339	2,022	2.1%	225	0.2%
	2020	99,635	1,296	1.3%	1,296	1.3%
	2024	101,578	1,943	2.0%	486	0.5%
ROME	2000	34,980				
Estimated Projected Projected Projected	2010	36,303	1,323	3.8%	132	0.4%
	2019	37,888	1,585	4.4%	176	0.5%
	2020	38,399	511	1.3%	511	1.3%
	2024	39,165	766	2.0%	192	0.5%

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

CHANGE IN POPULATION BY AGE GROUPS						
FLOYD COUNTY						
AGE	2010	2019	CHANGE	2020	2024	CHANGE
0-4	6,521	5,962	-8.6%	5,997	6,139	2.4%
5-9	6,559	6,188	-5.7%	6,164	6,067	-1.6%
10-14	6,467	6,515	0.7%	6,477	6,324	-2.4%
15-17	3,898	4,098	5.1%	4,130	4,257	3.1%
18-20	4,966	4,849	-2.4%	4,900	5,104	4.2%
21-24	4,973	5,280	6.2%	5,356	5,658	5.6%
25-34	11,701	12,360	5.6%	12,403	12,573	1.4%
35-44	12,558	11,722	-6.7%	11,790	12,063	2.3%
45-54	13,431	12,208	-9.1%	12,132	11,828	-2.5%
55-64	11,541	12,282	6.4%	12,266	12,204	-0.5%
65-74	7,439	9,824	32.1%	10,199	11,700	14.7%
75-84	4,538	5,059	11.5%	5,140	5,463	6.3%
85+	1,725	1,992	15.5%	2,033	2,198	8.1%
Total Population	96,317	98,339	2.1%	98,987	101,578	2.6%
Elderly % Population	26.2%	29.6%	7.8%	29.9%	31.1%	1.1%
ROME						
AGE	2010	2019	CHANGE	2020	2024	CHANGE
0-4	2,944	2,713	-7.8%	2,726	2,778	1.9%
5-9	2,650	2,710	2.3%	2,706	2,690	-0.6%
10-14	2,294	2,771	20.8%	2,762	2,724	-1.4%
15-17	1,383	1,595	15.3%	1,630	1,771	8.6%
18-20	1,677	1,641	-2.1%	1,678	1,826	8.8%
21-24	2,196	1,866	-15.0%	1,918	2,128	10.9%
25-34	5,100	5,075	-0.5%	4,989	4,644	-6.9%
35-44	4,475	4,939	10.4%	4,994	5,214	4.4%
45-54	4,597	4,315	-6.1%	4,350	4,491	3.2%
55-64	3,935	4,182	6.3%	4,162	4,081	-1.9%
65-74	2,502	3,375	34.9%	3,490	3,949	13.2%
75-84	1,768	1,847	4.5%	1,870	1,963	5.0%
85+	782	859	9.8%	868	906	4.3%
Total Population	36,303	37,888	4.4%	38,143	39,165	2.7%
Elderly % Population	24.8%	27.1%	6.7%	27.2%	27.8%	0.6%

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

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 Floyd County in 2019 was 36.7 percent, and the percentage for Rome was 50.3 percent. According to the U.S. Census Bureau, the national rental percentage is 27 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLD	OWNER		RENTER	
			NO.	%	NO.	%
FLOYD COUNTY	2000	34,030	22,718	66.8%	11,312	33.2%
	2010	35,930	22,735	63.3%	13,195	36.7%
Estimated Projected	2019	36,201	22,922	63.3%	13,279	36.7%
	2020	36,633	23,187	63.3%	13,446	36.7%
	2024	37,282	23,585	63.3%	13,697	36.7%
ROME	2000	13,159	6,898	52.4%	6,261	47.6%
	2010	13,885	6,706	48.3%	7,179	51.7%
Estimated Projected	2019	14,120	7,017	49.7%	7,103	50.3%
	2020	14,286	7,098	49.7%	7,188	50.3%
	2024	14,534	7,219	49.7%	7,315	50.3%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
FLOYD COUNTY	25-34	2,079	2,942	5,021
	35-44	3,725	2,579	6,304
	45-54	4,854	2,410	7,264
	55-64	4,938	1,856	6,794
	65-74	3,674	1,026	4,700
	75+	3,205	1,050	4,255
ROME	25-34	640	1,654	2,294
	35-44	1,051	1,225	2,276
	45-54	1,268	1,279	2,547
	55-64	1,425	1,027	2,452
	65-74	1,065	564	1,629
	75+	1,181	620	1,801

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE		
OWNER-OCCUPIED	FLOYD COUNTY	ROME
1 person	4,701	1,694
2 persons	8,833	2,608
3 persons	3,934	1,101
4 persons	3,170	890
5 persons	3,510	1,400
RENTER-OCCUPIED		
1 person	4,662	2,621
2 persons	2,998	1,602
3 persons	2,258	1,118
4 persons	1,629	814
5 persons	1,732	948

Source: Nielsen Claritas; Ribbon Demographics

The subject's units are most suitable for households between one and five persons, who account for 100.0 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	2,621	36.9%
2 persons	1,602	22.6%
3 persons	1,118	15.7%
4 persons	814	11.5%
5 persons	948	13.3%
TOTAL	7,103	100.0%

Source: Nielsen Claritas; Ribbon Demographics

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK		
	FLOYD COUNTY	ROME
TOTAL HOUSING UNITS	40,551	15,797
OCCUPANCY AND TENURE		
Occupied Housing Units	35,930	13,885
Owner-Occupied	22,735	6,706
Percent Owner-Occupied	63.3%	48.3%
Renter-Occupied	13,195	7,179
VACANT HOUSING UNITS		
For seasonal, recreational, etc.	227	35
Persons per owner-occupied unit	2.59	2.55
Persons per renter-occupied unit	2.55	2.45
TENURE BY YEAR STRUCTURE BUILT		
RENTER-OCCUPIED		
2005 or later	379	253
2000-2004	1,030	583
1990-1999	1,369	576
1980-1989	1,586	754
1970-1979	2,001	927
1960-1969	1,741	1,021
1950-1959	1,458	923
1940-1949	749	478
1939 or earlier	1,193	633
PERSONS PER ROOM: RENTER		
0.50 or less	7,178	3,986
0.51-1.00	3,790	1,866
1.01-1.50	450	233
1.51-2.00	8	8
2.01 or more	80	55
PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED		
Lacking Complete Plumbing Facilities:		
1.00 or less	66	29
1.01-1.50	0	0
1.51 or more	0	0

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 296 renter households with more than 1.01 occupants per room in the market area. There are 29 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
FLOYD COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	21,034	89.6%	4,839	42.1%
1, Attached	255	1.1%	393	3.4%
2	71	0.3%	1,895	16.5%
3 to 4	21	0.1%	871	7.6%
5 to 9	24	0.1%	865	7.5%
10 to 19	11	0.0%	637	5.5%
20 to 49	20	0.1%	369	3.2%
50 or more	7	0.0%	565	4.9%
Mobile Home, Trailer, Other	2,028	8.6%	1,072	9.3%
TOTAL	23,471	100.0%	11,506	100.0%
ROME				
1, Detached	6,640	94.1%	2,250	36.6%
1, Attached	184	2.6%	176	2.9%
2	46	0.7%	1,010	16.4%
3 to 4	0	0.0%	527	8.6%
5 to 9	24	0.3%	684	11.1%
10 to 19	11	0.2%	566	9.2%
20 to 49	20	0.3%	332	5.4%
50 or more	7	0.1%	491	8.0%
Mobile Home, Trailer, Other	126	1.8%	112	1.8%
TOTAL	7,058	100.0%	6,148	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Renters within the target incomes between \$23,074 and \$28,740, or 7.0 percent, qualify for one-bedroom units at 60 percent of the area median income; renters with incomes between \$27,703 and \$32,340, or 6.4 percent, qualify for two-bedroom units at 60 percent of the area median income; and renters with incomes between \$31,989 and \$38,760, or 5.3 percent, qualify for the three-bedroom units at 60 percent of the area median income.

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE		
INCOME	FLOYD COUNTY	ROME
Less than \$10,000		
Less than 20%	47	36
20-24%	13	13
25-29%	75	75
30-34%	140	140
35%+	1,433	807
Not Computed	396	229
\$10,000 - \$19,999		
Less than 20%	69	64
20-24%	126	122
25-29%	62	42
30-34%	216	104
35%+	1,977	1,081
Not Computed	138	46
\$20,000 - \$34,999		
Less than 20%	240	137
20-24%	454	230
25-29%	489	236
30-34%	501	138
35%+	947	586
Not Computed	186	52
\$35,000 - \$49,999		
Less than 20%	610	242
20-24%	530	247
25-29%	182	119
30-34%	117	87
35%+	78	30
Not Computed	180	37
\$50,000 - \$74,999		
Less than 20%	1,079	643
20-24%	158	101
25-29%	58	0
30-34%	42	0
35%+	65	56
Not Computed	80	71
\$75,000 or more		
Less than 20%	751	365
20-24%	10	0
25-29%	0	0
30-34%	0	0
35%+	0	0
Not Computed	57	12
TOTAL	11,506	6,148

Source: U.S. Census Bureau

Callier Forest Apartments * 131 Dodd Boulevard Southeast * Rome, Georgia



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HISTA 2.2 Summary Data Rome city, Georgia

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	194	164	136	115	79	688
\$10,000-20,000	110	101	67	150	56	484
\$20,000-30,000	130	255	126	44	288	843
\$30,000-40,000	44	113	103	55	148	463
\$40,000-50,000	67	121	62	44	29	323
\$50,000-60,000	36	64	124	117	55	396
\$60,000-75,000	107	67	27	17	5	223
\$75,000-100,000	10	60	17	19	90	196
\$100,000-125,000	11	55	10	2	21	99
\$125,000-150,000	14	3	27	5	48	97
\$150,000-200,000	28	25	19	77	7	156
\$200,000+	303	80	104	50	31	568
Total	1,054	1,108	822	695	857	4,536

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	432	76	10	6	0	524
\$10,000-20,000	226	89	43	24	2	384
\$20,000-30,000	75	61	39	31	5	211
\$30,000-40,000	150	11	43	3	36	243
\$40,000-50,000	58	19	11	12	2	102
\$50,000-60,000	83	26	20	1	1	131
\$60,000-75,000	96	53	37	6	1	193
\$75,000-100,000	53	51	20	9	17	150
\$100,000-125,000	59	22	18	2	6	107
\$125,000-150,000	19	4	14	1	0	38
\$150,000-200,000	45	8	10	9	11	83
\$200,000+	271	74	31	15	10	401
Total	1,567	494	296	119	91	2,567

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	336	34	6	4	0	380
\$10,000-20,000	199	32	8	0	2	241
\$20,000-30,000	65	38	33	28	5	169
\$30,000-40,000	113	10	29	2	35	189
\$40,000-50,000	46	6	8	1	1	62
\$50,000-60,000	57	23	17	1	1	99
\$60,000-75,000	62	30	9	5	1	107
\$75,000-100,000	36	11	11	2	17	77
\$100,000-125,000	44	18	9	2	4	77
\$125,000-150,000	15	3	8	0	0	26
\$150,000-200,000	39	5	8	7	11	70
\$200,000+	238	72	29	15	9	363
Total	1,250	282	175	67	86	1,860

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	626	240	146	121	79	1,212
\$10,000-20,000	336	190	110	174	58	868
\$20,000-30,000	205	316	165	75	293	1,054
\$30,000-40,000	194	124	146	58	184	706
\$40,000-50,000	125	140	73	56	31	425
\$50,000-60,000	119	90	144	118	56	527
\$60,000-75,000	203	120	64	23	6	416
\$75,000-100,000	63	111	37	28	107	346
\$100,000-125,000	70	77	28	4	27	206
\$125,000-150,000	33	7	41	6	48	135
\$150,000-200,000	73	33	29	86	18	239
\$200,000+	574	154	135	65	41	969
Total	2,621	1,602	1,118	814	948	7,103

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2019			2024		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
FLOYD COUNTY									
Less than \$15,000	1,777	1,872	2,169	1,051	1,467	1,411	867	1,133	1,371
\$15,000 - \$24,999	1,364	1,456	1,724	823	925	1,566	696	721	1,532
\$25,000 - \$34,999	1,558	1,251	1,321	1,087	1,045	1,719	879	785	1,640
\$35,000 - \$49,999	2,026	1,993	1,324	2,219	1,296	1,916	2,057	1,147	2,153
\$50,000 - \$74,999	2,140	2,743	1,149	1,896	2,437	1,717	1,781	2,122	1,904
\$75,000 - \$99,999	1,523	1,667	540	1,447	2,491	791	1,479	2,389	969
\$100,000 - \$149,999	1,065	1,435	267	1,354	2,644	870	1,687	3,104	1,307
\$150,000 - \$199,999	159	465	104	437	559	179	723	863	345
\$200,000+	213	497	113	495	502	510	680	639	828
TOTAL	33,915			34,854			35,801		
ROME									
Less than \$15,000	851	876	1,056	571	738	685	467	571	640
\$15,000 - \$24,999	559	746	759	433	421	521	375	363	536
\$25,000 - \$34,999	572	417	482	548	414	635	445	316	595
\$35,000 - \$49,999	799	629	403	1,109	462	730	1,060	450	859
\$50,000 - \$74,999	695	827	457	804	801	634	725	738	665
\$75,000 - \$99,999	397	421	171	508	832	247	520	866	304
\$100,000 - \$149,999	329	511	81	322	817	292	407	1,039	448
\$150,000 - \$199,999	78	103	35	159	163	51	254	247	93
\$200,000+	123	266	57	250	150	157	344	188	252
TOTAL	12,700			13,454			13,767		

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

PART VI:

EMPLOYMENT TREND

Employment Trends

The economy of the market area is based on manufacturing; retail trade; educational, health and social services; and entertainment and recreation services. Each of these industries has experienced reasonable growth within the past few years.

Employment in the City of Rome has been decreasing 1.0 percent per year since 2005. Employment in Floyd County has been decreasing an average of 0.8 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 Rome has fluctuated from 4.4 percent to 14.3 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Floyd County and higher than the unemployment rates for the State of Georgia.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	4,586,420	4,341,223	94.7%	245,197	5.3%
2006	4,710,775	4,489,128	95.3%	221,647	4.7%
2007	4,815,818	4,597,640	95.5%	218,178	4.5%
2008	4,772,066	4,341,199	91.0%	430,867	9.0%
2009	4,787,749	4,311,854	90.1%	475,895	9.9%
2010	4,696,676	4,202,052	89.5%	494,624	10.5%
2011	4,748,754	4,263,305	89.8%	485,449	10.2%
2012	4,787,367	4,348,083	90.8%	439,284	9.2%
2013	4,756,157	4,366,374	91.8%	389,783	8.2%
2014	4,738,946	4,403,433	92.9%	335,513	7.1%
2015	4,775,453	4,490,414	94.0%	285,039	6.0%
2016	4,921,491	4,658,053	94.6%	263,438	5.4%
2017	5,058,960	4,822,263	95.3%	236,697	4.7%
2018	5,107,656	4,906,411	96.1%	201,245	3.9%
2019**	5,064,366	4,905,388	96.9%	158,978	3.1%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2019

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 3.9 percent in 2018. The rate for the State of Georgia in March 2019 was 3.1 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR FLOYD COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	50,139	47,541	94.8%	2,598	5.2%
2006	49,315	47,104	95.5%	2,211	4.5%
2007	49,791	47,450	95.3%	2,341	4.7%
2008	50,328	47,077	93.5%	3,251	6.5%
2009	49,526	44,302	89.5%	5,224	10.5%
2010	45,087	39,750	88.2%	5,337	11.8%
2011	44,852	39,440	87.9%	5,412	12.1%
2012	44,808	39,913	89.1%	4,895	10.9%
2013	43,769	39,614	90.5%	4,155	9.5%
2014	43,150	39,753	92.1%	3,397	7.9%
2015	42,863	40,002	93.3%	2,861	6.7%
2016	43,497	40,895	94.0%	2,602	6.0%
2017	44,210	41,930	94.8%	2,280	5.2%
2018	44,274	42,368	95.7%	1,906	4.3%
2019**	44,175	42,747	96.8%	1,428	3.2%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2019

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 12.1 percent in 2011 and a low of 4.3 percent in 2018. The annual rate for Floyd County in March 2019 was 3.2 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR ROME					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	17,782	16,727	94.1%	1,055	5.9%
2006	17,446	16,525	94.7%	921	5.3%
2007	17,761	16,746	94.3%	1,015	5.7%
2008	17,719	16,349	92.3%	1,370	7.7%
2009	17,545	15,335	87.4%	2,210	12.6%
2010	16,211	13,969	86.2%	2,242	13.8%
2011	16,182	13,873	85.7%	2,309	14.3%
2012	16,010	14,001	87.5%	2,009	12.5%
2013	15,365	13,857	90.2%	1,508	9.8%
2014	15,137	13,879	91.7%	1,258	8.3%
2015	15,082	14,029	93.0%	1,053	7.0%
2016	15,319	14,367	93.8%	952	6.2%
2017	15,411	14,559	94.5%	852	5.5%
2018	15,426	14,711	95.4%	715	4.6%
2019**	15,375	14,843	96.5%	532	3.5%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2019

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the city reached a high of 14.3 percent in 2011 and a low of 4.6 percent in 2018. The annual rate for the City of Rome in March 2019 was 3.5 percent.

CHANGE IN TOTAL EMPLOYMENT FOR ROME				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	(2,758)	(552)	-16.5%	-3.3%
2010-2015	60	12	0.4%	0.1%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in the City of Rome decreased an average of 1.6 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR ROME			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	13,969	(1,366)	13.8%
2011	13,873	(96)	14.3%
2012	14,001	128	12.5%
2013	13,857	(144)	9.8%
2014	13,879	22	8.3%
2015	14,029	150	7.0%
2016	14,367	338	6.2%
2017	14,559	192	5.5%
2018	14,711	152	4.6%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 4.6 percent to 14.3 percent over the past nine years. These fluctuations are in line with the unemployment rates for Floyd County and higher than the unemployment rates for the State of Georgia.

Major employers with the product/service and number of employees for the area are as follows.

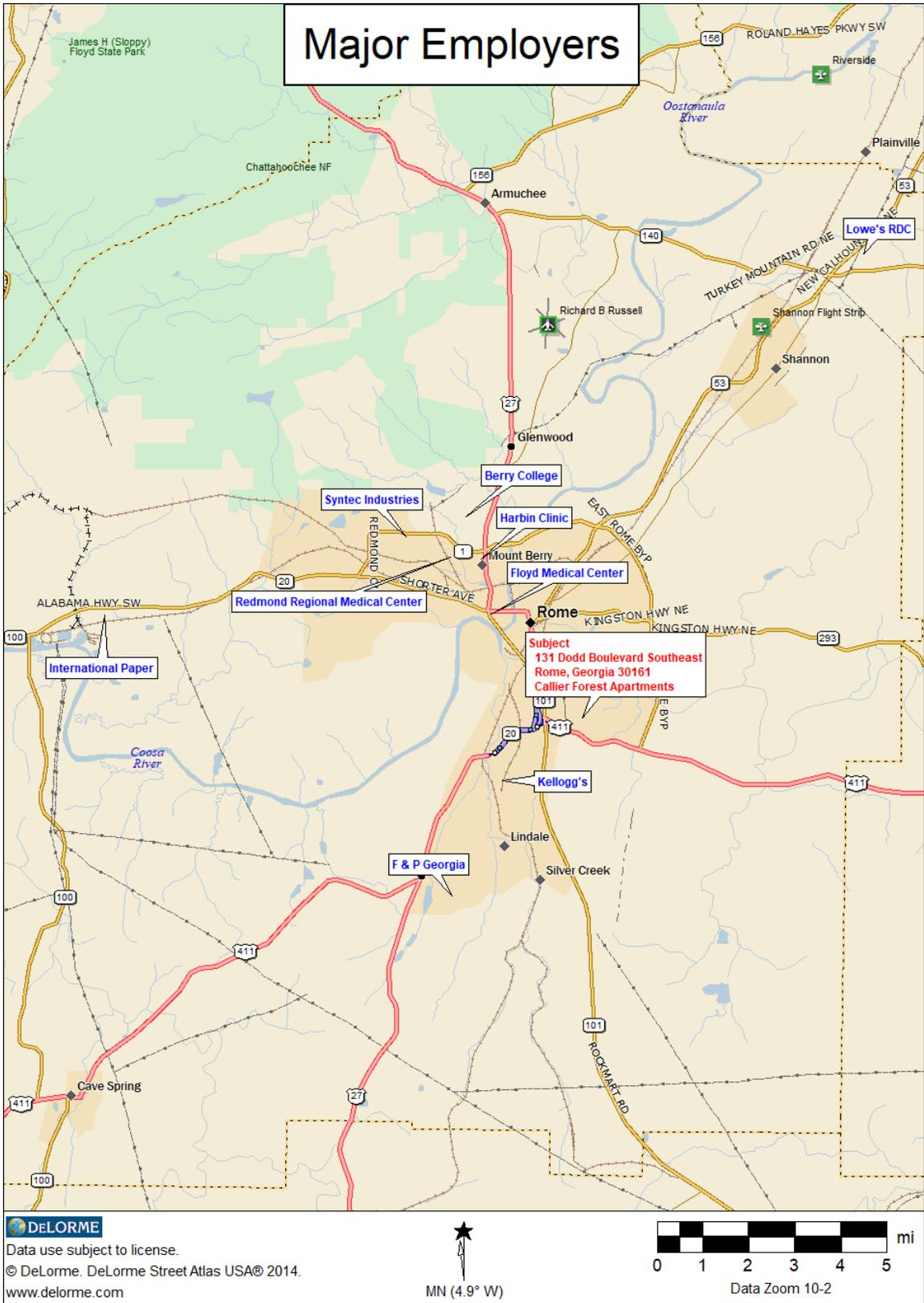
MAJOR EMPLOYERS		
Name	Product/Service	Total Employees
Floyd Medical Center	Healthcare	2,507
Redmond Regional Medical Center	Healthcare	1,200
Lowe's RDC	Distribution	820
Harbin Clinic	Healthcare	792
Berry College	Education	562
Kellogg's	Manufacturing	552
F & P Georgia	Manufacturing	518
International Paper Company	Manufacturing	451
Syntec Industries	Manufacturing	350

Source: Rome Floyd Chamber

PLACE OF WORK EMPLOYMENT DATA				
INDUSTRY	FLOYD COUNTY		ROME	
	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	307	0.7%	97	0.6%
Construction	2,978	7.2%	1,153	7.4%
Manufacturing	7,510	18.1%	2,984	19.3%
Wholesale Trade	738	1.8%	203	1.3%
Retail Trade	4,346	10.5%	1,657	10.7%
Transportation, Communication & Utilities	1,320	3.2%	387	2.5%
Information	605	1.5%	215	1.4%
Finance, Insurance & Real Estate	1,467	3.5%	546	3.5%
Professional & Related Services	3,000	7.2%	951	6.1%
Educational, Health & Social Services	10,511	25.3%	3,861	24.9%
Entertainment & Recreation Services	4,318	10.4%	1,892	12.2%
Other	2,733	6.6%	1,000	6.5%
Public Administration	1,710	4.1%	546	3.5%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of the Floyd County and Rome economy in 2019. 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.



The Rome Floyd Chamber announced The District, which will be located off West Third Street along the Oostanula River. The development will include luxury condominiums, apartments retail properties, and is expected to be completed in Summer 2021. There have been several additional small business openings with the past two years in Rome and Floyd County.

According to the Georgia Department of Labor, there have been nine Worker Adjustment and Retraining Notification (WARN) Notices issued in the market area over the past four years, resulting in a loss of 409 jobs between 2015 and 2019. Many of the residents in the market area could be affected by these notices. The following WARN Notices were issued since 2015:

W.A.R.N. Notices			
Company	City	Employees Lost	Layoff Date
Transdev on Demand	Rome	98	5/1/2018
Source Medical	Rome	18	7/12/2017
Kmart	Rome	87	7/31/2016
Hancock Fabrics	Rome	12	4/30/2016
Sears	Rome	45	3/20/2016
Express	Rome	24	1/30/2016
DermaTran Health Solutions	Rome	12	10/31/2015
Moriah Services LLC	Rome	33	5/1/2015
Spears Mattress Company	Rome	80	1/2/2015
Total:		409	

Source: Georgia Department of Labor

Wages

The average annual wage of Floyd County employees was \$46,683 in 2017. Wages have been increasing 4.7 percent per year. Wages in transportation and warehousing; retail trade; and other services sectors are within the income limits of the rehabilitated development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2016	2017	ANNUAL
Agriculture, Forestry, and Fisheries	N/A*	N/A*	N/A*
Mining	N/A*	N/A*	N/A*
Construction	\$39,790	\$43,466	9.2%
Manufacturing	\$52,469	\$51,950	-1.0%
Transportation and Warehousing	\$37,626	\$37,186	-1.2%
Utilities	\$99,665	\$106,435	6.8%
Wholesale Trade	\$59,118	\$59,280	0.3%
Retail Trade	\$25,619	\$25,777	0.6%
Leisure and Hospitality	\$16,192	\$16,768	3.6%
Education and Health Services	\$47,547	\$48,403	1.8%
Professional and Business Services	\$37,070	\$39,882	7.6%
Financial Activities	\$46,463	\$55,856	20.2%
Information	\$57,471	\$58,916	2.5%
Other Services	\$25,032	\$26,517	5.9%
Public Administration (Local Government)	\$35,655	\$36,445	2.2%

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 15 minutes. For the majority of those employed in other parts of the county, the travel time would be within 30 minutes. According to the chart below, 32.6 percent in the market area have a travel time of less than 15 minutes; 44.3 percent have a travel time of 15 to 29 minutes; and 23.0 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	4,730	32.6%
15-29	6,428	44.3%
30-44	1,528	10.5%
45-59	1,120	7.7%
60+	689	4.8%
Total Commuters	14,495	

Source: Nielsen Claritas, Ribbon Demographics

PART VII:

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

PROJECT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Renters within the target incomes between \$23,074 and \$28,740, or 7.0 percent, qualify for one-bedroom units at 60 percent of the area median income; renters with incomes between \$27,703 and \$32,340, or 6.4 percent, qualify for two-bedroom units at 60 percent of the area median income; and renters with incomes between \$31,989 and \$38,760, or 5.3 percent, qualify for the three-bedroom units at 60 percent of the area median income. 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 35 percent. The resulting number is then multiplied by 12 to derive an annual income ($\$673 / 35\% = \$1,922.86 \times 12 = \$23,074$). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (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 \times 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be 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 83 households 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 five percent (5%) of one person households will occupy efficiency units; 45 percent of one person households and 25 percent of two person households will occupy one-bedroom units. Fifty percent (50%) of one person households, 75 percent of two person households and 50 percent of three person households will occupy two-bedroom units. Fifty percent (50%) of three person households, 90 percent of four person households, and 90 percent of five person households will inhabit three-bedroom dwellings. Ten percent (10%) of four person households and 10 percent of five person households will inhabit four-bedroom dwellings.

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that efficiency units should account for 1.8 percent of the renter housing demand, one-bedroom units should account for 22.2 percent, two-bedroom units account for 43.2 percent, three-bedroom units should account for 30.2 percent of the renter housing demand and units with four bedrooms account for 2.5 percent of the renter housing demand in the primary market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	131	1,179	1,311	0	0	2,621
2 Persons	0	401	1,202	0	0	1,602
3 Persons	0	0	559	559	0	1,118
4 Persons	0	0	0	733	81	814
5 Persons	0	0	0	853	95	948
TOTAL	131	1,580	3,071	2,145	176	7,103
PERCENT	1.8%	22.2%	43.2%	30.2%	2.5%	100.0%

Eligible Households

The following table uses a 35 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 RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$673	\$23,074	\$38,760	19.0%	1,348
1 BR (60%)	\$673	\$23,074	\$28,740	7.0%	295
2 BR (60%)	\$808	\$27,703	\$32,340	6.4%	174
3 BR (60%)	\$933	\$31,989	\$38,760	5.3%	314

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

Penetration Rate

There are 17 vacant family LIHTC units. The subject has one vacant unit. In addition, there was one property awarded tax credits in 2018 which will contain 51 units at 60 percent AMI. If all these units attain full occupancy, they will have an aggregate penetration rate of 5.1 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	1,348
Existing Vacant LIHTC Units	17
LIHTC Units Planned	51
Vacant Units in Subject	1
Total Inventory	69
Penetration Rate	5.1%

Projects Under Construction

According to the City of Rome, there are currently no multifamily projects under construction in the market area.

Planned Projects

According to the Georgia Department of Community Affairs, there were two projects awarded tax credits in the market area within the past four years. Altoview Terrace Apartments is a proposed 66-unit RAD multifamily housing development designed for families. It was awarded tax credits in 2018 and will contain 16 one-bedroom units, 32 two-bedroom units, 16 three-bedroom units, and two four-bedroom units. The rents will be set at 50 and 60 percent of the area median income. Of the total units, the following units at 60 percent AMI will directly compete with the subject: eight one-bedroom units, 26 two-bedroom units, and 11 three-bedroom units. Etowah Bend Apartments was awarded tax credits in 2015 and completed its rehabilitation in 2018. It is a stabilized property included in our comparable analysis.

New & Pipeline Units

There are currently no new developments in the market area.

Demand and Net Demand

The following are the demand sources as indicated in the Market Study Manual released by the Georgia Department of Community Affairs:

- a. **Demand from New Household:** New units required in the market area due to projected household growth from migration into the market and growth from existing households in the market should be determined. This should be forecasted using current renter household data and projecting forward to the anticipated placed in service date of the project using a growth rate established from a reputable source such as Claritas or State Data Center or the U.S. Census/American Community Survey (ACS). This household projection must be limited to the target population, age and income group and the demand for each income group targeted (i.e. 50% of median income) must be shown separately.

In instances where a significant number (more than 20%) of proposed units comprise three- and four-bedroom units, please refine the analysis by factoring in the number of large households (generally 5 persons +). A demand analysis that does not account for this may overestimate demand.

The market area indicates an increase of 83 households per year in the market area from 2019 to 2024 as shown on the Households by Tenure table on Page 55. The subject's rehabilitation will be complete in 2020. Therefore, the increase of 83 households per year was multiplied by one year. The result is 83 households. The household growth between 2019 and 2020 (83) was then multiplied by the percent income qualified previously determined on Page 58. The result was then multiplied by the percent in the market area that plan to rent (19.0%) as shown on Page 58. The result is determined to be the new households for each income band at 60 percent of the area median income as well as the new households for all proposed tax credit units.

- b. **Demand from Existing Households:** The second source of demand is projected from:
Rent over-burdened households, if any, within the age group, income groups and tenure (renters) targeted for the proposed development. In order to achieve consistency in methodology, all analysts should assume that the rent-overburdened analysis includes households paying greater than 35% (Family), or greater than 40% (Senior) of their income toward gross rent; and households in substandard housing should be determined based on age, income bands and tenure that apply. The analyst should use their own knowledge of the market area and project to determine if households from substandard housing would be a realistic source of demand. The analyst is encouraged to be conservative in his/her estimate of demand from both households that are rent-overburdened or living in substandard housing.

The table on Page 57 indicates there are 325 total substandard households in the primary market area. The number of substandard households is multiplied by the percent income qualified as shown on Page 58. The result was determined to be the demand for substandard housing.

The table on Page 59 indicates the number of rent overburdened households within each income sector. The number of rent overburdened households was multiplied by the appropriate percent income qualified within each income sector for units at 60 percent of the area median income as well as the total proposed tax credit units. The result was determined to be the demand for rent overburdened households.

- c. **Elderly Homeowners likely to convert to rentership:** DCA recognizes that this type of turnover is increasingly becoming a factor in the demand for Elderly tax credit housing. This segment should not account for more than 2% of total demand. Due to the difficulty of extrapolating elderly (62 and over) owner households from elderly renter households, analyst may use the total figure for elderly households in the appropriate income band in order to derive this demand figure. Data from interviews with property managers of active projects regarding renters who have come from homeownership should be used to refine the analysis.

The proposed development will be a family facility. Therefore, this category is considered not applicable.

Net Demand, Capture Rate and Stabilization Calculations

The overall demand components were added together to determine total demand. Any vacant competitive units in the current supply or any units constructed in the past two years must be subtracted from the demand to determine a net demand. Comparable units (vacant or occupied) funded, under construction or placed in service in 2016 and 2017 must be subtracted to calculate net demand. In addition, vacancies in projects placed in service prior to 2016 which have not reached stabilized occupancy must also be considered as part of the supply. There were 17 vacant LIHTC units in the market area and 51 new comparable units under construction or funded in 2017 and 2018. Therefore, 68 additional units need to be considered.

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

	All Tax Credit Households (\$23,074 to \$38,760)
Demand from New Household (age and income appropriate)	8
Plus	
Demand from Existing Renter Households - Substandard Housing	62
Plus	
Demand from Existing Renter Households - Rent Overburdened Households	457
Equals Total Demand	527
Less	
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	68
Equals Net Demand	459

Required Capture Rate

Capture rates are calculated by dividing the number of units in the project by the net demand. According to the Market Study Manual, demand and capture rates must be completed for each targeted income group and each bedroom type proposed.

The following chart indicates the net demand and the capture rates:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/1 BA @ 642 SF	\$23,074 to \$28,740	0	527	10	517	0.0%	2-4/Month	\$725	N/A	\$790
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	22	505	0.0%	2-4/Month	\$795	N/A	\$890
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	21	506	0.0%	2-4/Month	\$800	N/A	\$890
	3 BR/1.5 BA @ 919 SF	\$31,989 to \$38,760	1	527	15	512	0.2%	2-4/Month	\$900	N/A	\$990
Total for Project	60% AMI	\$23,074 to \$38,760	1	527	68	459	0.2%	2-4/Month	\$725-\$900	N/A	\$790-\$990

The subject is an existing Section 8 and Low Income Housing Tax Credit property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. In addition, subject units with subsidies or whose rents are more than 20 percent lower than the rent for other units of the same bedroom size in the same AMI band and comprise less than 10 percent of the total units in the same AMI band or any units that are 30 percent lower than the average market rent for the bedroom type in any income segment are to be excluded. Currently, the subject is 99 percent occupied, with one three-bedroom unit vacant. The subject has subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program.

It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Additionally, there was one tax credit comparable located in the market area constructed within the past two years that would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in projects placed in service prior to 2016 which have not reached stabilized occupancy. Therefore, there is a total of 68 units that should be subtracted from the demand. The subject will need to capture 0.2 percent.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS
Multi-Family Lease No. 1



Property Identification

Record ID 1642
Property Type Walk-Up
Property Name Eastland Court Apartments
Address 40 Chateau Drive Southeast, Rome, Floyd County, Georgia
 30161
Market Type Market
Verification Sarah; 706-232-2300, May 15, 2019

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	4	804	\$875	\$1.09
1/1	17	919	\$1,050	\$1.14
2/2	85	1,056	\$1,050	\$0.99
2/2		1,056	\$1,100	\$1.04
3/2	10	1,516	\$1,275	\$0.84

Occupancy 96%
Rent Premiums N
Total Units 116
Unit Size Range 804 - 1,516
Avg. Unit Size 1,067
Avg. Rent/Unit \$1,063
Avg. Rent/SF \$1.00

SF 123,759

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	4
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Trash Collection
Parking	L/O, G/100
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, Ceiling Fans, Vaulted Ceilings (Select), Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Playground, Extra Storage, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry, Common Area Wi-Fi

Remarks

This complex does not maintain an active waiting list.

Multi-Family Lease No. 2



Property Identification

Record ID 11752
Property Type Walk-Up
Property Name Ashton Ridge Apartments
Address 2522 Callier Springs Road Southeast, Rome, Floyd County, Georgia 30161
Market Type Market
Verification Management; 706-802-0017, May 15, 2019

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	14	708	\$575	\$0.81
2/2	37	927	\$700	\$0.76
3/2	37	1,134	\$760	\$0.67

Occupancy 99%
Rent Premiums N
Total Units 88
Unit Size Range 708 - 1,134
Avg. Unit Size 979
Avg. Rent/Unit \$705
Avg. Rent/SF \$0.72

SF 86,169

Multi-Family Lease No. 2 (Cont.)

Physical Data

No. of Buildings	4
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1997
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Clubhouse, Playground, Extra Storage, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol (On-Site)

Remarks

The property does not maintain an active waiting list. The annual turnover rate is approximately seven percent.

Multi-Family Lease No. 3



Property Identification

Record ID 1640
Property Type Walk-Up
Property Name Redmond Chase Apartments
Address 1349 Redmond Circle, Rome, Floyd County, Georgia 30165
Market Type Market

Verification Lea; 706-235-0409, May 15, 2019

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	48	750	\$710	\$0.95
2/1	40	950	\$770	\$0.81
2/1.5	33	1,150	\$830	\$0.72
3/2	28	1,175	\$870	\$0.74

Occupancy 91%
Rent Premiums N
Total Units 149
Unit Size Range 750 - 1,175
Avg. Unit Size 972
Avg. Rent/Unit \$783
Avg. Rent/SF \$0.81

SF 144,850

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	20
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, Dishwasher, Garbage Disposal, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Swimming Pool, Playground, Laundry Facility, On-Site Management, On-Site Maintenance, Stainless Steel Appliances (Select)

Remarks

This complex does not maintain an active waiting list. Vacancy is high due to current renovations. The annual turnover rate was not disclosed.

Multi-Family Lease No. 4



Property Identification

Record ID 1639
Property Type Walk-Up/Townhouse
Property Name Guest House Apartments
Address 48 Chateau Drive Southeast, Rome, Floyd County, Georgia 30161
Market Type Market
Verification Brittney; 706-234-4872, May 15, 2019

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	29	480	\$675	\$1.41
1/1	30	570	\$699	\$1.23
2/1.5 T	16	1,020	\$899	\$0.88

Occupancy 96%
Rent Premiums N
Total Units 75
Unit Size Range 480 - 1,020
Avg. Unit Size 631
Avg. Rent/Unit \$732
Avg. Rent/SF \$1.16
SF 47,340

Multi-Family Lease No. 4 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/O
Year Built	1989/2002
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Decks, Swimming Pool, On-Site Management, On-Site Maintenance

Remarks

There is a rent range for the one-bedroom units that is distinguished by structure. The garden units rent for \$699 per month and the townhouse units rent for \$675 per month. The garden units were used in this rent analysis. The property does not maintain an active waiting list.

Multi-Family Lease No. 5



Property Identification

Record ID 1641
Property Type Walk-Up
Property Name Arbor Terrace Apartments
Address 50 Chateau Drive Southeast, Rome, Floyd County, Georgia 30161
Market Type Market
Verification Kimberley; 706-295-7020, May 15, 2019

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	16	560	\$525	\$0.94
2/1.5	64	1,190	\$750	\$0.63
2/1.5		1,190	\$799	\$0.67
3/2	23	1,320	\$850	\$0.64
3/2		1,320	\$899	\$0.68

Occupancy 100%
Rent Premiums N
Total Units 103
Unit Size Range 560 - 1,320
Avg. Unit Size 1,121
Avg. Rent/Unit \$737
Avg. Rent/SF \$0.66

SF 115,480

Multi-Family Lease No. 5 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1974
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups (2 & 3BR), Carpet, Vinyl, Blinds, Private Decks, Swimming Pool, Picnic Area, Playground, On-Call Management, Limited Access Gate, Perimeter Fencing

Remarks

This complex does not maintain an active waiting list. The annual turnover rate was not disclosed.

Multi-Family Lease No. 6



Property Identification

Record ID 11751
Property Type Walk-Up
Property Name Woodbridge Apartments
Address 4469 Martha Berry Highway, Rome, Floyd County, Georgia 30165
Market Type Market
Verification Carol; 706-291-4321, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2	24	1,000	\$725	\$0.73
3/2	4	1,200	\$825	\$0.69

Occupancy 100%
Rent Premiums N
Total Units 28
Unit Size Range 1,000 - 1,200
Avg. Unit Size 1,029
Avg. Rent/Unit \$739
Avg. Rent/SF \$0.72
SF 28,800

Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	4
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	2009
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Swimming Pool

Remarks

The property does not maintain an active waiting list.

Multi-Family Lease No. 7



Property Identification

Record ID 27483
Property Type Elevator
Property Name The RiverPoint Luxury Apartments
Address 5 East 6th Avenue, Rome, Floyd County, Georgia 30161
Market Type Market

Verification Danielle; 706-290-0020, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
Efficiency	7	687	\$875	\$1.27
1/1	31	811	\$925	\$1.14
2/2	56	1,191	\$1,100	\$0.92
3/2	30	1,660	\$1,525	\$0.92

Occupancy 100%
Rent Premiums N
Total Units 124
Unit Size Range 687 - 1,660
Avg. Unit Size 1,181
Avg. Rent/Unit \$1,146
Avg. Rent/SF \$0.97

SF 146,446

Multi-Family Lease No. 7 (Cont.)

Physical Data

No. of Buildings	1
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	None
Parking	L/0, G/115
Year Built	2018
Condition	Excellent
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Extra Storage (\$50), Business Center, On-Site Management, On-Site Maintenance, Limited Access Gate, Stainless Steel Appliances, Granite Countertops

Remarks

The property does not maintain an active waiting list. It opened in June 2018 and is 100 percent occupied. Therefore, its absorption rate is approximately 12 units per month.

Multi-Family Lease No. 8



Property Identification

Record ID 11750
Property Type Townhouse
Property Name Summerstone Apartments
Address 1 Summerstone Drive Northwest, Rome, Floyd County, Georgia 30165
Market Type Market
Verification Carol; 706-291-4321, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2.5	16	1,029	\$730	\$0.71
3/2.5	16	1,297	\$885	\$0.68

Occupancy 100%
Rent Premiums N
Total Units 32
Unit Size Range 1,029 - 1,297
Avg. Unit Size 1,163
Avg. Rent/Unit \$808
Avg. Rent/SF \$0.69

SF 37,216

Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/O
Year Built	1995
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, Limited Access Gate

Remarks

The property does not maintain an active waiting list.

Multi-Family Lease No. 9



Property Identification

Record ID 11753
Property Type Townhouse
Property Name The Grove at 600 Apartments
Address 600 Redmond Road, Rome, Floyd County, Georgia 30165
Market Type Market

Verification Tina; 706-291-2154, May 15, 2019

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	88	1,120	\$970	\$0.87
3/2.5	16	1,320	\$1,125	\$0.85

Occupancy 100%
Rent Premiums N
Total Units 104
Unit Size Range 1,120 - 1,320
Avg. Unit Size 1,151
Avg. Rent/Unit \$994
Avg. Rent/SF \$0.86

SF 119,680

Multi-Family Lease No. 9 (Cont.)

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1971
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Swimming Pool, Playground, Coffee Bar, On-Site Management, On-Site Maintenance

Remarks

The property does not maintain an active waiting list.

Multi-Family Lease No. 10



Property Identification

Record ID 27460
Property Type Walk-Up
Property Name Riverwood Park Apartments
Address 525 West 13th Street, Rome, Floyd County, Georgia 30165
Market Type Market

Verification Valerie; 706-235-7666, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2	28	912	\$700	\$0.77
2/2	28	1,040	\$700	\$0.67
3/2	15	1,102	\$800	\$0.73
3/2	20	1,207	\$800	\$0.66

Occupancy 100%
Rent Premiums N
Total Units 91
Unit Size Range 912 - 1,207
Avg. Unit Size 1,048
Avg. Rent/Unit \$738
Avg. Rent/SF \$0.70

SF 95,326

Multi-Family Lease No. 10 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1997
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Walk-In Closet, Exercise Room, Picnic Area, Playground, Extra Storage, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does not maintain an active waiting list.

Multi-Family Lease No. 11



Property Identification

Record ID 27499
Property Type Walk-Up
Property Name Ashland Park Apartments
Address 10 Braadus Road, Rome, Floyd County, Georgia 30161
Market Type LIHTC

Verification Diamond; 706-290-1040, May 15, 2019

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	874	\$480	\$0.55
2/2	88	1,149	\$550	\$0.48
3/2	72	1,388	\$600	\$0.43

Occupancy 92%
Rent Premiums N
Total Units 184
Unit Size Range 874 - 1,388
Avg. Unit Size 1,207
Avg. Rent/Unit \$560
Avg. Rent/SF \$0.46

SF 222,024

Multi-Family Lease No. 11 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Trash Collection
Parking	L/0, G/50
Year Built	2003/2016
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Wood Composite, Blinds, Walk-In Closet, Balcony, Patio, Clubhouse, Exercise Room, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

This LIHTC property has rents set at 60 percent of the area median income. The contact would not disclose the reason for the elevated vacancy rate. The property does not maintain an active waiting list. The annual turnover rate is approximately 32 percent.

Multi-Family Lease No. 12



Property Identification

Record ID 27491
Property Type Walk-Up
Property Name McCall Place Apartments
Address 310 Broad Street, Rome, Floyd County, Georgia 30161
Market Type LIHTC/HOME

Verification Sherry; 706-410-2764, May 15, 2019

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 (50%)	10	864	\$374	\$0.43
1/1 (60%)		864	\$480	\$0.56
2/2 (50%)	12	1,134	\$470	\$0.41
2/2 (60%)		1,134	\$580	\$0.51
3/2 (50%)	5	1,452	\$525	\$0.36
3/2 (60%)		1,452	\$655	\$0.45

Occupancy 96%
Rent Premiums N
Total Units 27
Unit Size Range 864 - 1,452
Avg. Unit Size 1,093
Avg. Rent/Unit \$445
Avg. Rent/SF \$0.41

SF 29,508

Multi-Family Lease No. 12 (Cont.)

Physical Data

No. of Buildings	2
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2017
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Balcony, Patio, Clubhouse, Exercise Room, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

This LIHTC property has rents set at 50 and 60 percent of the area median income. There is a one-year waiting list. The annual turnover rate is approximately 22 percent. The property obtained a stabilized occupancy rate within four months.

Multi-Family Lease No. 13



Property Identification

Record ID 27495
Property Type Townhouse
Property Name Burrell Square Apartments
Address 302-332 Hardy Avenue Southwest, Rome, Floyd County, Georgia 30161
Market Type LIHTC/HOME
Verification Sherry; 706-410-2764, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2 (50%)	4	1,248	\$470	\$0.38
2/2 (60%)	4	1,248	\$580	\$0.46
3/2 (50%)	13	1,488	\$525	\$0.35
3/2 (60%)	13	1,488	\$655	\$0.44

Occupancy 100%
Rent Premiums N
Total Units 34
Unit Size Range 1,248 - 1,488
Avg. Unit Size 1,432
Avg. Rent/Unit \$575
Avg. Rent/SF \$0.40

SF 48,672

Multi-Family Lease No. 13 (Cont.)

Physical Data

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

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Clubhouse, Exercise Room, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

This LIHTC property has rents set at 50 and 60 percent of the area median income. There is a one-year waiting list. The annual turnover rate is approximately six percent. The property obtained a stabilized occupancy rate within five months.

Multi-Family Lease No. 14



Property Identification

Record ID 27493
Property Type Walk-Up
Property Name Etowah Bend Apartments
Address 2-15 Etowah Terrace Southwest, Rome, Floyd County, Georgia 30161
Market Type LIHTC
Verification Sherry; 706-410-2764, May 15, 2019

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2 (50%)	Unknown	966	\$450	\$0.47
2/2 (60%)	Unknown	966	\$560	\$0.58
3/2 (50%)	Unknown	1,222	\$505	\$0.41
3/2 (60%)	Unknown	1,222	\$580	\$0.47

Occupancy 96%
Rent Premiums N
Total Units 23

Multi-Family Lease No. 14 (Cont.)

Physical Data

No. of Buildings	2
Construction Type	Stucco
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1965/2018
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Balcony, Patio, Clubhouse, Exercise Room, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

This LIHTC property has rents set at 50 and 60 percent of the area median income. There is a one-year waiting list. The annual turnover rate is approximately eight percent.

Market-Rate Vacancies

The field survey was completed during the third week of May 2019. There were 22 vacant units at the time of the survey out of 910 surveyed, for an overall vacancy rate of 2.4 percent. The market-rate occupancy is 97.6 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Eastland Court Apartments	116	5	4.0%
Ashton Ridge Apartments	88	1	1.0%
Redmond Chase Apartments	149	13	9.0%
Guest House Apartments	75	3	4.0%
Arbor Terrace Apartments	103	0	0.0%
Woodbridge Apartments	28	0	0.0%
The RiverPoint Luxury Apartments	124	0	0.0%
Summerstone Apartments	32	0	0.0%
The Grove at 600 Apartments	104	0	0.0%
Riverwood Park Apartments	91	0	0.0%
Totals	910	22	2.4%

Subsidized/Restricted Vacancies

The field survey was completed during the third week of May 2019. There were 18 vacant units at the time of the survey out of 398 surveyed, for an overall vacancy rate of 4.5 percent. The subsidized/restricted occupancy is 95.5 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Callier Forest Apartments	130	1	1.0%
Ashland Park Apartments	184	15	8.0%
McCall Place Apartments	27	1	4.0%
Burrell Square Apartments	34	0	0.0%
Etowah Bend Apartments	23	1	4.0%
Totals	398	18	4.5%

Overall Vacancy

There was a total of 15 confirmed apartment complexes in the market area, including the subject. There were 40 vacant units at the time of the survey out of 1,308 surveyed, for an overall vacancy rate of 3.1 percent. There are currently two competitive properties in the market area. These properties currently have one vacant unit out of 211 surveyed, for an overall competitive vacancy rate of 0.5 percent. The amenities of these comparables are relatively similar to the subject’s amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

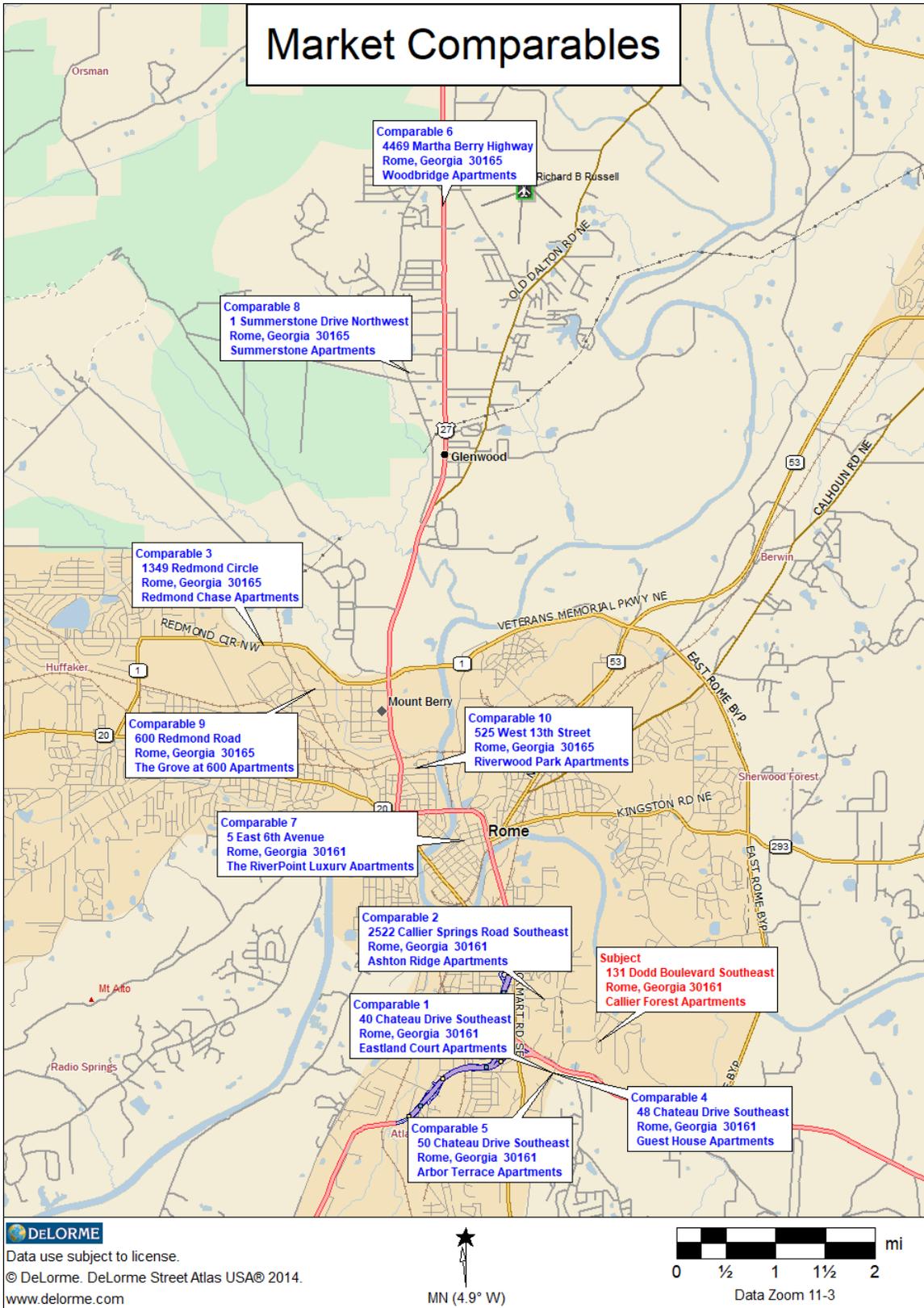
EXISTING HOUSING MAP LEGEND

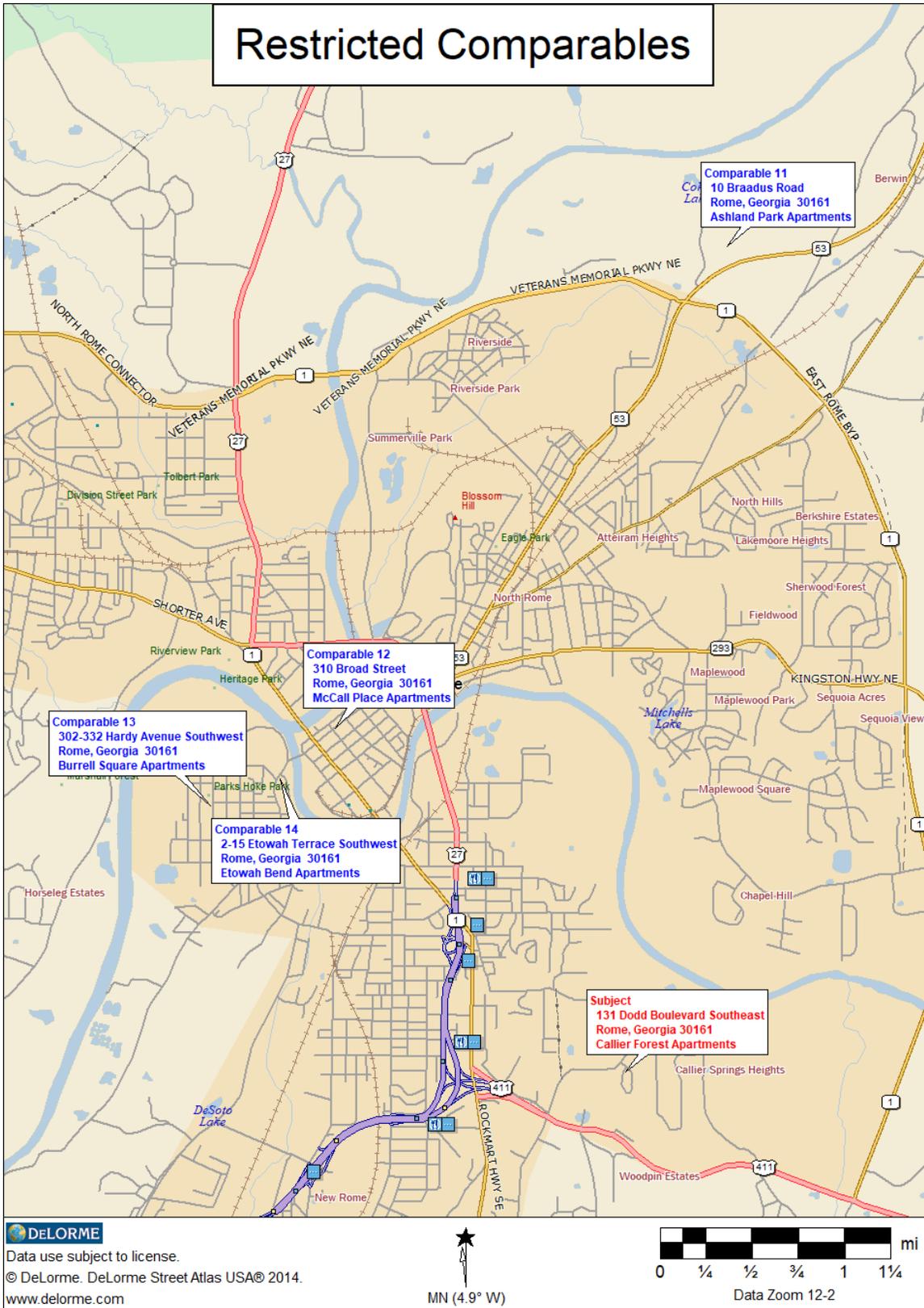
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Eastland Court Apartments	Market Rate	0.7 Miles
Ashton Ridge Apartments	Market Rate	1.0 Mile
Redmond Chase Apartments	Market Rate	6.7 Miles
Guess House Apartments	Market Rate	0.7 Miles
Arbor Terrace Apartments	Market Rate	0.7 Miles
Woodbridge Apartments	Market Rate	10.2 Miles
The RiverPoint Luxury Apartments	Market Rate	3.5 Miles
The Grove at 600 Apartments	Market Rate	6.0 Miles
Riverwood Park Apartments	Market Rate	4.6 Miles

RENT-RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Ashland Park Apartments	LIHTC	6.1 Miles
McCall Place Apartments	LIHTC/HOME	3.5 Miles
Burrell Square Apartments	LIHTC/HOME	4.1 Miles
Etowah Bend Apartments	LIHTC	3.6 Miles





Additional Developments

The following properties are designated for elderly and were not included in this analysis since they do not directly compete with the subject: Heatherwood Apartments, Greystone Apartments, McCall Apartments, Winthrop Court Apartments, Highland Estates and Etowah Terrace Senior Apartments.

There were several additional comparables in the market area that could not be confirmed despite numerous attempts to verify the information. These properties include the following: Willow Way Apartments - 66 market-rate one- and two-bedroom units; Dupree Apartments - 20 market-rate one- and two-bedroom units; 200 Broad Street Lofts - 18 market-rate one- and two-bedroom units; 158 Hennon Drive Northwest - 56 market-rate two-bedroom units; 300 Waddell Street Northeast - 28 market-rate two-bedroom units; 87 Salem Drive Northwest - six market-rate two-bedroom units; 102 Old Airport Road - nine market-rate one- and two-bedroom units; Club Apartments - 16 market-rate two-bedroom units; and 4544 Alabama Highway - 18 market-rate two-bedroom units. No additional information could be verified.

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Refrigerator	Range	Disposal	Dish-washer	Micro-wave	Washer/Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	Section 8/ LIHTC	1981/ 2004	Y	Y	N	Y	Y	N	N	Y	Y	N	Y	N	N
Comp 1	Market	2005	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 2	Market	1997	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 3	Market	1970	Y	Y	Y	Y	N	N	N	Y	Y	Y	N	N	N
Comp 4	Market	1989/ 2002	Y	Y	N	Y	N	N	Y	Y	Y	Y	N	N	N
Comp 5	Market	1974	Y	Y	N	Y	N	N	Y	Y	Y	N	N	N	N
Comp 6	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N
Comp 7	Market	2018	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	Y
Comp 8	Market	1995	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	N
Comp 9	Market	1971	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	N
Comp 10	Market	1997	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	N
Comp 11	LIHTC	2003/ 2016	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	N	N
Comp 12	LIHTC/ HOME	2017	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 13	LIHTC/ HOME	2017	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	N
Comp 14	LIHTC	1965/ 2018	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Pool	MR	Picnic Area	Exercise Room	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	Section 8/ LIHTC	1981/ 2004	Y	N	Y	Y	N	Y	N	Y	N	Y	N	N	N
Comp 1	Market	2005	Y	Y	N	Y	Y	Y	Y	Y	N	Y	Y	N	N
Comp 2	Market	1997	Y	N	N	N	N	N	N	Y	N	Y	N	N	Y
Comp 3	Market	1970	N	Y	N	N	N	N	N	Y	N	Y	N	N	N
Comp 4	Market	1989/ 2002	N	T	N	N	N	N	N	N	N	N	N	N	N
Comp 5	Market	1974	N	Y	N	Y	N	N	N	Y	N	N	N	Y	Y
Comp 6	Market	2009	N	Y	N	N	N	N	N	N	N	N	N	N	N
Comp 7	Market	2018	Y	Y	N	Y	Y	Y	Y	N	N	N	N	Y	N
Comp 8	Market	1995	N	N	N	N	N	N	N	N	N	N	N	Y	N
Comp 9	Market	1971	N	Y	N	N	N	N	N	Y	N	N	N	N	N
Comp 10	Market	1997	N	N	N	Y	Y	N	N	Y	N	Y	N	N	N
Comp 11	LIHTC	2003/ 2016	Y	N	N	N	Y	N	Y	Y	N	Y	N	N	N
Comp 12	LIHTC/ HOME	2017	Y	N	N	N	Y	Y	N	Y	N	Y	N	N	N
Comp 13	LIHTC/ HOME	2017	Y	N	N	N	Y	Y	N	Y	N	Y	N	N	N
Comp 14	LIHTC	1965/ 2018	Y	N	N	N	Y	N	N	Y	N	Y	N	N	N

Evaluation of the Rehabilitated Development

Location

The subject is in a residential and commercial 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 town confers the same locational attributes to all projects.

Project Design

The subject contains 10 two-story walk-up buildings, five three-story walk-up buildings, a single-story community building, and a single-story maintenance storage building. The property contains a total of 130 units. The buildings are of wood frame construction with brick and vinyl siding exteriors.

Project Amenities

Project amenities include a clubhouse, meeting room, playground, business center, laundry facility, on-site management, on-site maintenance and pavilion. These amenities are generally similar to competing properties in the market area.

Unit Amenities

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds, coat closet and patio. Upon completion of renovations, the units will also contain a dishwasher and microwave. These amenities are generally similar to competing properties in the market area.

Tenant Services

The subject does not provide any additional services. All comparables will be similar to the subject in terms of tenant services.

Parking

The subject contains open parking areas with approximately 195 parking spaces. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

Heating for the units is central gas, and cooling is central electric. Cooking and hot water are gas. The tenants pay gas for heating, cooking and hot water, and electric for cooling and other electric. The landlord provides water, sewer and trash. This arrangement is competitive with most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments is 734 square feet for one-bedroom units, 1,068 square feet for two-bedroom units, and 1,320 square feet for three-bedroom units. The average unit sizes of the comparables are larger than the subject's unit sizes. However, the subject is an existing property that typically maintains a stabilized occupancy rate. Therefore, even though the subject's unit sizes are smaller, it does not appear to 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	480	919	734	642	-12.5%
2 BR	912	1,191	1,068	745	-30.2%
2 BR	912	1,191	1,068	778	-27.2%
3 BR	1,102	1,660	1,320	919	-30.4%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

There was a total of 15 confirmed apartment complexes in the market area, including the subject. There were 40 vacant units at the time of the survey out of 1,308 surveyed, for an overall vacancy rate of 3.1 percent. There are currently two competitive properties in the market area. These properties currently have one vacant unit out of 211 surveyed, for an overall competitive vacancy rate of 0.5 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

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

The subject maintains a stabilized occupancy rate and will not displace tenants during the rehabilitation. Therefore, it will not negatively impact on the vacancy rate or rental rates in the market area. Based on the information verified and included within this analysis, it appears that the occupancy rate will remain stable and rental rates will increase slightly within the next two years.

Summary of Developments Strength and Weaknesses

Strengths – The development is located near a major thoroughfare which provides it with good visibility and access. In addition, the subject is an existing development with an established tenant base. The occupancy rate has historically remained approximately 98 percent. After rehabilitation, the property will be in good condition.

Weaknesses – The development has no apparent weaknesses.

One-Bedroom Units (642 SF) – As Complete

Estimates of Market Rent
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)					
One-Bedroom	Callier Forest Apartments 131 Dodd Boulevard Southeast Rome, Floyd, GA	Eastland Court Apartments 40 Chateau Drive Southeast Rome, Floyd, GA	Ashton Ridge Apartments 2522 Callier Springs Road Southeast Rome, Floyd, GA	Redmond Chase Apartments 1349 Redmond Circle Rome, Floyd, GA	Guest House Apartments 48 Chateau Drive Southeast Rome, Floyd, GA	Arbor Terrace Apartments 50 Chateau Drive Southeast Rome, Floyd, GA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2019	05/2019		05/2019		05/2019		05/2019		05/2019	
4. Type of Project/Stories	WU/2, 3	WU/4		WU/2		WU/2		G/1		WU/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		First		Varies	
6. Project Occupancy %	99%	96%		99%		9%		96%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1981/2004	2005	(\$25)	1997	\$35	1970/2017		1989		1974	\$30
9. Sq. Ft. Area	642	804	(\$40)	708	(\$5)	750	(\$25)	570	\$15	560	\$20
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	Y	Y		Y		N	\$5	N	\$5	N	\$5
14. Garage or Carport	L/0	L/0, G/100		L/0		L/0		L/0		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	N	Y		Y		Y		N		N	
d. Microwave/Dishwasher	MD	D	\$5	D	\$5	D	\$5	D	\$5	D	\$5
e. Washer/Dryer	L	HU	(\$5)	HU	(\$5)	L		HU	(\$5)	HU	(\$5)
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PER	(\$20)	R		PR	(\$10)	P		PR	(\$10)
16. Services a. Heat/Type	N/G	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/G	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/G	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$43	N	\$43	Y		N	\$43	N	\$43
g. Trash	Y	Y		Y		Y		Y		Y	
17. Storage	N	Y/0	(\$5)	Y/0	(\$5)	N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar		Similar	
19. Security	N	Y	(\$10)	Y	(\$5)	N		N		Y	(\$10)
20. Clubhouse/Meeting Room	CMR	C	\$5	C	\$5	N	\$10	N	\$10	N	\$10
21. Special Features	N	N		N		N		N		N	
22. Business Center / Nbrhd Netwk	BC	BC		N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$875		\$575		\$710		\$675		\$525	
24. Total Adjustment			(\$152)		\$63		(\$10)		\$78		\$93
25. Indicated Rent		\$723		\$638		\$700		\$753		\$618	
26. Correlated Subject Rent	\$700										
	high rent	\$753	low rent	\$618	60% range	\$645	to	\$726			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.		Appraiser's Signature		Date (mm/dd/yy)		Reviewer's Signature		Date (mm/dd/yyyy)			
		<i>Samuel J. Hill</i>		05/15/19							

Previous editions are obsolete

form HUD-92273 (07/2003)

Two-Bedroom Units (778 SF) – As Complete

Estimates of Market Rent
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)					
Two-Bedroom	Callier Forest Apartments 131 Dodd Boulevard Southeast Rome, Floyd, GA	Eastland Court Apartments 40 Chateau Drive Southeast Rome, Floyd, GA	Ashton Ridge Apartments 2522 Callier Springs Road Southeast Rome, Floyd, GA	Redmond Chase Apartments 1349 Redmond Circle Rome, Floyd, GA	Woodbridge Apartments 4469 Martha Berry Highway Rome, Floyd, GA	Arbor Terrace Apartments 50 Chateau Drive Southeast Rome, Floyd, GA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2019	05/2019		05/2019		05/2019		05/2019		05/2019	
4. Type of Project/Stories	WU/2, 3	WU/4		WU/2		WU/2		WU/2		WU/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	99%	96%		99%		9%		100%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1981/2004	2005	(\$25)	1997	\$35	1970/2017		2009		1974	\$30
9. Sq. Ft. Area	778	1056	(\$50)	927	(\$30)	950	(\$30)	1,000	(\$40)	1,190	(\$80)
10. Number of Bedrooms	2	2		2		2		2		2	
11. Number of Baths	10	2.0	(\$20)	2.0	(\$20)	10		2.0	(\$20)	15	(\$10)
12. Number of Rooms	4	4		4		4		4		4	
13. Balc./Terrace/Patio	Y	Y		Y		N	\$5	N	\$5	N	\$5
14. Garage or Carport	L/0	L/0, G/100		L/0		L/0		L/0		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	N	Y		Y		Y		Y		Y	
d. Microwave/Dishwasher	MD	D	\$5	D	\$5	D	\$5	MD		D	\$5
e. Washer/Dryer	L	HU	(\$5)	HU	(\$5)	L		HU	(\$5)	HU	(\$5)
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PER	(\$20)	R		PR	(\$10)	P		PR	(\$10)
16. Services a. Heat/Type	N/G	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/G	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/G	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$50	N	\$50	Y		N	\$50	N	\$50
g. Trash	Y	Y		Y		Y		Y		Y	
17. Storage	N	Y/0	(\$5)	Y/0	(\$5)	N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar		Similar	
19. Security	N	Y	(\$10)	Y	(\$5)	N		N		Y	(\$10)
20. Clubhouse/Meeting Room	CMR	C	\$5	C	\$5	N	\$10	N	\$10	N	\$10
21. Special Features	N	N		N		N		N		N	
22. Business Center / Nbrhd Netwk	BC	BC		N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$1050		\$700		\$770		\$725		\$750	
24. Total Adjustment			(\$175)		\$35		(\$15)		\$5		(\$10)
25. Indicated Rent		\$875		\$735		\$755		\$730		\$740	
26. Correlated Subject Rent	\$775										
If there are any Remarks, check here and add the remarks to the back of page.											
high rent		\$875	low rent	\$730	60% range	\$759	to	\$846			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>		Date (mm/dd/yy) 05/15/19		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)

Three-Bedroom Units (919 SF) – As Complete

Estimates of Market Rent
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)					
Three-Bedroom	Callier Forest Apartments 131 Dodd Boulevard Southeast Rome, Floyd, GA	Eastland Court Apartments 40 Chateau Drive Southeast Rome, Floyd, GA	Ashton Ridge Apartments 2522 Callier Springs Road Southeast Rome, Floyd, GA	Redmond Chase Apartments 1349 Redmond Circle Rome, Floyd, GA	Woodbridge Apartments 4469 Martha Berry Highway Rome, Floyd, GA	Arbor Terrace Apartments 50 Chateau Drive Southeast Rome, Floyd, GA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2019	05/2019		05/2019		05/2019		05/2019		05/2019	
4. Type of Project/Stories	WU/2, 3	WU/4		WU/2		WU/2		WU/2		WU/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	99%	96%		99%		9%		100%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1981/2004	2005	(\$25)	1997	\$35	1970/2017		2009		1974	\$30
9. Sq. Ft. Area	919	1516	(\$105)	1184	(\$35)	1175	(\$45)	1200	(\$50)	1320	(\$70)
10. Number of Bedrooms	3	3		3		3		3		3	
11. Number of Baths	1.5	2.0	(\$10)	2.0	(\$10)	2.0	(\$10)	2.0	(\$10)	2.0	(\$10)
12. Number of Rooms	5	5		5		5		5		5	
13. Balc./Terrace/Patio	Y	Y		Y		N	\$5	N	\$5	N	\$5
14. Garage or Carport	L/0	L/0, G/100		L/0		L/0		L/0		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	N	Y		Y		Y		Y		N	
d. Microwave/Dishwasher	MD	D	\$5	D	\$5	D	\$5	MD		D	\$5
e. Washer/Dryer	L	HU	(\$5)	HU	(\$5)	L		HU	(\$5)	HU	(\$5)
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PER	(\$20)	R		PR	(\$10)	P		PR	(\$10)
16. Services a. Heat/Type	N/G	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/G	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/G	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$62	N	\$62	Y		N	\$62	N	\$62
g. Trash	Y	Y		Y		Y		Y		Y	
17. Storage	N	Y/0	(\$5)	Y/0	(\$5)	N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar		Similar	
19. Security	N	Y	(\$10)	Y	(\$5)	N		N		Y	(\$10)
20. Clubhouse/Meeting Room	CMR	C	\$5	C	\$5	N	\$10	N	\$10	N	\$10
21. Special Features	N	N		N		N		N		N	
22. Business Center / Nbrhd Netwk	BC	BC		N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$1275		\$760		\$870		\$825		\$850	
24. Total Adjustment			(\$208)		\$52		(\$40)		\$17		\$12
25. Indicated Rent		\$1067		\$812		\$830		\$842		\$862	
26. Correlated Subject Rent	\$875										
If there are any Remarks, check here and add the remarks to the back of page.											
high rent	\$1067	low rent	\$812	60% range	\$863	to	\$1,016				
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>		Date (mm/dd/yy) 05/15/19		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

Callier Forest Apartments

Primary Unit Types – One-Bedroom Units (642 SF), Two-Bedroom Units (778 SF) and Three-Bedroom Units (919 SF)

Secondary Unit Types – Two-Bedroom Units (745 SF)

Rent comparability grids were prepared for the primary unit types with 850, 897 and 1,299 square feet. A rent comparability grid was not prepared for the secondary unit type. Comparable apartments used include the following: Eastland Court Apartments (Comparable 1), Ashton Ridge Apartments (Comparable 2), Redmond Chase Apartments (Comparable 3), Guest House Apartments (Comparable 4), Arbor Terrace Apartments (Comparable 5) and Woodbridge Apartments (Comparable 6).

Structure/Stories – The subject is located in two-story walk-up buildings. All comparables except Comparable 4 are located in walk-up two- or three-story buildings. Comparable 4 contains one-story garden-style buildings. No complex in the market area shows a rent difference based on this particular item. No adjustment was needed.

Project Occupancy – The subject is currently 99 percent occupied. The occupancy rates of the comparables range from 91 to 100 percent. No adjustment was needed.

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

Year Built/Year Renovated – The subject was constructed in 1981 and was renovated in 2004. It will undergo another rehabilitation and will be in good condition. Comparable 1 was built in 2005, and Comparable 2 was constructed in 1997. Comparable 3 was built in 1970 and renovated in 2017. Comparable 4 was constructed in 1989. Comparable 5 was also constructed in 1974. Comparable 6 was constructed in 2009. After the subject's rehabilitation, Comparable 1 will be superior to the subject in condition, and Comparables 3, 4 and 6 will be relatively similar to the subject. All of remaining comparables will be inferior to the subject to varying degrees. In order to determine the appropriate adjustments for condition (year built/year renovated), the appraiser utilized paired analysis to compare the comparables. Comparable 3 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 1, 2 and 5 individually to the units at Comparable 3. 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 unit size, # of baths, balcony/patio, washer/dryer,

pool/recreation area, cold water/sewer, extra storage, security, clubhouse/meeting room and business center/neighborhood network. Once the net adjusted rents were determined, these rents were compared to the street rent at Comparable 3. The differences between the rents indicate the appropriate adjustments for condition.

Paired Analysis - One-Bedroom Units				Paired Analysis - Two-Bedroom Units			
Item	Comparable 1	Comparable 2	Comparable 5	Item	Comparable 1	Comparable 2	Comparable 5
Street Rent	\$875	\$575	\$525	Street Rent	\$1,050	\$700	\$750
Unit Interior Sq. ft.	-\$15	\$10	\$20	Unit Interior Sq. ft.	-\$20	\$0	-\$45
Balcony/Patio	-\$5	-\$5	\$0	# Baths	-\$20	-\$20	-\$10
Washer/Dryer	-\$5	-\$5	-\$5	Balcony/Patio	-\$5	-\$5	\$0
Pool/Recreation Areas	-\$10	\$10	\$0	Washer/Dryer	-\$5	-\$5	-\$5
Cold Water/Sewer	\$43	\$43	\$43	Pool/Recreation Areas	-\$10	\$10	\$0
Extra Storage	-\$5	-\$5	\$0	Cold Water/Sewer	\$50	\$50	\$50
Security	-\$10	-\$5	-\$10	Extra Storage	-\$5	-\$5	\$0
Clubhouse/Meeting Room	-\$5	-\$5	\$0	Security	-\$10	-\$5	-\$10
Business Ctr/Nbhd Netwk	-\$5	\$0	\$0	Clubhouse/Meeting Room	-\$5	-\$5	\$0
Net Rent	\$858	\$613	\$573	Business Ctr/Nbhd Netwk	-\$5	\$0	\$0
				Net Rent	\$1,015	\$715	\$730
Comparable 3 Street Rent	\$710	\$710	\$710				
				Comparable 3 Street Rent	\$770	\$770	\$770
Indicated Adjustment	-\$148	\$97	\$137	Indicated Adjustment	-\$245	\$55	\$40

Paired Analysis - Three-Bedroom Units			
Item	Comparable 1	Comparable 2	Comparable 5
Street Rent	\$1,275	\$760	\$850
Unit Interior Sq. ft.	-\$60	\$5	-\$25
Balcony/Patio	-\$5	-\$5	\$0
Washer/Dryer	-\$5	-\$5	-\$5
Pool/Recreation Areas	-\$10	\$10	\$0
Cold Water/Sewer	\$62	\$62	\$62
Extra Storage	-\$5	-\$5	\$0
Security	-\$10	-\$5	-\$10
Clubhouse/Meeting Room	-\$5	-\$5	\$0
Business Ctr/Nbhd Netwk	-\$5	\$0	\$0
Net Rent	\$1,232	\$812	\$872
Comparable 3 Street Rent	\$870	\$870	\$870
Indicated Adjustment	-\$362	\$58	-\$2

As can be seen on the analysis, the amount of adjustments indicated was different for each bedroom type. 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 averaged and then divided by half. The comparables were adjusted as follows: Comparable 1 - -\$125, Comparable 2 - \$35, and Comparable 5 - \$30. 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 comparables' 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 \$0.24, for the two-bedroom comparison is \$0.19 and for the three-bedroom comparison is \$0.17. 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. The subject also contains 24 two-bedroom units with 745 square feet. This is a secondary unit type and was not included on the HUD-Form 92273. This unit type would lease for \$5 less per month. $(778 \text{ SF} - 745 \text{ SF} = 33 \text{ SF} * 0.19 = \$6.27, \text{ rounded to } \$5)$.

of Bedrooms – The subject contains one-, two- and three-bedroom units. All comparables are similar to the subject. No adjustment was needed.

of Baths – The subject contains one bath in the one- and two-bedroom unit types and one-and-one-half-baths in the three-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 \$10 per half-bath per month adjustment was selected, and a \$20 per full bath per month adjustment was selected.

Balcony/Patio – The subject contains patios. Comparables 1 and 2 are similar to the subject. The remaining comparables have one or both features and were adjusted upward \$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 and all comparables contain open parking lots for no monthly fee. Comparable 1 also contains garage parking for \$100 per month. No adjustment is needed as the subject and comparables have similar parking available for no fee.

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

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

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

Microwave/Dishwasher – As complete, the subject will contain both microwaves and dishwashers in the units. All comparables contain dishwashers in the units. Comparable 6 also contains microwaves. Although there is little market data available concerning units with these features versus those without these features, the added amenities are an enhancement to the unit. Therefore, Comparables 1, 2, 3, 4 and 5 were adjusted upward \$5 per month.

Washer/Dryer – The subject and Comparable 3 contain laundry facilities. All of the remaining comparables contain washer/dryer hook-ups in the units. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 1, 2, 4, 5 and 6 were adjusted downward \$5 per month.

Carpet – The subject contains carpet floor coverings in the units. All comparables contain carpet floor coverings in the units. No adjustment was needed.

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

Pool/Exercise Room/Recreation Areas – The subject contains a playground. Comparable 1 contains a swimming pool, exercise room, picnic area and playground. Comparable 2 contains a playground. Comparable 3 contains a swimming pool and playground. Comparable 4 contains a swimming pool. Comparable 5 contains a swimming pool, picnic area and playground. Comparable 6 contains a swimming pool. 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 were adjusted downward \$10 per month per recreation type.

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

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

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

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

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

Cold Water/Sewer – The subject and Comparable 3 have these utilities provided. The remaining comparables do not provide these utilities. Comparables 1, 2, 4, 5 and 6 were adjusted upward \$43 for the one-bedroom comparison, \$50 for the two-bedroom comparison, and \$62 for three-bedroom comparison. The adjustments were based on the Allowances for Tenant-Furnished Utilities and Other Services for Northern Georgia.

Trash – The subject and all comparables have this utility provided. No adjustment was needed.

Extra Storage – The subject does not contain this feature. All comparables except Comparables 1 and 2 are similar to the subject. Comparables 1 and 2 were adjusted downward \$5 per month. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, a nominal adjustment was selected and utilized.

Location – The subject's location is average. All comparables are located in similar areas as the subject. No adjustment was needed.

Security – The subject does not contain any security. Comparables 3, 4 and 6 are similar to the subject. Comparable 1 contains intercom/electronic entry. Comparable 2 contains security patrol. Comparable 5 contains a limited access gate and perimeter fencing. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement, particularly security that limits access to the property. Therefore, Comparables 1 and 5 were adjusted downward \$10 per month, and Comparable 2 was adjusted downward \$5 per month.

Clubhouse/Meeting Room – The subject contains both a clubhouse and meeting room. Comparables 1 and 2 each contain a clubhouse and were adjusted upward \$5 per month. None of the remaining comparables contain either feature. Comparables 3, 4, 5 and 6 were adjusted upward \$10 per month. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, a \$5 adjustment was selected for each feature.

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

Business Center/Neighborhood Network – The subject contains a business center. Comparable 1 is similar to the subject. The remaining comparables do not contain either amenity. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, a \$5 adjustment was selected for Comparables 2, 3, 4, 5 and 6.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$618 to \$753 for the one-bedroom comparison; from \$730 to \$875 for the two-bedroom comparison; and from \$812 to \$1,067 for the three-bedroom comparison. Comparable 3 was given the greatest weight since it is the most similar to the subject in year built and utilities provided. All of the remaining comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **642 SF One-Bedroom Units** - **\$700**
- **778 SF Two-Bedroom Units** - **\$775**
- **919 SF Three-Bedroom Units** - **\$875**

The subject also contains 24 two-bedroom units with 745 square feet. This is a secondary unit type and was not included on the HUD-Form 92273. This unit type would lease for \$5 less per month as indicated in the SF Area explanation.

- **745 SF Two-Bedroom Units** - **\$770**

The following table shows the proposed rents at the subject. The estimated market rents are lower than the proposed rents. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

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	26	642	60%	\$673	\$896	\$106	\$790
2/1	24	745	60%	\$808	\$1,028	\$138	\$890
2/1	56	778	60%	\$808	\$1,028	\$138	\$890
3/1.5	24	919	60%	\$933	\$1,163	\$173	\$990

Average Rents for Competing Properties and Rent Advantage

Of the surveyed comparables, one-bedroom units typically range from \$525 to \$1,050 per month; two-bedroom units typically range from \$700 to \$1,100 per month; and three-bedroom units typically range from \$760 to \$1,525 per month. These rental rates have remained similar within the past few years.

The following table shows the rent advantage for each unit type:

Unit Type	% of AMI	Proposed Rent	Market Rent	\$ Rent Advantage	% Rent Advantage
1/1	60%	\$790	\$700	-\$90	-12.9%
2/1	60%	\$890	\$770	-\$120	-15.6%
2/1	60%	\$890	\$775	-\$115	-14.8%
3/1.5	60%	\$990	\$875	-\$115	-13.1%

The estimated market rents are lower than the proposed rents. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

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 1990s. The market-rate complexes were built between 1970 and 2018. The restricted apartment complexes were built between 1965 and 2017. The market area’s rental units have high occupancy rates.

Housing Inventory

Number of Units

From 2005 through March 2019, permit issuing jurisdictions in Floyd County authorized the construction of 2,804 new single-family and multifamily dwelling units. Multifamily units comprise 21.8 percent of the total construction activity. Permit information was not available for the City of Rome.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	424	189	613
2006	391	74	465
2007	284	24	308
2008	180	44	224
2009	72	39	111
2010	55	0	55
2011	32	77	109
2012	32	11	43
2013	53	9	62
2014	70	5	75
2015	89	4	93
2016	102	124	226
2017	157	0	157
2018	198	12	210
2019*	53	0	53
TOTAL	2,192	612	2,804

**Preliminary Numbers through March 2019*

Source: SOCDs

Projects Under Construction

According to the City of Rome, there are currently no multifamily projects under construction in the market area that would directly compete with the subject.

Planned Projects

According to the Georgia Department of Community Affairs, there were two projects awarded tax credits in the market area within the past four years. Altoview Terrace Apartments is a proposed 66-unit RAD multifamily housing development designed for families. It was awarded tax credits in 2018 and will contain 16 one-bedroom units, 32 two-bedroom units, 16 three-bedroom units, and two four-bedroom units. The rents will be set at 50 and 60 percent of the area median income. Of the total units, the following units at

60 percent AMI will directly compete with the subject: eight one-bedroom units, 26 two-bedroom units, and 11 three-bedroom units. Etowah Bend Apartments was awarded tax credits in 2015 and completed its rehabilitation in 2018. It is a stabilized property included in our comparable analysis.

Age of Rental Units

Rental housing construction in the market area has increased considerably since the 1980s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	253	4.1%
2000-2004	583	9.5%
1990-1999	576	9.4%
1980-1989	754	12.3%
1970-1979	927	15.1%
1960-1969	1,021	16.6%
1950-1959	923	15.0%
1940-1949	478	7.8%
1939 or earlier	633	10.3%
TOTAL	6,148	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, 26.9 percent of the market area’s rental units were efficiency or one-bedroom units, and 42.9 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 30.1 percent of the market area’s rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	162	2.6%
One-Bedrooms	1,497	24.3%
Two-Bedrooms	2,637	42.9%
Three-Bedrooms	1,563	25.4%
Four-Bedrooms	225	3.7%
Five or More Bedrooms	64	1.0%
TOTAL	6,148	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the first quarter 2019 were 7.0 percent for rental housing and 1.4 percent for homeowner housing. The rental vacancy rate of 7.0 percent was virtually unchanged from the rate in the first quarter 2018, but 0.4 percentage points higher than the rate in the fourth quarter 2018 (6.6 percent). The homeowner vacancy rate of 1.4 percent was 0.1 percentage point lower than the rate in the first quarter 2018 (1.5 percent), but not statistically different from the rate in the fourth quarter 2018.

For rental housing by area, the first quarter 2019 rental vacancy rate was highest outside Metropolitan Statistical Areas (10.0 percent) and lowest in the suburbs (6.2 percent). The rental vacancy rate outside MSAs was higher than the first quarter 2018 rate, while rates in principal cities and in the suburbs were not statistically different from the first quarter 2018 rates.

The first quarter 2019 rental vacancy rate was highest in the South (9.2 percent) followed by the Midwest (7.6 percent). The rental vacancy rates in Northeast (5.0 percent) and the West (4.6 percent) were not statistically different from each other. The rental vacancy rate in the West was lower than the first quarter 2018 rate, while rates in the Northeast, Midwest, and South were not statistically different from the first quarter 2018 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	1st Quarter 2019	1st Quarter 2018	% of 2019 Rate	% of Difference
United States	7.0%	7.0%	0.2%	0.3%
Inside MSAs	6.6%	6.8%	0.3%	0.4%
Outside MSAs	10.0%	8.0%	0.9%	1.0%
In Principal Cities	6.9%	7.1%	0.4%	0.5%
Not In Principal Cities	6.2%	6.5%	0.4%	0.5%
1st QUARTER 2019 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.0%	7.6%	9.2%	4.6%	

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 15.0 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 Turnover Rate
Ashton Ridge Apartments	7.0%
Ashland Park Apartments	32.0%
McCall Place Apartments	22.0%
Burrell Square Apartments	6.0%
Etowah Bend Apartments	8.0%
Average Annual Turnover	15.0%

Likely Impact of Rehabilitated Development on Rental Occupancy Rates

The rehabilitated development will not have an adverse impact on the market area. The subject is an existing development with a stabilized occupancy rate. All of the restricted properties in the market area maintain stabilized occupancy rates and have waiting lists. The subject's one-, two- and three-bedroom units are suitable in the market area.

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently 28 properties for sale that are in some stage of foreclosure within the subject's zip code. This ratio is in the mid-range for the City of Rome. In April 2019, the number of properties that received a foreclosure filing in zip code 30161 was 70 percent lower than the previous month and 25 percent lower than the same time last year. The zip code's foreclosure rate is 0.02 percent, while the City of Rome's foreclosure rate is also 0.02 percent. Both are lower than the state's foreclosure rate which is 0.04 percent. They are similar to Floyd County's foreclosure rate of 0.02 percent. The number of foreclosures per month has dropped significantly since June 2018. Therefore, it appears that the foreclosure rate in the area is declining. 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 sufficient employment for the residents of Rome. In addition, there is a small demand for housing in the market area as can be seen in the demand portion of this report.

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption Rates

The subject is an existing multifamily development that contains 130 one-, two- and three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

Several attempts were made to contact Cheryl Molock with the Northwest Georgia Housing Authority concerning voucher distribution in Rome and Floyd County. However, all attempts were proven unsuccessful. The telephone number for Ms. Molock is 706-295-5412.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

It is the opinion of the analyst that the improvements, the unit mix of one-, two- and three-bedroom units, 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 and its improvements are 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 34,980. By 2010, population in this market area had increased by 3.8 percent to 36,303. In 2019, the population in this market area has increased by 4.4 percent to 37,888. It is projected that between 2019 and 2020, population in the market area will increase 1.3 percent to 38,399. It is projected that between 2020 and 2024, population in the market area will increase 2.0 percent to 39,165.

Between 2000 and 2010, the market area gained 73 households per year. The market area gained an additional 26 households between 2010 and 2019 and an additional 166 households between 2019 and 2020. The market area is projected to continue to gain households through 2024. The households in the market area are split, with approximately 50 percent being owner-occupied. The percentage of owner-occupied is projected to remain stable through 2024.

Employment in the City of Rome has been decreasing 1.0 percent per year since 2005. Employment in Floyd County has been decreasing an average of 0.8 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 Rome has fluctuated from 4.4 percent to 14.3 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Floyd County and higher than the unemployment rates for the State of Georgia.

Existing Housing

There was a total of 15 confirmed apartment complexes in the market area, including the subject. There were 40 vacant units at the time of the survey out of 1,308 surveyed, for an overall vacancy rate of 3.1 percent. There are currently two competitive properties in the market area. These properties currently have one vacant unit out of 211 surveyed, for an overall competitive vacancy rate of 0.5 percent. The amenities of these comparables are relatively similar to the subject’s amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

Adjusted Market Rental Rates

Market rent grids were completed for the subject. The subject property’s proposed net rents are higher than the market rents of \$700 for the one-bedroom units, \$770 to \$775 for the two-bedroom units, and \$875 for the three-bedroom units. The analyst was able to locate and verify ten market-rate complexes within the subject’s market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed rents are generally higher than the adjusted market rental rates. However, the subject’s current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable and will be competitive with existing properties.

Demand & Capture Rates

The following chart indicates the net demand and the capture rates:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/1 BA @ 642 SF	\$23,074 to \$28,740	0	527	10	517	0.0%	2-4/Month	\$725	N/A	\$790
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	22	505	0.0%	2-4/Month	\$795	N/A	\$890
	2 BR/1 BA @ 745 SF	\$27,703 to \$32,340	0	527	21	506	0.0%	2-4/Month	\$800	N/A	\$890
	3 BR/1.5 BA @ 919 SF	\$31,989 to \$38,760	1	527	15	512	0.2%	2-4/Month	\$900	N/A	\$990
Total for Project	60% AMI	\$23,074 to \$38,760	1	527	68	459	0.2%	2-4/Month	\$725-\$900	N/A	\$790-\$990

The subject is an existing Section 8 and Low Income Housing Tax Credit property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. In addition, subject units with subsidies or whose rents are more than 20 percent lower than the rent for other units of the same bedroom size in the same AMI band and comprise less than 10 percent of the total units in the same AMI band or any units that are 30 percent lower than the average market rent for the bedroom type in any income segment are to be excluded. Currently, the subject is 99 percent occupied, with one three-bedroom unit vacant. The subject has subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject

contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Additionally, there was one tax credit comparable located in the market area constructed within the past two years that would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in projects placed in service prior to 2016 which have not reached stabilized occupancy. Therefore, there is a total of 68 units that should be subtracted from the demand. The subject will need to capture 0.2 percent.

Absorption Rates

The subject is an existing multifamily development that contains 130 one-, two- and three-bedroom units. The subject is currently 99 percent occupied. 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 subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

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 bedroom type and percent of area median income. The capture rates for the units are 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 rehabilitated 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.

DCA may rely on the representation made in the market study provided. The document is assignable to other lenders that are parties to the DCA loan transaction.



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.

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NCHMA Market Study Index

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		Page Number(s)
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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 of 30 percent of their adjusted income. All rents are capped at a HUD approved market rent.

Income Band

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

Income Limits

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

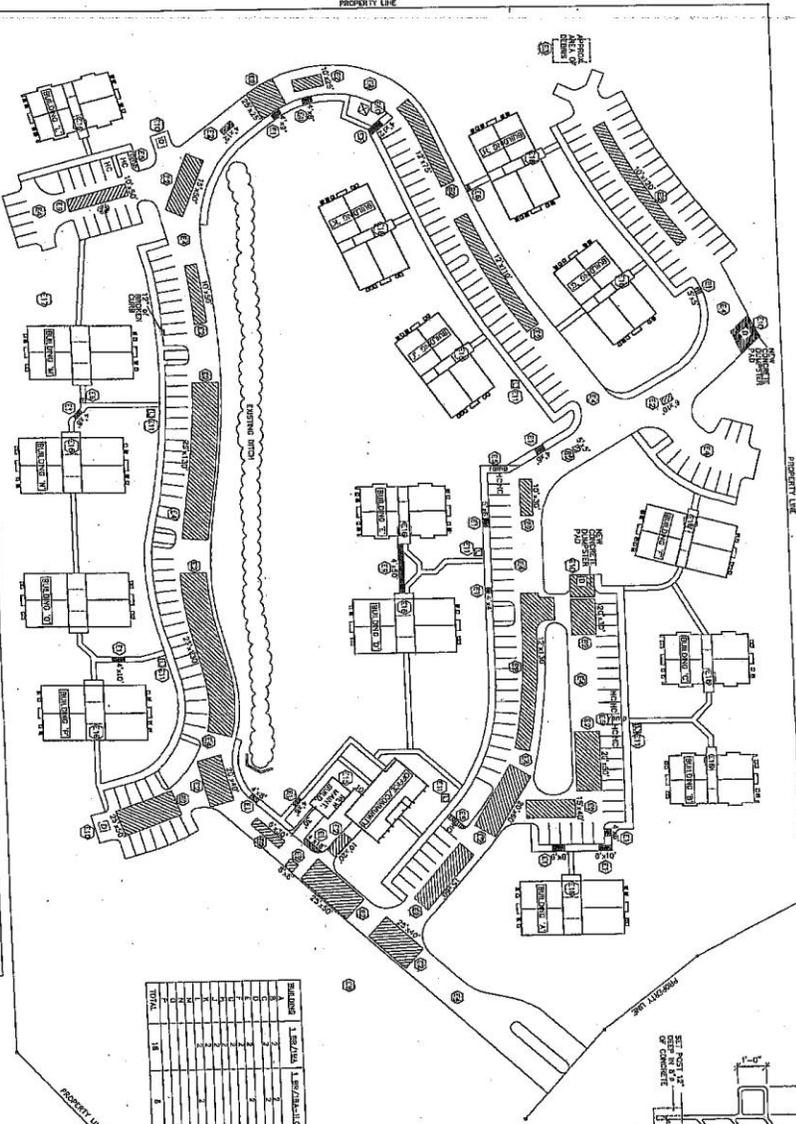
NOTE: THIS LAYOUT SHALL NOT BE USED FOR THE LAYOUT OF ANY OTHER PROJECTS WITHOUT THE WRITTEN CONSENT OF THE ARCHITECT.



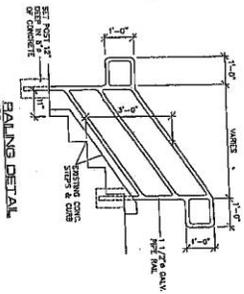
PARTIAL EXISTING SITE LAYOUT.
NOT TO SCALE

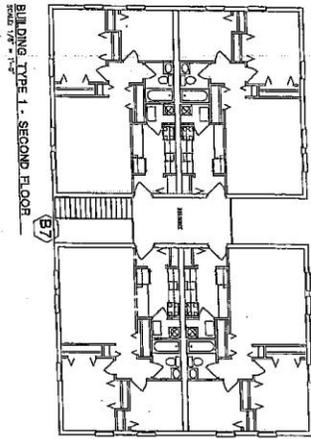
LEGEND

[Symbol]	EXISTING TYPICAL	[Symbol]	STAIRS
[Symbol]	EXISTING STAIRS	[Symbol]	NEW CONCRETE
[Symbol]	NEW CONCRETE	[Symbol]	NEW CONCRETE
[Symbol]	NEW CONCRETE	[Symbol]	NEW CONCRETE

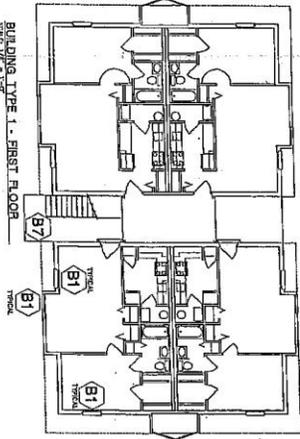


BUILDING	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	TOTAL
1. BUILDING																									
2. STAIRS																									
3. NEW CONCRETE																									
4. NEW CONCRETE																									
5. NEW CONCRETE																									
6. NEW CONCRETE																									
7. NEW CONCRETE																									
8. NEW CONCRETE																									
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10. NEW CONCRETE																									
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19. NEW CONCRETE																									
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21. NEW CONCRETE																									
22. NEW CONCRETE																									
23. NEW CONCRETE																									
24. NEW CONCRETE																									

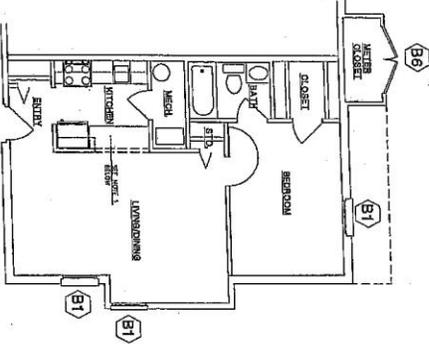




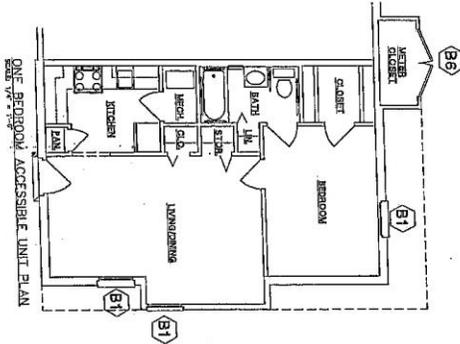
BUILDING TYPE 1 - SECOND FLOOR
SCALE: 1/8" = 1'-0"



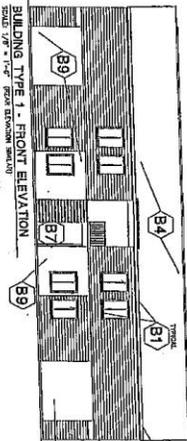
BUILDING TYPE 1 - FIRST FLOOR
SCALE: 1/8" = 1'-0"



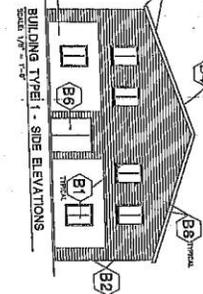
ONE BEDROOM UNIT PLAN
SCALE: 1/8" = 1'-0"
NOTE: ALL UNIT MEASUREMENTS ARE TO THE CENTER OF WALLS UNLESS OTHERWISE NOTED.



ONE BEDROOM ACCESSIBLE UNIT PLAN
SCALE: 1/8" = 1'-0"



BUILDING TYPE 1 - FRONT ELEVATION
SCALE: 1/8" = 1'-0" (SEE ELEVATION SECTIONS)



BUILDING TYPE 1 - SIDE ELEVATIONS
SCALE: 1/8" = 1'-0"

Drawing
Sheets

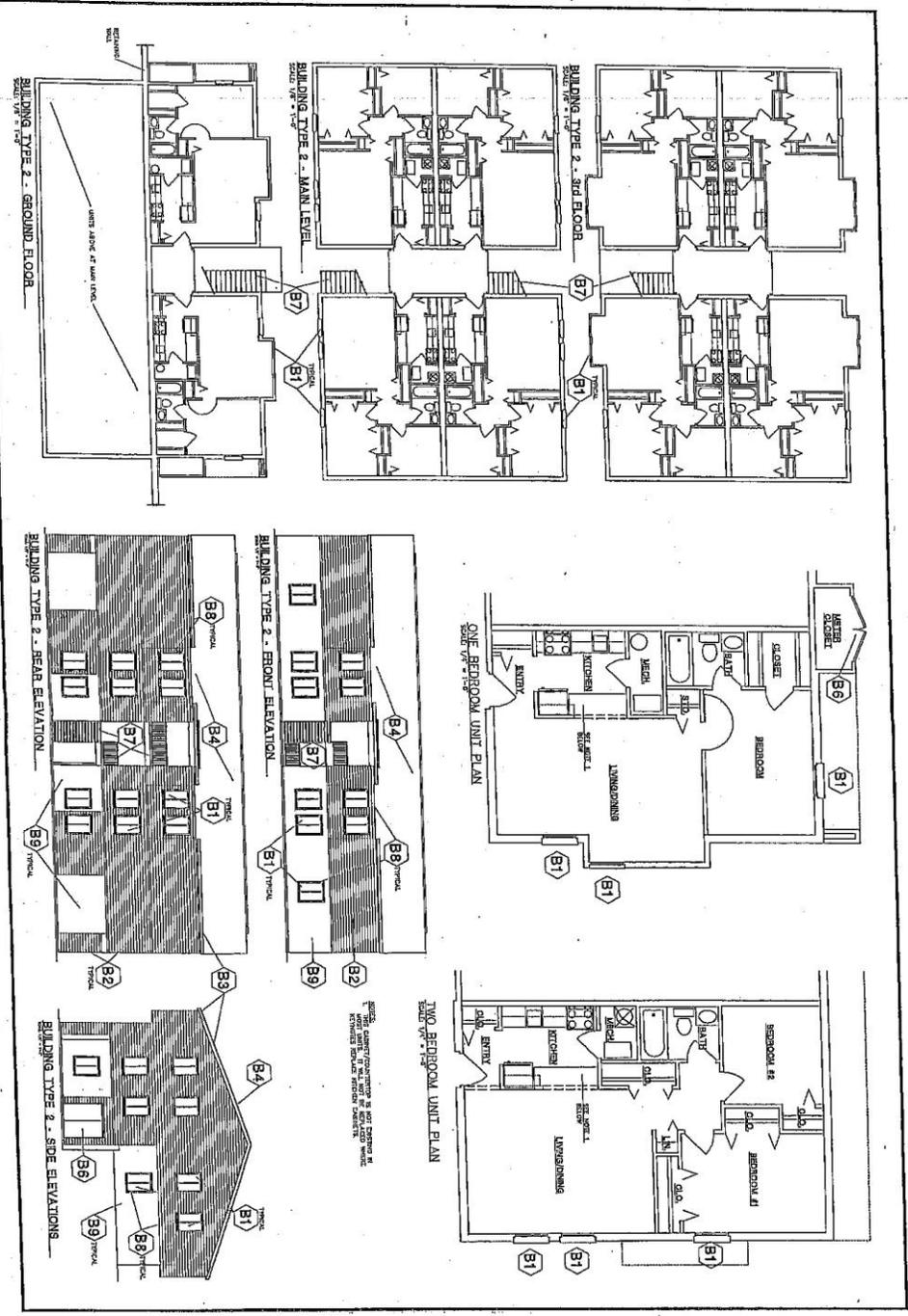
1. SHEET NO. 101
2. SHEET NO. 102
3. SHEET NO. 103
4. SHEET NO. 104
5. SHEET NO. 105
6. SHEET NO. 106
7. SHEET NO. 107
8. SHEET NO. 108
9. SHEET NO. 109
10. SHEET NO. 110

Project

1. PROJECT NO. 101
2. PROJECT NO. 102
3. PROJECT NO. 103
4. PROJECT NO. 104
5. PROJECT NO. 105
6. PROJECT NO. 106
7. PROJECT NO. 107
8. PROJECT NO. 108
9. PROJECT NO. 109
10. PROJECT NO. 110

Drawing
Details

1. DRAWING NO. 101
2. DRAWING NO. 102
3. DRAWING NO. 103
4. DRAWING NO. 104
5. DRAWING NO. 105
6. DRAWING NO. 106
7. DRAWING NO. 107
8. DRAWING NO. 108
9. DRAWING NO. 109
10. DRAWING NO. 110



BrownAnderson
 Architects, P.C.

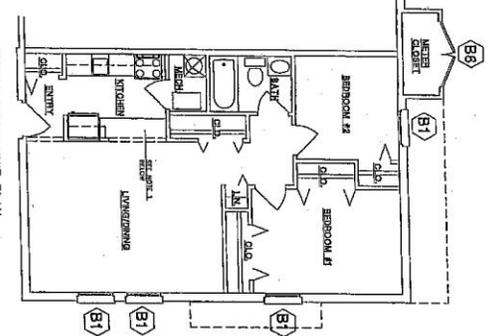
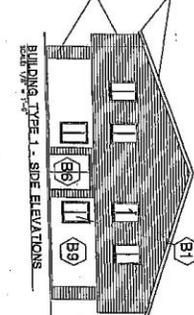
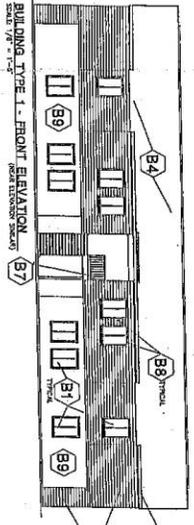
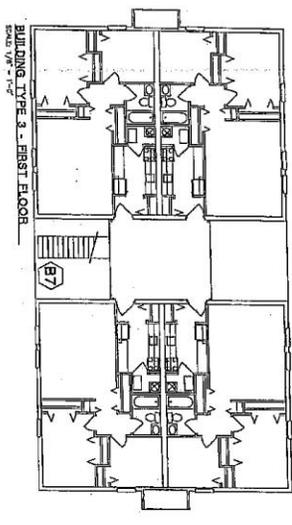
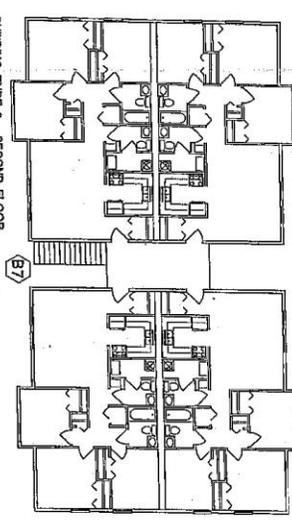
Drawing Status
 PRELIMINARY
 NOT FOR CONSTRUCTION

Project
 INNOVATION '12
 CALVERT ROBERT
 AVAILMENTS
 KNOX, GEORGIA

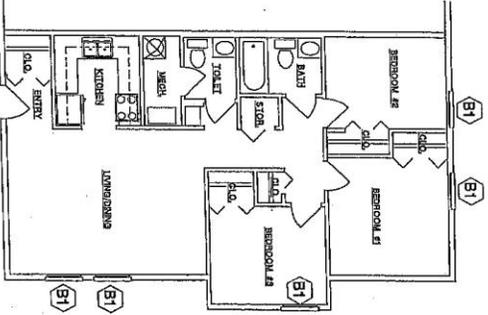
Design
 CALVERT ROBERT
 KNOX, GEORGIA

Scale
 1/8" = 1'-0"

Sheet
 A-2



NOTE: CONTRACTOR TO BE RESPONSIBLE FOR THE LOCATION OF ALL UTILITIES, AND TO VERIFY THE LOCATION OF ALL UTILITIES IN THE UNIT TO BE DEMOLISHED WORK.



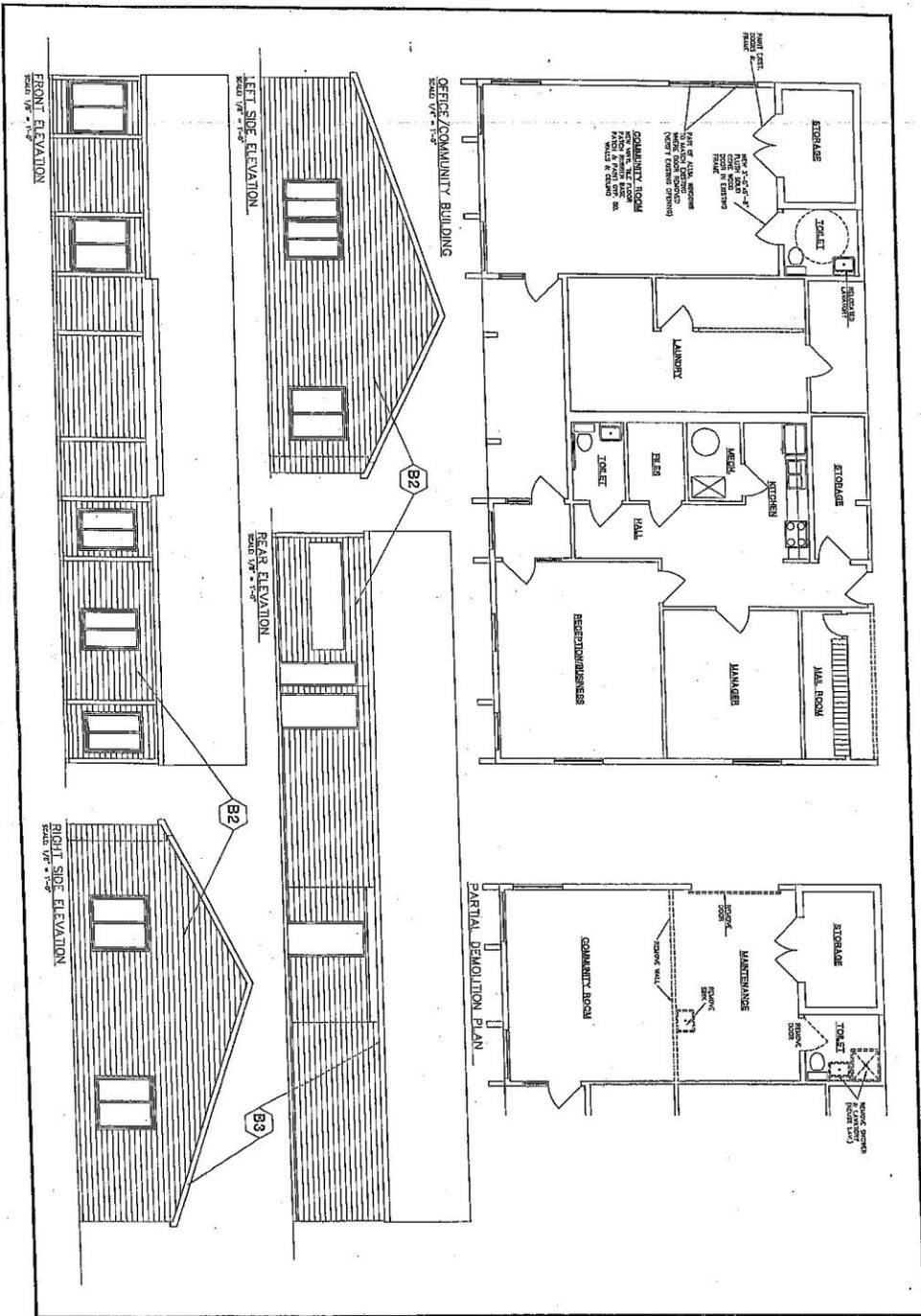
BrownAnderson
Architects, P.C.

Drawing Status
PROJECT AND DRAWING NUMBER: 100-100-100-100
DATE: 10/10/10
SCALE: AS SHOWN

Project Data
PROJECT: RESIDENTIAL APARTMENTS
LOCATION: 100-100-100-100
OWNER: CAUSA CORP.
ARCHITECT: BROWN ANDERSON ARCHITECTS, P.C.

Drawing Data
DRAWING TYPE: 2
REVISIONS: 1
SCALE: 1/8" = 1'-0"

A-3



BrownAnderson
Architects, P.C.
 621 South Hill Street
 Montgomery, Alabama 36104
 205-263-9226
 205-263-9227

Drawing Status
 PREPARED BY: []
 CHECKED BY: []
 DESIGNED BY: []
 DRAWN BY: []
 DATE: []

Project Data
 PROJECT: RESOLUTION TO CLARE FOREST ADJUSTMENTS
 CLIENT: CLARE FOREST, LTD.
 LOCATION: CLARE FOREST, ALA.

Drawing Data
 TITLE: EXISTING FLOOR PLAN & ELEVATIONS
 SCALE: 1/8" = 1'-0"
A-4
 HSP/AM

CALLIER FOREST APTS. 131 DODD BLVD SE IN ROME, GA 30161	# OF APT BLDGS: 15	BUDGET	PREPARED FOR:
	# OF APTS: 130	ONLY	OWNER
BUDGET DATE :			4/16/2019

SCOPE OF WORK DESCRIPTION	EMPIRE NOTES	QUANTITY	UNIT	PRICE/UNIT	BUDGET
DIV 05: METALS					\$ 222,900
METAL STAIRS	NEW STAIRS -SETS	30	EA	\$ 6,500.00	\$ 195,000
METAL RAILINGS	NEW RAILINGS	300	LF	\$ 93.00	\$ 27,900
DIV 06: WOOD, PLASTICS & COMPOSITES					\$ 9,750
ALLOWANCE FINISH CARPENTRY - BASEBOARD TRIM	REPAIR ALLOWANCE	130	UNIT	\$ 75.00	\$ 9,750
DIV 07: THERMAL & MOISTURE PROTECTION					\$ 1,092,361
INSULATION - ATTIC, BLOWN/BATT	R-38	45,000	SF	\$ 1.10	\$ 49,500
COMPOSITION SHINGLES		850	SQ	\$ 258.06	\$ 219,351
FIBER CEMENT SIDING - CLAP BOARD		90,000	SF	\$ 6.65	\$ 598,500
FIBER CEMENT SIDING - TRIM	SOFFIT - VENTED	18,000	SF	\$ 8.52	\$ 153,360
GUTTERS AND DOWNSPOUTS	6" G, 3" DNSPT	6,500	LF	\$ 7.10	\$ 46,150
GUTTERS AND DOWNSPOUTS	GUTTER GUARDS	3,000	LF	\$ 8.50	\$ 25,500
DIV 08: OPENINGS					\$ 513,500
HLW METAL DOORS W/WOOD FRAMES		130	EA	\$ 464.52	\$ 60,388
BIFOLD DOORS	PER HINGE	1,076	EA	\$ 195.00	\$ 209,820
ALLOWANCE INTERIOR PREHUNG DOORS	SWING	260	EA	\$ 180.65	\$ 46,969
VINYL WINDOWS		518	EA	\$ 322.58	\$ 167,096
DOOR FINISH HARDWARE - GRADE 3	ENTRY DOOR	130	EA	\$ 83.87	\$ 10,903
DOOR FINISH HARDWARE - GRADE 3	INTERIOR SWING DOORS	568	EA	\$ 32.26	\$ 18,324
DIV 09: FINISHES					\$ 909,555
ALLOWANCE GYPSUM BOARD ASSEMBLIES	ATTIC DRAFT STOPS	30	EA	\$ 2,000.00	\$ 60,000
ALLOWANCE GYPSUM BOARD /DRYWALL - REPAIR	REPAIRS AT 1ST FLR CEILINGS BELOW TUBS	700	SF	\$ 3.25	\$ 2,275
GYPSUM BOARD /DRYWALL - MISC WALL PREP		130	UNIT	\$ 295.00	\$ 38,350
RESILIENT FLOORING - VINYL PLANK	INCLUDES DEMO	103,560	SF	\$ 4.84	\$ 501,230
PAINTING - EXTERIOR		1	LS	\$ 114,000.00	\$ 114,000
PAINTING - INTERIOR - FLAT PAINT	KITCHENS,BATHS,DOORS-SEMIGLOSS	130	UNIT	\$ 1,490.00	\$ 193,700
DIV 10: SPECIALTIES					\$ 42,772
ALLOWANCE MONUMENT SIGNAGE		1	LS	\$ 7,500.00	\$ 7,500
SITE SIGNAGE		1	LS	\$ 2,500.00	\$ 2,500
BUILDING SIGNAGE		15	EA	\$ 500.00	\$ 7,500
INTERIOR SIGNAGE		130	EA	\$ 50.00	\$ 6,500
BATH ACCESSORIES -	FULL - DOES NOT INC. MED CABINET	130	EA	\$ 130.00	\$ 16,900
BATH ACCESSORIES	HALF - DOES NOT INC. MED CABINET	24	EA	\$ 78.00	\$ 1,872
DIV 11: EQUIPMENT					\$ 310,194
APPLIANCES - REFRIGERATOR		130	EA	\$ 748.39	\$ 97,291
APPLIANCES - RANGE	GAS	130	EA	\$ 554.84	\$ 72,129
APPLIANCES - DISHWASHER		130	EA	\$ 529.03	\$ 68,774
APPLIANCES - RANGE HOOD/MICRO COMBO		130	EA	\$ 400.00	\$ 52,000
ALLOWANCE PLAYGROUND EQUIPMENT	PLAYGROUND & EQUIPMENT	1		\$ 20,000.00	\$ 20,000
DIV 12: FURNISHINGS					\$ 462,130
WINDOW TREATMENTS		518	EA	\$ 32.26	\$ 16,711
RES. CASEWORK- KITCHEN CAB & CNTR TOPS		130	UNIT	\$ 2,967.74	\$ 385,806
RES. CASEWORK - BATHRM VANITIES		154	EA	\$ 387.10	\$ 59,613
DIV 13: SPECIAL CONSTRUCTION					\$ 140,000
ALLOWANCE CLUBHOUSE UPGRADES	LEASING OFFICE UPGRADES	1	LS	\$ 75,000.00	\$ 75,000
ALLOWANCE LAUNDRY UPGRADES		1	LS	\$ 20,000.00	\$ 20,000
ALLOWANCE CLUBHOUSE UPGRADES	COMMUNITY ROOM UPGRADES	1	LS	\$ 15,000.00	\$ 15,000
ALLOWANCE GAZEBO		1	LS	\$ 10,000.00	\$ 10,000
ALLOWANCE PAVILION		1	LS	\$ 20,000.00	\$ 20,000

CALLIER FOREST APTS. 131 DODD BLVD SE IN ROME, GA 30161	# OF APT BLDGS: 15	BUDGET	PREPARED FOR:
	# OF APTS: 130	ONLY	OWNER
BUDGET DATE :			4/16/2019

SCOPE OF WORK DESCRIPTION	EMPIRE NOTES	QUANTITY	UNIT	PRICE/UNIT	BUDGET
DIV 22: PLUMBING					\$ 469,242
FUEL FIRED DOMESTIC WATER HEATERS		130	EA	\$ 975.00	\$ 126,750
PLMBG FIXT. - KITCHEN SINK		130	EA	\$ 225.81	\$ 29,355
PLMBG FIXT. - KITCHEN FAUCET, SUPPLIES,TRIM		130	EA	\$ 180.65	\$ 23,485
PLMBG FIXT. - WATER CLOSET		154	EA	\$ 258.06	\$ 39,741
PLMBG FIXT. - LAVATORIES		154	EA	\$ 187.10	\$ 28,813
PLMBG FIXT. - BTHRM FAUCET, SUPPLIES,TRIM		154	EA	\$ 161.29	\$ 24,839
PLMBG FIXT. - BATHTUB DIVERTER		130	EA	\$ 309.68	\$ 40,258
PLMBG FIXT. - BATHTUBS		130	EA	\$ 580.65	\$ 75,485
PLMBG FIXT. - BATHTUB/SHOWER SURROUNDS		130	EA	\$ 619.35	\$ 80,516
DIV 23: HVAC					\$ 749,050
CENTRIFUGAL HVAC FANS - BATH FANS		154		\$ 200.00	\$ 30,800
SPLIT SYSTEMS	GAS HEAT & A/C	130		\$ 5,525.00	\$ 718,250
DIV 26: ELECTRICAL					\$ 554,760
ELECTRICAL WIRING, BREAKERS, PANELS	NEW UNIT MAIN PANELS	130		\$ 1,083.87	\$ 140,903
ELECTRICAL WIRING, BREAKERS, PANELS	WIRE KITCHENS & BATHS FOR NEW GFCI'S	130		\$ 485.00	\$ 63,050
ELECTRICAL WIRING, BREAKERS, PANELS	ADD WIRING FOR LIGHT IN BREEZEWAY	15		\$ 200.00	\$ 3,000
ELECTRICAL DEVICES, SWITCHES, RECEPTICLES	ALL	130		\$ 677.42	\$ 88,065
INTERIOR LIGHTING	ALL NEW FIXTURES	130	UNIT	\$ 1,100.00	\$ 143,000
EXTERIOR LIGHTING - UNIT		130		\$ 90.32	\$ 11,742
EXTERIOR LIGHTING - BLDG		15		\$ 1,300.00	\$ 19,500
EXTERIOR LIGHTING - BREEZEWAY		60		\$ 175.00	\$ 10,500
ALLOWANCE EXTERIOR LIGHTING - SITE LIGHTING		1		\$ 75,000.00	\$ 75,000
DIV 27: COMMUNICATIONS					\$ 67,600
STRUCTURED CABLING		130		\$ 520.00	\$ 67,600
DIV 28: ELECTRONIC SAFTEY & SECURITY					\$ 32,844
FIRE / SMOKE DETECTION - INCLUDES CO DET	ASSUMES EXISTING ARE HRD WRD/INTRCD	388	EA	\$ 84.65	\$ 32,844
DIV 31: EARTHWORK					\$ 30,000
ALLOWANCE FINISH GRADING		1	LS	\$ 30,000.00	\$ 30,000
DIV 32: EXTERIOR IMPROVEMENTS					\$ 330,725
ASPHALT SEAL & STRIPE	INCLUDES CRACKFILL	120,000	SF	\$ 0.65	\$ 78,000
CONCRETE PAVING	ACCESSIBLE PARKING SPACES	3,500	SF	\$ 19.35	\$ 67,725
ALLOWANCE CONCRETE SIDEWALKS	REPAIRS	1	LS	\$ 100,000.00	\$ 100,000
ALLOWANCE SITE RAILINGS		1		\$ 10,000.00	\$ 10,000
ALLOWANCE RETAINING WALLS	REPAIR	1		\$ 25,000.00	\$ 25,000
ALLOWANCE PLANTING/LANDSCAPING		1		\$ 50,000.00	\$ 50,000
DIV 33: SITE UTILITIES					\$ 20,000
ALLOWANCE SANITARY SEWERAGE	BLDG F1 - REPAIR TO SANITARY SEWER	1		\$ 20,000.00	\$ 20,000
CONSTRUCTION HARD COST:					\$ 5,957,383
GENERAL CONDITIONS			6%		\$ 357,443
OVERHEAD			2%		\$ 126,297
PROFIT			6%		\$ 386,467
TOTAL WITH CONTRACTOR FEE:					\$ 6,827,590
BUILDERS RISK			0.00		\$ -
PERFORMANCE BOND			1%		\$ 68,966
ALLOWANCE PERMITS			LS		\$ 18,000
TOTAL CONTRACT AMOUNT:					\$ 6,914,556

NOTES/CLARIFICATIONS:

CALLIER FOREST APTS. 131 DODD BLVD SE IN ROME, GA 30161	# OF APT BLDGS: 15	BUDGET	PREPARED FOR:
	# OF APTS: 130	ONLY	OWNER
BUDGET DATE :			4/16/2019

SCOPE OF WORK DESCRIPTION	EMPIRE NOTES	QUANTITY	UNIT	PRICE/UNIT	BUDGET
ABOVE PRICING EXCLUDES ENVIRONMENTAL ABATEMENT OF ANY KIND				PRICE PER APT:	\$ 53,189

EMPIRE'S SPECIFICATIONS/SUBSTITUTIONS: THE ABOVE PRICING IS BASED ON THE PROJECT SPECIFICATIONS & THE FOLLOWING ITEMS BELOW:

- INTERIOR HOLLOW CORE DOORS BY STEVE'S DOOR COMPANY
- METAL DOORS BY MESKER AND OR MASONITE
- VINYL WINDOWS MANUFACTURED BY MGM, M.I., SILVERLINE, PLYGEM AND/OR COMFORT VIEW
- SHINGLES BY TAMKO AND/OR OWENS CORNING
- FLOORING PRODUCTS BY MOHAWK
- BATHROOM ACCESSORIES BY PAMEX
- INTERIOR DOOR HARDWARE BY PAMEX
- MEDICINE CABINETS BY AMERICAN PRIDE
- PLUMBING FIXTURES BY CFG, MOEN, AND/OR PROFLO
- LIGHTING FIXTURES BY SEAGULL, EFFICIENT, AND/OR PROGRESS
- APPLIANCES BY FRIGIDAIRE AND/OR KENMORE
- PAINT BY SHERWIN WILLIAMS
- HVAC UNITS BY CARRIER AND/OR GOODMAN

ADDENDUM D

National Flood Hazard Layer FIRMette



Legend

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

- SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) Zone A, V, X2, X3
 - With BFE or Depth Zone A-E, AD, AO, X1, X2, X3
 - 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 Transsect
 - Base Flood Elevation Line (BFE)
 - Limit of Study
 - Jurisdiction Boundary
 - Coastal Transsect Base Line
 - Profile Baseline
 - Hydrographic Feature
- MAP PANELS**
- Digital Data Available
 - No Digital Data Available
 - Unmapped
- The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

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

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 07/22/2019 at 12:58:00 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.

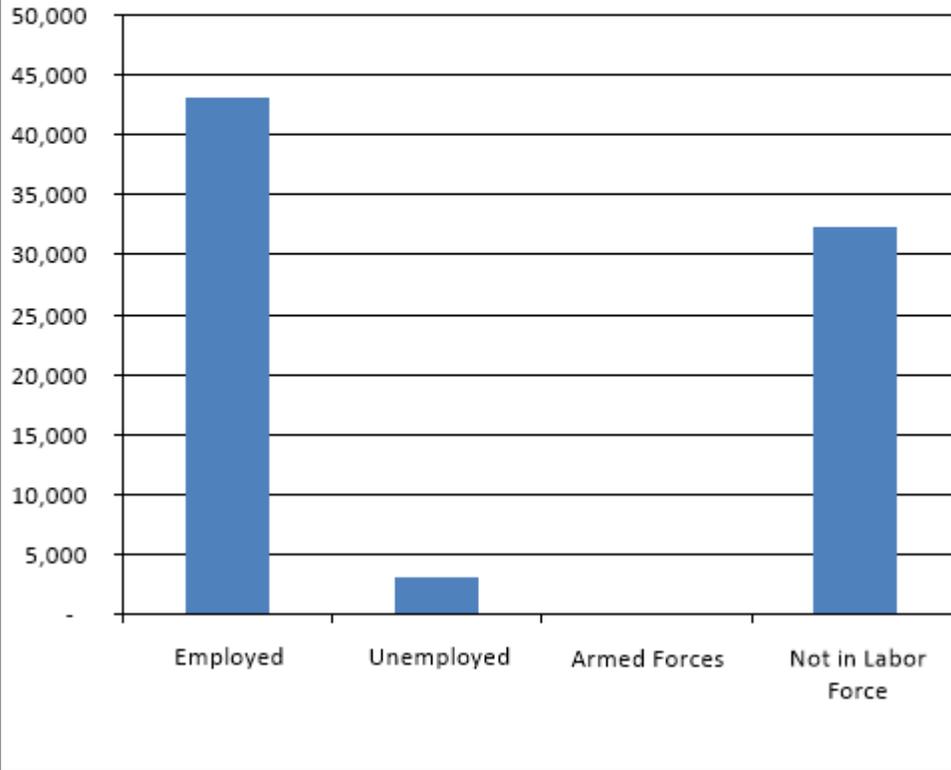
This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory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

ADDENDUM E

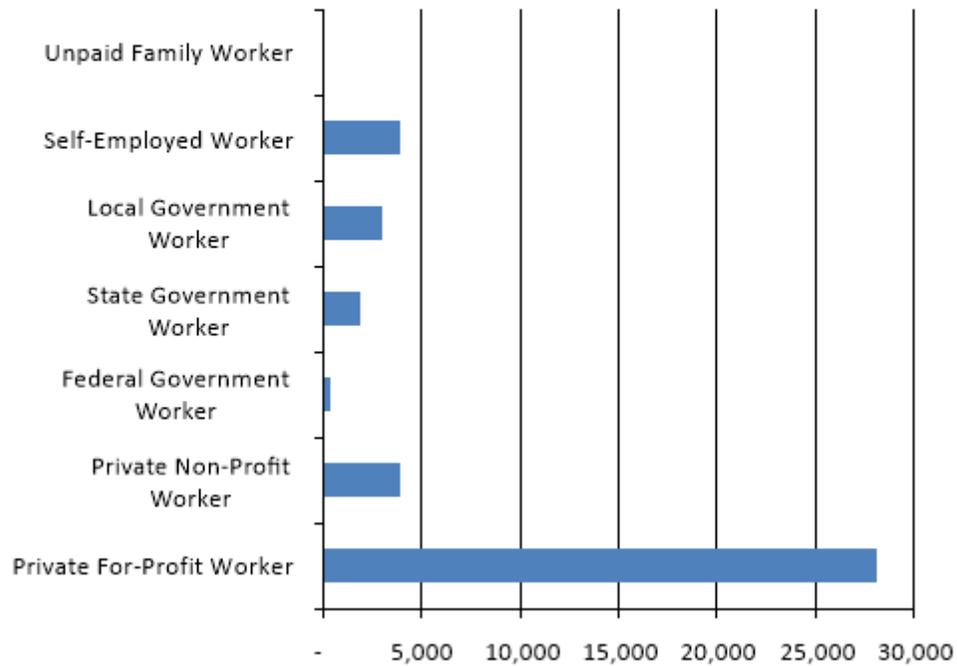


ADDENDUM F

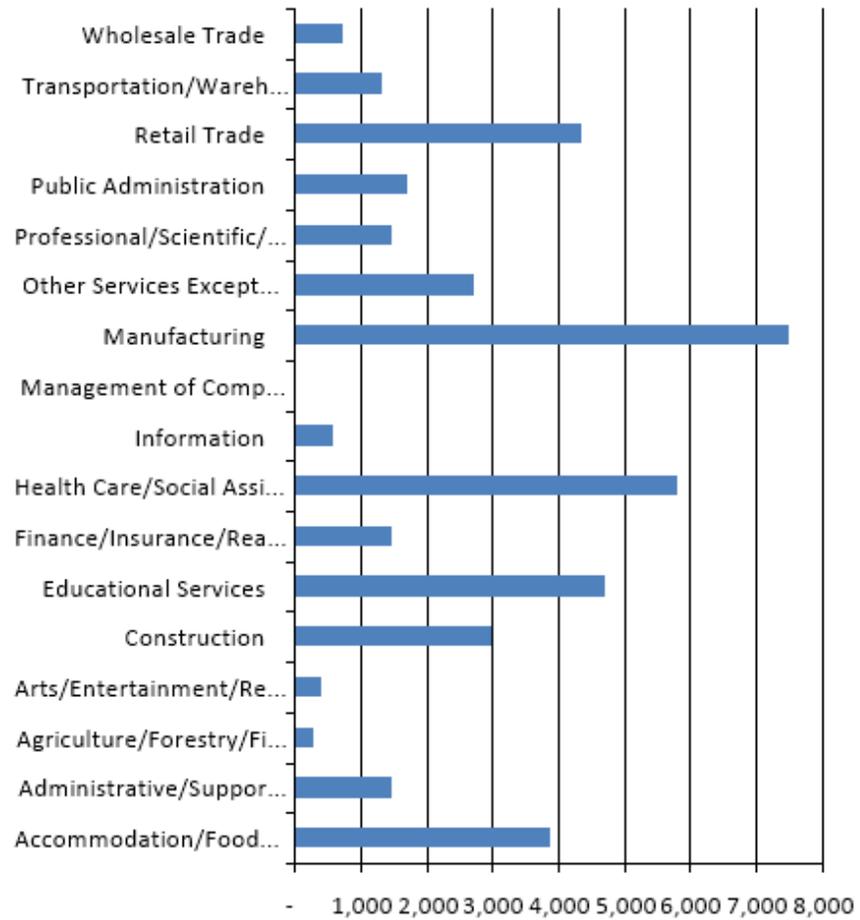
**Employed Civilian Population Aged
16+ Years - Employment Status -
2019 Estimates
Floyd County, Georgia**



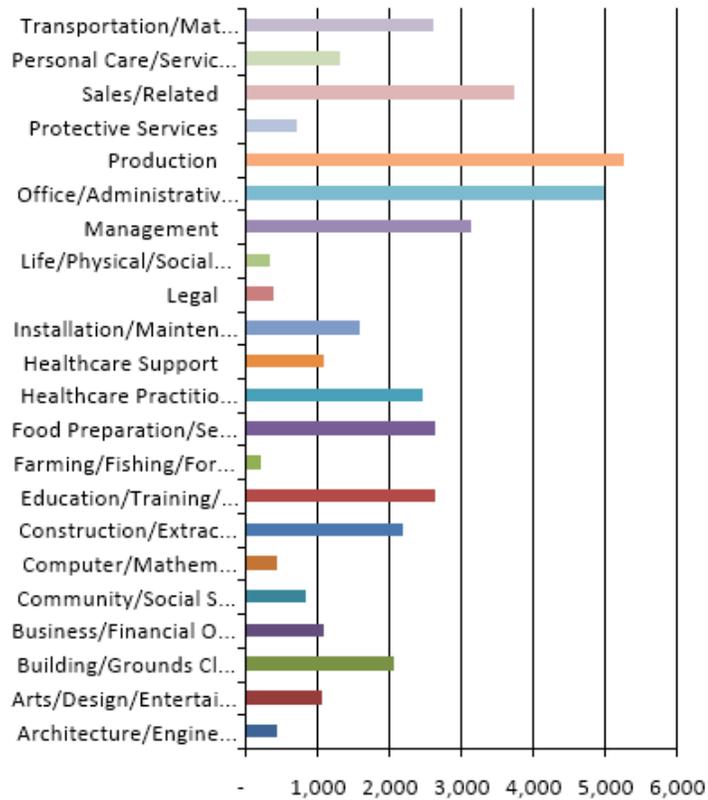
Employed Civilian Population by Class of Worker - 2019 Estimates Floyd County, Georgia



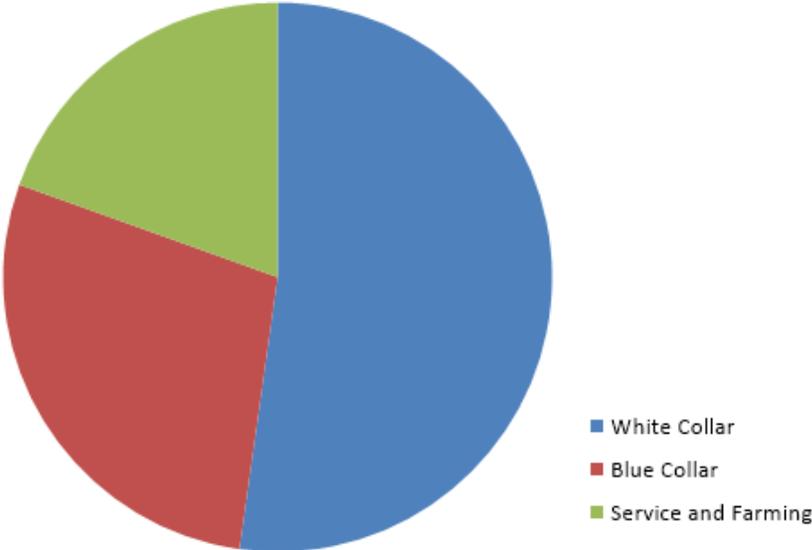
Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Floyd County, Georgia



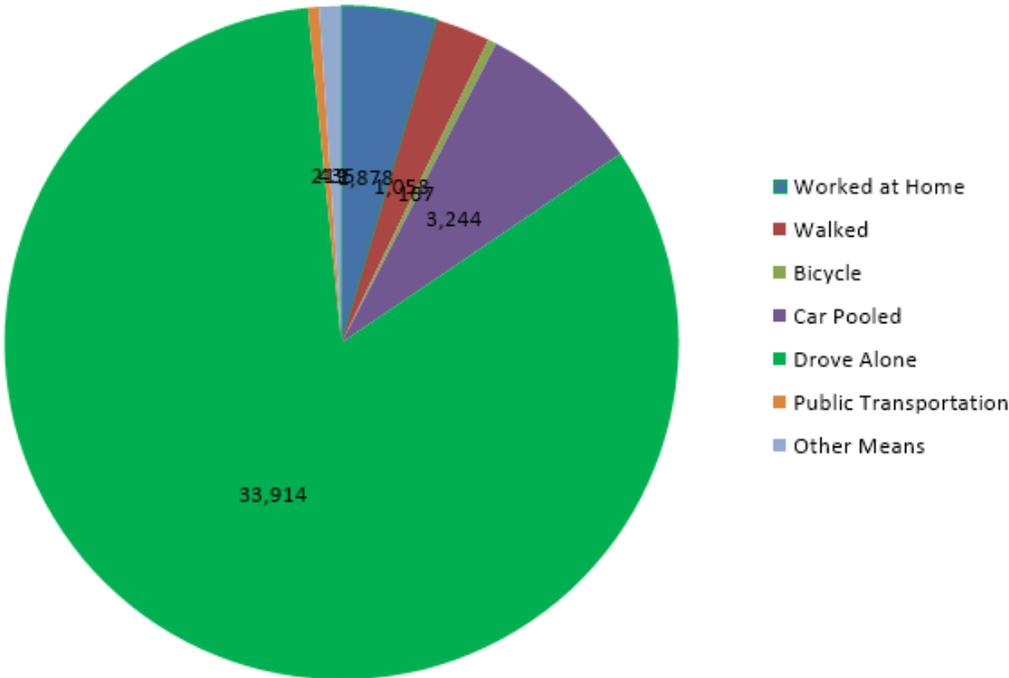
Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Floyd County, Georgia



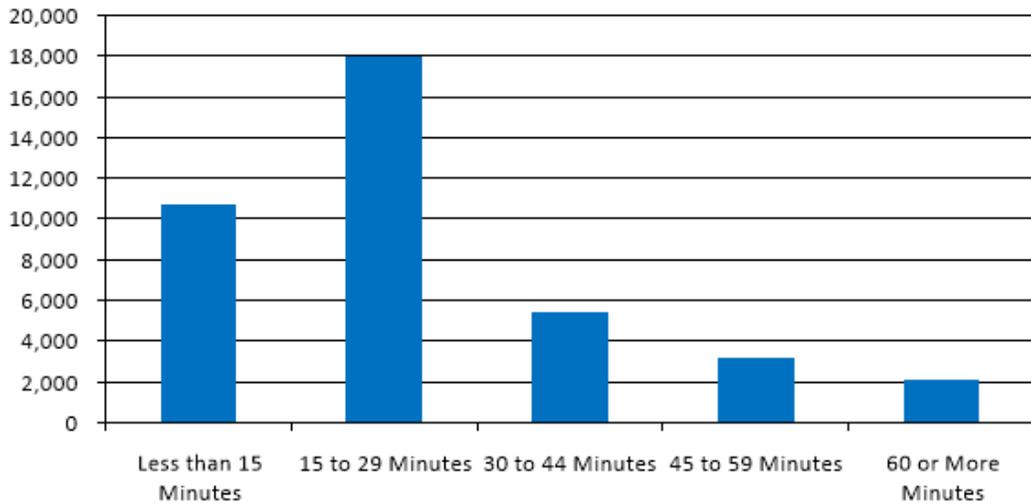
**Employed Civilian Population Aged 16+ Years by
Occupation - 2019 Estimates
Floyd County, Georgia**



**Employed Civilian Population Aged 16+ Years
Transportation to Work - 2019 Estimates
Floyd County, Georgia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Floyd County, Georgia



Source: Ribbon Demographics; Claritas



www.ribbondata.com

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Claritas

Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2019	
Floyd County, Georgia	
Status	Number
Employed	43,100
Unemployed	2,957
Armed Forces	36
Not in Labor Force	32,240
Unemployed	6.42%

Source: Ribbon Demographics; Claritas

Employed Civilian Population by Class of Worker		
Current Year Estimates - 2019		
Floyd County, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	28,195	67.9%
Private Non-Profit Worker	3,998	9.6%
Federal Government Worker	412	1.0%
State Government Worker	1,920	4.6%
Local Government Worker	2,998	7.2%
Self-Employed Worker	3,998	9.6%
Unpaid Family Worker	22	0.1%
Total:	41,543	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2019 Floyd County, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	3,892	9.4%
Administrative/Support/Waste Management	1,490	3.6%
Agriculture/Forestry/Fishing/Hunting/Mining	307	0.7%
Arts/Entertainment/Recreation	426	1.0%
Construction	2,978	7.2%
Educational Services	4,700	11.3%
Finance/Insurance/Real Estate/Rent/Lease	1,467	3.5%
Health Care/Social Assistance	5,811	14.0%
Information	605	1.5%
Management of Companies and Enterprises	21	0.1%
Manufacturing	7,510	18.1%
Other Services Except Public Administration	2,733	6.6%
Professional/Scientific/Technical Services	1,489	3.6%
Public Administration	1,710	4.1%
Retail Trade	4,346	10.5%
Transportation/Warehousing/Utilities	1,320	3.2%
Wholesale Trade	738	1.8%
Total:	41,543	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2019		
Floyd County, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	440	1.1%
Arts/Design/Entertainment/Sports/Media	1,087	2.6%
Building/Grounds Cleaning/Maintenance	2,080	5.0%
Business/Financial Operations	1,104	2.7%
Community/Social Services	850	2.0%
Computer/Mathematical	446	1.1%
Construction/Extraction	2,211	5.3%
Education/Training/Library	2,646	6.4%
Farming/Fishing/Forestry	214	0.5%
Food Preparation/Serving Related	2,647	6.4%
Healthcare Practitioner/Technician	2,468	5.9%
Healthcare Support	1,105	2.7%
Installation/Maintenance/Repair	1,610	3.9%
Legal	400	1.0%
Life/Physical/Social Science	350	0.8%
Management	3,154	7.6%
Office/Administrative Support	5,007	12.1%
Production	5,280	12.7%
Protective Services	735	1.8%
Sales/Related	3,746	9.0%
Personal Care/Service	1,332	3.2%
Transportation/Material Moving	2,631	6.3%
Total:	41,543	100.0%
White Collar	21,698	52.2%
Blue Collar	11,732	28.2%
Service and Farming	8,113	19.5%
Total:	41,543	100.0%

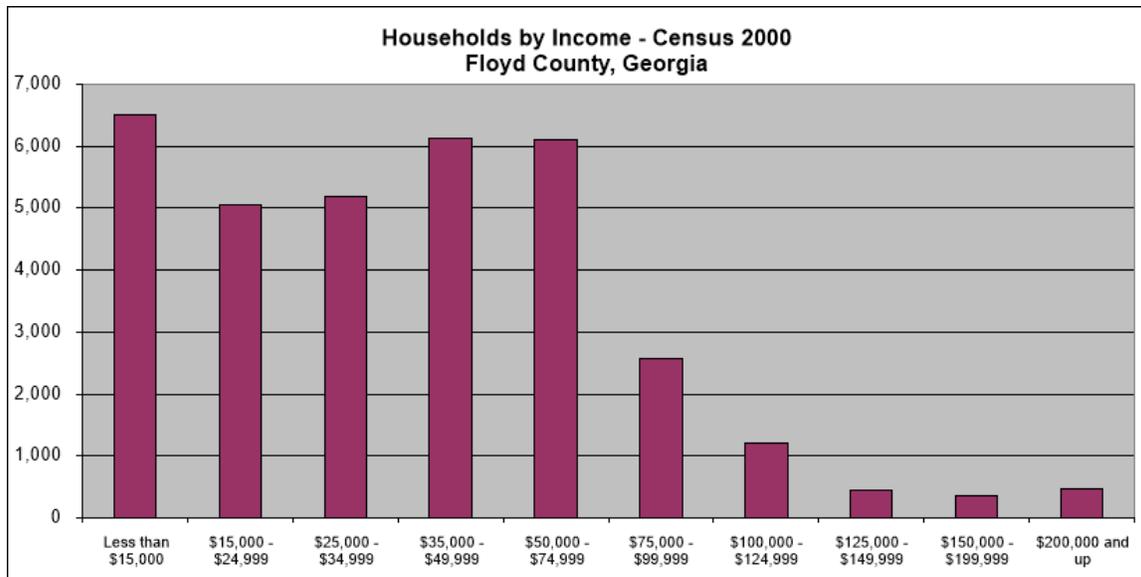
Source: Ribbon Demographics; Claritas

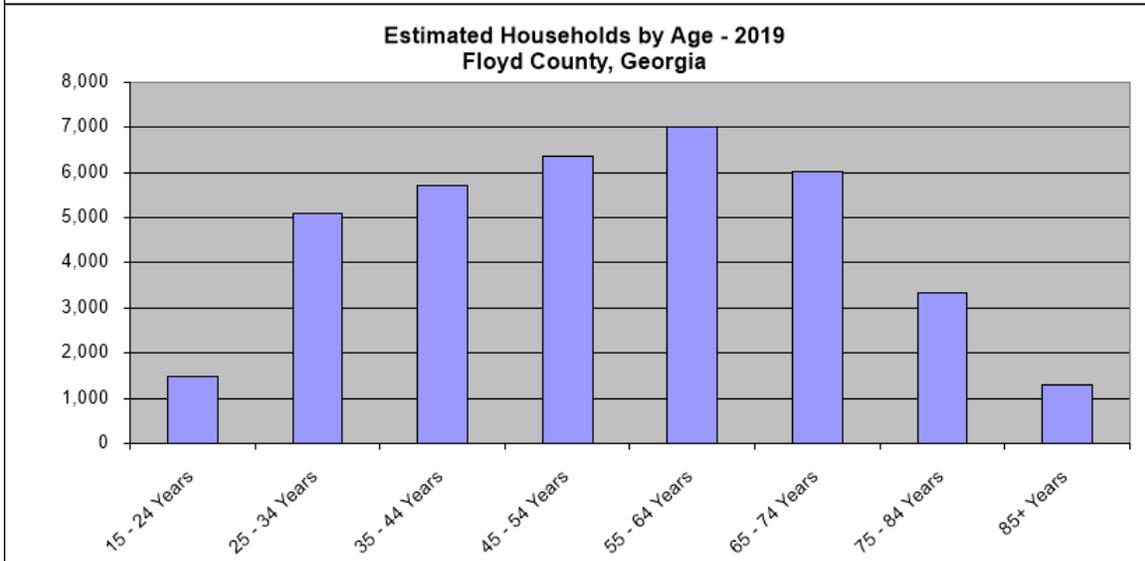
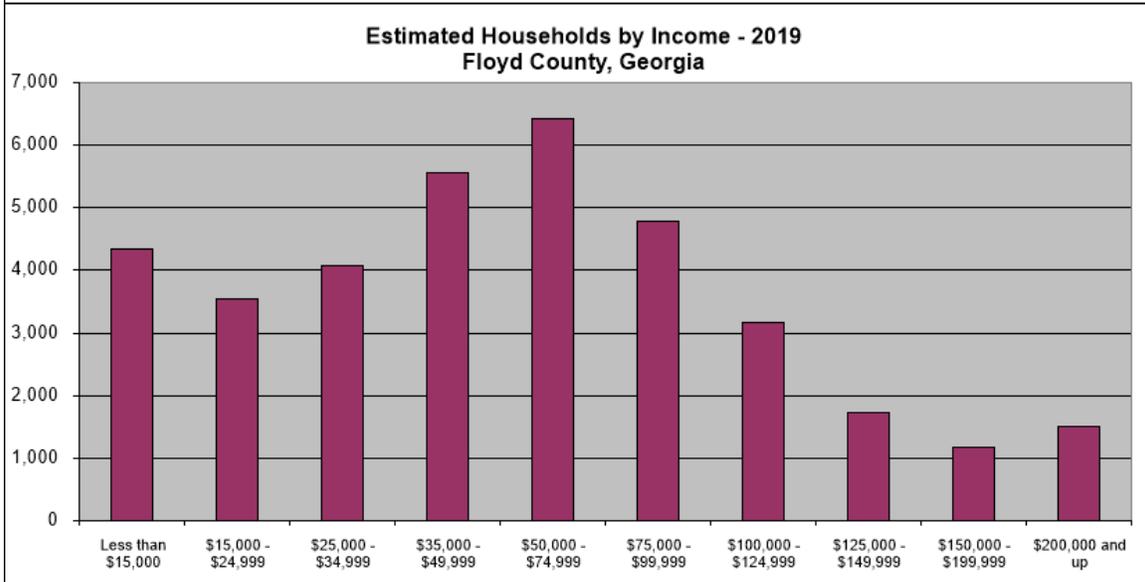
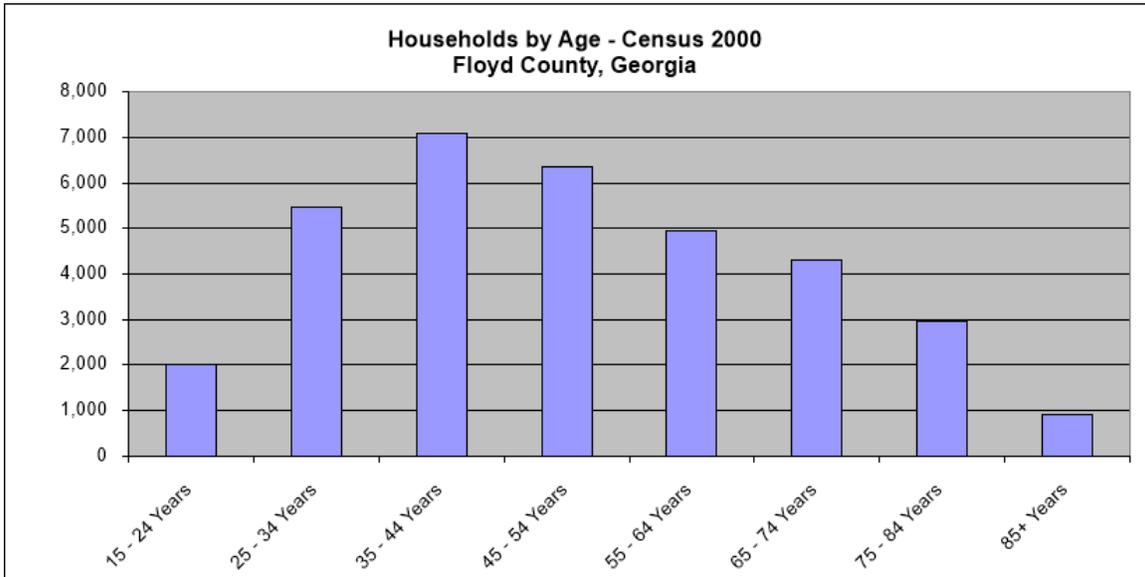
Employed Civilian Population Aged 16+ Years Transportation to Work <i>Current Year Estimates - 2019</i> Floyd County, Georgia		
Transportation Mode	Number	Percent
Worked at Home	1,878	4.6%
Walked	1,058	2.6%
Bicycle	167	0.4%
Car Pooled	3,244	7.9%
Drove Alone	33,914	82.9%
Public Transportation	219	0.5%
Other Means	<u>435</u>	<u>1.1%</u>
Total:	40,915	100.0%

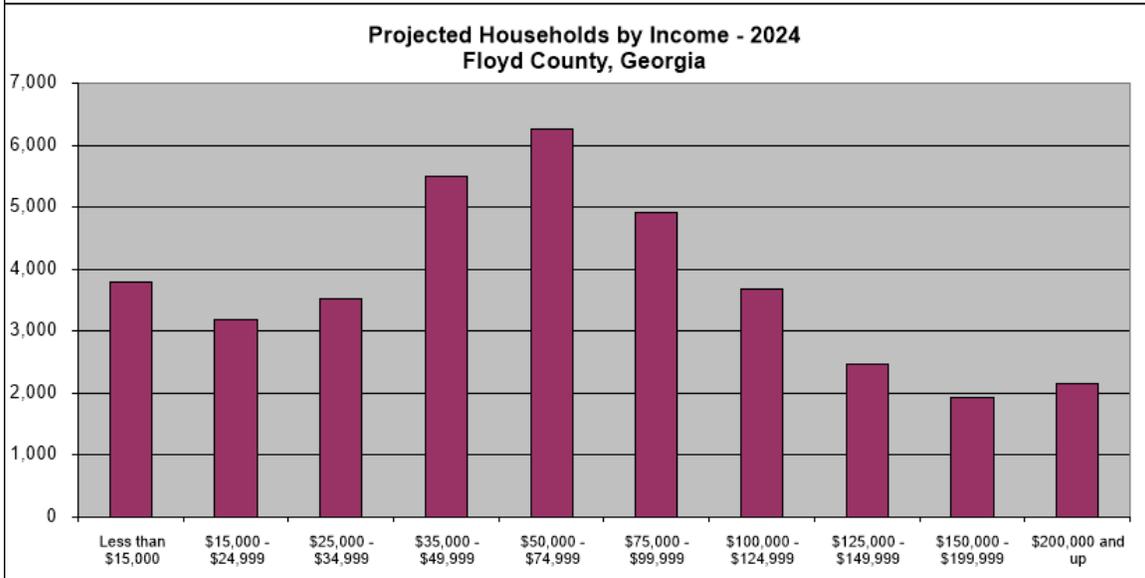
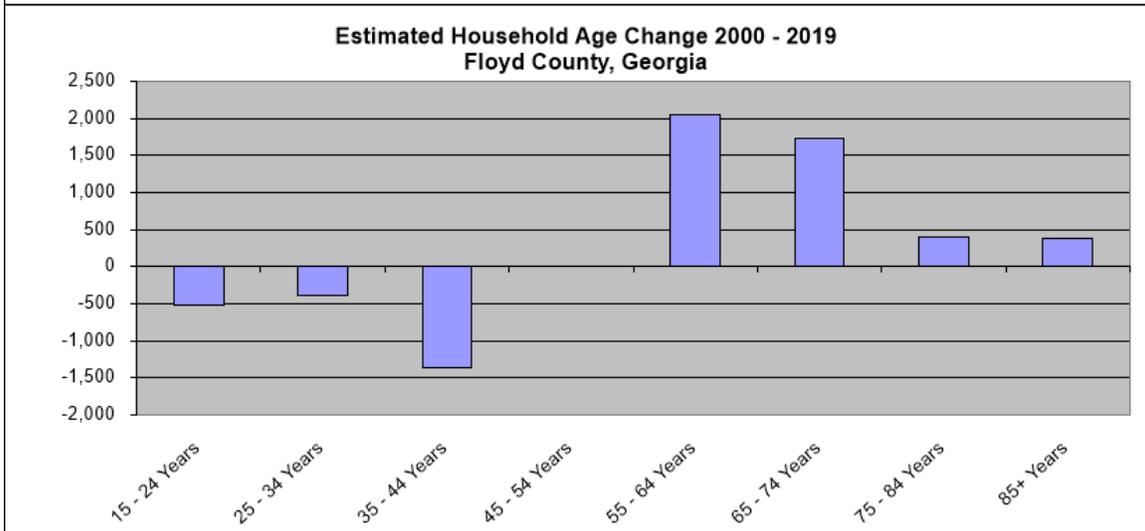
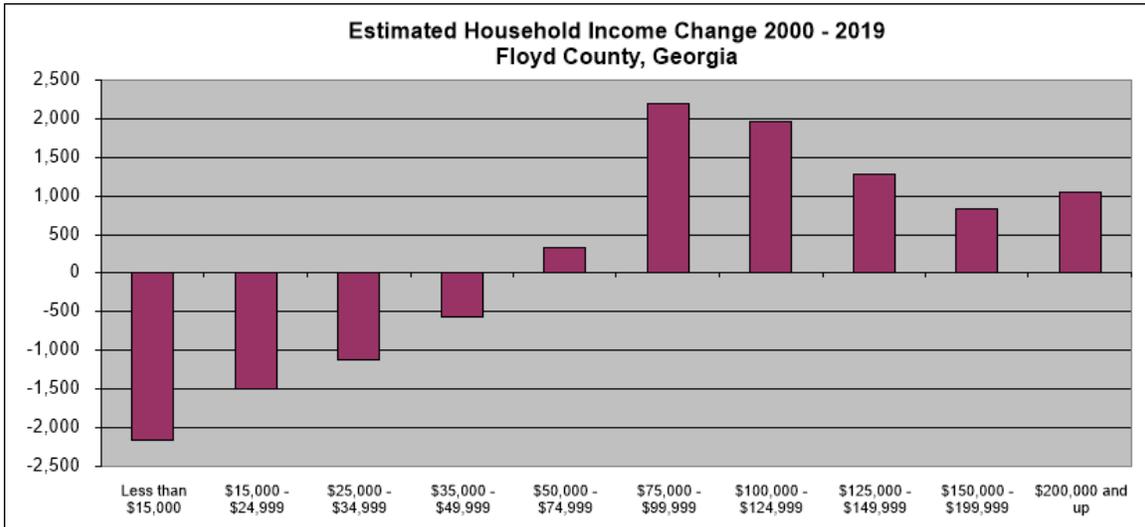
Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Floyd County, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	10,661	27.2%
15 to 29 Minutes	17,916	45.7%
30 to 44 Minutes	5,388	13.8%
45 to 59 Minutes	3,163	8.1%
60 or More Minutes	<u>2,033</u>	<u>5.2%</u>
Total:	39,161	100.0%

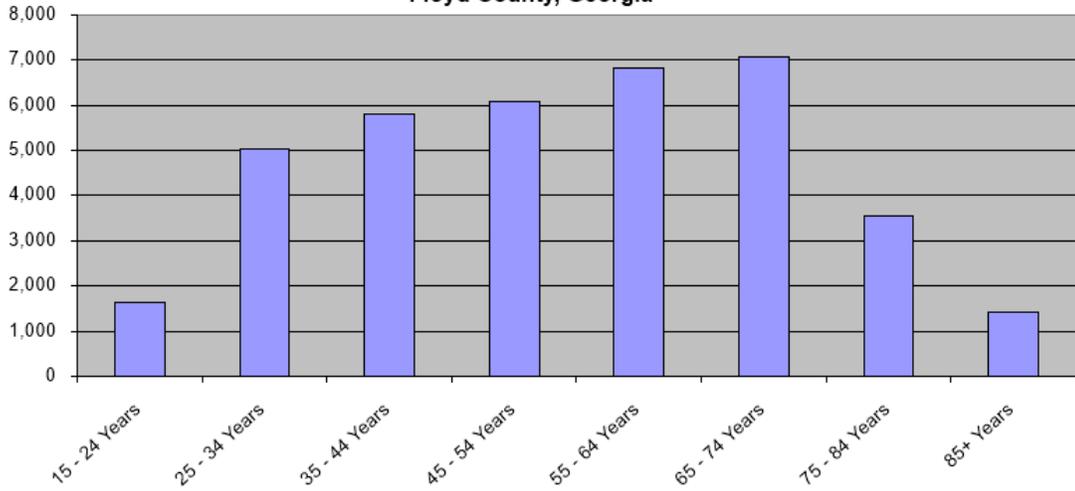
Source: Ribbon Demographics; Claritas



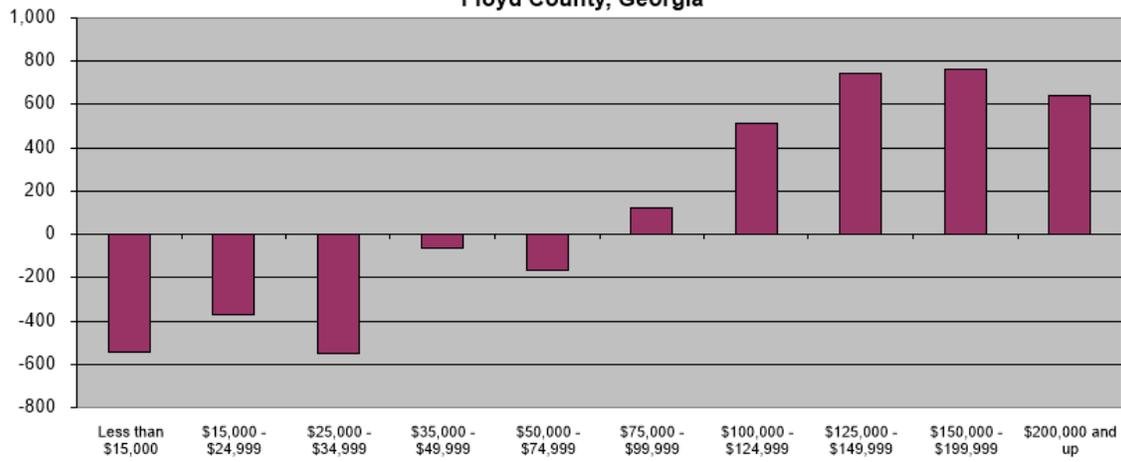




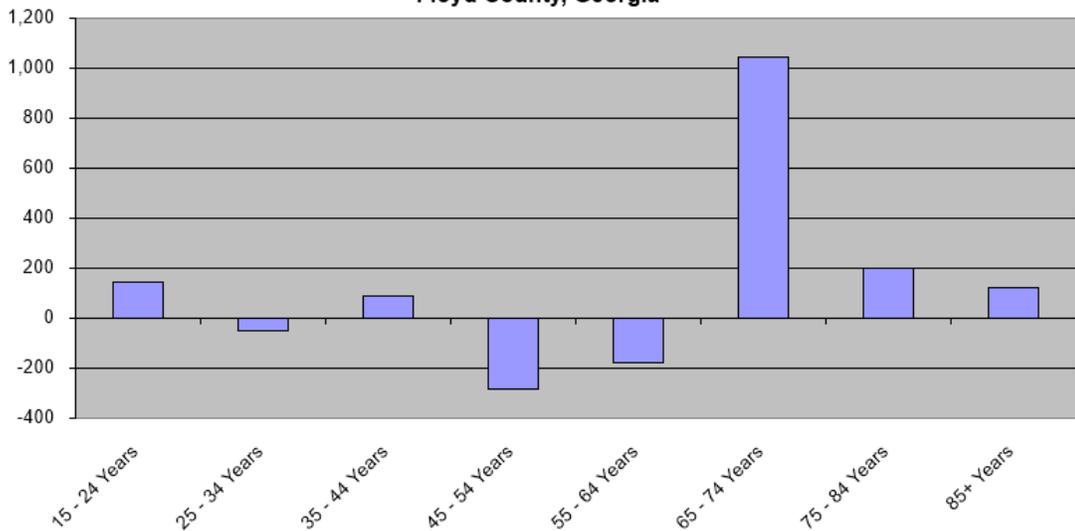
Projected Households by Age - 2024
Floyd County, Georgia



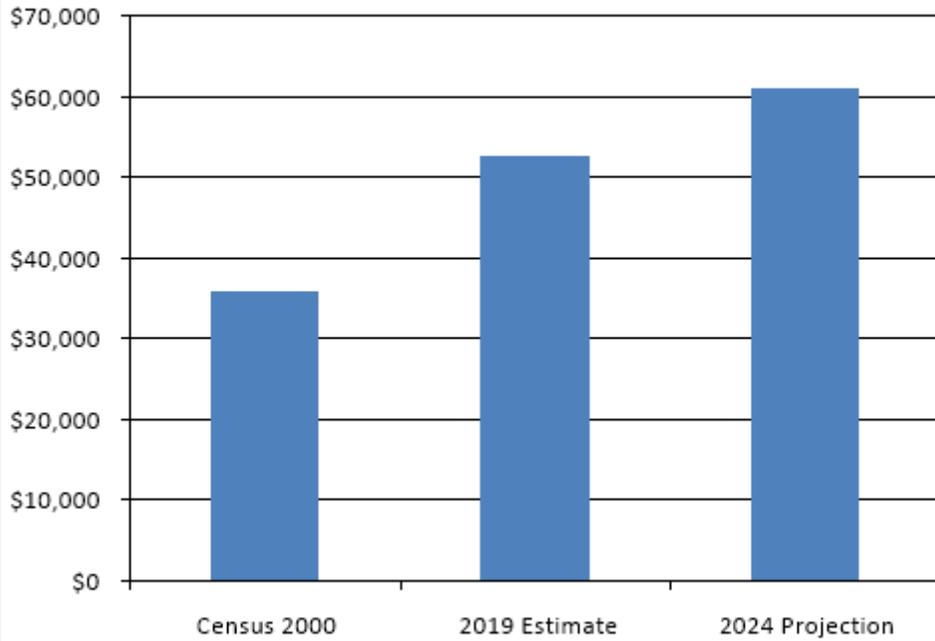
Projected Household Income Change 2019 to 2024
Floyd County, Georgia



Projected Household Age Change 2019 to 2024
Floyd County, Georgia



Median Household Income Floyd County, Georgia



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Households by Income and Age Floyd County, Georgia

Census Data - 2000

Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	622	649	819	811	843	1,114	1,192	452	6,502	19.1%
\$15,000 - \$24,999	454	848	739	552	703	896	662	191	5,045	14.8%
\$25,000 - \$34,999	451	881	1,232	626	726	691	460	122	5,189	15.2%
\$35,000 - \$49,999	338	1,423	1,398	1,140	792	666	301	71	6,129	18.0%
\$50,000 - \$74,999	97	1,217	1,752	1,404	866	565	168	40	6,109	18.0%
\$75,000 - \$99,999	39	340	696	842	427	176	51	11	2,582	7.6%
\$100,000 - \$124,999	7	79	207	536	232	87	51	7	1,206	3.5%
\$125,000 - \$149,999	0	26	69	162	154	23	13	5	452	1.3%
\$150,000 - \$199,999	0	7	62	145	84	38	9	2	347	1.0%
\$200,000 and up	0	8	105	139	124	38	42	10	466	1.4%
Total	2,008	5,478	7,079	6,357	4,951	4,294	2,949	911	34,027	100.0%
Percent	5.9%	16.1%	20.8%	18.7%	14.6%	12.6%	8.7%	2.7%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Floyd County, Georgia										
Current Year Estimates - 2019										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	413	512	539	585	882	693	468	250	4,342	11.9%
\$15,000 - \$24,999	239	429	394	359	566	691	587	288	3,553	9.8%
\$25,000 - \$34,999	224	559	528	450	595	840	632	247	4,075	11.2%
\$35,000 - \$49,999	137	1,116	1,103	624	672	1,073	653	190	5,568	15.3%
\$50,000 - \$74,999	385	932	964	1,162	1,275	1,035	520	162	6,435	17.7%
\$75,000 - \$99,999	54	671	776	1,233	1,258	528	206	57	4,783	13.2%
\$100,000 - \$124,999	35	379	492	909	819	388	108	39	3,169	8.7%
\$125,000 - \$149,999	2	192	291	483	433	252	60	23	1,736	4.8%
\$150,000 - \$199,999	1	157	280	302	257	130	40	9	1,176	3.2%
\$200,000 and up	3	140	355	262	240	400	77	33	1,510	4.2%
Total	1,493	5,087	5,722	6,369	6,997	6,030	3,351	1,298	36,347	100.0%
Percent	4.1%	14.0%	15.7%	17.5%	19.3%	16.6%	9.2%	3.6%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Floyd County, Georgia										
Estimated Change - 2000 to 2019										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-209	-137	-280	-226	39	-421	-724	-202	-2,160	-33.2%
\$15,000 - \$24,999	-215	-419	-345	-193	-137	-205	-75	97	-1,492	-29.6%
\$25,000 - \$34,999	-227	-322	-704	-176	-131	149	172	125	-1,114	-21.5%
\$35,000 - \$49,999	-201	-307	-295	-516	-120	407	352	119	-561	-9.2%
\$50,000 - \$74,999	288	-285	-788	-242	409	470	352	122	326	5.3%
\$75,000 - \$99,999	15	331	80	391	831	352	155	46	2,201	85.2%
\$100,000 - \$124,999	28	300	285	373	587	301	57	32	1,963	162.8%
\$125,000 - \$149,999	2	166	222	321	279	229	47	18	1,284	284.1%
\$150,000 - \$199,999	1	150	218	157	173	92	31	7	829	238.9%
\$200,000 and up	3	132	250	123	116	362	35	23	1,044	224.0%
Total	-515	-391	-1,357	12	2,046	1,736	402	387	2,320	6.8%
Percent Change	-25.6%	-7.1%	-19.2%	0.2%	41.3%	40.4%	13.6%	42.5%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Floyd County, Georgia										
Five Year Projections - 2024										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	426	433	434	431	702	682	441	248	3,797	10.1%
\$15,000 - \$24,999	236	364	332	272	449	680	559	293	3,185	8.5%
\$25,000 - \$34,999	222	458	421	336	449	810	591	239	3,526	9.4%
\$35,000 - \$49,999	149	1,039	1,018	539	608	1,223	713	217	5,506	14.7%
\$50,000 - \$74,999	462	882	899	977	1,145	1,155	569	180	6,269	16.7%
\$75,000 - \$99,999	70	690	789	1,153	1,236	649	245	75	4,907	13.1%
\$100,000 - \$124,999	54	442	564	970	914	537	145	55	3,681	9.8%
\$125,000 - \$149,999	6	271	410	627	593	425	99	46	2,477	6.6%
\$150,000 - \$199,999	5	263	460	451	412	258	71	16	1,936	5.2%
\$200,000 and up	6	194	486	327	312	655	119	54	2,153	5.8%
Total	1,636	5,036	5,813	6,083	6,820	7,074	3,552	1,423	37,437	100.0%
Percent	4.4%	13.5%	15.5%	16.2%	18.2%	18.9%	9.5%	3.8%	100.0%	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Floyd County, Georgia										
Projected Change - 2019 to 2024										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	13	-79	-105	-154	-180	-11	-27	-2	-545	-12.6%
\$15,000 - \$24,999	-3	-65	-62	-87	-117	-11	-28	5	-368	-10.4%
\$25,000 - \$34,999	-2	-101	-107	-114	-146	-30	-41	-8	-549	-13.5%
\$35,000 - \$49,999	12	-77	-85	-85	-64	150	60	27	-62	-1.1%
\$50,000 - \$74,999	77	-50	-65	-185	-130	120	49	18	-166	-2.6%
\$75,000 - \$99,999	16	19	13	-80	-22	121	39	18	124	2.6%
\$100,000 - \$124,999	19	63	72	61	95	149	37	16	512	16.2%
\$125,000 - \$149,999	4	79	119	144	160	173	39	23	741	42.7%
\$150,000 - \$199,999	4	106	180	149	155	128	31	7	760	64.6%
\$200,000 and up	3	54	131	65	72	255	42	21	643	42.6%
Total	143	-51	91	-286	-177	1,044	201	125	1,090	3.0%
Percent Change	9.6%	-1.0%	1.6%	-4.5%	-2.5%	17.3%	6.0%	9.6%	3.0%	

Source: Claritas; Ribbon Demographics

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Median Household Income Floyd County, Georgia		
Census 2000	2019 Estimate	2024 Projection
\$35,679	\$52,469	\$60,785

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Median Household Income by Area Floyd County, Georgia			
Geography ID	Census 2000	2019 Estimate	2024 Projection
13115	\$35,679	\$52,469	\$60,785

HISTA 2.2 Summary Data **Floyd County, 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	475	378	382	156	203	1,594
\$10,000-20,000	269	298	249	384	97	1,297
\$20,000-30,000	176	306	229	120	333	1,164
\$30,000-40,000	139	150	152	72	148	661
\$40,000-50,000	124	305	112	77	140	758
\$50,000-60,000	112	45	171	183	67	578
\$60,000-75,000	111	117	71	81	37	417
\$75,000-100,000	9	58	64	42	207	380
\$100,000-125,000	7	126	11	10	41	195
\$125,000-150,000	30	7	40	14	62	153
\$150,000-200,000	22	17	14	81	7	141
\$200,000+	<u>661</u>	<u>295</u>	<u>179</u>	<u>128</u>	<u>69</u>	<u>1,332</u>
Total	2,135	2,102	1,674	1,348	1,411	8,670

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	668	238	20	26	6	958
\$10,000-20,000	375	166	76	45	24	686
\$20,000-30,000	145	104	75	84	20	428
\$30,000-40,000	131	25	80	20	69	325
\$40,000-50,000	74	49	17	24	1	165
\$50,000-60,000	88	66	19	12	2	187
\$60,000-75,000	82	87	56	15	1	241
\$75,000-100,000	51	60	27	10	24	172
\$100,000-125,000	29	12	31	5	7	84
\$125,000-150,000	25	16	31	3	5	80
\$150,000-200,000	40	10	14	4	4	72
\$200,000+	<u>403</u>	<u>116</u>	<u>44</u>	<u>37</u>	<u>44</u>	<u>644</u>
Total	2,111	949	490	285	207	4,042

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	548	111	15	16	6	696
\$10,000-20,000	273	65	19	9	24	390
\$20,000-30,000	103	64	59	58	20	304
\$30,000-40,000	78	19	35	7	68	207
\$40,000-50,000	61	16	11	11	1	100
\$50,000-60,000	49	61	15	10	1	136
\$60,000-75,000	52	53	22	13	0	140
\$75,000-100,000	30	7	13	5	23	78
\$100,000-125,000	13	7	7	1	5	33
\$125,000-150,000	14	11	19	2	5	51
\$150,000-200,000	19	3	8	1	4	35
\$200,000+	<u>370</u>	<u>97</u>	<u>42</u>	<u>36</u>	<u>40</u>	<u>585</u>
Total	1,610	514	265	169	197	2,755

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	1,143	616	402	182	209	2,552
\$10,000-20,000	644	464	325	429	121	1,983
\$20,000-30,000	321	410	304	204	353	1,592
\$30,000-40,000	270	175	232	92	217	986
\$40,000-50,000	198	354	129	101	141	923
\$50,000-60,000	200	111	190	195	69	765
\$60,000-75,000	193	204	127	96	38	658
\$75,000-100,000	60	118	91	52	231	552
\$100,000-125,000	36	138	42	15	48	279
\$125,000-150,000	55	23	71	17	67	233
\$150,000-200,000	62	27	28	85	11	213
\$200,000+	<u>1,064</u>	<u>411</u>	<u>223</u>	<u>165</u>	<u>113</u>	<u>1,976</u>
Total	4,246	3,051	2,164	1,633	1,618	12,712

HISTA 2.2 Summary Data **Floyd County, Georgia**

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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	5.5%	4.4%	4.4%	1.8%	2.3%	18.4%
\$10,000-20,000	3.1%	3.4%	2.9%	4.4%	1.1%	15.0%
\$20,000-30,000	2.0%	3.5%	2.6%	1.4%	3.8%	13.4%
\$30,000-40,000	1.6%	1.7%	1.8%	0.8%	1.7%	7.6%
\$40,000-50,000	1.4%	3.5%	1.3%	0.9%	1.6%	8.7%
\$50,000-60,000	1.3%	0.5%	2.0%	2.1%	0.8%	6.7%
\$60,000-75,000	1.3%	1.3%	0.8%	0.9%	0.4%	4.8%
\$75,000-100,000	0.1%	0.7%	0.7%	0.5%	2.4%	4.4%
\$100,000-125,000	0.1%	1.5%	0.1%	0.1%	0.5%	2.2%
\$125,000-150,000	0.3%	0.1%	0.5%	0.2%	0.7%	1.8%
\$150,000-200,000	0.3%	0.2%	0.2%	0.9%	0.1%	1.6%
\$200,000+	7.6%	3.4%	2.1%	1.5%	0.8%	15.4%
Total	24.6%	24.2%	19.3%	15.5%	16.3%	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	16.5%	5.9%	0.5%	0.6%	0.1%	23.7%
\$10,000-20,000	9.3%	4.1%	1.9%	1.1%	0.6%	17.0%
\$20,000-30,000	3.6%	2.6%	1.9%	2.1%	0.5%	10.6%
\$30,000-40,000	3.2%	0.6%	2.0%	0.5%	1.7%	8.0%
\$40,000-50,000	1.8%	1.2%	0.4%	0.6%	0.0%	4.1%
\$50,000-60,000	2.2%	1.6%	0.5%	0.3%	0.0%	4.6%
\$60,000-75,000	2.0%	2.2%	1.4%	0.4%	0.0%	6.0%
\$75,000-100,000	1.3%	1.5%	0.7%	0.2%	0.6%	4.3%
\$100,000-125,000	0.7%	0.3%	0.8%	0.1%	0.2%	2.1%
\$125,000-150,000	0.6%	0.4%	0.8%	0.1%	0.1%	2.0%
\$150,000-200,000	1.0%	0.2%	0.3%	0.1%	0.1%	1.8%
\$200,000+	10.0%	2.9%	1.1%	0.9%	1.1%	15.9%
Total	52.2%	23.5%	12.1%	7.1%	5.1%	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	19.9%	4.0%	0.5%	0.6%	0.2%	25.3%
\$10,000-20,000	9.9%	2.4%	0.7%	0.3%	0.9%	14.2%
\$20,000-30,000	3.7%	2.3%	2.1%	2.1%	0.7%	11.0%
\$30,000-40,000	2.8%	0.7%	1.3%	0.3%	2.5%	7.5%
\$40,000-50,000	2.2%	0.6%	0.4%	0.4%	0.0%	3.6%
\$50,000-60,000	1.8%	2.2%	0.5%	0.4%	0.0%	4.9%
\$60,000-75,000	1.9%	1.9%	0.8%	0.5%	0.0%	5.1%
\$75,000-100,000	1.1%	0.3%	0.5%	0.2%	0.8%	2.8%
\$100,000-125,000	0.5%	0.3%	0.3%	0.0%	0.2%	1.2%
\$125,000-150,000	0.5%	0.4%	0.7%	0.1%	0.2%	1.9%
\$150,000-200,000	0.7%	0.1%	0.3%	0.0%	0.1%	1.3%
\$200,000+	13.4%	3.5%	1.5%	1.3%	1.5%	21.2%
Total	58.4%	18.7%	9.6%	6.1%	7.2%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	9.0%	4.8%	3.2%	1.4%	1.6%	20.1%
\$10,000-20,000	5.1%	3.7%	2.6%	3.4%	1.0%	15.6%
\$20,000-30,000	2.5%	3.2%	2.4%	1.6%	2.8%	12.5%
\$30,000-40,000	2.1%	1.4%	1.8%	0.7%	1.7%	7.8%
\$40,000-50,000	1.6%	2.8%	1.0%	0.8%	1.1%	7.3%
\$50,000-60,000	1.6%	0.9%	1.5%	1.5%	0.5%	6.0%
\$60,000-75,000	1.5%	1.6%	1.0%	0.8%	0.3%	5.2%
\$75,000-100,000	0.5%	0.9%	0.7%	0.4%	1.8%	4.3%
\$100,000-125,000	0.3%	1.1%	0.3%	0.1%	0.4%	2.2%
\$125,000-150,000	0.4%	0.2%	0.6%	0.1%	0.5%	1.8%
\$150,000-200,000	0.5%	0.2%	0.2%	0.7%	0.1%	1.7%
\$200,000+	8.4%	3.2%	1.8%	1.3%	0.9%	15.5%
Total	33.4%	24.0%	17.0%	12.8%	12.7%	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	43	298	99	119	118	677
\$10,000-20,000	136	113	140	191	190	770
\$20,000-30,000	153	259	217	114	65	808
\$30,000-40,000	184	261	109	117	116	787
\$40,000-50,000	96	249	263	145	186	939
\$50,000-60,000	89	320	405	301	151	1,266
\$60,000-75,000	102	492	431	466	337	1,828
\$75,000-100,000	28	318	335	348	180	1,209
\$100,000-125,000	11	179	106	132	80	508
\$125,000-150,000	12	90	114	210	51	477
\$150,000-200,000	2	57	68	180	53	360
\$200,000+	171	220	69	142	33	635
Total	1,027	2,856	2,356	2,465	1,560	10,264

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	863	368	66	8	49	1,354
\$10,000-20,000	859	597	78	57	48	1,639
\$20,000-30,000	519	763	208	52	19	1,561
\$30,000-40,000	339	669	185	79	62	1,334
\$40,000-50,000	188	518	183	89	77	1,055
\$50,000-60,000	197	717	105	22	123	1,164
\$60,000-75,000	240	629	208	83	30	1,190
\$75,000-100,000	60	538	115	47	105	865
\$100,000-125,000	47	183	94	61	8	393
\$125,000-150,000	46	230	36	30	21	363
\$150,000-200,000	39	137	14	17	13	220
\$200,000+	296	206	41	31	1,339	1,913
Total	3,693	5,555	1,333	576	1,894	13,051

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	764	257	39	7	17	1,084
\$10,000-20,000	775	503	49	54	9	1,390
\$20,000-30,000	378	653	166	50	15	1,262
\$30,000-40,000	280	585	169	57	21	1,112
\$40,000-50,000	160	337	96	46	31	670
\$50,000-60,000	151	496	80	9	23	759
\$60,000-75,000	137	385	50	48	16	636
\$75,000-100,000	58	295	56	31	23	463
\$100,000-125,000	34	72	33	7	5	151
\$125,000-150,000	34	140	31	19	5	229
\$150,000-200,000	22	72	7	12	2	115
\$200,000+	250	156	26	24	1,334	1,790
Total	3,043	3,951	802	364	1,501	9,661

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	906	666	165	127	167	2,031
\$10,000-20,000	995	710	218	248	238	2,409
\$20,000-30,000	672	1,022	425	166	84	2,369
\$30,000-40,000	523	930	294	196	178	2,121
\$40,000-50,000	284	767	446	234	263	1,994
\$50,000-60,000	286	1,037	510	323	274	2,430
\$60,000-75,000	342	1,121	639	549	367	3,018
\$75,000-100,000	88	856	450	395	285	2,074
\$100,000-125,000	58	362	200	193	88	901
\$125,000-150,000	58	320	150	240	72	840
\$150,000-200,000	41	194	82	197	66	580
\$200,000+	467	426	110	173	1,372	2,548
Total	4,720	8,411	3,689	3,041	3,454	23,315

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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	0.4%	2.9%	1.0%	1.2%	1.1%	6.6%
\$10,000-20,000	1.3%	1.1%	1.4%	1.9%	1.9%	7.5%
\$20,000-30,000	1.5%	2.5%	2.1%	1.1%	0.6%	7.9%
\$30,000-40,000	1.8%	2.5%	1.1%	1.1%	1.1%	7.7%
\$40,000-50,000	0.9%	2.4%	2.6%	1.4%	1.8%	9.1%
\$50,000-60,000	0.9%	3.1%	3.9%	2.9%	1.5%	12.3%
\$60,000-75,000	1.0%	4.8%	4.2%	4.5%	3.3%	17.8%
\$75,000-100,000	0.3%	3.1%	3.3%	3.4%	1.8%	11.8%
\$100,000-125,000	0.1%	1.7%	1.0%	1.3%	0.8%	4.9%
\$125,000-150,000	0.1%	0.9%	1.1%	2.0%	0.5%	4.6%
\$150,000-200,000	0.0%	0.6%	0.7%	1.8%	0.5%	3.5%
\$200,000+	1.7%	2.1%	0.7%	1.4%	0.3%	6.2%
Total	10.0%	27.8%	23.0%	24.0%	15.2%	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	6.6%	2.8%	0.5%	0.1%	0.4%	10.4%
\$10,000-20,000	6.6%	4.6%	0.6%	0.4%	0.4%	12.6%
\$20,000-30,000	4.0%	5.8%	1.6%	0.4%	0.1%	12.0%
\$30,000-40,000	2.6%	5.1%	1.4%	0.6%	0.5%	10.2%
\$40,000-50,000	1.4%	4.0%	1.4%	0.7%	0.6%	8.1%
\$50,000-60,000	1.5%	5.5%	0.8%	0.2%	0.9%	8.9%
\$60,000-75,000	1.8%	4.8%	1.6%	0.6%	0.2%	9.1%
\$75,000-100,000	0.5%	4.1%	0.9%	0.4%	0.8%	6.6%
\$100,000-125,000	0.4%	1.4%	0.7%	0.5%	0.1%	3.0%
\$125,000-150,000	0.4%	1.8%	0.3%	0.2%	0.2%	2.8%
\$150,000-200,000	0.3%	1.0%	0.1%	0.1%	0.1%	1.7%
\$200,000+	2.3%	1.6%	0.3%	0.2%	10.3%	14.7%
Total	28.3%	42.6%	10.2%	4.4%	14.5%	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	7.9%	2.7%	0.4%	0.1%	0.2%	11.2%
\$10,000-20,000	8.0%	5.2%	0.5%	0.6%	0.1%	14.4%
\$20,000-30,000	3.9%	6.8%	1.7%	0.5%	0.2%	13.1%
\$30,000-40,000	2.9%	6.1%	1.7%	0.6%	0.2%	11.5%
\$40,000-50,000	1.7%	3.5%	1.0%	0.5%	0.3%	6.9%
\$50,000-60,000	1.6%	5.1%	0.8%	0.1%	0.2%	7.9%
\$60,000-75,000	1.4%	4.0%	0.5%	0.5%	0.2%	6.6%
\$75,000-100,000	0.6%	3.1%	0.6%	0.3%	0.2%	4.8%
\$100,000-125,000	0.4%	0.7%	0.3%	0.1%	0.1%	1.6%
\$125,000-150,000	0.4%	1.4%	0.3%	0.2%	0.1%	2.4%
\$150,000-200,000	0.2%	0.7%	0.1%	0.1%	0.0%	1.2%
\$200,000+	2.6%	1.6%	0.3%	0.2%	13.8%	18.5%
Total	31.5%	40.9%	8.3%	3.8%	15.5%	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	3.9%	2.9%	0.7%	0.5%	0.7%	8.7%
\$10,000-20,000	4.3%	3.0%	0.9%	1.1%	1.0%	10.3%
\$20,000-30,000	2.9%	4.4%	1.8%	0.7%	0.4%	10.2%
\$30,000-40,000	2.2%	4.0%	1.3%	0.8%	0.8%	9.1%
\$40,000-50,000	1.2%	3.3%	1.9%	1.0%	1.1%	8.6%
\$50,000-60,000	1.2%	4.4%	2.2%	1.4%	1.2%	10.4%
\$60,000-75,000	1.5%	4.8%	2.7%	2.4%	1.6%	12.9%
\$75,000-100,000	0.4%	3.7%	1.9%	1.7%	1.2%	8.9%
\$100,000-125,000	0.2%	1.6%	0.9%	0.8%	0.4%	3.9%
\$125,000-150,000	0.2%	1.4%	0.6%	1.0%	0.3%	3.6%
\$150,000-200,000	0.2%	0.8%	0.4%	0.8%	0.3%	2.5%
\$200,000+	2.0%	1.8%	0.5%	0.7%	5.9%	10.9%
Total	20.2%	36.1%	15.8%	13.0%	14.8%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	398	268	296	124	127	1,213
\$10,000-20,000	219	198	162	312	70	961
\$20,000-30,000	263	363	279	128	434	1,467
\$30,000-40,000	119	200	196	94	230	839
\$40,000-50,000	134	249	105	71	141	700
\$50,000-60,000	119	86	229	240	87	761
\$60,000-75,000	162	190	101	49	52	554
\$75,000-100,000	16	72	51	34	241	414
\$100,000-125,000	16	154	20	8	43	241
\$125,000-150,000	17	5	46	14	63	145
\$150,000-200,000	43	35	29	114	11	232
\$200,000+	458	173	131	101	41	904
Total	1,964	1,993	1,645	1,289	1,540	8,431

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	724	175	19	25	5	948
\$10,000-20,000	417	171	76	37	16	717
\$20,000-30,000	165	94	75	81	19	434
\$30,000-40,000	214	32	78	28	55	407
\$40,000-50,000	88	42	25	42	4	201
\$50,000-60,000	133	81	29	17	3	263
\$60,000-75,000	164	122	91	19	4	400
\$75,000-100,000	71	117	29	16	24	257
\$100,000-125,000	91	42	45	14	10	202
\$125,000-150,000	42	15	36	6	1	100
\$150,000-200,000	118	15	51	28	20	232
\$200,000+	471	99	59	27	31	687
Total	2,698	1,005	613	340	192	4,848

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	594	99	15	17	3	728
\$10,000-20,000	329	83	17	11	16	456
\$20,000-30,000	122	63	64	48	19	316
\$30,000-40,000	151	29	44	11	53	288
\$40,000-50,000	73	16	20	21	3	133
\$50,000-60,000	90	75	24	15	2	206
\$60,000-75,000	102	72	33	16	4	227
\$75,000-100,000	52	20	16	8	23	119
\$100,000-125,000	65	34	17	9	8	133
\$125,000-150,000	26	7	23	4	1	61
\$150,000-200,000	97	9	42	13	18	179
\$200,000+	431	88	55	25	29	628
Total	2,132	595	370	198	179	3,474

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,122	443	315	149	132	2,161
\$10,000-20,000	636	369	238	349	86	1,678
\$20,000-30,000	428	457	354	209	453	1,901
\$30,000-40,000	333	232	274	122	285	1,246
\$40,000-50,000	222	291	130	113	145	901
\$50,000-60,000	252	167	258	257	90	1,024
\$60,000-75,000	326	312	192	68	56	954
\$75,000-100,000	87	189	80	50	265	671
\$100,000-125,000	107	196	65	22	53	443
\$125,000-150,000	59	20	82	20	64	245
\$150,000-200,000	161	50	80	142	31	464
\$200,000+	929	272	190	128	72	1,591
Total	4,662	2,998	2,258	1,629	1,732	13,279

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.7%	3.2%	3.5%	1.5%	1.5%	14.4%
\$10,000-20,000	2.6%	2.3%	1.9%	3.7%	0.8%	11.4%
\$20,000-30,000	3.1%	4.3%	3.3%	1.5%	5.1%	17.4%
\$30,000-40,000	1.4%	2.4%	2.3%	1.1%	2.7%	10.0%
\$40,000-50,000	1.6%	3.0%	1.2%	0.8%	1.7%	8.3%
\$50,000-60,000	1.4%	1.0%	2.7%	2.8%	1.0%	9.0%
\$60,000-75,000	1.9%	2.3%	1.2%	0.6%	0.6%	6.6%
\$75,000-100,000	0.2%	0.9%	0.6%	0.4%	2.9%	4.9%
\$100,000-125,000	0.2%	1.8%	0.2%	0.1%	0.5%	2.9%
\$125,000-150,000	0.2%	0.1%	0.5%	0.2%	0.7%	1.7%
\$150,000-200,000	0.5%	0.4%	0.3%	1.4%	0.1%	2.8%
\$200,000+	5.4%	2.1%	1.6%	1.2%	0.5%	10.7%
Total	23.3%	23.6%	19.5%	15.3%	18.3%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	14.9%	3.6%	0.4%	0.5%	0.1%	19.6%
\$10,000-20,000	8.6%	3.5%	1.6%	0.8%	0.3%	14.8%
\$20,000-30,000	3.4%	1.9%	1.5%	1.7%	0.4%	9.0%
\$30,000-40,000	4.4%	0.7%	1.6%	0.6%	1.1%	8.4%
\$40,000-50,000	1.8%	0.9%	0.5%	0.9%	0.1%	4.1%
\$50,000-60,000	2.7%	1.7%	0.6%	0.4%	0.1%	5.4%
\$60,000-75,000	3.4%	2.5%	1.9%	0.4%	0.1%	8.3%
\$75,000-100,000	1.5%	2.4%	0.6%	0.3%	0.5%	5.3%
\$100,000-125,000	1.9%	0.9%	0.9%	0.3%	0.2%	4.2%
\$125,000-150,000	0.9%	0.3%	0.7%	0.1%	0.0%	2.1%
\$150,000-200,000	2.4%	0.3%	1.1%	0.6%	0.4%	4.8%
\$200,000+	9.7%	2.0%	1.2%	0.6%	0.6%	14.2%
Total	55.7%	20.7%	12.6%	7.0%	4.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	17.1%	2.8%	0.4%	0.5%	0.1%	21.0%
\$10,000-20,000	9.5%	2.4%	0.5%	0.3%	0.5%	13.1%
\$20,000-30,000	3.5%	1.8%	1.8%	1.4%	0.5%	9.1%
\$30,000-40,000	4.3%	0.8%	1.3%	0.3%	1.5%	8.3%
\$40,000-50,000	2.1%	0.5%	0.6%	0.6%	0.1%	3.8%
\$50,000-60,000	2.6%	2.2%	0.7%	0.4%	0.1%	5.9%
\$60,000-75,000	2.9%	2.1%	0.9%	0.5%	0.1%	6.5%
\$75,000-100,000	1.5%	0.6%	0.5%	0.2%	0.7%	3.4%
\$100,000-125,000	1.9%	1.0%	0.5%	0.3%	0.2%	3.8%
\$125,000-150,000	0.7%	0.2%	0.7%	0.1%	0.0%	1.8%
\$150,000-200,000	2.8%	0.3%	1.2%	0.4%	0.5%	5.2%
\$200,000+	12.4%	2.5%	1.6%	0.7%	0.8%	18.1%
Total	61.4%	17.1%	10.7%	5.7%	5.2%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.4%	3.3%	2.4%	1.1%	1.0%	16.3%
\$10,000-20,000	4.8%	2.8%	1.8%	2.6%	0.6%	12.6%
\$20,000-30,000	3.2%	3.4%	2.7%	1.6%	3.4%	14.3%
\$30,000-40,000	2.5%	1.7%	2.1%	0.9%	2.1%	9.4%
\$40,000-50,000	1.7%	2.2%	1.0%	0.9%	1.1%	6.8%
\$50,000-60,000	1.9%	1.3%	1.9%	1.9%	0.7%	7.7%
\$60,000-75,000	2.5%	2.3%	1.4%	0.5%	0.4%	7.2%
\$75,000-100,000	0.7%	1.4%	0.6%	0.4%	2.0%	5.1%
\$100,000-125,000	0.8%	1.5%	0.5%	0.2%	0.4%	3.3%
\$125,000-150,000	0.4%	0.2%	0.6%	0.2%	0.5%	1.8%
\$150,000-200,000	1.2%	0.4%	0.6%	1.1%	0.2%	3.5%
\$200,000+	7.0%	2.0%	1.4%	1.0%	0.5%	12.0%
Total	35.1%	22.6%	17.0%	12.3%	13.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	27	148	69	82	63	389
\$10,000-20,000	65	59	74	76	141	415
\$20,000-30,000	168	260	241	113	80	862
\$30,000-40,000	169	276	106	136	116	803
\$40,000-50,000	82	208	218	88	148	744
\$50,000-60,000	92	303	395	287	161	1,238
\$60,000-75,000	142	589	529	489	431	2,180
\$75,000-100,000	32	429	332	396	212	1,401
\$100,000-125,000	14	249	156	209	99	727
\$125,000-150,000	15	107	134	277	62	595
\$150,000-200,000	9	115	129	202	73	528
\$200,000+	109	107	47	83	21	367
Total	924	2,850	2,430	2,438	1,607	10,249

Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	615	250	46	10	42	963
\$10,000-20,000	970	566	77	76	56	1,745
\$20,000-30,000	431	650	201	54	21	1,357
\$30,000-40,000	377	709	168	120	75	1,449
\$40,000-50,000	192	468	173	90	71	994
\$50,000-60,000	295	939	119	30	151	1,534
\$60,000-75,000	346	801	306	132	64	1,649
\$75,000-100,000	69	665	161	69	133	1,097
\$100,000-125,000	76	292	131	58	9	566
\$125,000-150,000	47	201	34	31	23	336
\$150,000-200,000	128	270	52	44	24	518
\$200,000+	231	172	36	18	1,234	1,691
Total	3,777	5,983	1,504	732	1,903	13,899

Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	538	176	40	9	13	776
\$10,000-20,000	928	512	58	74	15	1,587
\$20,000-30,000	310	562	164	51	17	1,104
\$30,000-40,000	332	655	156	98	35	1,276
\$40,000-50,000	175	324	108	54	35	696
\$50,000-60,000	244	673	90	17	29	1,053
\$60,000-75,000	207	490	86	78	43	904
\$75,000-100,000	68	397	88	38	35	626
\$100,000-125,000	67	176	56	9	5	313
\$125,000-150,000	32	106	24	15	2	179
\$150,000-200,000	107	196	36	39	10	388
\$200,000+	194	140	22	13	1,229	1,598
Total	3,202	4,407	928	495	1,468	10,500

Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	642	398	115	92	105	1,352
\$10,000-20,000	1,035	625	151	152	197	2,160
\$20,000-30,000	599	910	442	167	101	2,219
\$30,000-40,000	546	985	274	256	191	2,252
\$40,000-50,000	274	676	391	178	219	1,738
\$50,000-60,000	387	1,242	514	317	312	2,772
\$60,000-75,000	488	1,390	835	621	495	3,829
\$75,000-100,000	101	1,094	493	465	345	2,498
\$100,000-125,000	90	541	287	267	108	1,293
\$125,000-150,000	62	308	168	308	85	931
\$150,000-200,000	137	385	181	246	97	1,046
\$200,000+	340	279	83	101	1,255	2,058
Total	4,701	8,833	3,934	3,170	3,510	24,148

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.3%	1.4%	0.7%	0.8%	0.6%	3.8%
\$10,000-20,000	0.6%	0.6%	0.7%	0.7%	1.4%	4.0%
\$20,000-30,000	1.6%	2.5%	2.4%	1.1%	0.8%	8.4%
\$30,000-40,000	1.6%	2.7%	1.0%	1.3%	1.1%	7.8%
\$40,000-50,000	0.8%	2.0%	2.1%	0.9%	1.4%	7.3%
\$50,000-60,000	0.9%	3.0%	3.9%	2.8%	1.6%	12.1%
\$60,000-75,000	1.4%	5.7%	5.2%	4.8%	4.2%	21.3%
\$75,000-100,000	0.3%	4.2%	3.2%	3.9%	2.1%	13.7%
\$100,000-125,000	0.1%	2.4%	1.5%	2.0%	1.0%	7.1%
\$125,000-150,000	0.1%	1.0%	1.3%	2.7%	0.6%	5.8%
\$150,000-200,000	0.1%	1.1%	1.3%	2.0%	0.7%	5.2%
\$200,000+	1.1%	1.0%	0.5%	0.8%	0.2%	3.6%
Total	9.0%	27.8%	23.7%	23.8%	15.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.4%	1.8%	0.3%	0.1%	0.3%	6.9%
\$10,000-20,000	7.0%	4.1%	0.6%	0.5%	0.4%	12.6%
\$20,000-30,000	3.1%	4.7%	1.4%	0.4%	0.2%	9.8%
\$30,000-40,000	2.7%	5.1%	1.2%	0.9%	0.5%	10.4%
\$40,000-50,000	1.4%	3.4%	1.2%	0.6%	0.5%	7.2%
\$50,000-60,000	2.1%	6.8%	0.9%	0.2%	1.1%	11.0%
\$60,000-75,000	2.5%	5.8%	2.2%	0.9%	0.5%	11.9%
\$75,000-100,000	0.5%	4.8%	1.2%	0.5%	1.0%	7.9%
\$100,000-125,000	0.5%	2.1%	0.9%	0.4%	0.1%	4.1%
\$125,000-150,000	0.3%	1.4%	0.2%	0.2%	0.2%	2.4%
\$150,000-200,000	0.9%	1.9%	0.4%	0.3%	0.2%	3.7%
\$200,000+	1.7%	1.2%	0.3%	0.1%	8.9%	12.2%
Total	27.2%	43.0%	10.8%	5.3%	13.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.1%	1.7%	0.4%	0.1%	0.1%	7.4%
\$10,000-20,000	8.8%	4.9%	0.6%	0.7%	0.1%	15.1%
\$20,000-30,000	3.0%	5.4%	1.6%	0.5%	0.2%	10.5%
\$30,000-40,000	3.2%	6.2%	1.5%	0.9%	0.3%	12.2%
\$40,000-50,000	1.7%	3.1%	1.0%	0.5%	0.3%	6.6%
\$50,000-60,000	2.3%	6.4%	0.9%	0.2%	0.3%	10.0%
\$60,000-75,000	2.0%	4.7%	0.8%	0.7%	0.4%	8.6%
\$75,000-100,000	0.6%	3.8%	0.8%	0.4%	0.3%	6.0%
\$100,000-125,000	0.6%	1.7%	0.5%	0.1%	0.0%	3.0%
\$125,000-150,000	0.3%	1.0%	0.2%	0.1%	0.0%	1.7%
\$150,000-200,000	1.0%	1.9%	0.3%	0.4%	0.1%	3.7%
\$200,000+	1.8%	1.3%	0.2%	0.1%	11.7%	15.2%
Total	30.5%	42.0%	8.8%	4.7%	14.0%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.6%	0.5%	0.4%	0.4%	5.6%
\$10,000-20,000	4.3%	2.6%	0.6%	0.6%	0.8%	8.9%
\$20,000-30,000	2.5%	3.8%	1.8%	0.7%	0.4%	9.2%
\$30,000-40,000	2.3%	4.1%	1.1%	1.1%	0.8%	9.3%
\$40,000-50,000	1.1%	2.8%	1.6%	0.7%	0.9%	7.2%
\$50,000-60,000	1.6%	5.1%	2.1%	1.3%	1.3%	11.5%
\$60,000-75,000	2.0%	5.8%	3.5%	2.6%	2.0%	15.9%
\$75,000-100,000	0.4%	4.5%	2.0%	1.9%	1.4%	10.3%
\$100,000-125,000	0.4%	2.2%	1.2%	1.1%	0.4%	5.4%
\$125,000-150,000	0.3%	1.3%	0.7%	1.3%	0.4%	3.9%
\$150,000-200,000	0.6%	1.6%	0.7%	1.0%	0.4%	4.3%
\$200,000+	1.4%	1.2%	0.3%	0.4%	5.2%	8.5%
Total	19.5%	36.6%	16.3%	13.1%	14.5%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	338	213	256	115	116	1,038
\$10,000-20,000	200	153	127	237	52	769
\$20,000-30,000	251	312	268	118	407	1,356
\$30,000-40,000	112	217	215	125	247	916
\$40,000-50,000	142	254	105	71	162	734
\$50,000-60,000	105	81	227	246	88	747
\$60,000-75,000	199	225	103	49	66	642
\$75,000-100,000	22	86	70	37	275	490
\$100,000-125,000	23	216	28	21	42	330
\$125,000-150,000	45	14	59	39	93	250
\$150,000-200,000	66	53	55	124	24	322
\$200,000+	<u>384</u>	<u>129</u>	<u>103</u>	<u>79</u>	<u>31</u>	<u>726</u>
Total	1,887	1,953	1,616	1,261	1,603	8,320

Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	701	150	21	21	3	896
\$10,000-20,000	360	146	76	34	15	631
\$20,000-30,000	180	101	78	77	21	457
\$30,000-40,000	254	54	94	33	63	498
\$40,000-50,000	95	39	30	46	5	215
\$50,000-60,000	140	89	34	26	4	293
\$60,000-75,000	187	138	128	30	3	486
\$75,000-100,000	99	137	38	26	24	324
\$100,000-125,000	161	59	57	32	13	322
\$125,000-150,000	80	32	55	8	3	178
\$150,000-200,000	210	27	72	44	18	371
\$200,000+	<u>488</u>	<u>100</u>	<u>60</u>	<u>33</u>	<u>25</u>	<u>706</u>
Total	2,955	1,072	743	410	197	5,377

Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	589	92	16	13	2	712
\$10,000-20,000	293	81	27	11	15	427
\$20,000-30,000	143	74	68	49	20	354
\$30,000-40,000	194	47	56	12	61	370
\$40,000-50,000	79	12	26	25	5	147
\$50,000-60,000	103	82	29	23	2	239
\$60,000-75,000	117	89	50	26	3	285
\$75,000-100,000	76	19	24	12	23	154
\$100,000-125,000	118	46	19	15	10	208
\$125,000-150,000	61	16	30	5	2	114
\$150,000-200,000	173	17	55	21	16	282
\$200,000+	<u>455</u>	<u>91</u>	<u>56</u>	<u>30</u>	<u>24</u>	<u>656</u>
Total	2,401	666	456	242	183	3,948

Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,039	363	277	136	119	1,934
\$10,000-20,000	560	299	203	271	67	1,400
\$20,000-30,000	431	413	346	195	428	1,813
\$30,000-40,000	366	271	309	158	310	1,414
\$40,000-50,000	237	293	135	117	167	949
\$50,000-60,000	245	170	261	272	92	1,040
\$60,000-75,000	386	363	231	79	69	1,128
\$75,000-100,000	121	223	108	63	299	814
\$100,000-125,000	184	275	85	53	55	652
\$125,000-150,000	125	46	114	47	96	428
\$150,000-200,000	276	80	127	168	42	693
\$200,000+	<u>872</u>	<u>229</u>	<u>163</u>	<u>112</u>	<u>56</u>	<u>1,432</u>
Total	4,842	3,025	2,359	1,671	1,800	13,697

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Percent Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.1%	2.6%	3.1%	1.4%	1.4%	12.5%
\$10,000-20,000	2.4%	1.8%	1.5%	2.8%	0.6%	9.2%
\$20,000-30,000	3.0%	3.8%	3.2%	1.4%	4.9%	16.3%
\$30,000-40,000	1.3%	2.6%	2.6%	1.5%	3.0%	11.0%
\$40,000-50,000	1.7%	3.1%	1.3%	0.9%	1.9%	8.8%
\$50,000-60,000	1.3%	1.0%	2.7%	3.0%	1.1%	9.0%
\$60,000-75,000	2.4%	2.7%	1.2%	0.6%	0.8%	7.7%
\$75,000-100,000	0.3%	1.0%	0.8%	0.4%	3.3%	5.9%
\$100,000-125,000	0.3%	2.6%	0.3%	0.3%	0.5%	4.0%
\$125,000-150,000	0.5%	0.2%	0.7%	0.5%	1.1%	3.0%
\$150,000-200,000	0.8%	0.6%	0.7%	1.5%	0.3%	3.9%
\$200,000+	4.6%	1.6%	1.2%	0.9%	0.4%	8.7%
Total	22.7%	23.5%	19.4%	15.2%	19.3%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13.0%	2.8%	0.4%	0.4%	0.1%	16.7%
\$10,000-20,000	6.7%	2.7%	1.4%	0.6%	0.3%	11.7%
\$20,000-30,000	3.3%	1.9%	1.5%	1.4%	0.4%	8.5%
\$30,000-40,000	4.7%	1.0%	1.7%	0.6%	1.2%	9.3%
\$40,000-50,000	1.8%	0.7%	0.6%	0.9%	0.1%	4.0%
\$50,000-60,000	2.6%	1.7%	0.6%	0.5%	0.1%	5.4%
\$60,000-75,000	3.5%	2.6%	2.4%	0.6%	0.1%	9.0%
\$75,000-100,000	1.8%	2.5%	0.7%	0.5%	0.4%	6.0%
\$100,000-125,000	3.0%	1.1%	1.1%	0.6%	0.2%	6.0%
\$125,000-150,000	1.5%	0.6%	1.0%	0.1%	0.1%	3.3%
\$150,000-200,000	3.9%	0.5%	1.3%	0.8%	0.3%	6.9%
\$200,000+	9.1%	1.9%	1.1%	0.6%	0.5%	13.1%
Total	55.0%	19.9%	13.8%	7.6%	3.7%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	14.9%	2.3%	0.4%	0.3%	0.1%	18.0%
\$10,000-20,000	7.4%	2.1%	0.7%	0.3%	0.4%	10.8%
\$20,000-30,000	3.6%	1.9%	1.7%	1.2%	0.5%	9.0%
\$30,000-40,000	4.9%	1.2%	1.4%	0.3%	1.5%	9.4%
\$40,000-50,000	2.0%	0.3%	0.7%	0.6%	0.1%	3.7%
\$50,000-60,000	2.6%	2.1%	0.7%	0.6%	0.1%	6.1%
\$60,000-75,000	3.0%	2.3%	1.3%	0.7%	0.1%	7.2%
\$75,000-100,000	1.9%	0.5%	0.6%	0.3%	0.6%	3.9%
\$100,000-125,000	3.0%	1.2%	0.5%	0.4%	0.3%	5.3%
\$125,000-150,000	1.5%	0.4%	0.8%	0.1%	0.1%	2.9%
\$150,000-200,000	4.4%	0.4%	1.4%	0.5%	0.4%	7.1%
\$200,000+	11.5%	2.3%	1.4%	0.8%	0.6%	16.6%
Total	60.8%	16.9%	11.6%	6.1%	4.6%	100.0%

Percent Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	7.6%	2.7%	2.0%	1.0%	0.9%	14.1%
\$10,000-20,000	4.1%	2.2%	1.5%	2.0%	0.5%	10.2%
\$20,000-30,000	3.1%	3.0%	2.5%	1.4%	3.1%	13.2%
\$30,000-40,000	2.7%	2.0%	2.3%	1.2%	2.3%	10.3%
\$40,000-50,000	1.7%	2.1%	1.0%	0.9%	1.2%	6.9%
\$50,000-60,000	1.8%	1.2%	1.9%	2.0%	0.7%	7.6%
\$60,000-75,000	2.8%	2.7%	1.7%	0.6%	0.5%	8.2%
\$75,000-100,000	0.9%	1.6%	0.8%	0.5%	2.2%	5.9%
\$100,000-125,000	1.3%	2.0%	0.6%	0.4%	0.4%	4.8%
\$125,000-150,000	0.9%	0.3%	0.8%	0.3%	0.7%	3.1%
\$150,000-200,000	2.0%	0.6%	0.9%	1.2%	0.3%	5.1%
\$200,000+	6.4%	1.7%	1.2%	0.8%	0.4%	10.5%
Total	35.4%	22.1%	17.2%	12.2%	13.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	22	106	49	63	38	278
\$10,000-20,000	60	44	52	55	114	325
\$20,000-30,000	126	195	197	77	56	651
\$30,000-40,000	132	249	94	100	97	672
\$40,000-50,000	92	197	199	85	149	722
\$50,000-60,000	70	240	347	214	146	1,017
\$60,000-75,000	144	545	490	423	458	2,060
\$75,000-100,000	34	498	362	394	252	1,540
\$100,000-125,000	20	331	200	296	137	984
\$125,000-150,000	23	178	229	406	93	929
\$150,000-200,000	15	147	179	242	108	691
\$200,000+	91	81	31	80	22	305
Total	829	2,811	2,429	2,435	1,670	10,174

Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	572	181	46	6	44	849
\$10,000-20,000	927	471	62	69	41	1,570
\$20,000-30,000	396	570	191	50	13	1,220
\$30,000-40,000	427	788	179	102	72	1,568
\$40,000-50,000	251	459	192	115	70	1,087
\$50,000-60,000	307	887	104	28	128	1,454
\$60,000-75,000	397	815	296	140	71	1,719
\$75,000-100,000	98	807	182	90	150	1,327
\$100,000-125,000	126	434	188	79	14	841
\$125,000-150,000	68	338	66	51	36	579
\$150,000-200,000	198	382	71	77	41	769
\$200,000+	219	133	32	16	1,362	1,782
Total	3,986	6,285	1,609	823	2,062	14,765

Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	516	134	41	5	19	715
\$10,000-20,000	895	428	50	68	15	1,456
\$20,000-30,000	300	510	163	48	10	1,031
\$30,000-40,000	388	739	168	85	35	1,415
\$40,000-50,000	234	334	130	67	39	804
\$50,000-60,000	260	663	81	17	24	1,045
\$60,000-75,000	254	530	99	89	50	1,022
\$75,000-100,000	96	524	104	47	48	819
\$100,000-125,000	114	285	84	21	8	512
\$125,000-150,000	48	186	53	24	20	331
\$150,000-200,000	174	299	59	71	18	621
\$200,000+	187	127	19	11	1,359	1,703
Total	3,466	4,759	1,051	553	1,645	11,474

Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	594	287	95	69	82	1,127
\$10,000-20,000	987	515	114	124	155	1,895
\$20,000-30,000	522	765	388	127	69	1,871
\$30,000-40,000	559	1,037	273	202	169	2,240
\$40,000-50,000	343	656	391	200	219	1,809
\$50,000-60,000	377	1,127	451	242	274	2,471
\$60,000-75,000	541	1,360	786	563	529	3,779
\$75,000-100,000	132	1,305	544	484	402	2,867
\$100,000-125,000	146	765	388	375	151	1,825
\$125,000-150,000	91	516	295	457	149	1,508
\$150,000-200,000	213	529	250	319	149	1,460
\$200,000+	310	234	63	96	1,384	2,087
Total	4,815	9,096	4,038	3,258	3,732	24,939

HISTA 2.2 Summary Data **Floyd County, Georgia**

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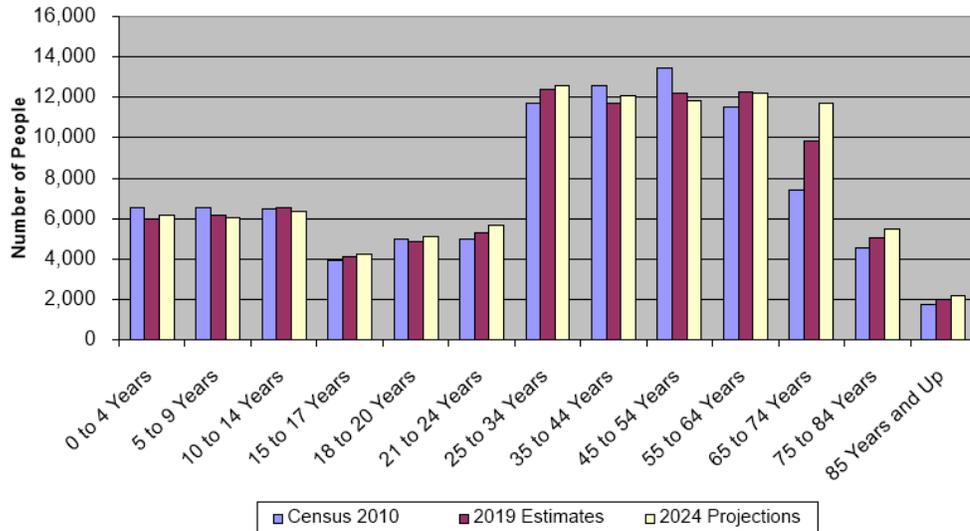
Percent Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.2%	1.0%	0.5%	0.6%	0.4%	2.7%
\$10,000-20,000	0.6%	0.4%	0.5%	0.5%	1.1%	3.2%
\$20,000-30,000	1.2%	1.9%	1.9%	0.8%	0.6%	6.4%
\$30,000-40,000	1.3%	2.4%	0.9%	1.0%	1.0%	6.6%
\$40,000-50,000	0.9%	1.9%	2.0%	0.8%	1.5%	7.1%
\$50,000-60,000	0.7%	2.4%	3.4%	2.1%	1.4%	10.0%
\$60,000-75,000	1.4%	5.4%	4.8%	4.2%	4.5%	20.2%
\$75,000-100,000	0.3%	4.9%	3.6%	3.9%	2.5%	15.1%
\$100,000-125,000	0.2%	3.3%	2.0%	2.9%	1.3%	9.7%
\$125,000-150,000	0.2%	1.7%	2.3%	4.0%	0.9%	9.1%
\$150,000-200,000	0.1%	1.4%	1.8%	2.4%	1.1%	6.8%
\$200,000+	0.9%	0.8%	0.3%	0.8%	0.2%	3.0%
Total	8.1%	27.6%	23.9%	23.9%	16.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.9%	1.2%	0.3%	0.0%	0.3%	5.8%
\$10,000-20,000	6.3%	3.2%	0.4%	0.5%	0.3%	10.6%
\$20,000-30,000	2.7%	3.9%	1.3%	0.3%	0.1%	8.3%
\$30,000-40,000	2.9%	5.3%	1.2%	0.7%	0.5%	10.6%
\$40,000-50,000	1.7%	3.1%	1.3%	0.8%	0.5%	7.4%
\$50,000-60,000	2.1%	6.0%	0.7%	0.2%	0.9%	9.8%
\$60,000-75,000	2.7%	5.5%	2.0%	0.9%	0.5%	11.6%
\$75,000-100,000	0.7%	5.5%	1.2%	0.6%	1.0%	9.0%
\$100,000-125,000	0.9%	2.9%	1.3%	0.5%	0.1%	5.7%
\$125,000-150,000	0.5%	2.3%	0.4%	0.3%	0.4%	3.9%
\$150,000-200,000	1.3%	2.6%	0.5%	0.5%	0.3%	5.2%
\$200,000+	1.5%	1.0%	0.2%	0.1%	9.2%	12.1%
Total	27.0%	42.6%	10.9%	5.6%	14.0%	100.0%

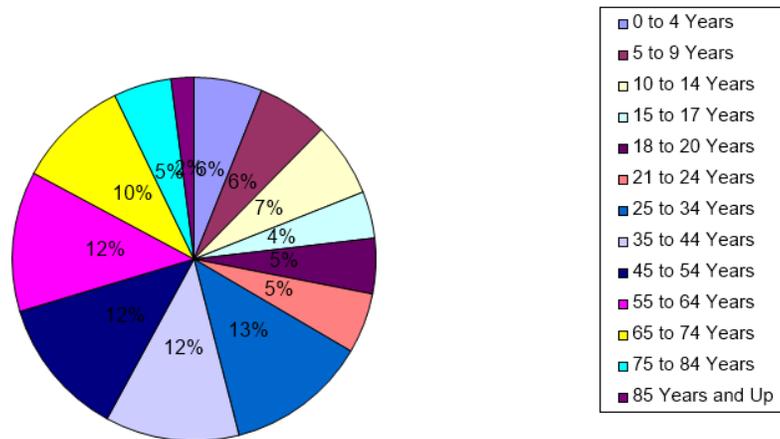
Percent Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.5%	1.2%	0.4%	0.0%	0.2%	6.2%
\$10,000-20,000	7.8%	3.7%	0.4%	0.6%	0.1%	12.7%
\$20,000-30,000	2.6%	4.4%	1.4%	0.4%	0.1%	9.0%
\$30,000-40,000	3.4%	6.4%	1.5%	0.7%	0.3%	12.3%
\$40,000-50,000	2.0%	2.9%	1.1%	0.6%	0.3%	7.0%
\$50,000-60,000	2.3%	5.8%	0.7%	0.1%	0.2%	9.1%
\$60,000-75,000	2.2%	4.6%	0.9%	0.8%	0.4%	8.9%
\$75,000-100,000	0.8%	4.6%	0.9%	0.4%	0.4%	7.1%
\$100,000-125,000	1.0%	2.5%	0.7%	0.2%	0.1%	4.5%
\$125,000-150,000	0.4%	1.6%	0.5%	0.2%	0.2%	2.9%
\$150,000-200,000	1.5%	2.6%	0.5%	0.6%	0.2%	5.4%
\$200,000+	1.6%	1.1%	0.2%	0.1%	11.8%	14.8%
Total	30.2%	41.5%	9.2%	4.8%	14.3%	100.0%

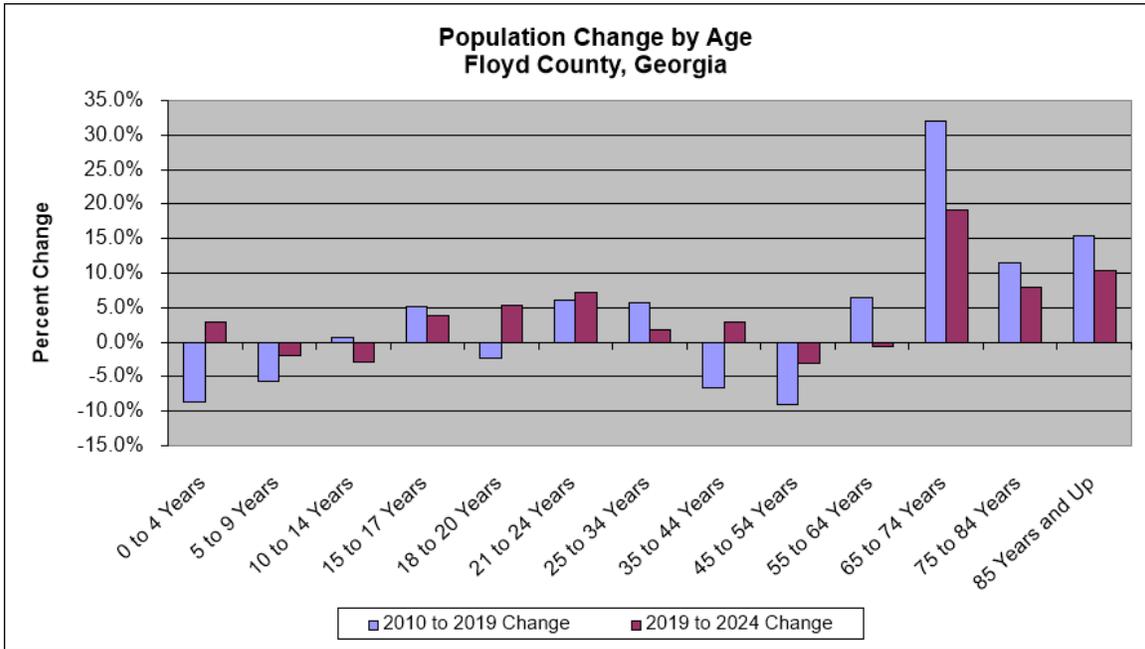
Percent Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.4%	1.2%	0.4%	0.3%	0.3%	4.5%
\$10,000-20,000	4.0%	2.1%	0.5%	0.5%	0.6%	7.6%
\$20,000-30,000	2.1%	3.1%	1.6%	0.5%	0.3%	7.5%
\$30,000-40,000	2.2%	4.2%	1.1%	0.8%	0.7%	9.0%
\$40,000-50,000	1.4%	2.6%	1.6%	0.8%	0.9%	7.3%
\$50,000-60,000	1.5%	4.5%	1.8%	1.0%	1.1%	9.9%
\$60,000-75,000	2.2%	5.5%	3.2%	2.3%	2.1%	15.2%
\$75,000-100,000	0.5%	5.2%	2.2%	1.9%	1.6%	11.5%
\$100,000-125,000	0.6%	3.1%	1.6%	1.5%	0.6%	7.3%
\$125,000-150,000	0.4%	2.1%	1.2%	1.8%	0.6%	6.0%
\$150,000-200,000	0.9%	2.1%	1.0%	1.3%	0.6%	5.9%
\$200,000+	1.2%	0.9%	0.3%	0.4%	5.5%	8.4%
Total	19.3%	36.5%	16.2%	13.1%	15.0%	100.0%

**Population by Age
Floyd County, Georgia**



**2019 Population by Age
Floyd County, Georgia**





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Population by Age & Sex Floyd County, Georgia											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3,334	3,187	6,521	0 to 4 Years	3,063	2,899	5,962	0 to 4 Years	3,134	3,005	6,139
5 to 9 Years	3,333	3,226	6,559	5 to 9 Years	3,177	3,011	6,188	5 to 9 Years	3,117	2,950	6,067
10 to 14 Years	3,242	3,225	6,467	10 to 14 Years	3,326	3,189	6,515	10 to 14 Years	3,246	3,078	6,324
15 to 17 Years	2,019	1,879	3,898	15 to 17 Years	2,052	2,046	4,098	15 to 17 Years	2,174	2,083	4,257
18 to 20 Years	2,223	2,743	4,966	18 to 20 Years	2,201	2,648	4,849	18 to 20 Years	2,334	2,770	5,104
21 to 24 Years	2,511	2,462	4,973	21 to 24 Years	2,573	2,707	5,280	21 to 24 Years	2,802	2,856	5,658
25 to 34 Years	5,868	5,833	11,701	25 to 34 Years	6,155	6,205	12,360	25 to 34 Years	6,332	6,241	12,573
35 to 44 Years	6,286	6,272	12,558	35 to 44 Years	5,840	5,882	11,722	35 to 44 Years	5,915	6,148	12,063
45 to 54 Years	6,528	6,903	13,431	45 to 54 Years	6,017	6,191	12,208	45 to 54 Years	5,906	5,922	11,828
55 to 64 Years	5,563	5,978	11,541	55 to 64 Years	5,881	6,401	12,282	55 to 64 Years	5,808	6,396	12,204
65 to 74 Years	3,394	4,045	7,439	65 to 74 Years	4,571	5,253	9,824	65 to 74 Years	5,444	6,256	11,700
75 to 84 Years	1,848	2,690	4,538	75 to 84 Years	2,102	2,957	5,059	75 to 84 Years	2,299	3,164	5,463
85 Years and Up	491	1,234	1,725	85 Years and Up	662	1,330	1,992	85 Years and Up	728	1,470	2,198
Total	46,640	49,677	96,317	Total	47,620	50,719	98,339	Total	49,239	52,339	101,578
62+ Years	n/a	n/a	16,836	62+ Years	n/a	n/a	20,329	62+ Years	n/a	n/a	22,892
Median Age:			37.4	Median Age:			38.3	Median Age:			38.9

Source: Claritas, Ribbon Demographics

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

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Percent Population by Age & Sex Floyd County, Georgia												
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	3.5%	3.3%	6.8%	0 to 4 Years	3.1%	2.9%	6.1%	0 to 4 Years	3.1%	3.0%	6.0%	
5 to 9 Years	3.5%	3.3%	6.8%	5 to 9 Years	3.2%	3.1%	6.3%	5 to 9 Years	3.1%	2.9%	6.0%	
10 to 14 Years	3.4%	3.3%	6.7%	10 to 14 Years	3.4%	3.2%	6.6%	10 to 14 Years	3.2%	3.0%	6.2%	
15 to 17 Years	2.1%	2.0%	4.0%	15 to 17 Years	2.1%	2.1%	4.2%	15 to 17 Years	2.1%	2.1%	4.2%	
18 to 20 Years	2.3%	2.8%	5.2%	18 to 20 Years	2.2%	2.7%	4.9%	18 to 20 Years	2.3%	2.7%	5.0%	
21 to 24 Years	2.6%	2.6%	5.2%	21 to 24 Years	2.6%	2.8%	5.4%	21 to 24 Years	2.8%	2.8%	5.6%	
25 to 34 Years	6.1%	6.1%	12.1%	25 to 34 Years	6.3%	6.3%	12.6%	25 to 34 Years	6.2%	6.1%	12.4%	
35 to 44 Years	6.5%	6.5%	13.0%	35 to 44 Years	5.9%	6.0%	11.9%	35 to 44 Years	5.8%	6.1%	11.9%	
45 to 54 Years	6.8%	7.2%	13.9%	45 to 54 Years	6.1%	6.3%	12.4%	45 to 54 Years	5.8%	5.8%	11.6%	
55 to 64 Years	5.8%	6.2%	12.0%	55 to 64 Years	6.0%	6.5%	12.5%	55 to 64 Years	5.7%	6.3%	12.0%	
65 to 74 Years	3.5%	4.2%	7.7%	65 to 74 Years	4.6%	5.3%	10.0%	65 to 74 Years	5.4%	6.2%	11.5%	
75 to 84 Years	1.9%	2.8%	4.7%	75 to 84 Years	2.1%	3.0%	5.1%	75 to 84 Years	2.3%	3.1%	5.4%	
85 Years and Up	0.5%	1.3%	1.8%	85 Years and Up	0.7%	1.4%	2.0%	85 Years and Up	0.7%	1.4%	2.2%	
Total	48.4%	51.6%	100.0%	Total	48.4%	51.6%	100.0%	Total	48.5%	51.5%	100.0%	
62+ Years	n/a	n/a	17.5%	62+ Years	n/a	n/a	20.7%	62+ Years	n/a	n/a	22.5%	

Source: Claritas; Ribbon Demographics

Ribbon Demographics, LLC
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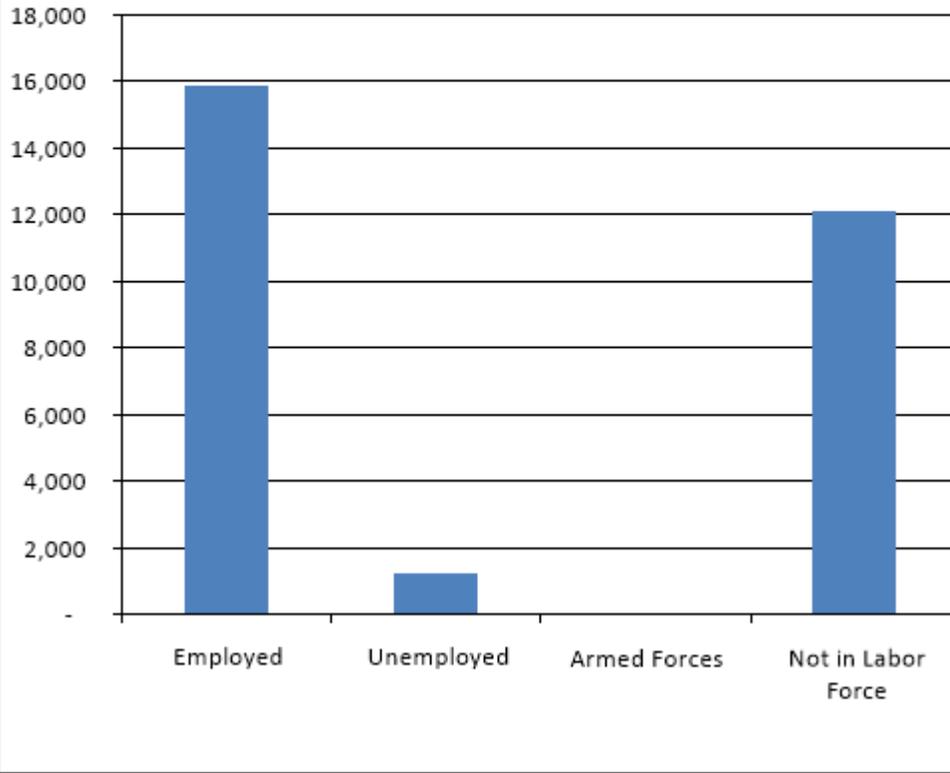
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Changes in Population by Age & Sex Floyd County, Georgia									
Estimated Change - 2010 to 2019					Projected Change - 2019 to 2024				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-271	-288	-559	-8.6%	0 to 4 Years	71	106	177	3.0%
5 to 9 Years	-156	-215	-371	-5.7%	5 to 9 Years	-60	-61	-121	-2.0%
10 to 14 Years	84	-36	48	0.7%	10 to 14 Years	-80	-111	-191	-2.9%
15 to 17 Years	33	167	200	5.1%	15 to 17 Years	122	37	159	3.9%
18 to 20 Years	-22	-95	-117	-2.4%	18 to 20 Years	133	122	255	5.3%
21 to 24 Years	62	245	307	6.2%	21 to 24 Years	229	149	378	7.2%
25 to 34 Years	287	372	659	5.6%	25 to 34 Years	177	36	213	1.7%
35 to 44 Years	-446	-390	-836	-6.7%	35 to 44 Years	75	266	341	2.9%
45 to 54 Years	-511	-712	-1,223	-9.1%	45 to 54 Years	-111	-269	-380	-3.1%
55 to 64 Years	318	423	741	6.4%	55 to 64 Years	-73	-5	-78	-0.6%
65 to 74 Years	1,177	1,208	2,385	32.1%	65 to 74 Years	873	1,003	1,876	19.1%
75 to 84 Years	254	267	521	11.5%	75 to 84 Years	197	207	404	8.0%
85 Years and Up	171	96	267	15.5%	85 Years and Up	66	140	206	10.3%
Total	980	1,042	2,022	2.1%	Total	1,619	1,620	3,239	3.3%
62+ Years	n/a	n/a	3,493	20.7%	62+ Years	n/a	n/a	2,563	12.6%

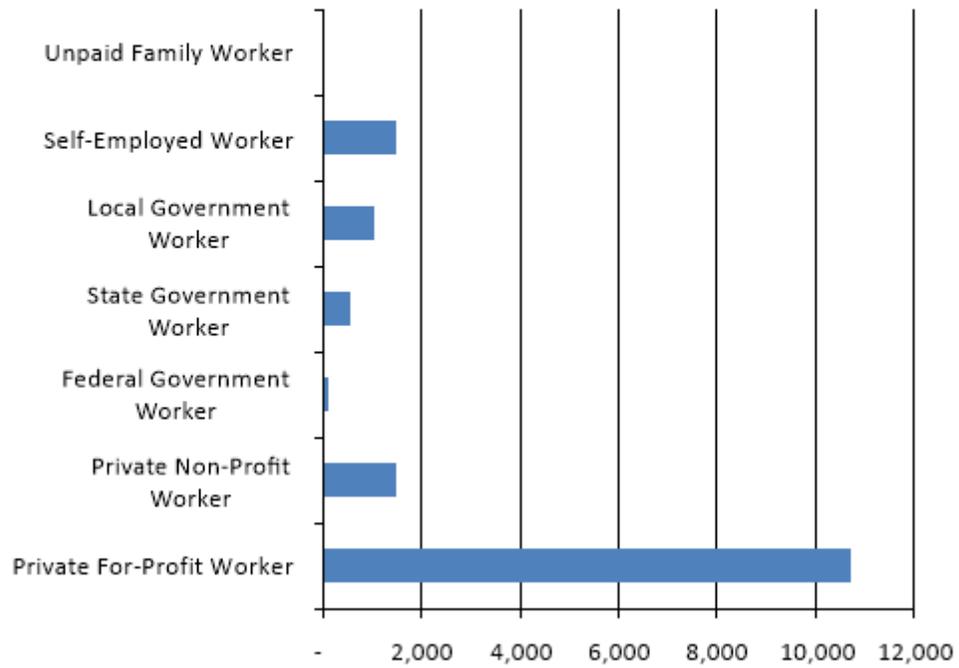
Source: Claritas; Ribbon Demographics

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Tel: 916-880-1644

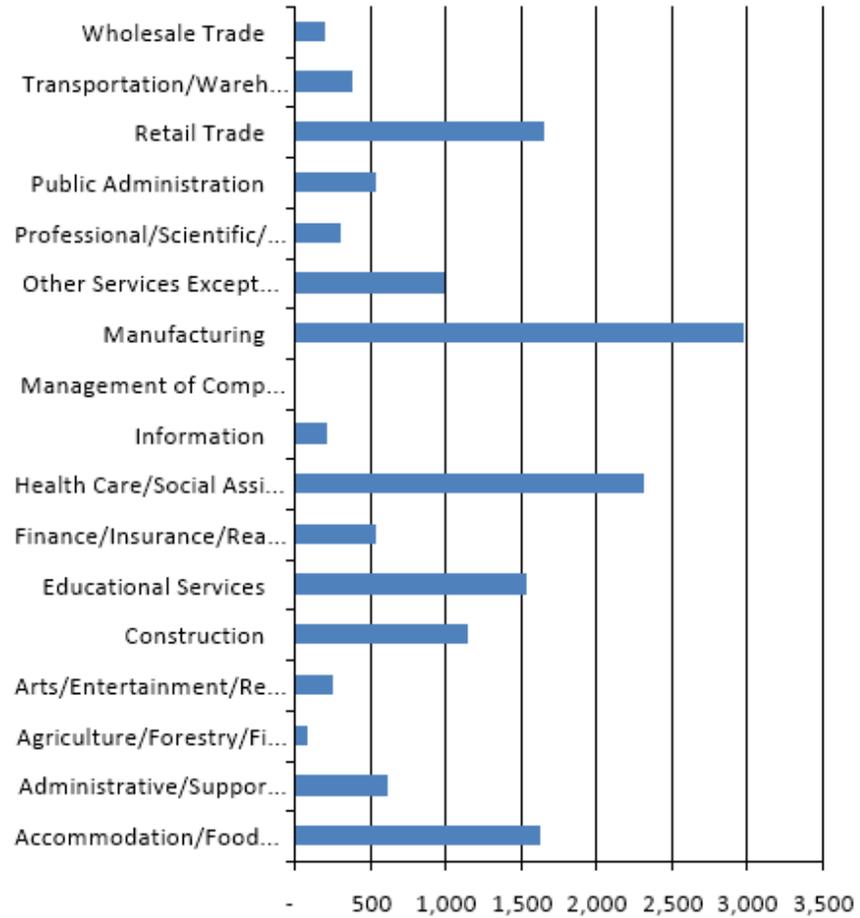
**Employed Civilian Population Aged
16+ Years - Employment Status -
2019 Estimates
Rome city, Georgia**



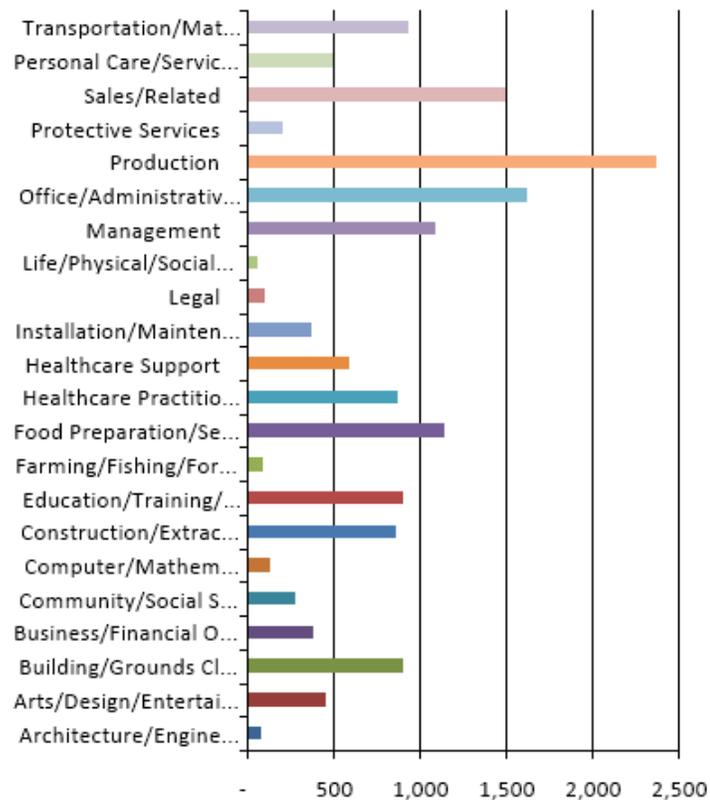
Employed Civilian Population by Class of Worker - 2019 Estimates Rome city, Georgia



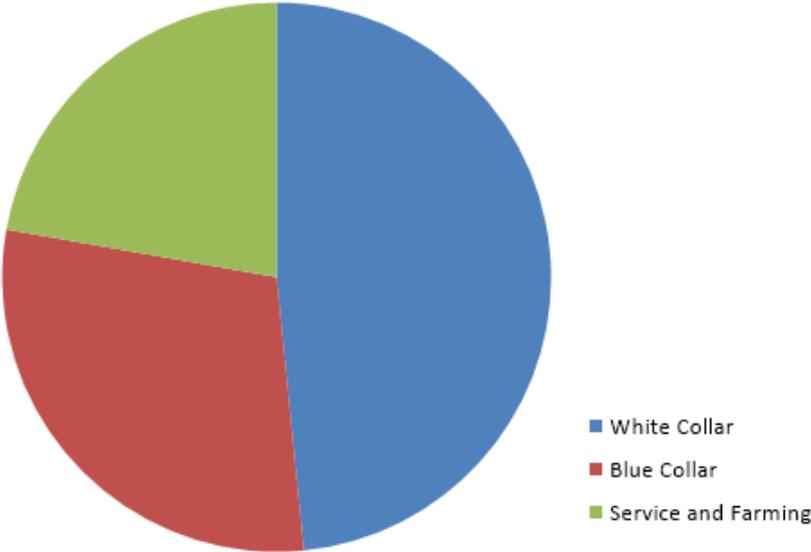
Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Rome city, Georgia



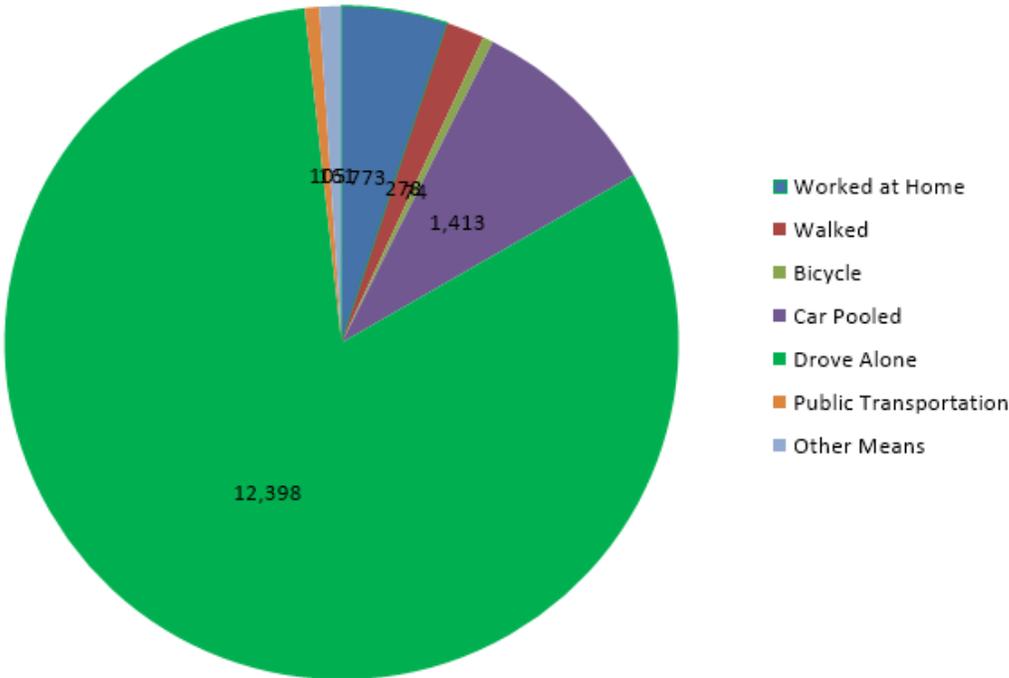
Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Rome city, Georgia



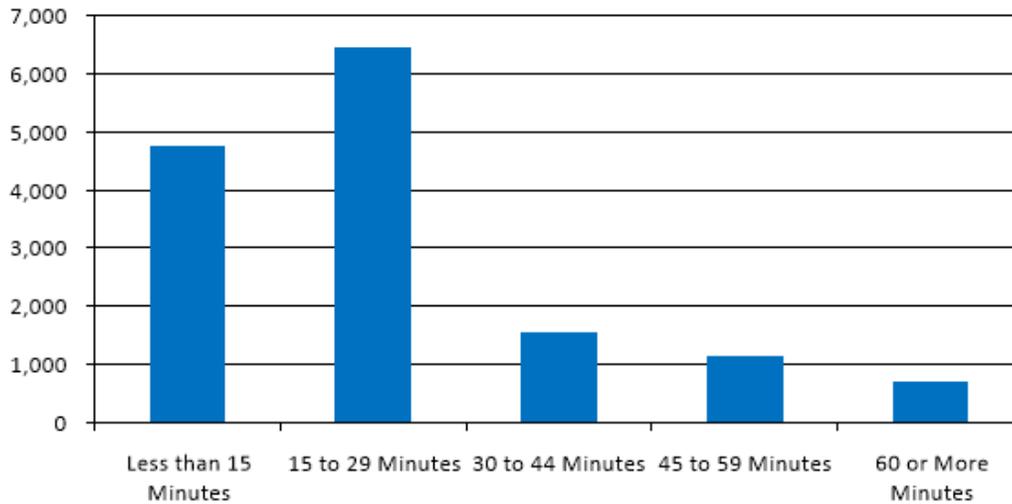
**Employed Civilian Population Aged 16+ Years by
Occupation - 2019 Estimates
Rome city, Georgia**



**Employed Civilian Population Aged 16+ Years
Transportation to Work - 2019 Estimates
Rome city, Georgia**



Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Rome city, Georgia



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years Employment Status Current Year Estimates - 2019	
Rome city, Georgia	
Status	Number
Employed	15,850
Unemployed	1,207
Armed Forces	9
Not in Labor Force	12,105
Unemployed	7.08%

Source: Ribbon Demographics; Claritas

Employed Civilian Population by Class of Worker		
Current Year Estimates - 2019		
Rome city, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	10,740	69.3%
Private Non-Profit Worker	1,516	9.8%
Federal Government Worker	127	0.8%
State Government Worker	575	3.7%
Local Government Worker	1,040	6.7%
Self-Employed Worker	1,492	9.6%
Unpaid Family Worker	2	0.0%
Total:	15,492	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2019 Rome city, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,639	10.6%
Administrative/Support/Waste Management	625	4.0%
Agriculture/Forestry/Fishing/Hunting/Mining	97	0.6%
Arts/Entertainment/Recreation	253	1.6%
Construction	1,153	7.4%
Educational Services	1,537	9.9%
Finance/Insurance/Real Estate/Rent/Lease	546	3.5%
Health Care/Social Assistance	2,324	15.0%
Information	215	1.4%
Management of Companies and Enterprises	15	0.1%
Manufacturing	2,984	19.3%
Other Services Except Public Administration	1,000	6.5%
Professional/Scientific/Technical Services	311	2.0%
Public Administration	546	3.5%
Retail Trade	1,657	10.7%
Transportation/Warehousing/Utilities	387	2.5%
Wholesale Trade	203	1.3%
Total:	15,492	100.0%

Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2019		
Rome city, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	83	0.5%
Arts/Design/Entertainment/Sports/Media	457	2.9%
Building/Grounds Cleaning/Maintenance	903	5.8%
Business/Financial Operations	383	2.5%
Community/Social Services	278	1.8%
Computer/Mathematical	137	0.9%
Construction/Extraction	869	5.6%
Education/Training/Library	911	5.9%
Farming/Fishing/Forestry	91	0.6%
Food Preparation/Serving Related	1,145	7.4%
Healthcare Practitioner/Technician	872	5.6%
Healthcare Support	591	3.8%
Installation/Maintenance/Repair	373	2.4%
Legal	101	0.7%
Life/Physical/Social Science	61	0.4%
Management	1,098	7.1%
Office/Administrative Support	1,622	10.5%
Production	2,373	15.3%
Protective Services	211	1.4%
Sales/Related	1,498	9.7%
Personal Care/Service	500	3.2%
Transportation/Material Moving	935	6.0%
Total:	15,492	100.0%
White Collar	7,501	48.4%
Blue Collar	4,550	29.4%
Service and Farming	3,441	22.2%
Total:	15,492	100.0%

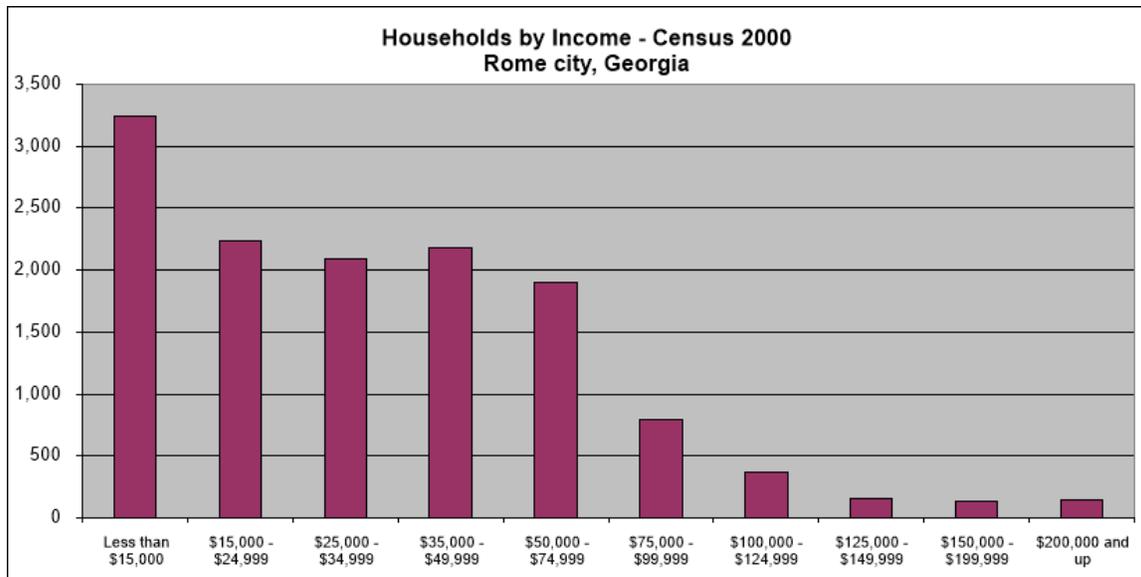
Source: Ribbon Demographics; Claritas

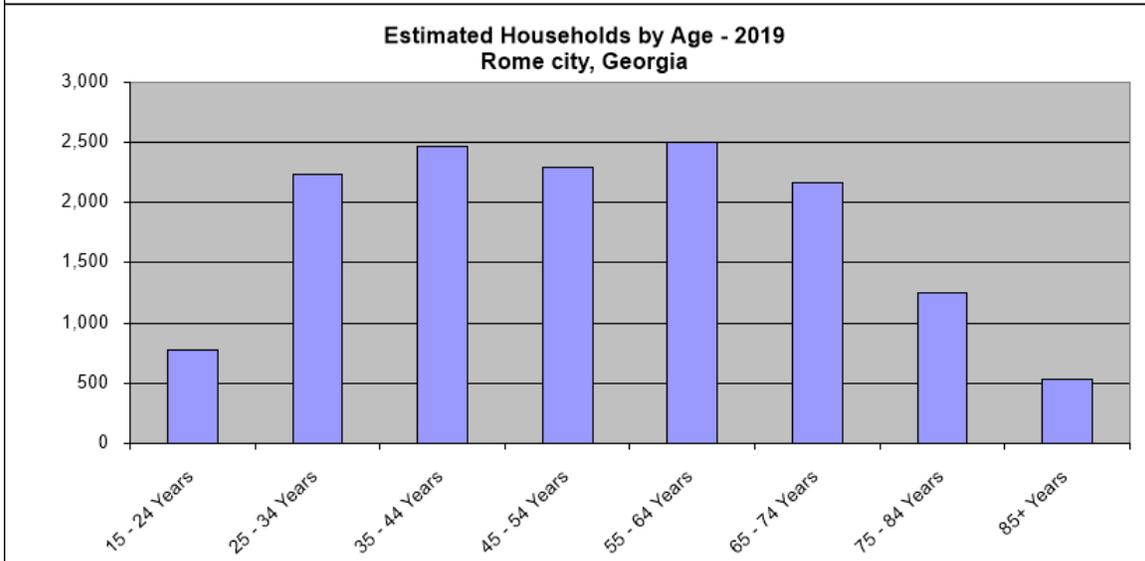
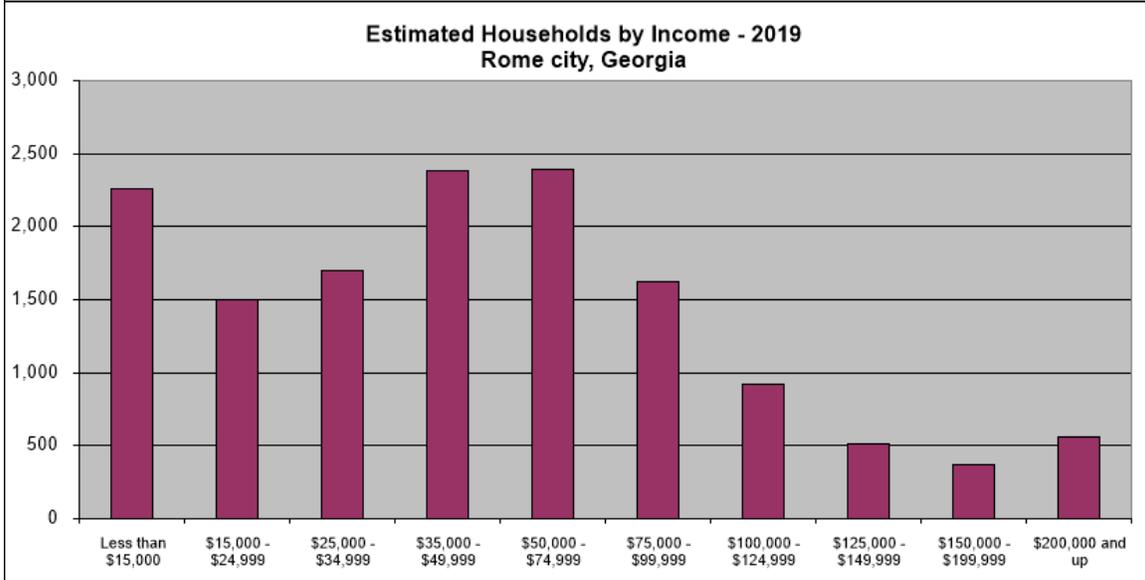
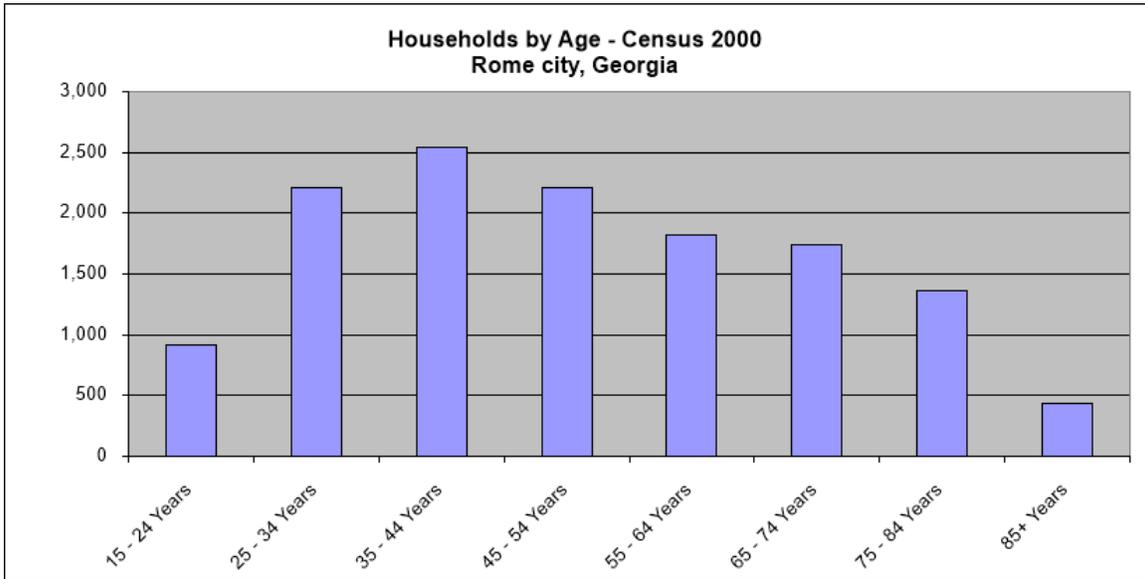
Employed Civilian Population Aged 16+ Years Transportation to Work <i>Current Year Estimates - 2019</i> Rome city, Georgia		
Transportation Mode	Number	Percent
Worked at Home	773	5.1%
Walked	278	1.8%
Bicycle	74	0.5%
Car Pooled	1,413	9.3%
Drove Alone	12,398	81.6%
Public Transportation	105	0.7%
Other Means	<u>161</u>	<u>1.1%</u>
Total:	15,202	100.0%

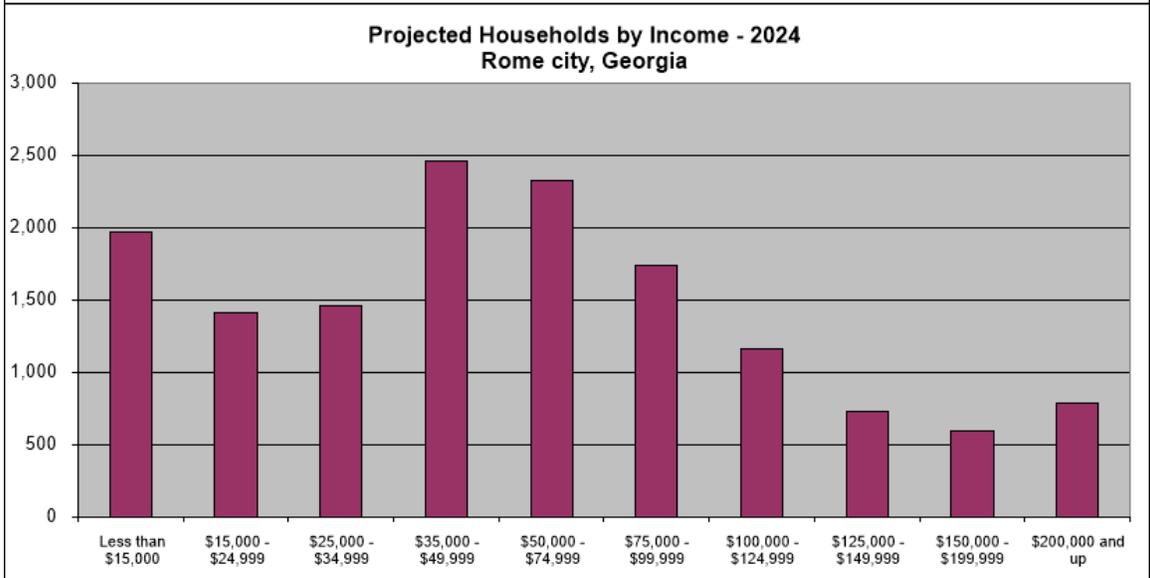
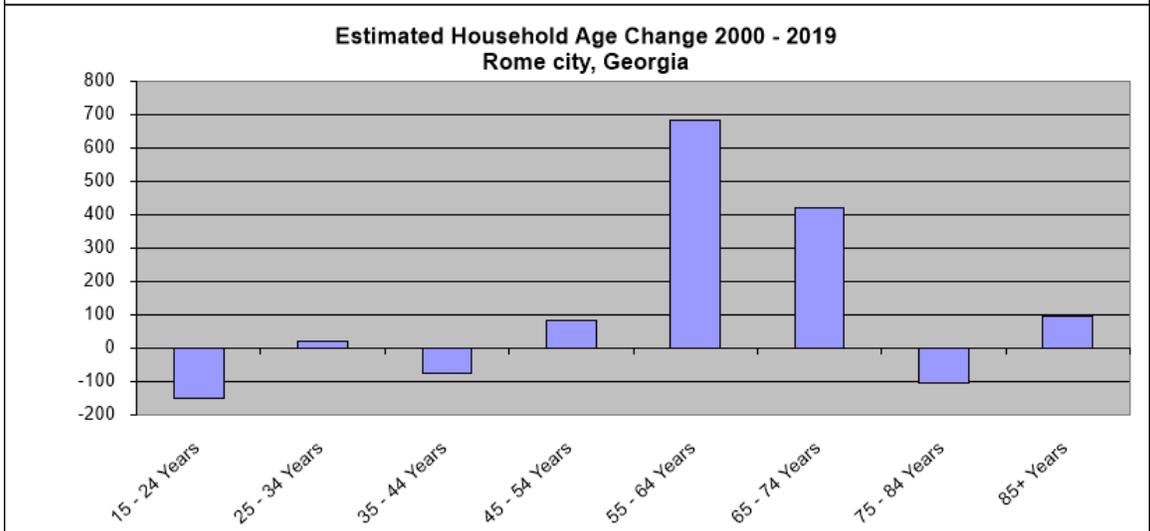
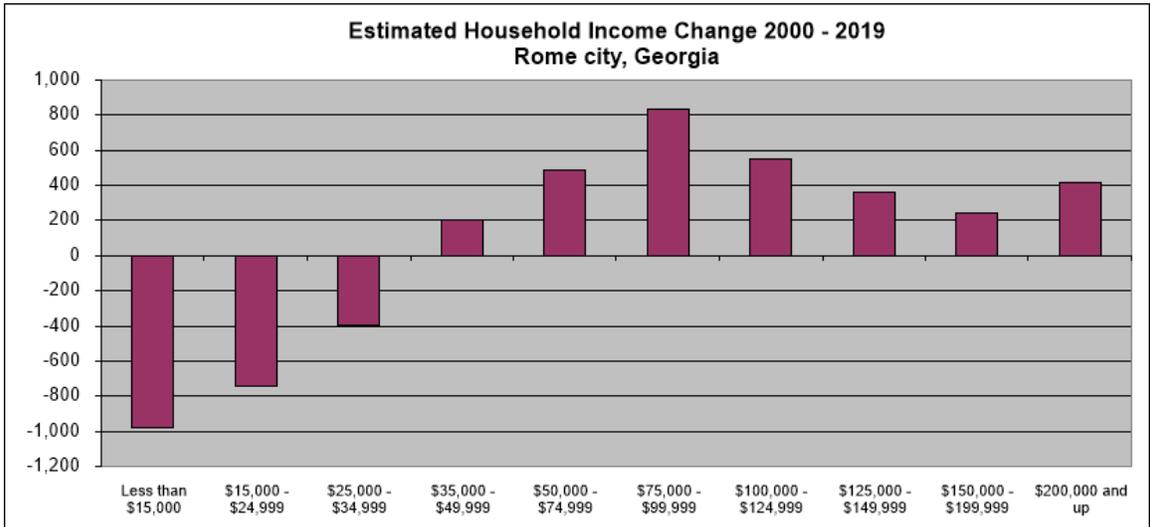
Source: Ribbon Demographics; Claritas

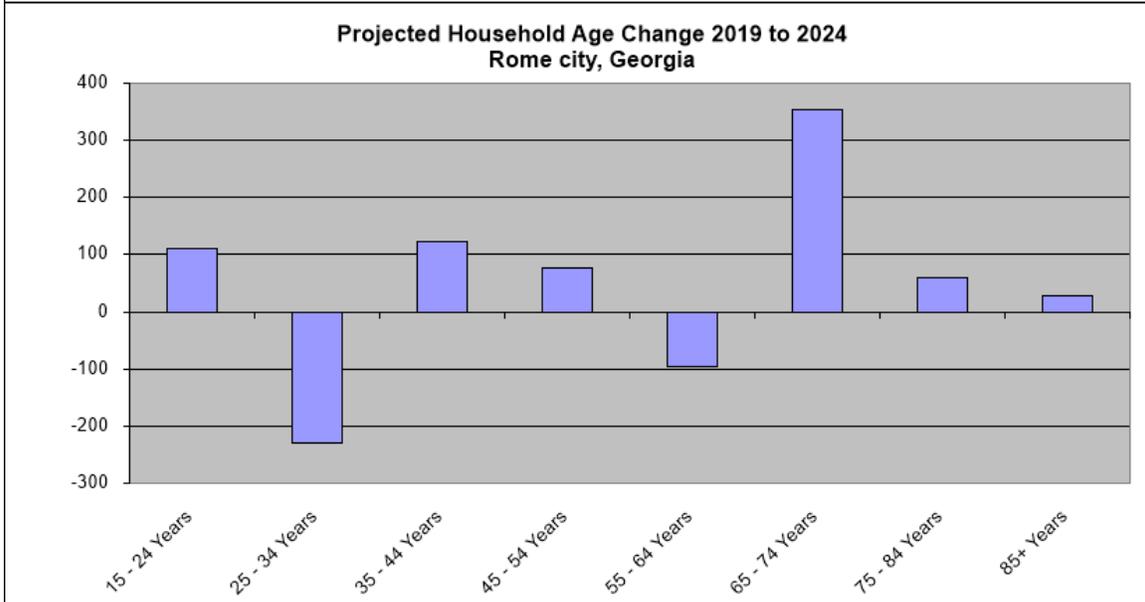
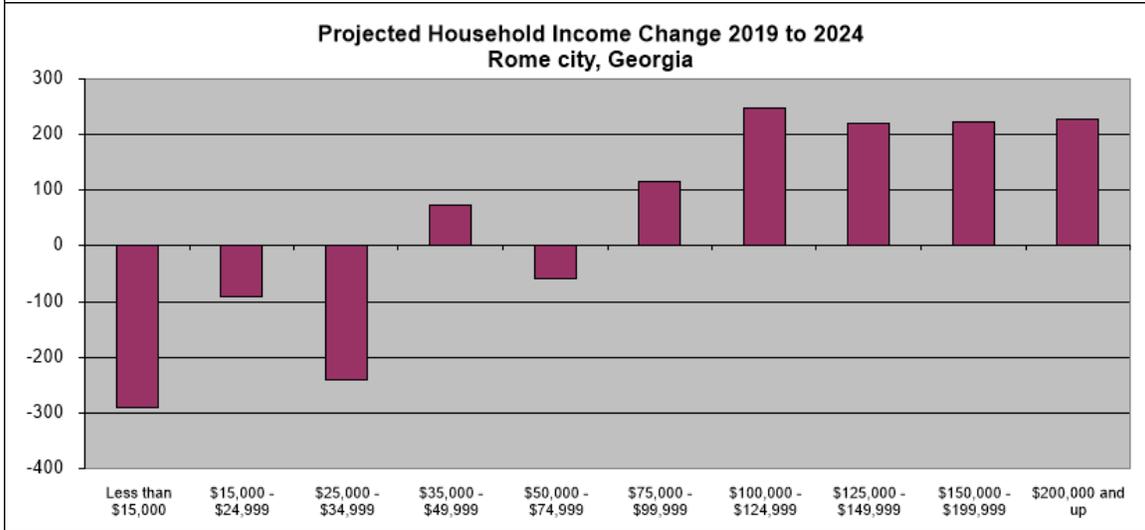
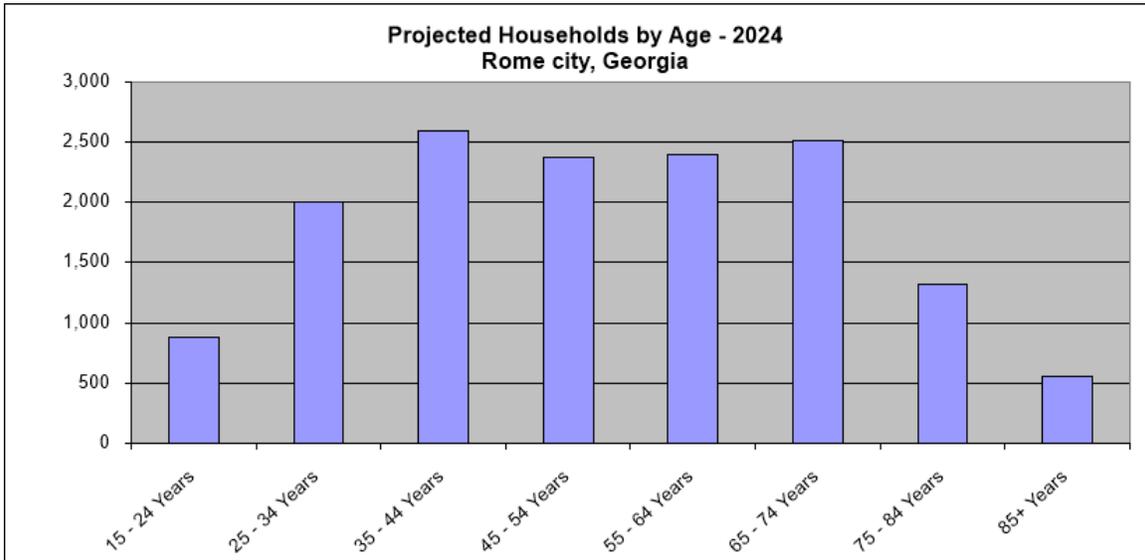
Employed Civilian Population Aged 16+ Years		
Travel Time to Work		
Current Year Estimates - 2019		
Rome city, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	4,730	32.6%
15 to 29 Minutes	6,428	44.3%
30 to 44 Minutes	1,528	10.5%
45 to 59 Minutes	1,120	7.7%
60 or More Minutes	689	4.8%
Total:	14,495	100.0%

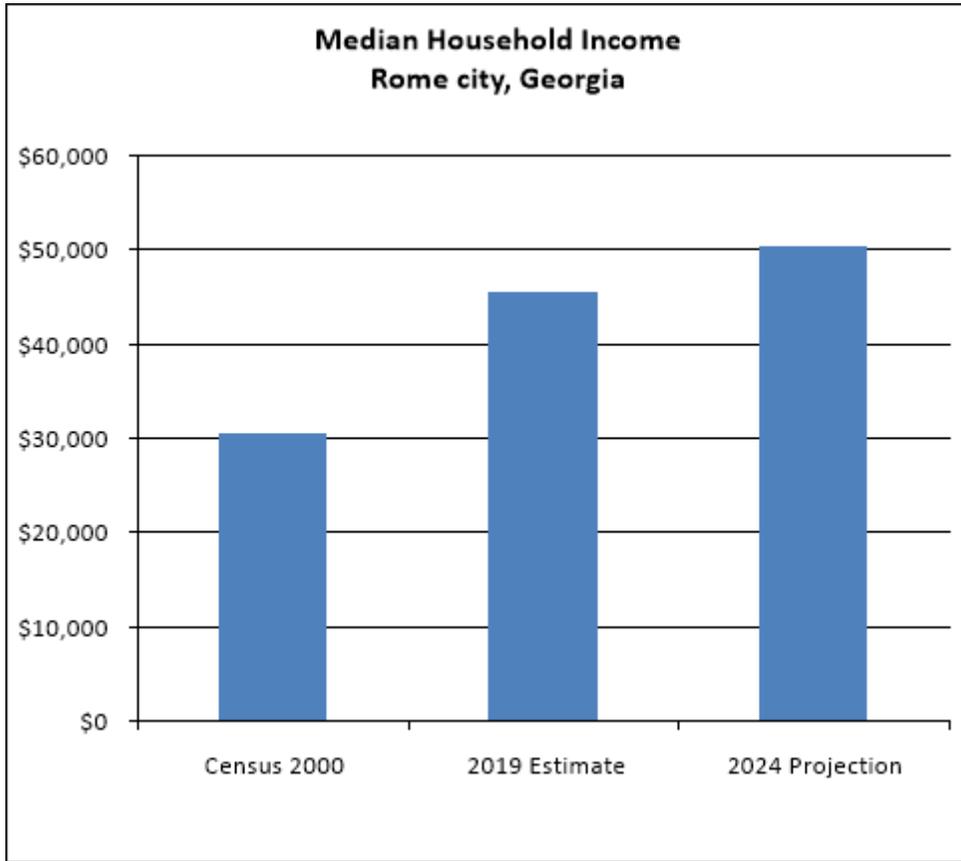
Source: Ribbon Demographics; Claritas











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Households by Income and Age Rome city, Georgia Census Data - 2000										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	330	352	418	397	396	496	606	243	3,238	24.4%
\$15,000 - \$24,999	244	391	374	194	287	401	271	77	2,239	16.9%
\$25,000 - \$34,999	147	312	502	298	280	245	248	64	2,096	15.8%
\$35,000 - \$49,999	151	545	513	393	234	236	89	19	2,180	16.5%
\$50,000 - \$74,999	48	464	487	374	266	200	51	12	1,902	14.4%
\$75,000 - \$99,999	1	104	164	235	173	73	33	6	789	6.0%
\$100,000 - \$124,999	0	29	51	154	62	48	24	4	372	2.8%
\$125,000 - \$149,999	0	5	19	76	36	2	10	4	152	1.1%
\$150,000 - \$199,999	0	0	8	61	32	22	6	2	131	1.0%
\$200,000 and up	0	8	9	33	50	18	22	6	146	1.1%
Total	921	2,210	2,545	2,215	1,816	1,741	1,360	437	13,245	100.0%
Percent	7.0%	16.7%	19.2%	16.7%	13.7%	13.1%	10.3%	3.3%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Rome city, Georgia										
Current Year Estimates - 2019										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	268	283	288	298	440	337	226	122	2,262	15.9%
\$15,000 - \$24,999	125	222	211	167	254	217	196	108	1,500	10.5%
\$25,000 - \$34,999	103	278	270	184	230	308	234	93	1,700	12.0%
\$35,000 - \$49,999	84	559	550	235	227	397	253	80	2,385	16.8%
\$50,000 - \$74,999	150	395	409	393	408	381	187	66	2,389	16.8%
\$75,000 - \$99,999	37	234	274	421	411	159	64	24	1,624	11.4%
\$100,000 - \$124,999	1	99	130	278	238	122	36	15	919	6.5%
\$125,000 - \$149,999	1	36	57	157	144	83	23	13	514	3.6%
\$150,000 - \$199,999	0	55	104	88	75	34	14	3	373	2.6%
\$200,000 and up	2	71	179	78	72	125	23	9	559	3.9%
Total	771	2,232	2,472	2,299	2,499	2,163	1,256	533	14,225	100.0%
Percent	5.4%	15.7%	17.4%	16.2%	17.6%	15.2%	8.8%	3.7%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Rome city, Georgia										
Estimated Change - 2000 to 2019										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-62	-69	-130	-99	44	-159	-380	-121	-976	-30.1%
\$15,000 - \$24,999	-119	-169	-163	-27	-33	-184	-75	31	-739	-33.0%
\$25,000 - \$34,999	-44	-34	-232	-114	-50	63	-14	29	-396	-18.9%
\$35,000 - \$49,999	-67	14	37	-158	-7	161	164	61	205	9.4%
\$50,000 - \$74,999	102	-69	-78	19	142	181	136	54	487	25.6%
\$75,000 - \$99,999	36	130	110	186	238	86	31	18	835	105.8%
\$100,000 - \$124,999	1	70	79	124	176	74	12	11	547	147.0%
\$125,000 - \$149,999	1	31	38	81	108	81	13	9	362	238.2%
\$150,000 - \$199,999	0	55	96	27	43	12	8	1	242	184.7%
\$200,000 and up	2	63	170	45	22	107	1	3	413	282.9%
Total	-150	22	-73	84	683	422	-104	96	980	7.4%
Percent Change	-16.3%	1.0%	-2.9%	3.8%	37.6%	24.2%	-7.6%	22.0%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Rome city, Georgia										
Five Year Projections - 2024										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	293	224	243	230	341	326	205	109	1,971	13.5%
\$15,000 - \$24,999	135	184	191	145	218	231	191	114	1,409	9.6%
\$25,000 - \$34,999	103	211	234	147	169	298	212	85	1,459	10.0%
\$35,000 - \$49,999	89	510	550	233	217	476	296	87	2,458	16.8%
\$50,000 - \$74,999	202	332	393	368	370	403	195	67	2,330	15.9%
\$75,000 - \$99,999	49	218	302	449	417	198	75	31	1,739	11.9%
\$100,000 - \$124,999	3	113	165	351	280	182	53	19	1,166	8.0%
\$125,000 - \$149,999	3	45	84	218	190	135	35	24	734	5.0%
\$150,000 - \$199,999	2	76	178	133	114	65	18	10	596	4.1%
\$200,000 and up	3	90	254	101	87	203	35	14	787	5.4%
Total	882	2,003	2,594	2,375	2,403	2,517	1,315	560	14,649	100.0%
Percent	6.0%	13.7%	17.7%	16.2%	16.4%	17.2%	9.0%	3.8%		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Rome city, Georgia										
Projected Change - 2019 to 2024										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	25	-59	-45	-68	-99	-11	-21	-13	-291	-12.9%
\$15,000 - \$24,999	10	-38	-20	-22	-36	14	-5	6	-91	-6.1%
\$25,000 - \$34,999	0	-67	-36	-37	-61	-10	-22	-8	-241	-14.2%
\$35,000 - \$49,999	5	-49	0	-2	-10	79	43	7	73	3.1%
\$50,000 - \$74,999	52	-63	-16	-25	-38	22	8	1	-59	-2.5%
\$75,000 - \$99,999	12	-16	28	28	6	39	11	7	115	7.1%
\$100,000 - \$124,999	2	14	35	73	42	60	17	4	247	26.9%
\$125,000 - \$149,999	2	9	27	61	46	52	12	11	220	42.8%
\$150,000 - \$199,999	2	21	74	45	39	31	4	7	223	59.8%
\$200,000 and up	1	19	75	23	15	78	12	5	228	40.8%
Total	111	-229	122	76	-96	354	59	27	424	3.0%
Percent Change	14.4%	-10.3%	4.9%	3.3%	-3.8%	16.4%	4.7%	5.1%		

Source: Claritas; Ribbon Demographics

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Median Household Income Rome city, Georgia		
Census 2000	2019 Estimate	2024 Projection
\$30,465	\$45,381	\$50,295

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Median Household Income by Area			
Rome city, Georgia			
Geography ID	Census 2000	2019 Estimate	2024 Projection
1366668	\$30,465	\$45,381	\$50,295

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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	225	207	179	127	133	871
\$10,000-20,000	150	180	99	183	64	676
\$20,000-30,000	82	219	89	44	230	664
\$30,000-40,000	54	63	69	33	78	297
\$40,000-50,000	67	150	65	49	22	353
\$50,000-60,000	65	26	84	90	46	311
\$60,000-75,000	70	38	8	36	1	153
\$75,000-100,000	3	43	31	24	79	180
\$100,000-125,000	3	48	4	4	18	77
\$125,000-150,000	23	5	21	8	50	107
\$150,000-200,000	14	13	9	52	7	95
\$200,000+	<u>426</u>	<u>121</u>	<u>124</u>	<u>48</u>	<u>55</u>	<u>774</u>
Total	1,182	1,113	782	698	783	4,558

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	363	96	10	3	2	474
\$10,000-20,000	201	86	43	34	7	371
\$20,000-30,000	75	73	40	37	7	232
\$30,000-40,000	78	10	41	1	44	174
\$40,000-50,000	52	17	9	6	1	85
\$50,000-60,000	55	26	12	0	1	94
\$60,000-75,000	50	33	25	2	0	110
\$75,000-100,000	39	22	14	4	13	92
\$100,000-125,000	15	4	9	1	4	33
\$125,000-150,000	10	8	15	0	1	34
\$150,000-200,000	19	3	5	0	3	30
\$200,000+	<u>220</u>	<u>72</u>	<u>19</u>	<u>28</u>	<u>13</u>	<u>352</u>
Total	1,177	450	242	116	96	2,081

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	278	43	7	1	2	331
\$10,000-20,000	178	25	8	0	7	218
\$20,000-30,000	62	41	30	35	7	175
\$30,000-40,000	54	7	26	0	43	130
\$40,000-50,000	42	6	6	0	1	55
\$50,000-60,000	30	23	9	0	0	62
\$60,000-75,000	35	19	7	2	0	63
\$75,000-100,000	20	3	5	0	13	41
\$100,000-125,000	7	2	2	1	3	15
\$125,000-150,000	7	6	10	0	1	24
\$150,000-200,000	10	1	3	0	3	17
\$200,000+	<u>192</u>	<u>68</u>	<u>18</u>	<u>28</u>	<u>12</u>	<u>318</u>
Total	915	244	131	67	92	1,449

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	588	303	189	130	135	1,345
\$10,000-20,000	351	266	142	217	71	1,047
\$20,000-30,000	157	292	129	81	237	896
\$30,000-40,000	132	73	110	34	122	471
\$40,000-50,000	119	167	74	55	23	438
\$50,000-60,000	120	52	96	90	47	405
\$60,000-75,000	120	71	33	38	1	263
\$75,000-100,000	42	65	45	28	92	272
\$100,000-125,000	18	52	13	5	22	110
\$125,000-150,000	33	13	36	8	51	141
\$150,000-200,000	33	16	14	52	10	125
\$200,000+	<u>646</u>	<u>193</u>	<u>143</u>	<u>76</u>	<u>68</u>	<u>1,126</u>
Total	2,359	1,563	1,024	814	879	6,639

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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	4.9%	4.5%	3.9%	2.8%	2.9%	19.1%
\$10,000-20,000	3.3%	3.9%	2.2%	4.0%	1.4%	14.8%
\$20,000-30,000	1.8%	4.8%	2.0%	1.0%	5.0%	14.6%
\$30,000-40,000	1.2%	1.4%	1.5%	0.7%	1.7%	6.5%
\$40,000-50,000	1.5%	3.3%	1.4%	1.1%	0.5%	7.7%
\$50,000-60,000	1.4%	0.6%	1.8%	2.0%	1.0%	6.8%
\$60,000-75,000	1.5%	0.8%	0.2%	0.8%	0.0%	3.4%
\$75,000-100,000	0.1%	0.9%	0.7%	0.5%	1.7%	3.9%
\$100,000-125,000	0.1%	1.1%	0.1%	0.1%	0.4%	1.7%
\$125,000-150,000	0.5%	0.1%	0.5%	0.2%	1.1%	2.3%
\$150,000-200,000	0.3%	0.3%	0.2%	1.1%	0.2%	2.1%
\$200,000+	9.3%	2.7%	2.7%	1.1%	1.2%	17.0%
Total	25.9%	24.4%	17.2%	15.3%	17.2%	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	17.4%	4.6%	0.5%	0.1%	0.1%	22.8%
\$10,000-20,000	9.7%	4.1%	2.1%	1.6%	0.3%	17.8%
\$20,000-30,000	3.6%	3.5%	1.9%	1.8%	0.3%	11.1%
\$30,000-40,000	3.7%	0.5%	2.0%	0.0%	2.1%	8.4%
\$40,000-50,000	2.5%	0.8%	0.4%	0.3%	0.0%	4.1%
\$50,000-60,000	2.6%	1.2%	0.6%	0.0%	0.0%	4.5%
\$60,000-75,000	2.4%	1.6%	1.2%	0.1%	0.0%	5.3%
\$75,000-100,000	1.9%	1.1%	0.7%	0.2%	0.6%	4.4%
\$100,000-125,000	0.7%	0.2%	0.4%	0.0%	0.2%	1.6%
\$125,000-150,000	0.5%	0.4%	0.7%	0.0%	0.0%	1.6%
\$150,000-200,000	0.9%	0.1%	0.2%	0.0%	0.1%	1.4%
\$200,000+	10.6%	3.5%	0.9%	1.3%	0.6%	16.9%
Total	56.6%	21.6%	11.6%	5.6%	4.6%	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	19.2%	3.0%	0.5%	0.1%	0.1%	22.8%
\$10,000-20,000	12.3%	1.7%	0.6%	0.0%	0.5%	15.0%
\$20,000-30,000	4.3%	2.8%	2.1%	2.4%	0.5%	12.1%
\$30,000-40,000	3.7%	0.5%	1.8%	0.0%	3.0%	9.0%
\$40,000-50,000	2.9%	0.4%	0.4%	0.0%	0.1%	3.8%
\$50,000-60,000	2.1%	1.6%	0.6%	0.0%	0.0%	4.3%
\$60,000-75,000	2.4%	1.3%	0.5%	0.1%	0.0%	4.3%
\$75,000-100,000	1.4%	0.2%	0.3%	0.0%	0.9%	2.8%
\$100,000-125,000	0.5%	0.1%	0.1%	0.1%	0.2%	1.0%
\$125,000-150,000	0.5%	0.4%	0.7%	0.0%	0.1%	1.7%
\$150,000-200,000	0.7%	0.1%	0.2%	0.0%	0.2%	1.2%
\$200,000+	13.3%	4.7%	1.2%	1.9%	0.8%	21.9%
Total	63.1%	16.8%	9.0%	4.6%	6.3%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.9%	4.6%	2.8%	2.0%	2.0%	20.3%
\$10,000-20,000	5.3%	4.0%	2.1%	3.3%	1.1%	15.8%
\$20,000-30,000	2.4%	4.4%	1.9%	1.2%	3.6%	13.5%
\$30,000-40,000	2.0%	1.1%	1.7%	0.5%	1.8%	7.1%
\$40,000-50,000	1.8%	2.5%	1.1%	0.8%	0.3%	6.6%
\$50,000-60,000	1.8%	0.8%	1.4%	1.4%	0.7%	6.1%
\$60,000-75,000	1.8%	1.1%	0.5%	0.6%	0.0%	4.0%
\$75,000-100,000	0.6%	1.0%	0.7%	0.4%	1.4%	4.1%
\$100,000-125,000	0.3%	0.8%	0.2%	0.1%	0.3%	1.7%
\$125,000-150,000	0.5%	0.2%	0.5%	0.1%	0.8%	2.1%
\$150,000-200,000	0.5%	0.2%	0.2%	0.8%	0.2%	1.9%
\$200,000+	9.7%	2.9%	2.2%	1.1%	1.0%	17.0%
Total	35.5%	23.5%	15.4%	12.3%	13.2%	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	22	131	29	71	0	253
\$10,000-20,000	38	62	43	58	129	330
\$20,000-30,000	52	89	76	14	38	269
\$30,000-40,000	30	113	48	28	40	259
\$40,000-50,000	58	79	59	57	18	271
\$50,000-60,000	24	102	129	88	35	378
\$60,000-75,000	39	183	106	114	99	541
\$75,000-100,000	8	67	71	49	68	263
\$100,000-125,000	4	30	25	29	32	120
\$125,000-150,000	2	22	33	67	19	143
\$150,000-200,000	1	13	28	78	16	136
\$200,000+	24	57	19	32	22	154
Total	302	948	666	685	516	3,117

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	349	111	32	1	29	522
\$10,000-20,000	335	185	25	11	20	576
\$20,000-30,000	209	249	57	12	10	537
\$30,000-40,000	130	219	87	21	10	467
\$40,000-50,000	98	175	46	44	19	382
\$50,000-60,000	94	188	38	8	38	366
\$60,000-75,000	91	192	57	16	5	361
\$75,000-100,000	25	142	12	16	20	215
\$100,000-125,000	20	35	42	23	2	122
\$125,000-150,000	17	60	5	9	9	100
\$150,000-200,000	12	49	7	8	5	81
\$200,000+	142	55	15	17	773	1,002
Total	1,522	1,660	423	186	940	4,731

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	329	70	11	1	10	421
\$10,000-20,000	293	164	25	10	1	493
\$20,000-30,000	158	218	47	11	9	443
\$30,000-40,000	116	192	80	8	0	396
\$40,000-50,000	82	129	29	22	6	268
\$50,000-60,000	78	115	35	4	13	245
\$60,000-75,000	54	105	23	2	2	186
\$75,000-100,000	24	78	6	7	2	117
\$100,000-125,000	17	10	14	1	1	43
\$125,000-150,000	12	40	5	4	0	61
\$150,000-200,000	8	25	4	5	0	42
\$200,000+	118	43	11	16	771	959
Total	1,289	1,189	290	91	815	3,674

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	371	242	61	72	29	775
\$10,000-20,000	373	247	68	69	149	906
\$20,000-30,000	261	338	133	26	48	806
\$30,000-40,000	160	332	135	49	50	726
\$40,000-50,000	156	254	105	101	37	653
\$50,000-60,000	118	290	167	96	73	744
\$60,000-75,000	130	375	163	130	104	902
\$75,000-100,000	33	209	83	65	88	478
\$100,000-125,000	24	65	67	52	34	242
\$125,000-150,000	19	82	38	76	28	243
\$150,000-200,000	13	62	35	86	21	217
\$200,000+	166	112	34	49	795	1,156
Total	1,824	2,608	1,089	871	1,456	7,848

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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	0.7%	4.2%	0.9%	2.3%	0.0%	8.1%
\$10,000-20,000	1.2%	2.0%	1.4%	1.9%	4.1%	10.6%
\$20,000-30,000	1.7%	2.9%	2.4%	0.4%	1.2%	8.6%
\$30,000-40,000	1.0%	3.6%	1.5%	0.9%	1.3%	8.3%
\$40,000-50,000	1.9%	2.5%	1.9%	1.8%	0.6%	8.7%
\$50,000-60,000	0.8%	3.3%	4.1%	2.8%	1.1%	12.1%
\$60,000-75,000	1.3%	5.9%	3.4%	3.7%	3.2%	17.4%
\$75,000-100,000	0.3%	2.1%	2.3%	1.6%	2.2%	8.4%
\$100,000-125,000	0.1%	1.0%	0.8%	0.9%	1.0%	3.8%
\$125,000-150,000	0.1%	0.7%	1.1%	2.1%	0.6%	4.6%
\$150,000-200,000	0.0%	0.4%	0.9%	2.5%	0.5%	4.4%
\$200,000+	0.8%	1.8%	0.6%	1.0%	0.7%	4.9%
Total	9.7%	30.4%	21.4%	22.0%	16.6%	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	7.4%	2.3%	0.7%	0.0%	0.6%	11.0%
\$10,000-20,000	7.1%	3.9%	0.5%	0.2%	0.4%	12.2%
\$20,000-30,000	4.4%	5.3%	1.2%	0.3%	0.2%	11.4%
\$30,000-40,000	2.7%	4.6%	1.8%	0.4%	0.2%	9.9%
\$40,000-50,000	2.1%	3.7%	1.0%	0.9%	0.4%	8.1%
\$50,000-60,000	2.0%	4.0%	0.8%	0.2%	0.8%	7.7%
\$60,000-75,000	1.9%	4.1%	1.2%	0.3%	0.1%	7.6%
\$75,000-100,000	0.5%	3.0%	0.3%	0.3%	0.4%	4.5%
\$100,000-125,000	0.4%	0.7%	0.9%	0.5%	0.0%	2.6%
\$125,000-150,000	0.4%	1.3%	0.1%	0.2%	0.2%	2.1%
\$150,000-200,000	0.3%	1.0%	0.1%	0.2%	0.1%	1.7%
\$200,000+	3.0%	1.2%	0.3%	0.4%	16.3%	21.2%
Total	32.2%	35.1%	8.9%	3.9%	19.9%	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	9.0%	1.9%	0.3%	0.0%	0.3%	11.5%
\$10,000-20,000	8.0%	4.5%	0.7%	0.3%	0.0%	13.4%
\$20,000-30,000	4.3%	5.9%	1.3%	0.3%	0.2%	12.1%
\$30,000-40,000	3.2%	5.2%	2.2%	0.2%	0.0%	10.8%
\$40,000-50,000	2.2%	3.5%	0.8%	0.6%	0.2%	7.3%
\$50,000-60,000	2.1%	3.1%	1.0%	0.1%	0.4%	6.7%
\$60,000-75,000	1.5%	2.9%	0.6%	0.1%	0.1%	5.1%
\$75,000-100,000	0.7%	2.1%	0.2%	0.2%	0.1%	3.2%
\$100,000-125,000	0.5%	0.3%	0.4%	0.0%	0.0%	1.2%
\$125,000-150,000	0.3%	1.1%	0.1%	0.1%	0.0%	1.7%
\$150,000-200,000	0.2%	0.7%	0.1%	0.1%	0.0%	1.1%
\$200,000+	3.2%	1.2%	0.3%	0.4%	21.0%	26.1%
Total	35.1%	32.4%	7.9%	2.5%	22.2%	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	4.7%	3.1%	0.8%	0.9%	0.4%	9.9%
\$10,000-20,000	4.8%	3.1%	0.9%	0.9%	1.9%	11.5%
\$20,000-30,000	3.3%	4.3%	1.7%	0.3%	0.6%	10.3%
\$30,000-40,000	2.0%	4.2%	1.7%	0.6%	0.6%	9.3%
\$40,000-50,000	2.0%	3.2%	1.3%	1.3%	0.5%	8.3%
\$50,000-60,000	1.5%	3.7%	2.1%	1.2%	0.9%	9.5%
\$60,000-75,000	1.7%	4.8%	2.1%	1.7%	1.3%	11.5%
\$75,000-100,000	0.4%	2.7%	1.1%	0.8%	1.1%	6.1%
\$100,000-125,000	0.3%	0.8%	0.9%	0.7%	0.4%	3.1%
\$125,000-150,000	0.2%	1.0%	0.5%	1.0%	0.4%	3.1%
\$150,000-200,000	0.2%	0.8%	0.4%	1.1%	0.3%	2.8%
\$200,000+	2.1%	1.4%	0.4%	0.6%	10.1%	14.7%
Total	23.2%	33.2%	13.9%	11.1%	18.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	194	164	136	115	79	688
\$10,000-20,000	110	101	67	150	56	484
\$20,000-30,000	130	255	126	44	288	843
\$30,000-40,000	44	113	103	55	148	463
\$40,000-50,000	67	121	62	44	29	323
\$50,000-60,000	36	64	124	117	55	396
\$60,000-75,000	107	67	27	17	5	223
\$75,000-100,000	10	60	17	19	90	196
\$100,000-125,000	11	55	10	2	21	99
\$125,000-150,000	14	3	27	5	48	97
\$150,000-200,000	28	25	19	77	7	156
\$200,000+	<u>303</u>	<u>80</u>	<u>104</u>	<u>50</u>	<u>31</u>	<u>568</u>
Total	1,054	1,108	822	695	857	4,536

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	432	76	10	6	0	524
\$10,000-20,000	226	89	43	24	2	384
\$20,000-30,000	75	61	39	31	5	211
\$30,000-40,000	150	11	43	3	36	243
\$40,000-50,000	58	19	11	12	2	102
\$50,000-60,000	83	26	20	1	1	131
\$60,000-75,000	96	53	37	6	1	193
\$75,000-100,000	53	51	20	9	17	150
\$100,000-125,000	59	22	18	2	6	107
\$125,000-150,000	19	4	14	1	0	38
\$150,000-200,000	45	8	10	9	11	83
\$200,000+	<u>271</u>	<u>74</u>	<u>31</u>	<u>15</u>	<u>10</u>	<u>401</u>
Total	1,567	494	296	119	91	2,567

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	336	34	6	4	0	380
\$10,000-20,000	199	32	8	0	2	241
\$20,000-30,000	65	38	33	28	5	169
\$30,000-40,000	113	10	29	2	35	189
\$40,000-50,000	46	6	8	1	1	62
\$50,000-60,000	57	23	17	1	1	99
\$60,000-75,000	62	30	9	5	1	107
\$75,000-100,000	36	11	11	2	17	77
\$100,000-125,000	44	18	9	2	4	77
\$125,000-150,000	15	3	8	0	0	26
\$150,000-200,000	39	5	8	7	11	70
\$200,000+	<u>238</u>	<u>72</u>	<u>29</u>	<u>15</u>	<u>9</u>	<u>363</u>
Total	1,250	282	175	67	86	1,860

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	626	240	146	121	79	1,212
\$10,000-20,000	336	190	110	174	58	868
\$20,000-30,000	205	316	165	75	293	1,054
\$30,000-40,000	194	124	146	58	184	706
\$40,000-50,000	125	140	73	56	31	425
\$50,000-60,000	119	90	144	118	56	527
\$60,000-75,000	203	120	64	23	6	416
\$75,000-100,000	63	111	37	28	107	346
\$100,000-125,000	70	77	28	4	27	206
\$125,000-150,000	33	7	41	6	48	135
\$150,000-200,000	73	33	29	86	18	239
\$200,000+	<u>574</u>	<u>154</u>	<u>135</u>	<u>65</u>	<u>41</u>	<u>969</u>
Total	2,621	1,602	1,118	814	948	7,103

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.3%	3.6%	3.0%	2.5%	1.7%	15.2%
\$10,000-20,000	2.4%	2.2%	1.5%	3.3%	1.2%	10.7%
\$20,000-30,000	2.9%	5.6%	2.8%	1.0%	6.3%	18.6%
\$30,000-40,000	1.0%	2.5%	2.3%	1.2%	3.3%	10.2%
\$40,000-50,000	1.5%	2.7%	1.4%	1.0%	0.6%	7.1%
\$50,000-60,000	0.8%	1.4%	2.7%	2.6%	1.2%	8.7%
\$60,000-75,000	2.4%	1.5%	0.6%	0.4%	0.1%	4.9%
\$75,000-100,000	0.2%	1.3%	0.4%	0.4%	2.0%	4.3%
\$100,000-125,000	0.2%	1.2%	0.2%	0.0%	0.5%	2.2%
\$125,000-150,000	0.3%	0.1%	0.6%	0.1%	1.1%	2.1%
\$150,000-200,000	0.6%	0.6%	0.4%	1.7%	0.2%	3.4%
\$200,000+	6.7%	1.8%	2.3%	1.1%	0.7%	12.5%
Total	23.2%	24.4%	18.1%	15.3%	18.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.8%	3.0%	0.4%	0.2%	0.0%	20.4%
\$10,000-20,000	8.8%	3.5%	1.7%	0.9%	0.1%	15.0%
\$20,000-30,000	2.9%	2.4%	1.5%	1.2%	0.2%	8.2%
\$30,000-40,000	5.8%	0.4%	1.7%	0.1%	1.4%	9.5%
\$40,000-50,000	2.3%	0.7%	0.4%	0.5%	0.1%	4.0%
\$50,000-60,000	3.2%	1.0%	0.8%	0.0%	0.0%	5.1%
\$60,000-75,000	3.7%	2.1%	1.4%	0.2%	0.0%	7.5%
\$75,000-100,000	2.1%	2.0%	0.8%	0.4%	0.7%	5.8%
\$100,000-125,000	2.3%	0.9%	0.7%	0.1%	0.2%	4.2%
\$125,000-150,000	0.7%	0.2%	0.5%	0.0%	0.0%	1.5%
\$150,000-200,000	1.8%	0.3%	0.4%	0.4%	0.4%	3.2%
\$200,000+	10.6%	2.9%	1.2%	0.6%	0.4%	15.6%
Total	61.0%	19.2%	11.5%	4.6%	3.5%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	18.1%	1.8%	0.3%	0.2%	0.0%	20.4%
\$10,000-20,000	10.7%	1.7%	0.4%	0.0%	0.1%	13.0%
\$20,000-30,000	3.5%	2.0%	1.8%	1.5%	0.3%	9.1%
\$30,000-40,000	6.1%	0.5%	1.6%	0.1%	1.9%	10.2%
\$40,000-50,000	2.5%	0.3%	0.4%	0.1%	0.1%	3.3%
\$50,000-60,000	3.1%	1.2%	0.9%	0.1%	0.1%	5.3%
\$60,000-75,000	3.3%	1.6%	0.5%	0.3%	0.1%	5.8%
\$75,000-100,000	1.9%	0.6%	0.6%	0.1%	0.9%	4.1%
\$100,000-125,000	2.4%	1.0%	0.5%	0.1%	0.2%	4.1%
\$125,000-150,000	0.8%	0.2%	0.4%	0.0%	0.0%	1.4%
\$150,000-200,000	2.1%	0.3%	0.4%	0.4%	0.6%	3.8%
\$200,000+	12.8%	3.9%	1.6%	0.8%	0.5%	19.5%
Total	67.2%	15.2%	9.4%	3.6%	4.6%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.8%	3.4%	2.1%	1.7%	1.1%	17.1%
\$10,000-20,000	4.7%	2.7%	1.5%	2.4%	0.8%	12.2%
\$20,000-30,000	2.9%	4.4%	2.3%	1.1%	4.1%	14.8%
\$30,000-40,000	2.7%	1.7%	2.1%	0.8%	2.6%	9.9%
\$40,000-50,000	1.8%	2.0%	1.0%	0.8%	0.4%	6.0%
\$50,000-60,000	1.7%	1.3%	2.0%	1.7%	0.8%	7.4%
\$60,000-75,000	2.9%	1.7%	0.9%	0.3%	0.1%	5.9%
\$75,000-100,000	0.9%	1.6%	0.5%	0.4%	1.5%	4.9%
\$100,000-125,000	1.0%	1.1%	0.4%	0.1%	0.4%	2.9%
\$125,000-150,000	0.5%	0.1%	0.6%	0.1%	0.7%	1.9%
\$150,000-200,000	1.0%	0.5%	0.4%	1.2%	0.3%	3.4%
\$200,000+	8.1%	2.2%	1.9%	0.9%	0.6%	13.6%
Total	36.9%	22.6%	15.7%	11.5%	13.3%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	11	60	16	49	3	139
\$10,000-20,000	18	32	17	14	94	175
\$20,000-30,000	61	90	75	22	54	302
\$30,000-40,000	40	144	36	40	43	303
\$40,000-50,000	52	76	63	35	19	245
\$50,000-60,000	34	94	124	101	30	383
\$60,000-75,000	67	258	140	139	139	743
\$75,000-100,000	7	130	49	55	71	312
\$100,000-125,000	3	22	48	41	38	152
\$125,000-150,000	2	27	30	70	21	150
\$150,000-200,000	4	33	47	64	26	174
\$200,000+	10	21	7	28	11	77
Total	309	987	652	658	549	3,155

Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	229	76	12	4	31	352
\$10,000-20,000	318	164	24	13	23	542
\$20,000-30,000	163	174	48	11	8	404
\$30,000-40,000	134	229	71	30	9	473
\$40,000-50,000	78	133	43	46	15	315
\$50,000-60,000	151	254	43	11	35	494
\$60,000-75,000	116	225	85	29	10	465
\$75,000-100,000	29	165	17	26	24	261
\$100,000-125,000	29	46	59	20	2	156
\$125,000-150,000	14	48	5	12	9	88
\$150,000-200,000	24	62	31	23	6	146
\$200,000+	100	45	11	7	679	842
Total	1,385	1,621	449	232	851	4,538

Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	216	47	7	4	12	286
\$10,000-20,000	298	156	23	13	3	493
\$20,000-30,000	118	157	40	10	7	332
\$30,000-40,000	123	209	69	18	1	420
\$40,000-50,000	69	101	33	27	5	235
\$50,000-60,000	131	160	41	7	18	357
\$60,000-75,000	77	121	42	4	7	251
\$75,000-100,000	29	101	13	8	6	157
\$100,000-125,000	28	23	21	4	2	78
\$125,000-150,000	7	28	3	5	0	43
\$150,000-200,000	21	39	23	20	1	104
\$200,000+	83	40	7	6	677	813
Total	1,200	1,182	322	126	739	3,569

Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	240	136	28	53	34	491
\$10,000-20,000	336	196	41	27	117	717
\$20,000-30,000	224	264	123	33	62	706
\$30,000-40,000	174	373	107	70	52	776
\$40,000-50,000	130	209	106	81	34	560
\$50,000-60,000	185	348	167	112	65	877
\$60,000-75,000	183	483	225	168	149	1,208
\$75,000-100,000	36	295	66	81	95	573
\$100,000-125,000	32	68	107	61	40	308
\$125,000-150,000	16	75	35	82	30	238
\$150,000-200,000	28	95	78	87	32	320
\$200,000+	110	66	18	35	690	919
Total	1,694	2,608	1,101	890	1,400	7,693

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.3%	1.9%	0.5%	1.6%	0.1%	4.4%
\$10,000-20,000	0.6%	1.0%	0.5%	0.4%	3.0%	5.5%
\$20,000-30,000	1.9%	2.9%	2.4%	0.7%	1.7%	9.6%
\$30,000-40,000	1.3%	4.6%	1.1%	1.3%	1.4%	9.6%
\$40,000-50,000	1.6%	2.4%	2.0%	1.1%	0.6%	7.8%
\$50,000-60,000	1.1%	3.0%	3.9%	3.2%	1.0%	12.1%
\$60,000-75,000	2.1%	8.2%	4.4%	4.4%	4.4%	23.5%
\$75,000-100,000	0.2%	4.1%	1.6%	1.7%	2.3%	9.9%
\$100,000-125,000	0.1%	0.7%	1.5%	1.3%	1.2%	4.8%
\$125,000-150,000	0.1%	0.9%	1.0%	2.2%	0.7%	4.8%
\$150,000-200,000	0.1%	1.0%	1.5%	2.0%	0.8%	5.5%
\$200,000+	0.3%	0.7%	0.2%	0.9%	0.3%	2.4%
Total	9.8%	31.3%	20.7%	20.9%	17.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.0%	1.7%	0.3%	0.1%	0.7%	7.8%
\$10,000-20,000	7.0%	3.6%	0.5%	0.3%	0.5%	11.9%
\$20,000-30,000	3.6%	3.8%	1.1%	0.2%	0.2%	8.9%
\$30,000-40,000	3.0%	5.0%	1.6%	0.7%	0.2%	10.4%
\$40,000-50,000	1.7%	2.9%	0.9%	1.0%	0.3%	6.9%
\$50,000-60,000	3.3%	5.6%	0.9%	0.2%	0.8%	10.9%
\$60,000-75,000	2.6%	5.0%	1.9%	0.6%	0.2%	10.2%
\$75,000-100,000	0.6%	3.6%	0.4%	0.6%	0.5%	5.8%
\$100,000-125,000	0.6%	1.0%	1.3%	0.4%	0.0%	3.4%
\$125,000-150,000	0.3%	1.1%	0.1%	0.3%	0.2%	1.9%
\$150,000-200,000	0.5%	1.4%	0.7%	0.5%	0.1%	3.2%
\$200,000+	2.2%	1.0%	0.2%	0.2%	15.0%	18.6%
Total	30.5%	35.7%	9.9%	5.1%	18.8%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	1.3%	0.2%	0.1%	0.3%	8.0%
\$10,000-20,000	8.3%	4.4%	0.6%	0.4%	0.1%	13.8%
\$20,000-30,000	3.3%	4.4%	1.1%	0.3%	0.2%	9.3%
\$30,000-40,000	3.4%	5.9%	1.9%	0.5%	0.0%	11.8%
\$40,000-50,000	1.9%	2.8%	0.9%	0.8%	0.1%	6.6%
\$50,000-60,000	3.7%	4.5%	1.1%	0.2%	0.5%	10.0%
\$60,000-75,000	2.2%	3.4%	1.2%	0.1%	0.2%	7.0%
\$75,000-100,000	0.8%	2.8%	0.4%	0.2%	0.2%	4.4%
\$100,000-125,000	0.8%	0.6%	0.6%	0.1%	0.1%	2.2%
\$125,000-150,000	0.2%	0.8%	0.1%	0.1%	0.0%	1.2%
\$150,000-200,000	0.6%	1.1%	0.6%	0.6%	0.0%	2.9%
\$200,000+	2.3%	1.1%	0.2%	0.2%	19.0%	22.8%
Total	33.6%	33.1%	9.0%	3.5%	20.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	1.8%	0.4%	0.7%	0.4%	6.4%
\$10,000-20,000	4.4%	2.5%	0.5%	0.4%	1.5%	9.3%
\$20,000-30,000	2.9%	3.4%	1.6%	0.4%	0.8%	9.2%
\$30,000-40,000	2.3%	4.8%	1.4%	0.9%	0.7%	10.1%
\$40,000-50,000	1.7%	2.7%	1.4%	1.1%	0.4%	7.3%
\$50,000-60,000	2.4%	4.5%	2.2%	1.5%	0.8%	11.4%
\$60,000-75,000	2.4%	6.3%	2.9%	2.2%	1.9%	15.7%
\$75,000-100,000	0.5%	3.8%	0.9%	1.1%	1.2%	7.4%
\$100,000-125,000	0.4%	0.9%	1.4%	0.8%	0.5%	4.0%
\$125,000-150,000	0.2%	1.0%	0.5%	1.1%	0.4%	3.1%
\$150,000-200,000	0.4%	1.2%	1.0%	1.1%	0.4%	4.2%
\$200,000+	1.4%	0.9%	0.2%	0.5%	9.0%	11.9%
Total	22.0%	33.9%	14.3%	11.6%	18.2%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	168	138	119	108	71	604
\$10,000-20,000	110	92	62	101	39	404
\$20,000-30,000	118	215	116	45	273	767
\$30,000-40,000	41	142	121	77	170	551
\$40,000-50,000	76	119	62	45	31	333
\$50,000-60,000	37	62	120	118	56	393
\$60,000-75,000	133	73	27	16	6	255
\$75,000-100,000	14	73	24	17	110	238
\$100,000-125,000	15	75	19	7	20	136
\$125,000-150,000	33	9	32	27	71	172
\$150,000-200,000	44	39	31	90	16	220
\$200,000+	249	60	79	38	28	454
Total	1,038	1,097	812	689	891	4,527

Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	408	76	10	3	0	497
\$10,000-20,000	201	73	38	23	0	335
\$20,000-30,000	80	60	36	32	6	214
\$30,000-40,000	193	24	56	4	43	320
\$40,000-50,000	61	14	13	11	1	100
\$50,000-60,000	84	27	20	2	2	135
\$60,000-75,000	116	59	55	9	0	239
\$75,000-100,000	76	64	22	17	17	196
\$100,000-125,000	85	30	22	10	5	152
\$125,000-150,000	34	8	23	2	2	69
\$150,000-200,000	77	11	18	15	9	130
\$200,000+	267	74	35	20	5	401
Total	1,682	520	348	148	90	2,788

Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	328	41	7	1	0	377
\$10,000-20,000	180	32	10	2	0	224
\$20,000-30,000	69	43	31	29	6	178
\$30,000-40,000	152	19	42	1	42	256
\$40,000-50,000	47	2	10	0	1	60
\$50,000-60,000	61	23	17	2	1	104
\$60,000-75,000	76	35	14	8	0	133
\$75,000-100,000	57	12	13	4	17	103
\$100,000-125,000	64	25	11	4	4	108
\$125,000-150,000	29	6	12	1	0	48
\$150,000-200,000	67	8	11	12	9	107
\$200,000+	241	71	34	19	5	370
Total	1,371	317	212	83	85	2,068

Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	576	214	129	111	71	1,101
\$10,000-20,000	311	165	100	124	39	739
\$20,000-30,000	198	275	152	77	279	981
\$30,000-40,000	234	166	177	81	213	871
\$40,000-50,000	137	133	75	56	32	433
\$50,000-60,000	121	89	140	120	58	528
\$60,000-75,000	249	132	82	25	6	494
\$75,000-100,000	90	137	46	34	127	434
\$100,000-125,000	100	105	41	17	25	288
\$125,000-150,000	67	17	55	29	73	241
\$150,000-200,000	121	50	49	105	25	350
\$200,000+	516	134	114	58	33	855
Total	2,720	1,617	1,160	837	981	7,315

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Percent Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	3.0%	2.6%	2.4%	1.6%	13.3%
\$10,000-20,000	2.4%	2.0%	1.4%	2.2%	0.9%	8.9%
\$20,000-30,000	2.6%	4.7%	2.6%	1.0%	6.0%	16.9%
\$30,000-40,000	0.9%	3.1%	2.7%	1.7%	3.8%	12.2%
\$40,000-50,000	1.7%	2.6%	1.4%	1.0%	0.7%	7.4%
\$50,000-60,000	0.8%	1.4%	2.7%	2.6%	1.2%	8.7%
\$60,000-75,000	2.9%	1.6%	0.6%	0.4%	0.1%	5.6%
\$75,000-100,000	0.3%	1.6%	0.5%	0.4%	2.4%	5.3%
\$100,000-125,000	0.3%	1.7%	0.4%	0.2%	0.4%	3.0%
\$125,000-150,000	0.7%	0.2%	0.7%	0.6%	1.6%	3.8%
\$150,000-200,000	1.0%	0.9%	0.7%	2.0%	0.4%	4.9%
\$200,000+	5.5%	1.3%	1.7%	0.8%	0.6%	10.0%
Total	22.9%	24.2%	17.9%	15.2%	19.7%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	14.6%	2.7%	0.4%	0.1%	0.0%	17.8%
\$10,000-20,000	7.2%	2.6%	1.4%	0.8%	0.0%	12.0%
\$20,000-30,000	2.9%	2.2%	1.3%	1.1%	0.2%	7.7%
\$30,000-40,000	6.9%	0.9%	2.0%	0.1%	1.5%	11.5%
\$40,000-50,000	2.2%	0.5%	0.5%	0.4%	0.0%	3.6%
\$50,000-60,000	3.0%	1.0%	0.7%	0.1%	0.1%	4.8%
\$60,000-75,000	4.2%	2.1%	2.0%	0.3%	0.0%	8.6%
\$75,000-100,000	2.7%	2.3%	0.8%	0.6%	0.6%	7.0%
\$100,000-125,000	3.0%	1.1%	0.8%	0.4%	0.2%	5.5%
\$125,000-150,000	1.2%	0.3%	0.8%	0.1%	0.1%	2.5%
\$150,000-200,000	2.8%	0.4%	0.6%	0.5%	0.3%	4.7%
\$200,000+	9.6%	2.7%	1.3%	0.7%	0.2%	14.4%
Total	60.3%	18.7%	12.5%	5.3%	3.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	15.9%	2.0%	0.3%	0.0%	0.0%	18.2%
\$10,000-20,000	8.7%	1.5%	0.5%	0.1%	0.0%	10.8%
\$20,000-30,000	3.3%	2.1%	1.5%	1.4%	0.3%	8.6%
\$30,000-40,000	7.4%	0.9%	2.0%	0.0%	2.0%	12.4%
\$40,000-50,000	2.3%	0.1%	0.5%	0.0%	0.0%	2.9%
\$50,000-60,000	2.9%	1.1%	0.8%	0.1%	0.0%	5.0%
\$60,000-75,000	3.7%	1.7%	0.7%	0.4%	0.0%	6.4%
\$75,000-100,000	2.8%	0.6%	0.6%	0.2%	0.8%	5.0%
\$100,000-125,000	3.1%	1.2%	0.5%	0.2%	0.2%	5.2%
\$125,000-150,000	1.4%	0.3%	0.6%	0.0%	0.0%	2.3%
\$150,000-200,000	3.2%	0.4%	0.5%	0.6%	0.4%	5.2%
\$200,000+	11.7%	3.4%	1.6%	0.9%	0.2%	17.9%
Total	66.3%	15.3%	10.3%	4.0%	4.1%	100.0%

Percent Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.9%	2.9%	1.8%	1.5%	1.0%	15.1%
\$10,000-20,000	4.3%	2.3%	1.4%	1.7%	0.5%	10.1%
\$20,000-30,000	2.7%	3.8%	2.1%	1.1%	3.8%	13.4%
\$30,000-40,000	3.2%	2.3%	2.4%	1.1%	2.9%	11.9%
\$40,000-50,000	1.9%	1.8%	1.0%	0.8%	0.4%	5.9%
\$50,000-60,000	1.7%	1.2%	1.9%	1.6%	0.8%	7.2%
\$60,000-75,000	3.4%	1.8%	1.1%	0.3%	0.1%	6.8%
\$75,000-100,000	1.2%	1.9%	0.6%	0.5%	1.7%	5.9%
\$100,000-125,000	1.4%	1.4%	0.6%	0.2%	0.3%	3.9%
\$125,000-150,000	0.9%	0.2%	0.8%	0.4%	1.0%	3.3%
\$150,000-200,000	1.7%	0.7%	0.7%	1.4%	0.3%	4.8%
\$200,000+	7.1%	1.8%	1.6%	0.8%	0.5%	11.7%
Total	37.2%	22.1%	15.9%	11.4%	13.4%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	9	43	14	34	0	100
\$10,000-20,000	16	24	13	12	76	141
\$20,000-30,000	42	68	60	14	37	221
\$30,000-40,000	35	129	32	33	39	268
\$40,000-50,000	54	80	56	39	23	252
\$50,000-60,000	27	88	103	70	29	317
\$60,000-75,000	73	262	156	119	153	763
\$75,000-100,000	10	183	55	52	94	394
\$100,000-125,000	5	35	55	61	58	214
\$125,000-150,000	2	39	50	95	31	217
\$150,000-200,000	8	40	60	82	38	228
\$200,000+	10	18	3	30	11	72
Total	291	1,009	657	641	589	3,187

Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	221	58	10	1	28	318
\$10,000-20,000	294	146	17	13	18	488
\$20,000-30,000	145	144	44	12	4	349
\$30,000-40,000	157	265	73	24	12	531
\$40,000-50,000	96	124	45	52	19	336
\$50,000-60,000	153	240	37	9	25	464
\$60,000-75,000	133	225	81	33	10	482
\$75,000-100,000	43	214	20	35	26	338
\$100,000-125,000	52	65	86	28	1	232
\$125,000-150,000	16	71	9	18	24	138
\$150,000-200,000	36	89	40	35	9	209
\$200,000+	91	39	7	8	776	921
Total	1,437	1,680	469	268	952	4,806

Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	209	40	6	1	11	267
\$10,000-20,000	281	137	17	13	2	450
\$20,000-30,000	113	134	39	11	4	301
\$30,000-40,000	148	245	71	15	4	483
\$40,000-50,000	88	98	34	34	8	262
\$50,000-60,000	134	156	36	6	15	347
\$60,000-75,000	92	134	48	4	6	284
\$75,000-100,000	42	148	14	13	6	223
\$100,000-125,000	50	39	37	7	1	134
\$125,000-150,000	12	40	9	5	6	72
\$150,000-200,000	32	62	35	33	4	166
\$200,000+	78	34	4	7	776	899
Total	1,279	1,267	350	149	843	3,888

Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	230	101	24	35	28	418
\$10,000-20,000	310	170	30	25	94	629
\$20,000-30,000	187	212	104	26	41	570
\$30,000-40,000	192	394	105	57	51	799
\$40,000-50,000	150	204	101	91	42	588
\$50,000-60,000	180	328	140	79	54	781
\$60,000-75,000	206	487	237	152	163	1,245
\$75,000-100,000	53	397	75	87	120	732
\$100,000-125,000	57	100	141	89	59	446
\$125,000-150,000	18	110	59	113	55	355
\$150,000-200,000	44	129	100	117	47	437
\$200,000+	101	57	10	38	787	993
Total	1,728	2,689	1,126	909	1,541	7,993

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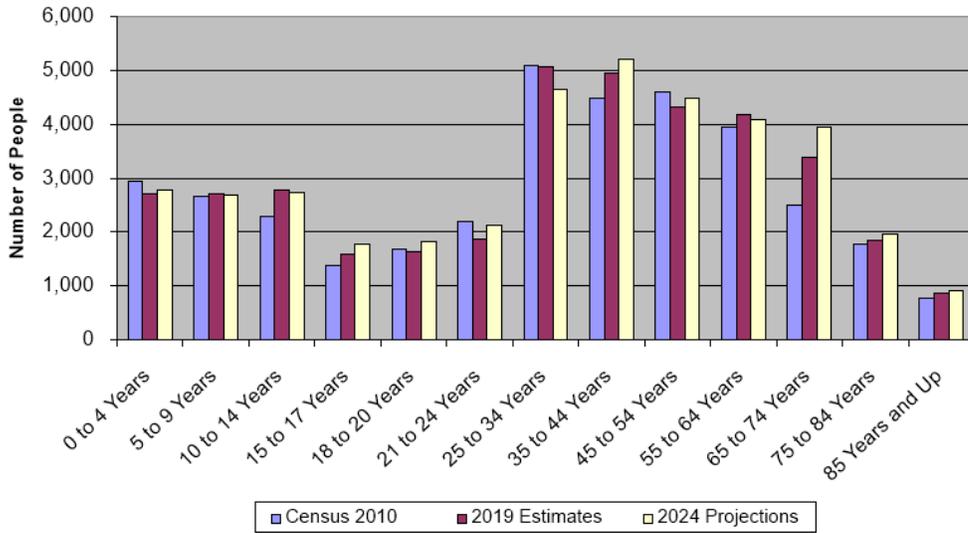
Percent Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.3%	1.3%	0.4%	1.1%	0.0%	3.1%
\$10,000-20,000	0.5%	0.8%	0.4%	0.4%	2.4%	4.4%
\$20,000-30,000	1.3%	2.1%	1.9%	0.4%	1.2%	6.9%
\$30,000-40,000	1.1%	4.0%	1.0%	1.0%	1.2%	8.4%
\$40,000-50,000	1.7%	2.5%	1.8%	1.2%	0.7%	7.9%
\$50,000-60,000	0.8%	2.8%	3.2%	2.2%	0.9%	9.9%
\$60,000-75,000	2.3%	8.2%	4.9%	3.7%	4.8%	23.9%
\$75,000-100,000	0.3%	5.7%	1.7%	1.6%	2.9%	12.4%
\$100,000-125,000	0.2%	1.1%	1.7%	1.9%	1.8%	6.7%
\$125,000-150,000	0.1%	1.2%	1.6%	3.0%	1.0%	6.8%
\$150,000-200,000	0.3%	1.3%	1.9%	2.6%	1.2%	7.2%
\$200,000+	0.3%	0.6%	0.1%	0.9%	0.3%	2.3%
Total	9.1%	31.7%	20.6%	20.1%	18.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.6%	1.2%	0.2%	0.0%	0.6%	6.6%
\$10,000-20,000	6.1%	3.0%	0.4%	0.3%	0.4%	10.2%
\$20,000-30,000	3.0%	3.0%	0.9%	0.2%	0.1%	7.3%
\$30,000-40,000	3.3%	5.5%	1.5%	0.5%	0.2%	11.0%
\$40,000-50,000	2.0%	2.6%	0.9%	1.1%	0.4%	7.0%
\$50,000-60,000	3.2%	5.0%	0.8%	0.2%	0.5%	9.7%
\$60,000-75,000	2.8%	4.7%	1.7%	0.7%	0.2%	10.0%
\$75,000-100,000	0.9%	4.5%	0.4%	0.7%	0.5%	7.0%
\$100,000-125,000	1.1%	1.4%	1.8%	0.6%	0.0%	4.8%
\$125,000-150,000	0.3%	1.5%	0.2%	0.4%	0.5%	2.9%
\$150,000-200,000	0.7%	1.9%	0.8%	0.7%	0.2%	4.3%
\$200,000+	1.9%	0.8%	0.1%	0.2%	16.1%	19.2%
Total	29.9%	35.0%	9.8%	5.6%	19.8%	100.0%

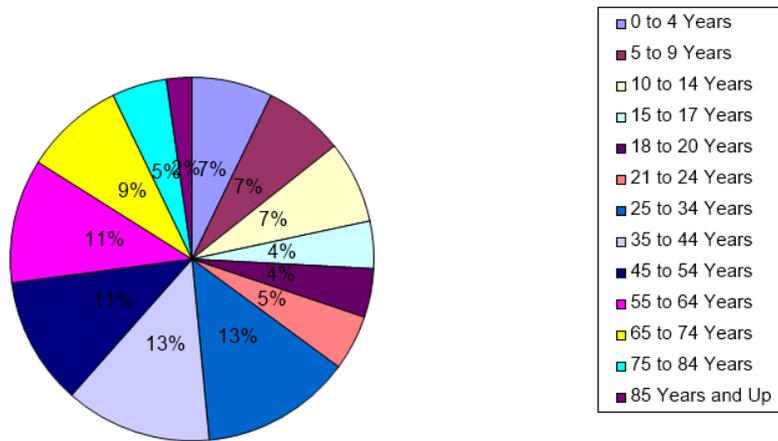
Percent Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.4%	1.0%	0.2%	0.0%	0.3%	6.9%
\$10,000-20,000	7.2%	3.5%	0.4%	0.3%	0.1%	11.6%
\$20,000-30,000	2.9%	3.4%	1.0%	0.3%	0.1%	7.7%
\$30,000-40,000	3.8%	6.3%	1.8%	0.4%	0.1%	12.4%
\$40,000-50,000	2.3%	2.5%	0.9%	0.9%	0.2%	6.7%
\$50,000-60,000	3.4%	4.0%	0.9%	0.2%	0.4%	8.9%
\$60,000-75,000	2.4%	3.4%	1.2%	0.1%	0.2%	7.3%
\$75,000-100,000	1.1%	3.8%	0.4%	0.3%	0.2%	5.7%
\$100,000-125,000	1.3%	1.0%	1.0%	0.2%	0.0%	3.4%
\$125,000-150,000	0.3%	1.0%	0.2%	0.1%	0.2%	1.9%
\$150,000-200,000	0.8%	1.6%	0.9%	0.8%	0.1%	4.3%
\$200,000+	2.0%	0.9%	0.1%	0.2%	20.0%	23.1%
Total	32.9%	32.6%	9.0%	3.8%	21.7%	100.0%

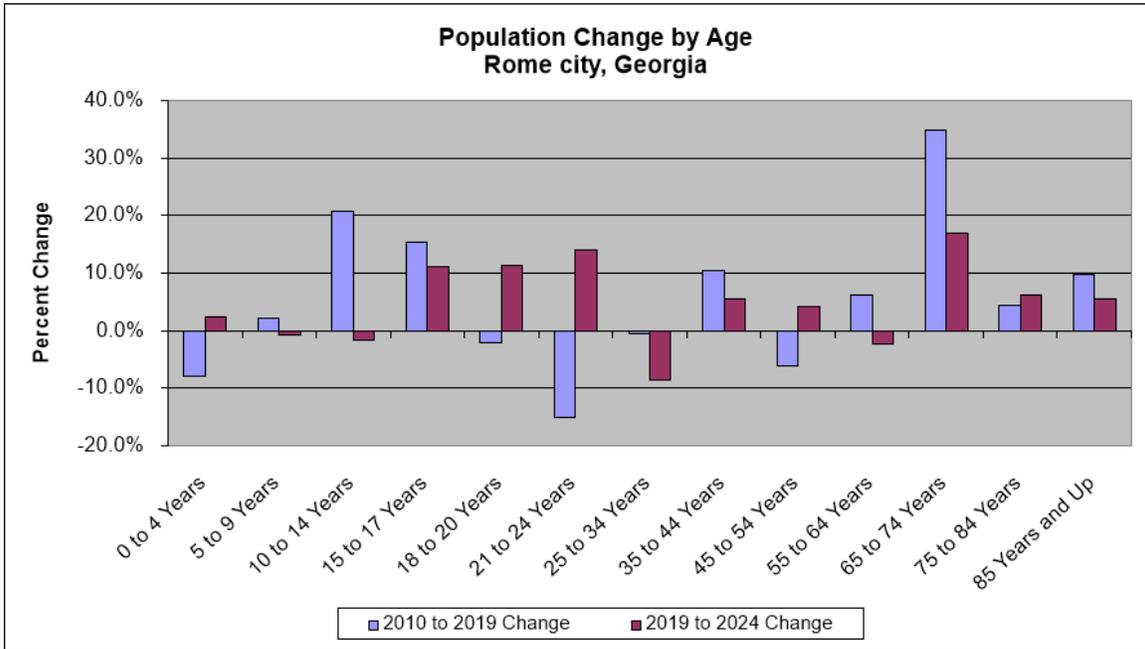
Percent Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.9%	1.3%	0.3%	0.4%	0.4%	5.2%
\$10,000-20,000	3.9%	2.1%	0.4%	0.3%	1.2%	7.9%
\$20,000-30,000	2.3%	2.7%	1.3%	0.3%	0.5%	7.1%
\$30,000-40,000	2.4%	4.9%	1.3%	0.7%	0.6%	10.0%
\$40,000-50,000	1.9%	2.6%	1.3%	1.1%	0.5%	7.4%
\$50,000-60,000	2.3%	4.1%	1.8%	1.0%	0.7%	9.8%
\$60,000-75,000	2.6%	6.1%	3.0%	1.9%	2.0%	15.6%
\$75,000-100,000	0.7%	5.0%	0.9%	1.1%	1.5%	9.2%
\$100,000-125,000	0.7%	1.3%	1.8%	1.1%	0.7%	5.6%
\$125,000-150,000	0.2%	1.4%	0.7%	1.4%	0.7%	4.4%
\$150,000-200,000	0.6%	1.6%	1.3%	1.5%	0.6%	5.5%
\$200,000+	1.3%	0.7%	0.1%	0.5%	9.8%	12.4%
Total	21.6%	33.6%	14.1%	11.4%	19.3%	100.0%

**Population by Age
Rome city, Georgia**



**2019 Population by Age
Rome city, Georgia**





www.ribbondata.com

POPULATION DATA

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Claritas

Population by Age & Sex Rome city, Georgia											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	1,514	1,430	2,944	0 to 4 Years	1,390	1,323	2,713	0 to 4 Years	1,412	1,366	2,778
5 to 9 Years	1,316	1,334	2,650	5 to 9 Years	1,393	1,317	2,710	5 to 9 Years	1,381	1,309	2,690
10 to 14 Years	1,119	1,175	2,294	10 to 14 Years	1,419	1,352	2,771	10 to 14 Years	1,402	1,322	2,724
15 to 17 Years	731	652	1,383	15 to 17 Years	792	803	1,595	15 to 17 Years	918	853	1,771
18 to 20 Years	776	901	1,677	18 to 20 Years	780	861	1,641	18 to 20 Years	889	937	1,826
21 to 24 Years	1,096	1,100	2,196	21 to 24 Years	904	962	1,866	21 to 24 Years	1,044	1,084	2,128
25 to 34 Years	2,557	2,543	5,100	25 to 34 Years	2,499	2,576	5,075	25 to 34 Years	2,313	2,331	4,644
35 to 44 Years	2,210	2,265	4,475	35 to 44 Years	2,459	2,480	4,939	35 to 44 Years	2,528	2,686	5,214
45 to 54 Years	2,206	2,391	4,597	45 to 54 Years	2,107	2,208	4,315	45 to 54 Years	2,271	2,220	4,491
55 to 64 Years	1,850	2,085	3,935	55 to 64 Years	1,957	2,225	4,182	55 to 64 Years	1,886	2,195	4,081
65 to 74 Years	1,056	1,446	2,502	65 to 74 Years	1,509	1,866	3,375	65 to 74 Years	1,765	2,184	3,949
75 to 84 Years	649	1,119	1,768	75 to 84 Years	692	1,155	1,847	75 to 84 Years	773	1,190	1,963
85 Years and Up	200	582	782	85 Years and Up	243	616	859	85 Years and Up	253	653	906
Total	17,280	19,023	36,303	Total	18,144	19,744	37,888	Total	18,835	20,330	39,165
62+ Years	n/a	n/a	6,083	62+ Years	n/a	n/a	7,259	62+ Years	n/a	n/a	7,984
Median Age:			34.8	Median Age:			36.2	Median Age:			37.0

Source: Claritas, Ribbon Demographics

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

POPULATION DATA

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Claritas

Percent Population by Age & Sex												
Rome city, Georgia												
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	4.2%	3.9%	8.1%	0 to 4 Years	3.7%	3.5%	7.2%	0 to 4 Years	3.6%	3.5%	7.1%	
5 to 9 Years	3.6%	3.7%	7.3%	5 to 9 Years	3.7%	3.5%	7.2%	5 to 9 Years	3.5%	3.3%	6.9%	
10 to 14 Years	3.1%	3.2%	6.3%	10 to 14 Years	3.7%	3.6%	7.3%	10 to 14 Years	3.6%	3.4%	7.0%	
15 to 17 Years	2.0%	1.8%	3.8%	15 to 17 Years	2.1%	2.1%	4.2%	15 to 17 Years	2.3%	2.2%	4.5%	
18 to 20 Years	2.1%	2.5%	4.6%	18 to 20 Years	2.1%	2.3%	4.3%	18 to 20 Years	2.3%	2.4%	4.7%	
21 to 24 Years	3.0%	3.0%	6.0%	21 to 24 Years	2.4%	2.5%	4.9%	21 to 24 Years	2.7%	2.8%	5.4%	
25 to 34 Years	7.0%	7.0%	14.0%	25 to 34 Years	6.6%	6.8%	13.4%	25 to 34 Years	5.9%	6.0%	11.9%	
35 to 44 Years	6.1%	6.2%	12.3%	35 to 44 Years	6.5%	6.5%	13.0%	35 to 44 Years	6.5%	6.9%	13.3%	
45 to 54 Years	6.1%	6.6%	12.7%	45 to 54 Years	5.6%	5.8%	11.4%	45 to 54 Years	5.8%	5.7%	11.5%	
55 to 64 Years	5.1%	5.7%	10.8%	55 to 64 Years	5.2%	5.9%	11.0%	55 to 64 Years	4.8%	5.6%	10.4%	
65 to 74 Years	2.9%	4.0%	6.9%	65 to 74 Years	4.0%	4.9%	8.9%	65 to 74 Years	4.5%	5.6%	10.1%	
75 to 84 Years	1.8%	3.1%	4.9%	75 to 84 Years	1.8%	3.0%	4.9%	75 to 84 Years	2.0%	3.0%	5.0%	
85 Years and Up	0.6%	1.6%	2.2%	85 Years and Up	0.6%	1.6%	2.3%	85 Years and Up	0.6%	1.7%	2.3%	
Total	47.6%	52.4%	100.0%	Total	47.9%	52.1%	100.0%	Total	48.1%	51.9%	100.0%	
62+ Years	n/a	n/a	16.8%	62+ Years	n/a	n/a	19.2%	62+ Years	n/a	n/a	20.4%	

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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Claritas

Changes in Population by Age & Sex										
Rome city, Georgia										
Estimated Change - 2010 to 2019						Projected Change - 2019 to 2024				
Age	Male	Female	Total Change	Percent Change		Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-124	-107	-231	-7.8%		0 to 4 Years	22	43	65	2.4%
5 to 9 Years	77	-17	60	2.3%		5 to 9 Years	-12	-8	-20	-0.7%
10 to 14 Years	300	177	477	20.8%		10 to 14 Years	-17	-30	-47	-1.7%
15 to 17 Years	61	151	212	15.3%		15 to 17 Years	126	50	176	11.0%
18 to 20 Years	4	-40	-36	-2.1%		18 to 20 Years	109	76	185	11.3%
21 to 24 Years	-192	-138	-330	-15.0%		21 to 24 Years	140	122	262	14.0%
25 to 34 Years	-58	33	-25	-0.5%		25 to 34 Years	-186	-245	-431	-8.5%
35 to 44 Years	249	215	464	10.4%		35 to 44 Years	69	206	275	5.6%
45 to 54 Years	-99	-183	-282	-6.1%		45 to 54 Years	164	12	176	4.1%
55 to 64 Years	107	140	247	6.3%		55 to 64 Years	-71	-30	-101	-2.4%
65 to 74 Years	453	420	873	34.9%		65 to 74 Years	256	318	574	17.0%
75 to 84 Years	43	36	79	4.5%		75 to 84 Years	81	35	116	6.3%
85 Years and Up	43	34	77	9.8%		85 Years and Up	10	37	47	5.5%
Total	864	721	1,585	4.4%		Total	691	586	1,277	3.4%
62+ Years	n/a	n/a	1,176	19.3%		62+ Years	n/a	n/a	725	10.0%

Source: Claritas; Ribbon Demographics

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

ADDENDUM G

Samuel T. Gill
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P.O. Box 784
Dexter, Missouri 63841
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573-624-2942 (fax)
todd.gill@gillgroup.com

OVERVIEW

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

ACCREDITATIONS

State Certified General Real Estate Appraiser
Alabama State License Number: C00548
Arizona State License Number: 31453
Colorado State License Number: CG40024048
Connecticut State License Number: RCG.0001276
District of Columbia License Number: GA11630
Georgia State License Number: 258907
Hawaii State License Number: CGA1096
Idaho State License Number: CGA-3101
Illinois State License Number: 153.0001384
Indiana State License Number: CG40200270
Iowa State License Number: CG02426
Kansas State License Number: G-1783
Louisiana State License Number: G1126
Maine State License Number: CG3635
Maryland State License Number: 32017
Michigan State License Number: 1201068069
Minnesota State License Number: 40186198
Mississippi State License Number: GA-624
Missouri State License Number: RA002563
Montana State License Number: REA-RAG-LIC-8530
Nebraska State License Number: CG2000046R
New York State License Number: 46000039864
North Carolina State License Number: A5519
North Dakota State License Number: CG-2601
Ohio State License Number: 448306
Oklahoma State License Number: 12524CGA
Oregon State License Number: C000793
Pennsylvania State License Number: GA001813R
South Carolina State License Number: 3976
Tennessee State License Number: 00003478
Texas State License Number: 1329698-G
Utah State License Number: 5510040-CG00
Virginia State License Number: 4001 015446
Washington State License Number: 1101018
West Virginia State License Number: CG358
Wisconsin State License Number: 1078-10
Wyoming State License Number: 479

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

**EXPERIENCE
(1991 TO PRESENT)**

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

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

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

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

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

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

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

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

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

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

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

EDUCATION

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

HUD/FHA Appraiser Training

Arkansas State Office

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

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

U.S. Department of Housing and Urban Development

FHA Appraising Today

McKissock, Inc.

Texas USDA Rural Development Multifamily Housing Appraiser Training

Texas Rural Development

Kentucky USDA Rural Development Multifamily Housing Appraiser Training

Kentucky Rural Development

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

Income Capitalization

McKissock, Inc.

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Appraisal of Scenic, Recreational and Forest Properties

University of Missouri-Columbia

Appraiser Liability

McKissock, Inc.

Appraisal Trends

McKissock, Inc.

Sales Comparison Approach

Hondros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Hondros College

Private Appraisal Assignments

McKissock, Inc.

Construction Details & Trends

McKissock, Inc.

Condemnation Appraising: Principles & Applications

Appraisal Institute

Michigan Law

McKissock, Inc.

Pennsylvania State Mandated Law

McKissock, Inc.

Valuing Real Estate in a Changing Market

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Lead Inspector Training

The University of Kansas

Lead Inspector Refresher

Safety Support Services, Incorporated

Home Inspections: Common Defects in Homes

National Association of Independent Fee Appraisers

Heating and Air Conditioning Review

National Association of Independent Fee Appraisers

Professional Standards of Practice

National Association of Independent Fee Appraisers

Developing & Growing an Appraisal Practice - Virtual Classroom

McKissock, Inc.

The Appraiser as Expert Witness

McKissock, Inc.

Current Issues in Appraising

McKissock, Inc.

2011 ValExpo: Keynote-Valuation Visionaries

Van Education Center/Real Estate

Residential Report Writing

McKissock, Inc.

The Dirty Dozen

McKissock, Inc.

Risky Business: Ways to Minimize Your Liability

McKissock, Inc.

Introduction to Legal Descriptions

McKissock, Inc.

Introduction to the Uniform Appraisal Dataset

McKissock, Inc.

Mold Pollution and the Appraiser

McKissock, Inc.

Appraising Apartments: The Basics

McKissock, Inc.

Foundations in Sustainability: Greening the Real Estate and Appraisal Industries

McKissock, Inc.

Mortgage Fraud

McKissock, Inc.

The Nuts and Bolts of Green Building for Appraisers

McKissock, Inc.

The Cost Approach

McKissock, Inc.

Pennsylvania State Mandated Law for Appraisers

McKissock, Inc.

Michigan Appraisal Law

McKissock, Inc.

Modern Green Building Concepts

McKissock, Inc.

Residential Appraisal Review

McKissock, Inc.

Residential Report Writing: More Than Forms

McKissock, Inc.

2-4 Family Finesse

McKissock, Inc.

Appraisal Applications of Regression Analysis

McKissock, Inc.

Appraisal of Self-Storage Facilities

McKissock, Inc.

Supervisor-Trainee Course for Missouri

McKissock, Inc.

The Thermal Shell

McKissock, Inc.

Even Odder - More Oddball Appraisals

McKissock, Inc.

Online Data Verification Methods

Appraisal Institute

Online Comparative Analysis

Appraisal Institute

Advanced Hotel Appraising - Full Service Hotels

McKissock, Inc.

Appraisal of Fast Food Facilities

McKissock, Inc.

Appraisal Review for Commercial Appraisers

McKissock, Inc.

Exploring Appraiser Liability

McKissock, Inc.