

**Need and Demand Analysis For
Royal Point Apartments
301 North Gross Road
Kingsland, Georgia 31548**

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
April 18, 2016

Date of Report
May 4, 2016

Prepared By

The logo for Gill Group features the word "Gill" in a blue serif font above a large, stylized blue "G" that overlaps the word "Group" below it. The "G" is significantly larger and more prominent than the other text.
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May 4, 2016

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 Royal Point 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 301 North Gross Road, Kingsland, Georgia. The site is improved with nine two- and three-story walk-up buildings containing 144 Low Income Housing Tax Credit units designed for families. The subject also contains asphalt parking with approximately 294 parking spaces. The total site size is approximately 11.83 acres, or 515,315 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 David Warren while visiting the site. The site was inspected on April 18, 2016, by David Warren. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs, Investors Management Company and Churchill Stateside Group, LLC and its affiliates or assigns.

I certify that there is not now, nor will there, be an identity of interest between or among the applicant, contractor, architect, engineer, attorney, interim lender, subcontractors, material suppliers, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to Georgia Department of Community Affairs and written consent to such identity of interest by Georgia Department of Community Affairs. This statement is given for the purpose of inducing the United States of America to make a loan as requested in the loan pre-application or application of which this statement is a part.

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

A handwritten signature in blue ink, appearing to read 'David Warren', written over a horizontal line.

David Warren
Market Analyst
GA # 306823

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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 Kingsland.

In accordance with Georgia Department of Community Affairs, I hereby certify that the information provided in this Market Study was written according to Georgia Department of Community Affairs' market study requirements and is truthful and accurate to the best of my knowledge and belief. The estimates of demand for family housing made by this report are based on the assumption of a free market situation, unencumbered by local mores, affirmative fair housing marketing or prejudice toward the site location.

This is to affirm that I will receive no fees which are contingent upon approval of the project by Georgia Department of Community Affairs, before or after the fact, and that I will have no interest in the housing project.



David Warren
Market Analyst
May 4, 2016

IDENTITY OF INTEREST

I understand and agree that Georgia Department of Community Affairs will consider an identity of interest to exist between the loan applicant as the party of the first part and general contractors, architects, engineers, attorneys, interim lenders, subcontractors, material suppliers or equipment lessors as parties of the second part under any of the following conditions:

1. When there is any financial interest of the party of the first part in the party of the second part;
2. When one or more of the officers, directors, stockholders or partners of the party of the first part is also an officer, director, stockholder or partner of the party of the second part;
3. When any officer, director, stockholder or partner of the party of the first part has any financial interest whatsoever in the party of the second part;
4. When the party of the second part advances any funds to the party of the first part other than an interim lender advancing funds to enable the applicant to pay for construction and other authorized and legally eligible expenses during the construction period;
5. When the party of the second part provides and pays on behalf of the party of the first part the cost of any legal services, architectural services or interim financing other than those of the survey, general superintendent or engineer employed by a general contractor in connection with obligations under the construction contract;
6. When the party of the second part takes stock or any interest in the party of the first part as part of the consideration to be paid them; and
7. When there exists or comes into being any side deals, agreements, contracts or undertakings entered into thereby altering, amending or canceling any of the required closing documents or approval conditions as approved by Georgia Department of Community Affairs.

I certify that there is not now, nor will there be, an identity of interest between or among the applicant, contractor, architect, interim lender, subcontractors, material supplies, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to Georgia Department of Community Affairs and written consent to such identity of interest by Georgia Department of Community Affairs. This statement is given for the purpose of inducing the United States of America to make a loan as requested in the loan pre-application or application of which this statement is a part.

There is no identity of interest between the loan applicant and the Market Analyst or Gill Group.



David Warren
Market Analyst

May 4, 2016



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.

David Warren
Market Analyst
May 4, 2016

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 144-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, Royal Point Apartments, is an existing 144-unit development designed for families. The site is located at 301 North Gross Road, Kingsland, Camden County, Georgia, 31548. North Gross Road is located east of Interstate 95.

The existing development contains nine two- and three-story walk-up buildings. The property is 95 percent occupied. The property contains 60 two-bedroom/two-bath units with 990 square feet for a total of 71,280 square feet and 72 three-bedroom/two-bath units with 1,189 square feet for a total of 85,608 square feet. The total net rentable area is 156,888 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
2/2 (50%)	30	990	50%	\$702	\$700	\$90	\$610
2/2 (60%)	42	990	60%	\$843	\$834	\$90	\$744
3/2 (50%)	30	1,189	50%	\$811	\$806	\$106	\$700
3/2 (60%)	42	1,189	60%	\$973	\$906	\$106	\$800

The subject is currently a Low Income Housing Tax Credit, with Rental Assistance for 28 units. It will continue to be Low Income Housing Tax Credit with all units set at 50 and 60 percent of the area median income. Additionally, the property will accept vouchers as needed. Unit amenities include a refrigerator, range/oven, garbage disposal, dishwasher, washer/dryer hook-ups, carpet and tile floor coverings, blinds, ceiling fans, vaulted ceilings (in select units), walk-in closets and safety bars. Project amenities include community room, meeting room, swimming pool, fitness center, picnic area, playground, tot lot, basketball court, business center, laundry facility, on-site management, on-site maintenance, perimeter fencing and open parking spaces. The subject's unit mix and project amenities are similar to superior to most surveyed comparables.

The subject's unit mix of two- and three-bedroom units is suitable in the market. The subject's unit sizes are larger than the average unit size of the comparables surveyed; therefore, the unit sizes will do not appear to have a negative impact on the marketability of the units.

The subject property's proposed net rents are lower than the market rents of \$920 for the two-bedroom units and \$1,045 for the three-bedroom units.

Site Description/Evaluation

The subject is located at 301 North Gross Road, and contains approximately 11.83 acres. The subject property is currently zoned R-3, Medium and High Density Multi-Family. The subject is a legal, conforming use. North Gross Road is located east of Interstate 95. Due to the subject's location on a secondary road, it is the opinion of the analyst that there is average visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and multifamily dwellings and is 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 30 percent is comprised of multifamily dwellings. Another 15 percent of the land use is made up of industrial and commercial properties. The remaining 5 percent is vacant land. The area is mostly suburban.

The site is located near a major thoroughfare which provides it with average visibility and access. The crime rate for the area is relatively low. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within two miles of the site. In addition schools and health care facilities are located within a reasonable distance from the subject. The subject is an existing development designed for families. The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 50 and 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 Census Tracts 0103.01, 0103.02, 0104.01, 0104.02 and 0104.03. The primary market area has the following boundaries: North – Satilla River, State Highway 110 and Colesburg Tompkins Road; East – U.S. Highway 17, Harrietts Bluff Road, Interstate 95, Cumberland River, State Highway 40, Coalrain Road and Burrells Creek; South – St. Mary's River/State of Florida; and West – Charlton County. The northern boundary is approximately 7.7 to 16.8 miles from the subject, and the southern boundary is approximately 5.4 miles from the subject. The western boundary is approximately 17.9 miles from the subject, and the eastern boundary is approximately 4.9 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 24,721. By 2010, population in this market area had increased by 29.9 percent to 32,113. In 2016, the population in this market area had increased by 6.4 percent to 34,159. It is projected that between 2016 and 2018, population in the market

area will increase 2.3 percent to 34,953. It is projected that between 2018 and 2021, population in the market area will increase 5.7 percent to 36,143.

Between 2000 and 2010, the market area gained approximately 136 households per year. The market area is projected to gain 276 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Of the surveyed comparables, two-bedroom units range from \$433 to \$1,065 per month and three-bedroom units range from \$453 to \$1,175 per month. These rental rates have remained similar within the past few years.

Households who have between one and three persons and annual incomes between \$24,000 and \$28,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 2.9 percent of the primary market area tenants are within this range.

Households who have between one and three persons and annual incomes between \$28,594 and \$33,600 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 4.7 percent of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$27,634 and \$33,600 are potential tenants for the three-bedroom units at 50 percent of the area median income. Approximately 5.4 percent of the primary market area tenants are within this range.

Households who have three to five persons and annual incomes between \$31,063 and \$40,320 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 9.4 percent of the primary market area tenants are within this range.

According to www.realtytrac.com, there are currently 65 properties for sale that are foreclosures within the subject's zip code. This ratio is in the mid-range for the City of Kingsland. In March, the number of properties that received a foreclosure filing in 31548 was 30 percent higher than the previous month and 160 percent higher than the prior year. The City of Kingsland foreclosure rate is 1 in every 637 housing units. Camden County foreclosure rate is 1 in 778. Therefore, it appears that the foreclosure rate in the city has been increasing. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Economic Data

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

Employment in Camden County has been increasing an average of 1.5 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000. The unemployment rate for Camden County has fluctuated from 4.0 percent to 9.9 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Camden County and the State of Georgia.

There have not any business closures within the past two years in Kingsland and Camden County. Recently, Camden County commissioners agreed to put a purchase option on about 4,000 acres to develop a site where spacecraft would be tested and launched. The county is advancing on a plan to develop the first fully commercial spaceport on the East Coast, a project that could create more than 2,000 jobs and make Georgia a player in the \$300 billion space industry. Overall, it is believed that the economy of Kingsland will remain stable.

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 HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
2/2 (50%)	\$700	\$24,000	\$28,000	2.9%	122
2/2 (60%)	\$834	\$28,594	\$33,600	4.7%	199
3/2 (50%)	\$806	\$27,634	\$33,600	5.4%	228
3/2 (60%)	\$906	\$31,063	\$40,320	9.4%	401
Total Units		\$24,000	\$40,320	14.8%	631

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 Vacant	Total Demand	Supply	Net Demand	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	2 BR/ 2 BA	\$24,000 to \$28,000	1	38	1	37	2.7%	2-3/Month	\$940	N/A	\$700
	3 BR/ 2 BA	\$28,594 to \$33,600	2	38	2	36	5.6%	2-3/Month	\$1,060	N/A	\$806
	All Units @ 50%	\$24,000 to \$33,600	3	147	3	144	2.1%	2-3/Month	\$940-\$1,060	N/A	\$700-\$806
60% AMI	2 BR/ 2 BA	\$27,634 to \$33,600	2	48	1	47	4.3%	2-3/Month	\$940	N/A	\$834
	3 BR/ 2 BA	\$31,063 to \$40,320	2	34	1	31	6.1%	2-3/Month	\$1,060	N/A	\$906
	All Units @ 60%	\$27,634 to \$40,320	4	135	2	133	3.0%	2-3/Month	\$940-\$1,060	N/A	\$834-\$906
	Total Units	\$24,000 to \$40,320	7	186	5	181	3.9%	2-3/Month	\$940-\$1,060	N/A	\$700-\$906

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 79.4 percent of the demand in the market area for units at 50 and 60 percent of the area median income. However, the subject is an existing property that is currently 95 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. 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 chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. The subject is currently 100 percent Low Income Housing Tax Credit. Consequently, it was considered appropriate to determine the capture rate estimates considering only the seven vacant units at the property. The capture rate for the subject's two-bedroom units at 50 percent of the area median income is 2.7 percent; for the subject's two-bedroom units at 60 percent of the area median income is 4.3 percent; for the subject's three-bedroom units at 50 percent of the area median income is 5.6 percent; and for the subject's three-bedroom units at 60 percent of the area median income is 6.1 percent. The capture rate for all units at 50 percent of the area median income is 2.1 percent and the capture rate for all units at 60 percent is 3.0 percent. The capture rate for all vacant two-bedroom units is well below the 30 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 3.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

Competitive Rental Analysis

There were a total of 12 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 41 vacant units at the time of the survey out of 1,307 surveyed, for an overall vacancy rate of 3.1 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rents of \$920 for the two-bedroom units and \$1,045 for the three-bedroom units. The analyst was able to locate and verify nine market-rate complex within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Absorption/Stabilization Estimate

The subject is an existing multifamily development that contains 144 two- and three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The 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 unit size. The capture rates for the vacant units are within the acceptable range. It is believed that the subject is a viable development.

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

Development Name: <u>Royal Point Apartments</u>	Total # Units: <u>144</u>
Location: <u>301 North Gross Road</u>	# LIHTC Units: <u>144</u>
PMA Boundary: <u>The primary market area consists of the following census tracts: 0103.01, 0103.02, 0104.02, 0104.03.</u>	
Farthest Boundary Distance to Subject: <u>20.18 Miles</u>	

RENTAL HOUSING STOCK (found on page 76-90)

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	12	1,307	41	96.9%
Market-Rate Housing	9	978	29	97.0%
<i>Assisted/Subsidized Housing not to include LIHTC</i>	4	329	12	96.4%
LIHTC	2	130	5	96.1%
Stabilized Comps	12	1,307	41	96.9%
Properties in Construction & Lease Up	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
72	2	2	990	\$610; \$744	\$920	\$0.95	35% 21%	\$1,065	\$0.79
72	3	2	1,189	\$700; \$800	\$1,045	\$0.89	34% 25%	\$1,175	\$0.75

DEMOGRAPHIC DATA (found on page 55-61)

	2010		2016		2018	
Renters Households	3,957	34.2%	4,249	34.3%	4,351	34.3%
Income-Qualified Renter HHS (LIHTC)	536	14.8%	629	14.8%	644	14.8%
Income-Qualified Renter HHS (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A

Targeted Income-Qualified Renter Household Demand (found on page 73-74)

Type of Demand	30%	50%	60%	Market-rate	Other: __	Overall
Renter Household Growth		4	6			7
Existing Households (Overburdened & Substandard)		68	70			179
Homeowner Conversion (Seniors)		N/A	N/A			N/A
Secondary Market Demand		0	0			0
Less Comparable/Competitive Study		0	0			0
Net Income-Qualified Renters HHS		339	519			631

Capture Rates (found on page 73-74)

Target Population	30%%	50%	60%	Market-rate	Other: __	Overall
Capture Rate	N/A	2.1%	3.0%			3.9%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Royal Point Apartments
Location: 301 North Gross Road
Kingsland, Camden County, Georgia 31548

Project Type: Family

Construction Type: Existing Rehab Development

Developer: Picerne Development Corporation of Florida

The existing development contains nine two- and three-story walk-up buildings containing 144 units with brick and vinyl siding exterior. The property contains 72 two-bedroom/two-bath units containing 990 square feet for a total of 71,280 square feet and 72 three-bedroom/two-bath units containing 1,189 square feet for a total of 85,608 square feet. The total net rentable area is 156,888 square feet.

Project Design

The subject contains nine two- and three-story walk-up buildings containing 144 units with brick and vinyl siding exterior and one accessory building.

Unit Features, Project Amenities and Services

Unit amenities include a refrigerator, range/oven, garbage disposal, dishwasher, washer/dryer hook-ups, carpet and tile floor coverings, ceiling fans, blinds, walk-in closet and vaulted ceilings (in-select units). Project amenities include clubhouse, community room, swimming pool, fitness center, playground, basketball court, business center, computer room, laundry facility, on-site management, on-site maintenance, perimeter fencing and open parking spaces.

Parking

The subject contains open parking areas with approximately 294 parking spaces. The parking ratio is 2.04 spaces per unit.

Utilities

The following table describes the project's utility combination.

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

Unit Mix, Size and Rent Structure

The subject currently contains 144 total units and is 95 percent occupied, with seven vacant units. 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	Contract Rent	Utility Allowance
2/2 (50%)	30	990	\$646	\$90
2/2 (60%)	42	990	\$700	\$90
3/2 (50%)	30	1,189	\$744	\$106
3/2 (60%)	42	1,189	\$800	\$106
	144			

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
2/2 (50%)	30	990	50%	\$702	\$700	\$90	\$610
2/2 (60%)	42	990	60%	\$843	\$834	\$90	\$744
3/2 (50%)	30	1,189	50%	\$811	\$806	\$106	\$700
3/2 (60%)	42	1,189	60%	\$973	\$906	\$106	\$800

The subject is currently Low Income Housing Tax Credit, with Rental Assistance for 28 units. It will continue to be Low Income Housing Tax Credit, with all units set at 50 and 60 percent of the area median income.

Eligibility

Households who have between one and three persons and annual incomes between \$24,000 and \$28,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. 2.9 percent of the primary market area tenants are within this range.

Households who have between one and three persons and annual incomes between \$28,594 and \$33,600 are potential tenants for the two-bedroom units at 60 percent of the area median income. 4.7 percent of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$27,634 and \$33,600 are potential tenants for the three-bedroom units Assistance at 50 percent of the area median income. 5.4 percent of the primary market area tenants are within this range.

Households who have three to five persons and annual incomes between \$31,063 and \$40,320 are potential tenants for the three-bedroom units at 60 percent of the area median income. 9.4 percent of the primary market area tenants are within this range.

LIHTC INCOME LIMITS		
Person in Households	50%	60%
1	\$21,800	\$26,160
2	\$24,900	\$29,880
3	\$28,000	\$33,600
4	\$31,100	\$37,320
5	\$33,600	\$40,320
6	\$36,100	\$43,320

Source: HUD

Rehabilitation

The rehabilitation is anticipated to begin December 2016 and end in December 2017.

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: April 18, 2016

Site Inspector: David Warren

Project Location

The subject is located at 301 North Gross Road in the east central portion of the City of Kingsland, Georgia. North Gross Road is located east of Interstate 95.

Site Characteristics

The subject neighborhood is comprised primarily of single-family residences and multi-family dwellings and is approximately 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 30 percent is comprised of multifamily dwellings. Another 15 percent of the land use is made up of commercial and industrial properties. The remaining 5 percent is vacant land. The area is mostly suburban.

Zoning

According to the City of Kingsland, the subject is zoned R-3, Medium and High Density Multi-Family. 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

Vacant wooded land is located north and east of the site. Vacant wooded land and the Camden Way Apartments are located south of the site. Lake Crest Homes are located west of the site.

Developments

Existing developments within the market area include Hilltop Phase II, Reserve at Sugar Mill Apartments and Kings Grant Apartments. Hilltop Phase II is a Section 8 property and would not directly compete with the subject. Reserve at Sugar Mill Apartments and Kings Grant Apartments are Low Income Housing Tax Credit developments targeted towards families and would directly compete with the subject.

Schools

According to www.neighborhoodscout.com, the subject is served by the Camden County School District. The district has 12 schools for grades pre-kindergarten through high school. There are 9,179 students enrolled in the district. Schools in the district include Camden County High School; Camden Middle School; Crooked River Elementary School; David L Rainer Elementary School; Kingsland Elementary School; Mamie Lou Gross Elementary School; Mary Lee Clark Elementary School; Matilda Harris Elementary School; Saint Mary's Elementary School; Saint Mary's Middle School; Sugarmill Elementary; and Woodbine Elementary School.

Transportation

Major highways in the County of Camden include Interstate 95, U.S. Route 17, State Routes 25, 40, 110, 252, and 405. Jacksonville International Airport located in Jacksonville, Florida, is approximately 26 miles from Kingsland.

Health Services

Amelia Medical care is a health care facility located in Kingsland that serves the residents of the city and the surrounding area. Additional health care and medical facilities nearby include Southeast GA Health System Camden, approximately 10 miles from Kingsland, Charlton Memorial Hospital in Folkston, approximately 20 miles from the city, and Baptist Medical Center Nassau, approximately 26 miles away in Fernandina Beach, Florida.

Parks and Recreational Opportunities

Kingsland and Camden County offer several recreational opportunities, including Howard Peeples Park; Kingsland Lions Park; Camden County Recreation Center; Camden County Phase II Baseball Complex; Chris Gilman Football Stadium; Camden County PSA Track; Little Catfish Creek; Browntown Wilderness Park; Temple Landing Boat Ramp; Harriett's Bluff Boat Ramp; Harriett's Bluff Community Park; Mary B. Smart Park; Maple Ford Park; Spring Bluff Boat Ramp; Camden County Senior Center; and St. Mary's Pool.

Crime

According to www.neighborhoodscout.com, the crime index for the subject neighborhood is 32. There were 386 total crimes annually in the City of Kingsland, 28 of which are violent crimes and 358 of which are property crimes. The annual violent crime rate is 2.65 per 1,000 residents, while the property crime rate is 33.89 per 1,000 residents. The total annual crime rate is 36.54 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 377 which is lower than the rate for the state which is 1 in 265. The chances of becoming a victim of a property crime are 1 in 30 which is the same as the rate for the state.

Visibility/Access

The subject property is located at 301 North Gross Road which connects to East Kings Avenue. East Kings Avenue then connects to Interstate 95. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average 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 provided to the analyst with this assignment. According to the report completed on June 4, 2015 by LCS, Inc., the assessment has revealed no evidence of recognized environmental conditions or controlled recognized environmental conditions in connection with the subject property. 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 average visibility and access. The family development provides affordable housing to residents in the area. Crime rates are low within the subject's neighborhood. Additionally, the subject is located near all major services.

Weaknesses – The site has no apparent weaknesses.



View of Sign



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Leasing Office/Fitness Center/Racquet Ball Court/Clubhouse



View of Lobby



View of Leasing Office



View of Leasing Office



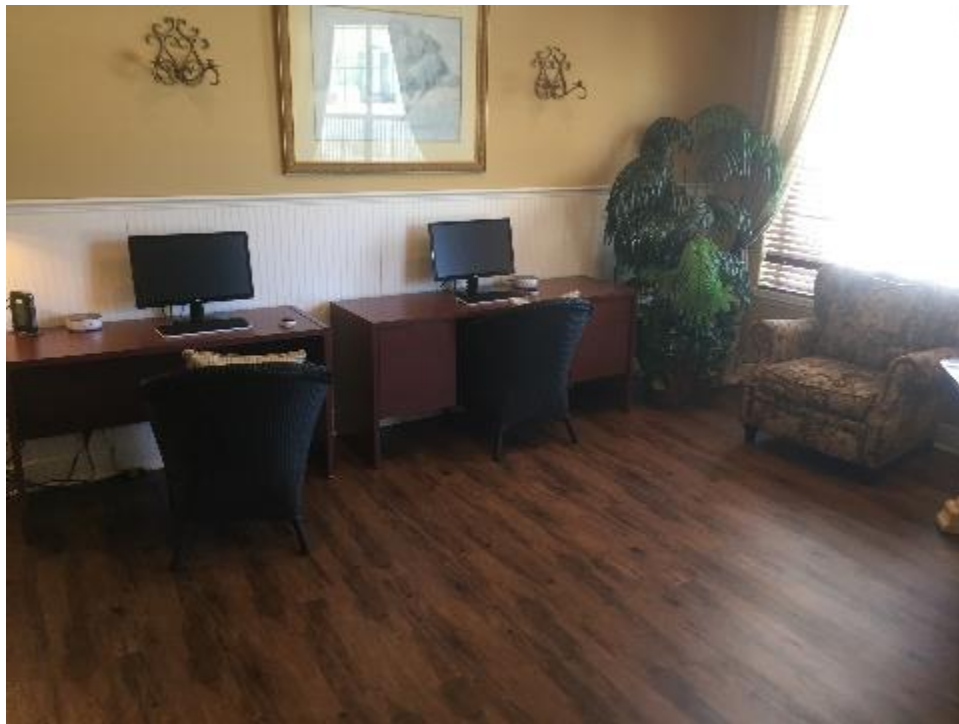
View of Fitness Center



View of Racquet Court



View of Clubhouse



View of Business Center



View of Mailboxes



View of Swimming Pool



View of Maintenance Building



View of Maintenance Building



View of Maintenance Building



View of Living Area – Two-Bedroom Unit



View of Kitchen – Two-Bedroom Unit



View of Kitchen – Two-Bedroom Unit



View of Bedroom – Two-Bedroom Unit



View of Bath – Two-Bedroom Unit



View of Living Area – Three-Bedroom Unit



View of Kitchen – Three-Bedroom Unit



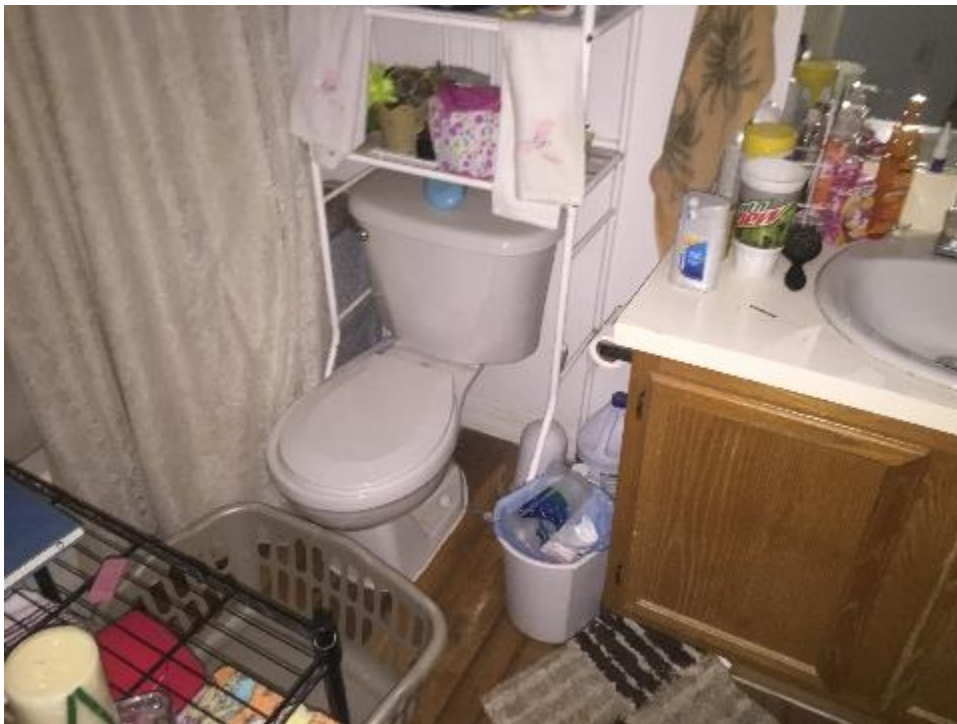
View of Kitchen – Three-Bedroom Unit



View of Dining Area – Three-Bedroom Unit



View of Bedroom – Three-Bedroom Unit



View of Bath – Three-Bedroom Unit



View of Laundry Area – Three-Bedroom Unit



View of Parking



View to the North



View to the South



View to the West



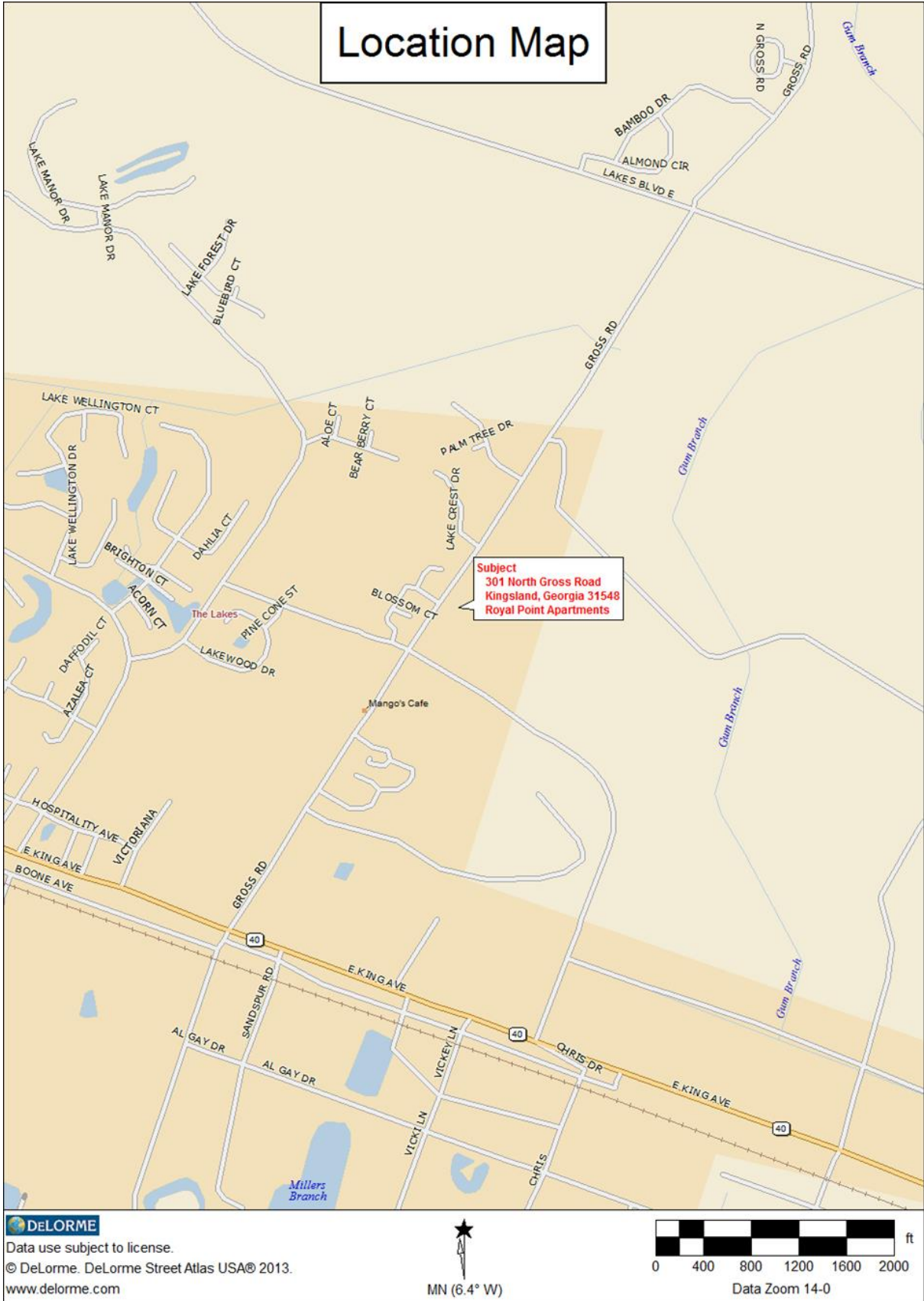
View to the East

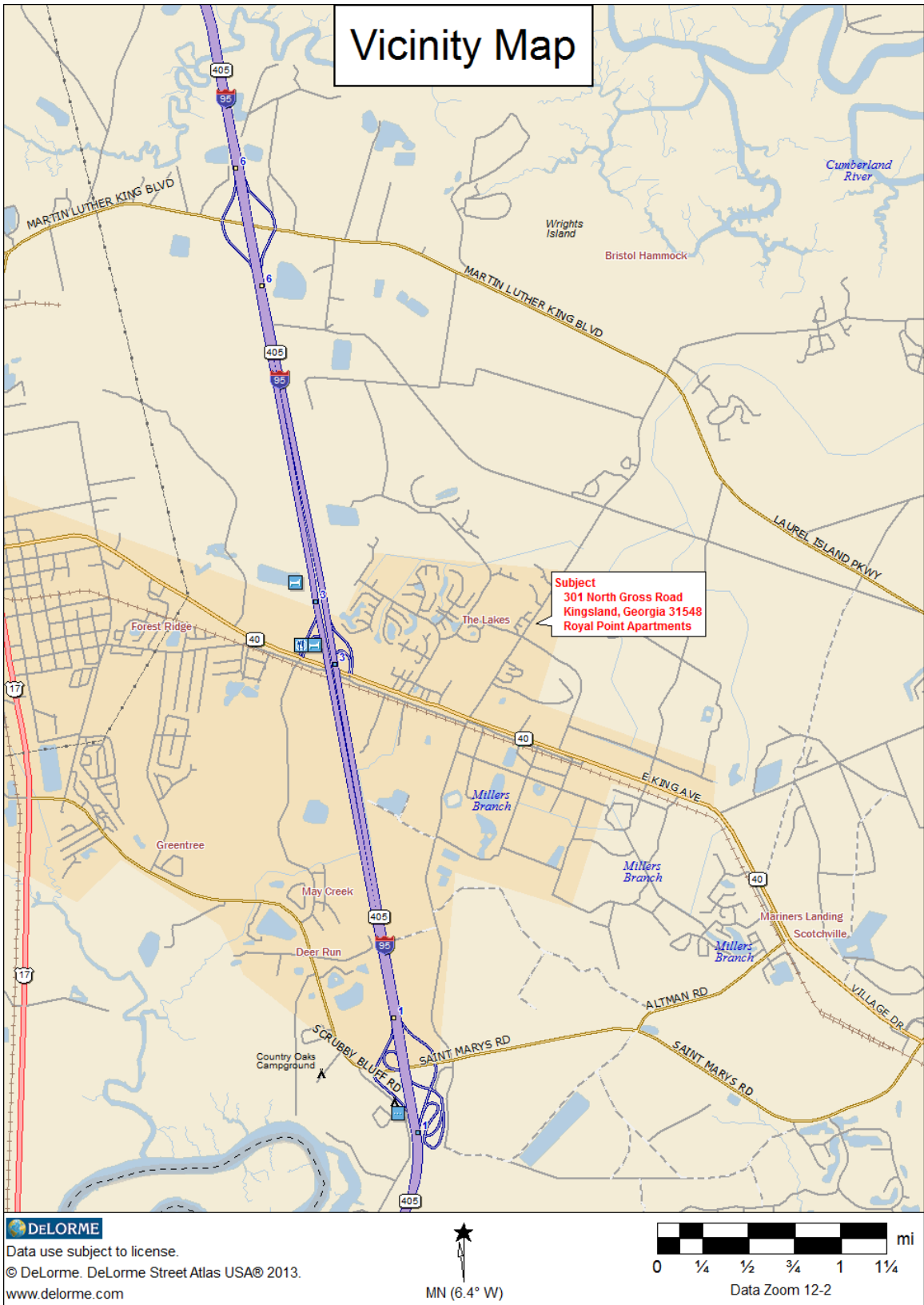


Street View of North Gross Street – To the Northeast



Street View of North Gross Street – To the Southwest

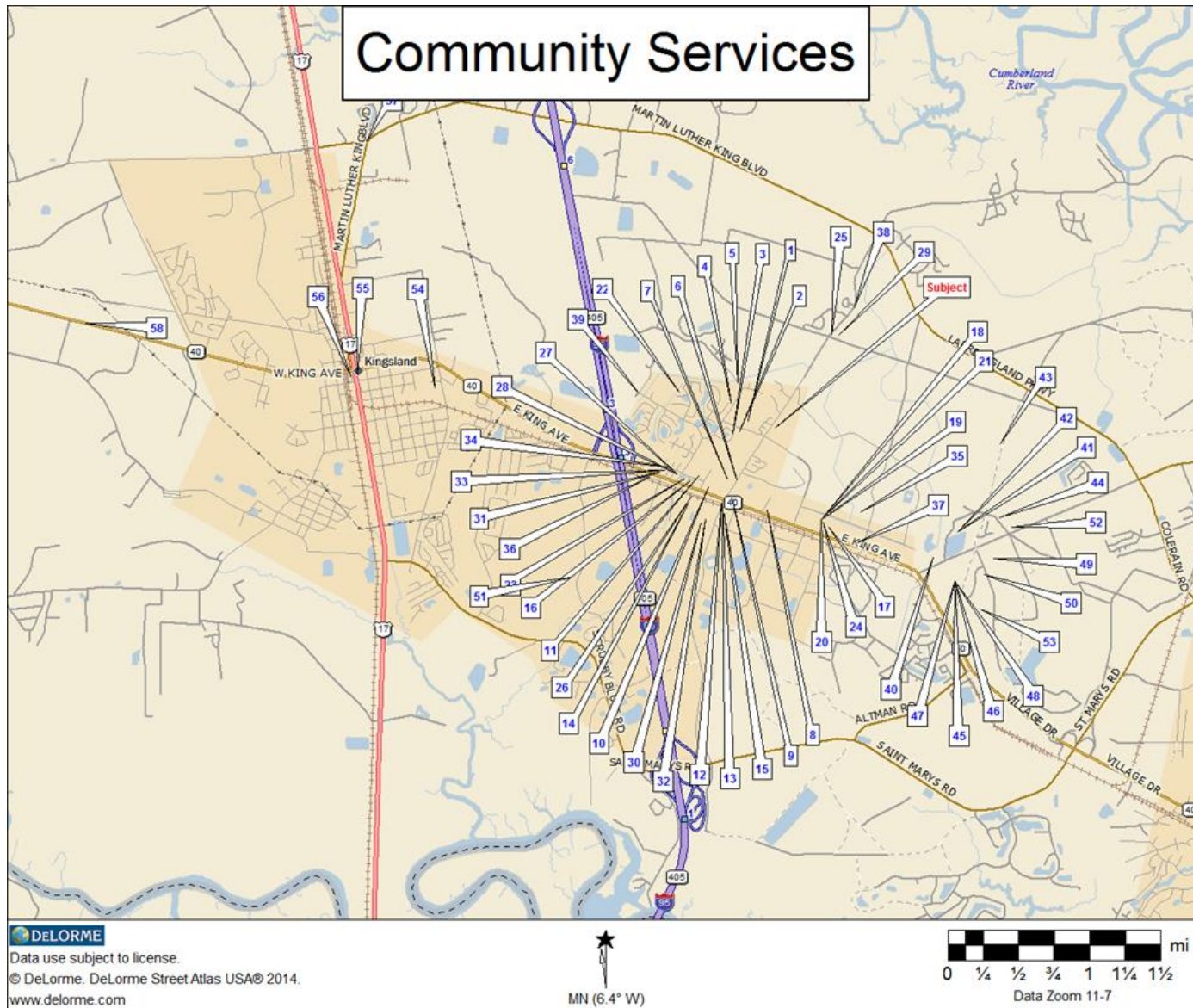




BANKING SERVICES		
Legend	Service	Distance From Site
8	Southeastern Bank	0.59
30	Heritage Bank	0.81
40	Citizens State Bank	1.43
53	Ameris Bank	1.87
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
12	Winn-Dixie	0.66
17	Publix Super Market at Camden Woods Shopping Center	0.72
45	Walmart Supercenter	1.65
52	Kingsland Meats	1.8
PHARMACY SERVICES		
Legend	Service	Distance From Site
13	Winn-Dixie Pharmacy	0.66
15	CVS Pharmacy	0.69
18	Publix Pharmacy at Camden Woods Shopping Center	0.72
58	Kmart Pharmacy	4.91
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
14	Zaxby's Chicken Fingers & Buffalo Wings	0.67
16	Taco Bell	0.71
23	Applebee's	0.74
26	LongHorn Steakhouse	0.77
31	Chick-fil-A	0.81
33	Subway	0.84
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
11	White Oak Creek Outfitters	0.65
19	Kmart	0.72
37	Secret Closet	0.99
46	Shoe Dept	1.65
47	Cato	1.65
48	Hibbett Sports	1.65

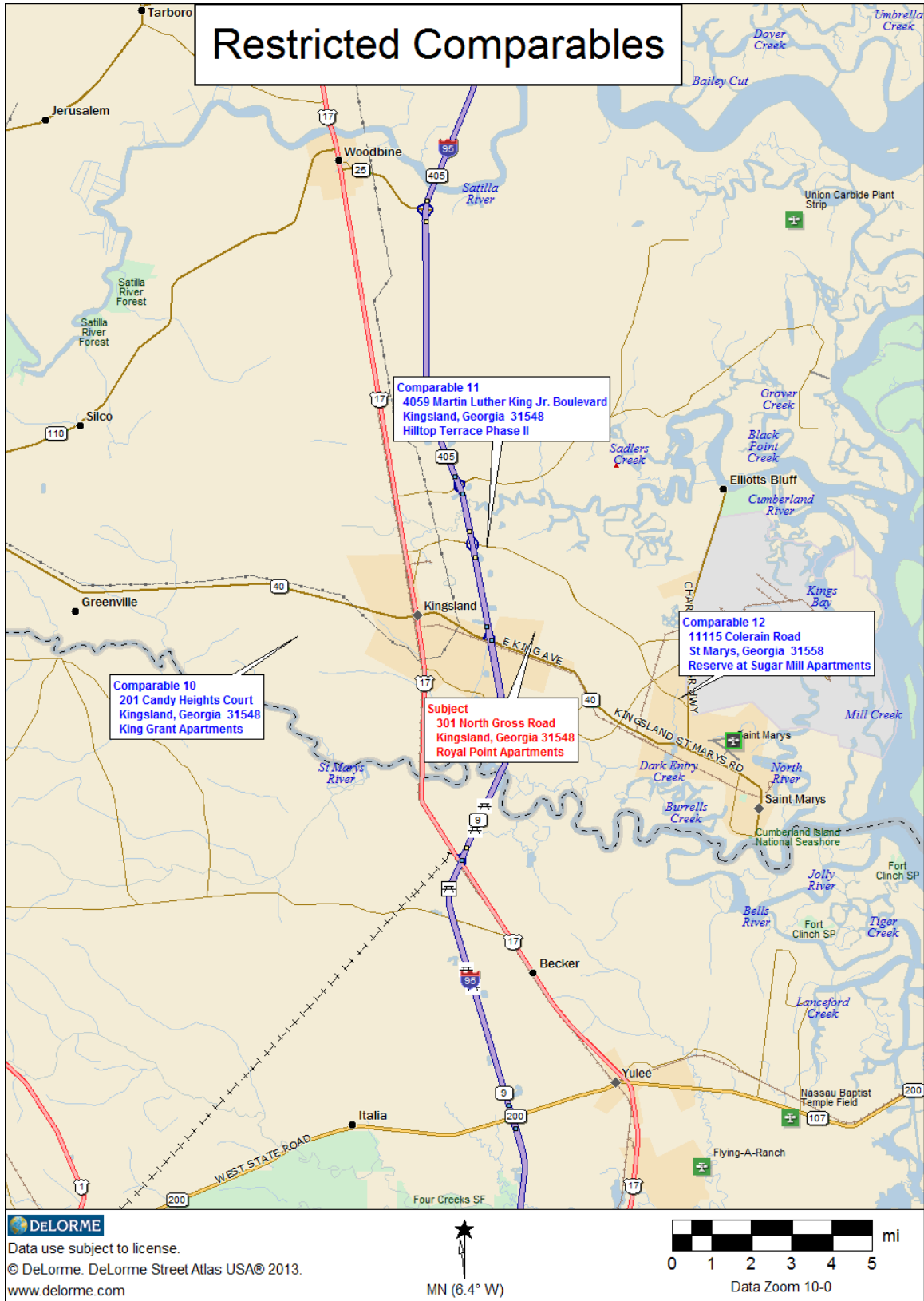
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
10	NY Nails and Spa	0.64
20	Great Clips Camdenwoods	0.72
24	Albert's Jewelers	0.74
32	J R's Barber Shop	0.81
59	Mark of Elegance	92.9
HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES		
Legend	Service	Distance From Site
7	St Lukes Med Clinic & Wellness	0.5
21	Sears Optical	0.72
44	Camden Pediatrics	1.64
49	Southeast Georgia Health System - Camden Campus	1.78
50	Camden Ob/Gyn	1.79
LIBRARY,MUSEUM,ZOO, AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
9	Camden County Public Library	0.59
PARK AND AMUSEMENT PARKSERVICES		
Legend	Service	Distance From Site
22	Dude Skating Inc	0.73
25	Howard Peeples Park	0.76
POST OFFICE SERVICES		
Legend	Service	Distance From Site
54	US Post Office	2.42
CONVENIENCE STORE GAS STATIONSERVICES		
Legend	Service	Distance From Site
3	Green Cedar	0.29
27	Amaco Gas	0.77
28	BP	0.77
34	Shell	0.84
36	Chevron	0.96

CHURCH, SYNAGOGUE, TEMPLE, AND MOSQUE SERVICES		
Legend	Service	Distance From Site
4	End Time Gospel Assembly	0.36
29	Kingspointe Fellowship Free Will Baptist Church	0.79
35	Holy Trinity Lutheran Church	0.84
41	Christ's Church Camden	1.47
43	Saint John Missionary Baptist Church	1.58
POLICE, CITY HALL, AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
55	Kingsland City Hall	2.97
56	Kingsland Police Department	3.02
FIRE STATION SERVICES		
Legend	Service	Distance From Site
38	Camden County Fire Rescue Station 10	1.01
SCHOOL SERVICES		
Legend	Service	Distance From Site
1	Camden Middle School	0.21
2	Childtime	0.26
39	Matilda Harris Elementary School	1.01
51	Bright Beginnings Preschool	1.79
57	Camden County High School	3.52
SOCIAL SERVICES		
Legend	Service	Distance From Site
5	Camden Family & Children Services	0.42
6	Camden County Environmental Health	0.46
42	Methodist Home-Children/Youth	1.47



SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
King Grant Apartments	LIHTC	4.7 Miles
Hilltop Terrace Phase II	Rural Development	5.1 Miles
Reserve at Sugar Mill Apartments	LIHTC	5.2 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-

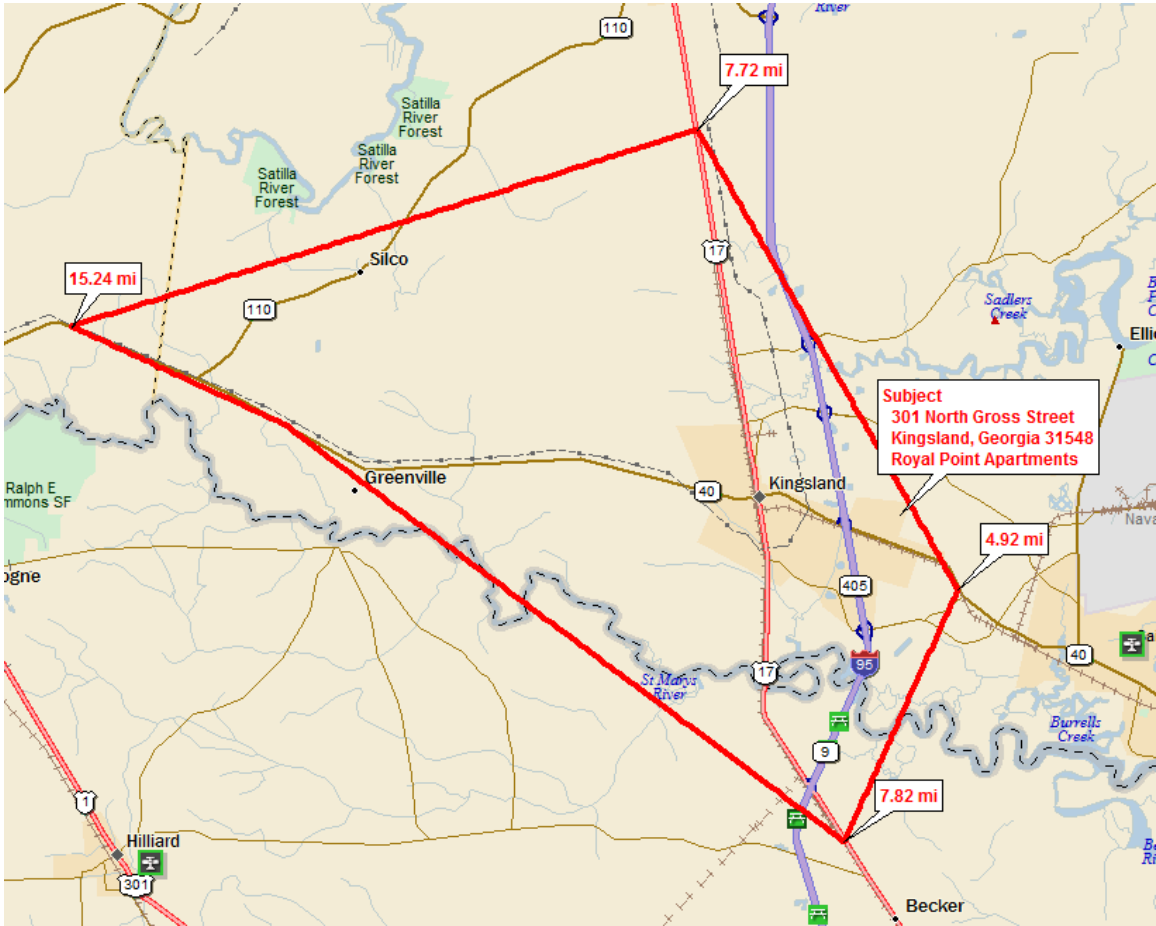
markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

- **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.

The National Council of Housing Market Analysts (NCHMA) Standards Committee also published a white paper called Best Practices for Rural Market Studies. In that paper, NCHMA discusses using the gravity model to determine market area boundaries in rural areas. The gravity model concept as it relates to housing market studies in rural areas is based on the concept that each town has some pull on the population in between the two towns. The pull is proportional to population and inversely proportional to distance. Market areas typically should not overlap for adjacent towns because the people who live between the two towns can only move to one town or the other. Overlapping market areas can result in overstated demand. Therefore, the gravity model allows for calculation of the population between the towns without overlapping the market areas.

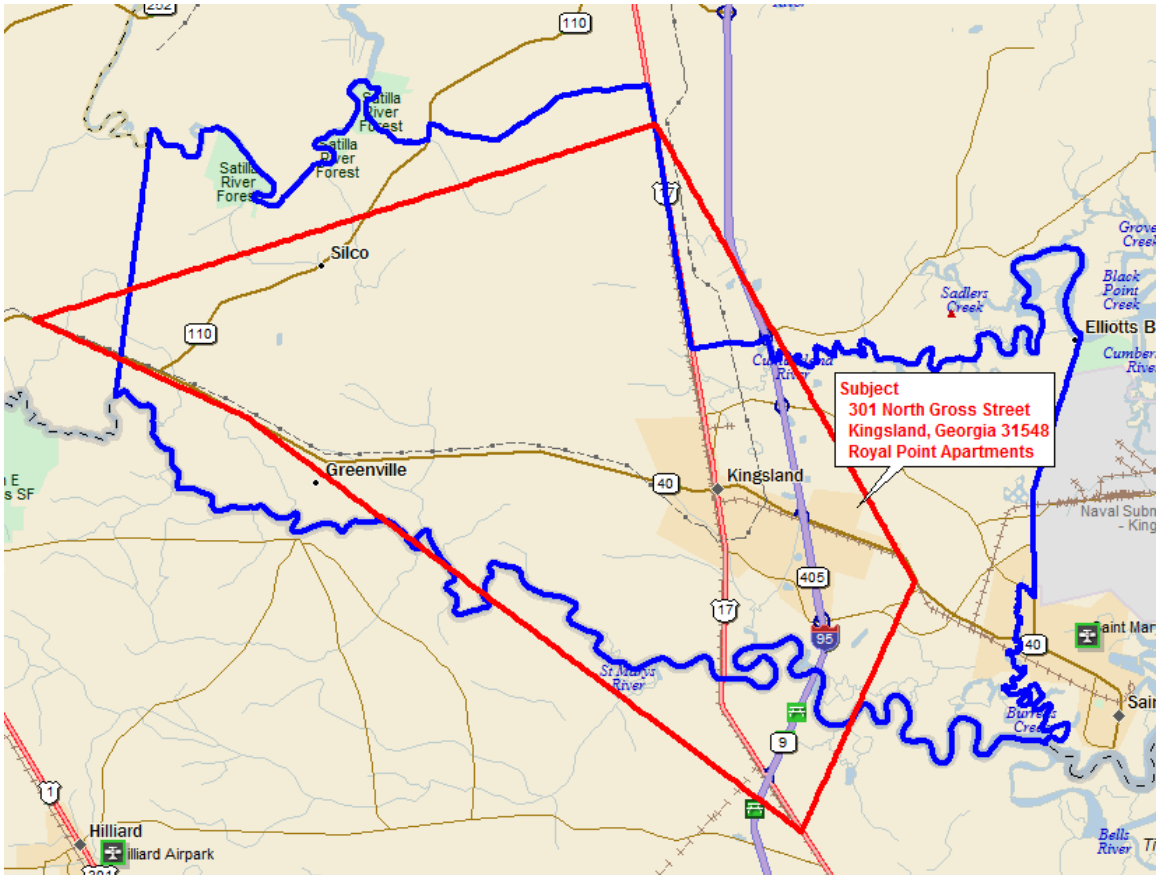
The subject's City of Kingsland is adjacent to Woodlawn to the north, St. Mary's to the East, Yulee, Florida, to the south, and Folkston to the west. Kingsland is located in the southern portion of the county; therefore, it was necessary to incorporate the gravity model to determine a market area. According to the gravity model, the population of each adjacent city or town should be added to Kingsland. Then the population of the subject city should be divided by the sum of the population of each city or town in order to determine the percentage of the distance to the adjacent city or town that the subject's city will pull population. For example, according to the U.S. Census Bureau, the subject's city had a 2014 population of 16,147. The population of St. Mary's is 17,555. These two populations are added together to reach a sum of 33,702. Next, Kingsland's population of 16,147 is divided by 33,702. The result is 47.9 percent ($(16,147 / (17,555 + 16,147)) = 47.9$ percent)). St. Mary's is approximately 10 miles from Kingsland. This distance is multiplied by 47.9 percent. The result is 4.92 miles. Therefore, based on the gravity model, the pull for Kingsland is 4.92 miles beyond the city limits when heading northeast toward St. Mary's. The same calculations were then applied to the distance between Kingsland and Folkston; Kingsland and Woodbine; and Kingsland and Yulee. The population of Folkston is 5,233, and the city is approximately 20 miles from Kingsland. Therefore, the calculations for distance are as follows: ($(16,147 / (5,233 + 16,147)) = 75.5\% \times 20.18 = 15.24$ miles)). The population of Woodbine is 7,889, and the CCD is approximately 11 miles from Kingsland. Therefore, the calculations for distance are as follows: ($(16,147 / (7,889 + 16,147)) = 67.2\% \times 11.49 = 7.72$ miles)). The population of Yulee is 11,609, and the CDP is approximately 13 miles from Kingsland. Therefore, the calculations for distance are as follows: ($(16,147 / (11,609 + 16,147)) = 58.2\% \times 13.44 = 7.82$ miles)).

The following map shows what the market area would be if the gravity model based only on the data mentioned above:

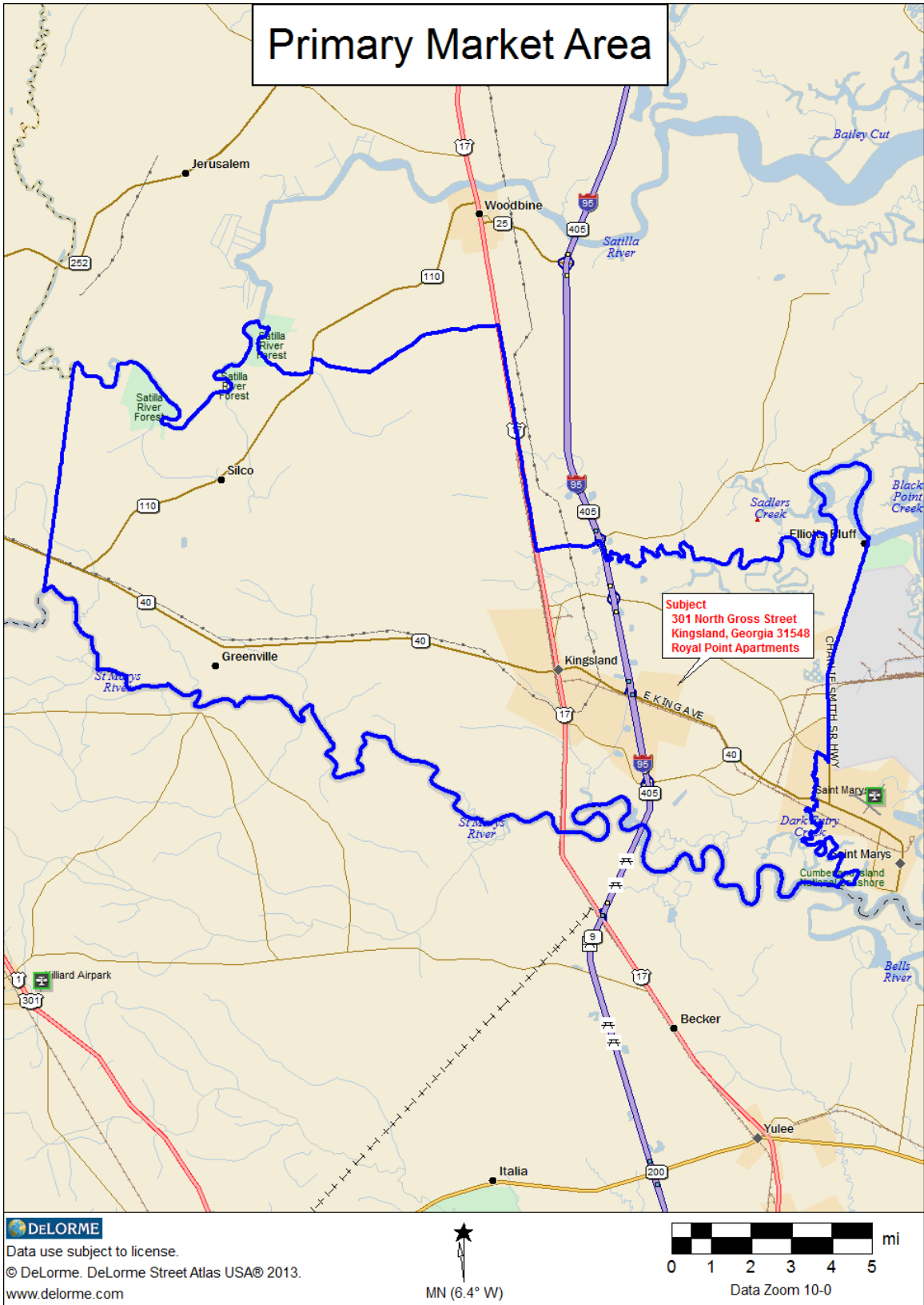


The basic market area shown in the map must be modified slightly, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown above.

The gravity model map encompasses portions of five census tracts 0103.01, 0103.02, 0104.01, 0104.02 and 0104.03. The following map shows the census tract boundaries as well as the gravity model overlay.



Because demographic data is available for the census tracts, but is not available for the area defined solely through the gravity model, the primary market area was expanded to include these five census tracts. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The primary market area has the following boundaries: North – Satilla River, State Highway 110 and Colesburg Tompkins Road; East – U.S. Highway 17, Harrietts Bluff Road, Interstate 95, Cumberland River, State Highway 40, Coalrain Road and Burrells Creek; South – St. Mary’s River/State of Florida; and West – Charlton County. The northern boundary is approximately 7.7 to 16.8 miles from the subject, and the southern boundary is approximately 5.4 miles from the subject. The western boundary is approximately 17.9 miles from the subject, and the eastern boundary is approximately 4.9 miles from the subject.



DeLORME

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MN (6.4° W)

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PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Kingsland, Georgia. The primary market area consists of the following census tracts: #0103.01, 0103.02, 0104.01, 0104.02 and 0104.03. The primary market area has the following boundaries: North – Satilla River, State Highway 110 and Colesburg Tompkins Road; East – U.S. Highway 17, Harrietts Bluff Road, Interstate 95, Cumberland River, State Highway 40, Coalrain Road and Burrells Creek; South – St. Mary’s River/State of Florida; and West – Charlton County. The northern boundary is approximately 7.7 to 16.8 miles from the subject, and the southern boundary is approximately 5.4 miles from the subject. The western boundary is approximately 17.9 miles from the subject, and the eastern boundary is approximately 4.9 miles from the subject.

In 2000, this geographic market area contained an estimated population of 24,721. By 2010, population in this market area had increased by 29.9 percent to 32,113. In 2016, the population in this market area had increased by 6.4 percent to 34,159. It is projected that between 2016 and 2018, population in the market area will increase 2.3 percent to 34,953. It is projected that between 2018 and 2021, population in the market area will increase 5.7 percent to 36,143.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
CAMDEN COUNTY	2000	43,664				
Estimated	2010	50,513	6,849	15.7%	685	1.6%
	2016	52,681	2,168	4.3%	361	0.7%
	2018	53,623	942	1.8%	471	0.9%
Projected	2021	55,035	2,354	4.4%	785	1.5%
MARKET AREA	2000	24,721				
Estimated	2010	32,113	7,392	29.9%	739	3.0%
	2016	34,159	2,046	6.4%	341	1.1%
	2018	34,953	794	2.3%	397	1.2%
Projected	2021	36,143	1,984	5.7%	661	1.9%
KINGSLAND	2000	10,506				
Estimated	2010	15,946	5,440	51.8%	544	5.2%
	2016	17,285	1,339	8.4%	223	1.4%
	2018	17,701	416	2.4%	208	1.2%
Projected	2021	18,324	1,039	5.9%	346	2.0%

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

CHANGE IN POPULATION BY AGE GROUPS						
CAMDEN COUNTY						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	3,829	3,981	4.0%	4,016	4,069	1.3%
5-9	3,316	3,824	15.3%	3,886	3,980	2.4%
10-14	3,999	3,580	-10.5%	3,682	3,835	4.2%
15-17	2,316	2,139	-7.6%	2,182	2,246	2.9%
18-20	2,502	2,519	0.7%	2,512	2,502	-0.4%
21-24	4,119	3,945	-4.2%	3,812	3,613	-5.2%
25-34	6,745	8,198	21.5%	8,248	8,323	0.9%
35-44	6,850	6,103	-10.9%	6,395	6,834	6.9%
45-54	6,741	6,461	-4.2%	6,274	5,994	-4.5%
55-64	4,608	5,792	25.7%	5,984	6,272	4.8%
65-74	2,775	4,006	44.4%	4,195	4,478	6.8%
75-84	1,271	1,704	34.1%	1,960	2,344	19.6%
85+	222	429	93.2%	475	545	14.6%
Total Population	49,293	52,681	6.9%	53,623	55,035	2.6%
Elderly % Population	8.7%	11.7%	1.0%	11.7%	13.4%	1.7%
MARKET AREA						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	2,538	2,741	8.0%	2,770	2,813	1.6%
5-9	2,389	2,705	13.2%	2,765	2,855	3.3%
10-14	2,315	2,526	9.1%	2,612	2,741	4.9%
15-17	1,287	1,505	16.9%	1,536	1,583	3.0%
18-20	1,387	1,444	4.1%	1,444	1,443	0.0%
21-24	2,562	2,130	-16.9%	2,067	1,973	-4.6%
25-34	4,607	5,442	18.1%	5,453	5,469	0.3%
35-44	4,168	4,258	2.2%	4,466	4,778	7.0%
45-54	4,210	4,311	2.4%	4,270	4,208	-1.4%
55-64	2,890	3,541	22.5%	3,711	3,967	6.9%
65-74	1,446	2,369	63.8%	2,477	2,640	6.6%
75-84	784	971	23.9%	1,137	1,387	21.9%
85+	42	216	414.3%	244	286	17.2%
Total Population	30,625	34,159	11.5%	34,953	36,143	3.4%
Elderly % Population	7.4%	10.4%	0.8%	10.4%	11.9%	1.5%
KINGSLAND						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	1,248	1,414	13.3%	1,425	1,441	1.1%
5-9	1,418	1,390	-2.0%	1,422	1,470	3.4%
10-14	1,159	1,277	10.2%	1,329	1,407	5.9%
15-17	580	755	30.2%	770	792	2.9%
18-20	674	723	7.3%	723	723	0.0%
21-24	1,204	1,064	-11.6%	1,033	986	-4.5%
25-34	2,786	2,833	1.7%	2,815	2,788	-1.0%
35-44	2,015	2,189	8.6%	2,306	2,482	7.6%
45-54	1,896	2,184	15.2%	2,167	2,142	-1.2%
55-64	1,177	1,774	50.7%	1,868	2,010	7.6%
65-74	662	1,114	68.3%	1,177	1,272	8.1%
75-84	292	466	59.6%	548	672	22.5%
85+	0	102	#DIV/0!	117	139	19.0%
Total Population	15,111	17,285	14.4%	17,701	18,324	3.5%
Elderly % Population	6.3%	9.7%	0.6%	9.7%	11.4%	1.6%

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 Camden County in 2016 was 34.7 percent; the percentage for Kingsland was 35.4 percent; and the percentage for the market area was 34.3 percent. According to the U.S. Census Bureau, the national rental percentage is 35.6 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 HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
CAMDEN COUNTY	2000	14,722	9,323	63.3%	5,399	36.7%
	2010	18,047	11,810	65.4%	6,237	34.6%
Estimated	2016	19,198	12,534	65.3%	6,664	34.7%
	2018	19,581	12,772	65.2%	6,809	34.8%
Projected	2021	20,155	13,129	65.1%	7,026	34.9%
MARKET AREA	2000	8,460	5,503	65.0%	2,957	35.0%
	2010	11,582	7,625	65.8%	3,957	34.2%
Estimated	2016	12,396	8,147	65.7%	4,249	34.3%
	2018	12,672	8,321	65.7%	4,351	34.3%
Projected	2021	13,086	8,581	65.6%	4,505	34.4%
KINGSLAND	2000	3,561	2,225	62.5%	1,336	37.5%
	2010	5,783	3,581	61.9%	2,202	38.1%
Estimated	2016	6,248	4,039	64.6%	2,209	35.4%
	2018	6,386	4,124	64.6%	2,263	35.4%
Projected	2021	6,594	4,251	64.5%	2,343	35.5%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
CAMDEN COUNTY	25-34	1,585	1,816	3,401
	35-44	2,273	1,272	3,545
	45-54	2,902	947	3,849
	55-64	2,334	556	2,890
	65-74	1,621	288	1,909
	75+	780	203	983
MARKET AREA	25-34	1,233	1,150	2,383
	35-44	1,608	899	2,507
	45-54	1,860	591	2,451
	55-64	1,345	345	1,690
	65-74	913	166	1,079
	75+	405	122	527
KINGSLAND	25-34	701	616	1,317
	35-44	819	502	1,321
	45-54	843	351	1,194
	55-64	552	210	762
	65-74	336	97	433
	75+	177	62	239

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	CAMDEN COUNTY	MARKET AREA	KINGSLAND
1 person	1,994	1,165	578
2 persons	4,476	2,750	1,224
3 persons	2,237	1,507	702
4 persons	1,836	1,282	609
5 persons	828	610	316
6 persons	308	226	107
7 or more persons	131	85	45
RENTER-OCCUPIED			
1 person	1,626	1,009	579
2 persons	1,638	1,021	599
3 persons	1,255	789	433
4 persons	969	643	343
5 persons	511	333	167
6 persons	161	112	55
7 or more persons	77	50	26

Source: U.S. Census Bureau

The subject's units are most suitable for households between three and five persons, who account for 44.6 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	1,009	25.5%
2 persons	1,021	25.8%
3 persons	789	19.9%
4 persons	643	16.2%
5 persons	333	8.4%
6 persons	112	2.8%
7 or more persons	50	1.3%
TOTAL	3,957	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	CAMDEN COUNTY	MARKET AREA	KINGSLAND
TOTAL HOUSING UNITS	21,114	13,096	6,506
OCCUPANCY AND TENURE			
Occupied Housing Units	18,047	11,582	5,783
Owner-Occupied	11,810	7,625	3,581
Percent Owner-Occupied	65.4%	65.8%	61.9%
Renter-Occupied	6,237	3,957	2,202
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	613	195	40
Persons per owner-occupied unit	2.71	2.32	2.83
Persons per renter-occupied unit	2.67	2.33	2.64
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	383	281	174
2000-2004	642	516	441
1990-1999	1,895	1,149	630
1980-1989	1,249	691	288
1970-1979	926	607	334
1960-1969	299	160	85
1950-1959	189	50	27
1940-1949	13	13	13
1939 or earlier	234	0	0
PERSONS PER ROOM: RENTER			
0.50 or less	3,274	1,892	1,082
0.51-1.00	2,447	1,506	882
1.01-1.50	52	12	0
1.51-2.00	45	45	16
2.01 or more	12	12	12
PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	13	13	13
1.01-1.50	0	0	0
1.51 or more	0	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 69 renter households with more than 1.01 occupants per room in the market area. There are 13 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
CAMDEN COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	9,946	82.9%	1,711	29.3%
1, Attached	365	3.0%	586	10.1%
2	0	0.0%	538	9.2%
3 to 4	26	0.2%	1,068	18.3%
5 to 9	0	0.0%	568	9.7%
10 to 19	0	0.0%	418	7.2%
20 to 49	0	0.0%	28	0.5%
50 or more	0	0.0%	72	1.2%
Mobile Home, Trailer, Other	1,667	13.9%	841	14.4%
TOTAL	12,004	100.0%	5,830	100.0%
MARKET AREA				
1, Detached	6,407	83.2%	963	27.8%
1, Attached	298	3.9%	375	10.8%
2	0	0.0%	386	11.1%
3 to 4	26	0.3%	410	11.8%
5 to 9	0	0.0%	384	11.1%
10 to 19	0	0.0%	377	10.9%
20 to 49	0	0.0%	28	0.8%
50 or more	0	0.0%	72	2.1%
Mobile Home, Trailer, Other	971	12.6%	472	13.6%
TOTAL	7,702	100.0%	3,467	100.0%
KINGSLAND				
1, Detached	2,923	81.7%	411	20.6%
1, Attached	291	8.1%	264	13.3%
2	0	0.0%	302	15.2%
3 to 4	0	0.0%	239	12.0%
5 to 9	0	0.0%	193	9.7%
10 to 19	0	0.0%	279	14.0%
20 to 49	0	0.0%	10	0.5%
50 or more	0	0.0%	57	2.9%
Mobile Home, Trailer, Other	362	10.1%	237	11.9%
TOTAL	3,576	100.0%	1,992	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Renters within the target incomes from \$24,000 to \$28,000, or 2.9 percent, qualify for two-bedroom units at 50 percent of the area median income; renters with incomes from \$28,594 to \$33,600, or 4.7 percent, qualify for two-bedroom units at 60 percent of the area median income; renters with incomes from \$27,634 to \$33,600, or 5.4 percent, qualify for the three-bedroom units at 50 percent of the area median income; and renters with incomes from \$31,063 to \$40,320, or 9.4 percent, qualify for the three-bedroom units at 60 percent of the area median income.



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HISTA 2.2 Summary Data

Market Area

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Nielsen Claritas

Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	62	77	96	112	53	400
\$10,000-20,000	269	238	105	11	19	642
\$20,000-30,000	58	8	0	56	50	172
\$30,000-40,000	139	34	95	74	42	384
\$40,000-50,000	14	48	232	17	54	365
\$50,000-60,000	13	78	26	30	6	153
\$60,000-75,000	104	195	67	161	49	576
\$75,000-100,000	1	32	78	145	25	281
\$100,000-125,000	1	10	5	22	224	262
\$125,000-150,000	3	2	4	0	7	16
\$150,000-200,000	1	8	4	2	4	19
\$200,000+	2	2	2	2	2	18
Total	668	735	715	632	538	3,288

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	46	12	12	1	4	75
\$10,000-20,000	120	27	21	1	7	176
\$20,000-30,000	67	60	0	1	6	134
\$30,000-40,000	11	13	20	0	4	48
\$40,000-50,000	33	54	6	0	8	101
\$50,000-60,000	32	4	5	0	5	46
\$60,000-75,000	27	47	2	1	10	87
\$75,000-100,000	42	21	16	0	6	85
\$100,000-125,000	39	65	7	1	6	118
\$125,000-150,000	14	6	23	0	5	48
\$150,000-200,000	11	6	4	1	5	27
\$200,000+	6	4	1	0	2	16
Total	448	319	117	6	71	961

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	32	2	11	0	3	48
\$10,000-20,000	95	18	17	1	6	137
\$20,000-30,000	63	22	0	1	5	91
\$30,000-40,000	9	9	20	0	3	41
\$40,000-50,000	32	16	6	0	6	60
\$50,000-60,000	32	4	5	0	4	45
\$60,000-75,000	27	36	2	1	7	73
\$75,000-100,000	40	11	16	0	4	71
\$100,000-125,000	37	55	7	0	5	104
\$125,000-150,000	12	4	1	0	3	20
\$150,000-200,000	10	5	3	0	4	22
\$200,000+	6	2	0	0	2	11
Total	395	185	88	3	52	723

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	108	89	108	113	57	475
\$10,000-20,000	389	265	126	12	26	818
\$20,000-30,000	125	68	0	57	56	306
\$30,000-40,000	150	47	115	74	46	432
\$40,000-50,000	47	102	238	17	62	466
\$50,000-60,000	45	82	31	30	11	199
\$60,000-75,000	131	242	69	162	59	663
\$75,000-100,000	43	53	94	145	31	366
\$100,000-125,000	40	75	12	23	230	380
\$125,000-150,000	17	8	27	0	12	64
\$150,000-200,000	12	14	8	3	9	46
\$200,000+	9	9	4	2	10	34
Total	1,116	1,054	832	638	609	4,249

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2016			2021		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
CAMDEN COUNTY									
Less than \$15,000	677	740	810	772	746	681	750	672	775
\$15,000 - \$24,999	844	414	321	853	445	576	844	408	681
\$25,000 - \$34,999	834	328	380	381	486	451	382	442	529
\$35,000 - \$49,999	1,270	905	371	1,136	707	626	1,106	631	698
\$50,000 - \$74,999	1,709	1,589	346	1,730	1,539	709	1,788	1,448	841
\$75,000 - \$99,999	947	1,088	190	1,261	1,267	327	1,376	1,245	399
\$100,000 - \$149,999	681	860	141	735	1,222	405	909	1,357	530
\$150,000 - \$199,999	184	264	108	110	223	100	155	282	154
\$200,000+	37	96	63	20	305	35	28	378	54
TOTAL	16,197			17,848			18,862		
MARKET AREA									
Less than \$15,000	620	490	404	552	479	307	535	445	359
\$15,000 - \$24,999	365	159	173	425	196	270	447	182	340
\$25,000 - \$34,999	668	184	202	242	227	203	218	202	230
\$35,000 - \$49,999	589	581	182	777	454	335	739	416	362
\$50,000 - \$74,999	1,141	1,168	228	1,304	1,030	496	1,304	992	585
\$75,000 - \$99,999	675	580	58	1,012	800	191	1,092	812	229
\$100,000 - \$149,999	440	614	111	534	869	293	667	984	372
\$150,000 - \$199,999	152	161	93	74	161	77	99	214	117
\$200,000+	8	43	49	11	172	17	18	235	28
TOTAL	10,138			11,508			12,223		
KINGSLAND									
Less than \$15,000	403	257	166	310	278	158	298	261	190
\$15,000 - \$24,999	232	116	85	237	105	146	247	98	185
\$25,000 - \$34,999	378	143	82	114	127	104	111	120	118
\$35,000 - \$49,999	381	229	147	385	201	157	369	176	179
\$50,000 - \$74,999	565	466	116	650	541	219	648	545	258
\$75,000 - \$99,999	366	314	0	601	367	83	634	368	100
\$100,000 - \$149,999	235	232	43	236	436	133	299	510	175
\$150,000 - \$199,999	21	57	0	32	69	26	39	83	37
\$200,000+	8	0	0	5	76	5	5	99	9
TOTAL	5,042			5,801			6,161		

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 retail trade; educational, health and social services; public administration; and entertainment and recreation services. Each of these categories has experienced reasonable growth within the past few years.

Employment in Camden County has been increasing an average of 1.5 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	4,222,257	4,071,562	96.4%	150,695	3.6%
2001	4,262,058	4,089,567	96.0%	172,491	4.0%
2002	4,327,710	4,110,882	95.0%	216,828	5.0%
2003	4,394,454	4,182,530	95.2%	211,924	4.8%
2004	4,451,804	4,239,067	95.2%	212,737	4.8%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,589	4,262,408	89.8%	486,181	10.2%
2012	4,783,322	4,344,689	90.8%	438,633	9.2%
2013	4,758,734	4,367,931	91.8%	390,803	8.2%
2014	4,753,765	4,416,715	92.9%	337,050	7.1%
2015	4,770,873	4,490,931	94.1%	279,942	5.9%
2016**	4,815,411	4,545,264	94.4%	270,147	5.6%

* Data based on place of residence.

**Preliminary - based on monthly data through February 2016

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 3.6 percent in 2000.

The rate for the State of Georgia in February 2016 was 5.6 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR CAMDEN COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	17,796	17,141	96.3%	655	3.7%
2001	17,872	17,199	96.2%	673	3.8%
2002	18,370	17,546	95.5%	824	4.5%
2003	18,756	17,745	94.6%	1,011	5.4%
2004	19,071	18,213	95.5%	858	4.5%
2005	20,428	19,466	95.3%	962	4.7%
2006	20,884	20,024	95.9%	860	4.1%
2007	21,609	20,742	96.0%	867	4.0%
2008	21,373	20,178	94.4%	1,195	5.6%
2009	20,757	18,902	91.1%	1,855	8.9%
2010	20,695	18,643	90.1%	2,052	9.9%
2011	21,155	19,128	90.4%	2,027	9.6%
2012	21,869	19,987	91.4%	1,882	8.6%
2013	21,603	19,911	92.2%	1,692	7.8%
2014	21,963	20,517	93.4%	1,446	6.6%
2015	22,416	21,189	94.5%	1,227	5.5%
2016**	22,752	21,552	94.7%	1,200	5.3%

* Data based on place of residence.

**Preliminary - based on monthly data through February 2016

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 9.9 percent in 2010 and a low of 3.7 percent in 2000. The annual rate for Camden County in February 2016 was 5.3 percent.

CHANGE IN TOTAL EMPLOYMENT FOR CAMDEN COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2000-2005	2,325	465	13.6%	2.7%
2005-2010	(823)	(165)	-4.2%	-0.8%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Camden County increased an average of 0.9 percent per year between 2005 and 2014.

RECENT CHANGES IN EMPLOYMENT FOR CAMDEN COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	19,466	1,253	4.7%
2006	20,024	558	4.1%
2007	20,742	718	4.0%
2008	20,178	(564)	5.6%
2009	18,902	(1,276)	8.9%
2010	18,643	(259)	9.9%
2011	19,128	485	9.6%
2012	19,987	1,344	8.6%
2013	19,911	783	7.8%
2014	21,189	2,061	5.5%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 4.0 percent to 9.9 percent over the past 10 years. These fluctuations are in line with the unemployment rates for the State of Georgia.

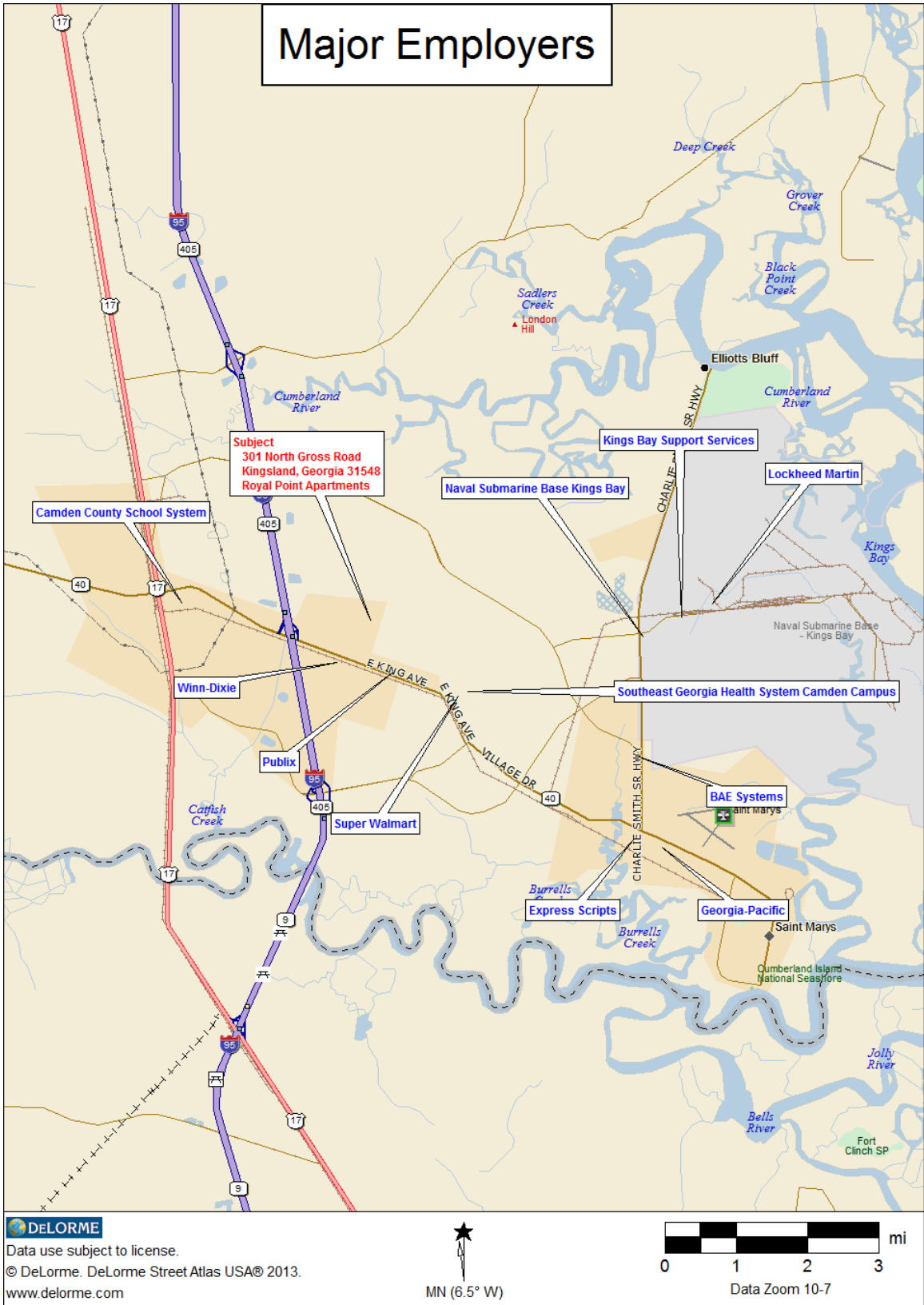
Major employers within Camden County as of March 2016 are in the chart below:

Employer	No. of Employees
Naval Submarine Base Kings Bay	8,979
Camden County School System	1,200
Express Scripts	650
Lockheed Martin	479
Camden County Government	404
Wal-Mart Supercenter	366
Southeast Georgia Health System Camden Campus	330
Kings Bay Support Services	290
Winn Dixie	107
Publix	105
Georgia Pacific	65
BAE Systems	65

INDUSTRY	PLACE OF WORK EMPLOYMENT DATA					
	CAMDEN COUNTY		MARKET AREA		KINGSLAND	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	177	0.9%	65	0.5%	35	0.6%
Construction	1,526	7.7%	854	6.9%	392	6.6%
Manufacturing	1,654	8.3%	972	7.9%	489	8.3%
Wholesale Trade	551	2.8%	358	2.9%	111	1.9%
Retail Trade	2,614	13.1%	1,996	16.1%	1,032	17.5%
Transportation, Communication & Utilities	1,155	5.8%	546	4.4%	328	5.5%
Information	280	1.4%	214	1.7%	110	1.9%
Finance, Insurance & Real Estate	833	4.2%	595	4.8%	216	3.7%
Professional & Related Services	1,946	9.8%	1,104	8.9%	430	7.3%
Educational, Health & Social Services	3,664	18.4%	2,128	17.2%	939	15.9%
Entertainment & Recreation Services	2,102	10.6%	1,359	11.0%	734	12.4%
Other	746	3.7%	438	3.5%	226	3.8%
Public Administration	2,672	13.4%	1,749	14.1%	872	14.7%

Source: U.S. Census Bureau

The above chart shows the number of people employed in different sectors of the Camden County, Kingsland and market area economy in 2010. 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.



There have not any business closures within the past two years in Kingsland and Camden County. Recently, Camden County commissioners agreed to put a purchase option on about 4,000 acres to develop a site where spacecraft would be tested and launched. The county is advancing on a plan to develop the first fully commercial spaceport on the East Coast, a project that could create more than 2,000 jobs and make Georgia a player in the \$300 billion space industry. Overall, it is believed that the economy of Kingsland will remain stable.

Wages

The average annual wage of Camden County employees was \$37,201 in 2014. Wages have been increasing 2.9 percent per year. Wages in agriculture, forestry, and fisheries; transportation and warehousing; retail trade; leisure and hospitality; education, and health services; financial activities; information; and public administration sectors are within the income limits of the rehabilitated development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2013	2014	ANNUAL
Agriculture, Forestry, and Fisheries	\$32,718	*N/A	*N/A
Mining	*N/A	*N/A	*N/A
Construction	\$44,820	*N/A	*N/A
Manufacturing	\$72,242	\$75,546	4.6%
Transportation and Warehousing	\$27,919	\$27,285	-2.3%
Utilities	*N/A	*N/A	*N/A
Wholesale Trade	\$45,410	\$46,698	2.8%
Retail Trade	\$22,193	\$22,845	2.9%
Leisure and Hospitality	\$13,737	\$13,807	0.5%
Education and Health Services	\$41,598	\$40,450	-2.8%
Professional and Business Services	\$56,756	\$62,941	10.9%
Financial Activities	\$30,527	\$37,331	22.3%
Information	\$28,010	\$27,650	-1.3%
Other Services	\$20,031	\$20,264	1.2%
Public Administration (Local Government)	\$33,989	\$34,394	1.2%

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 19 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 56.1 percent in the market area have a travel time of less than 19 minutes; 24.3 percent have a travel time of 20 to 34 minutes; and 19.7 percent have a travel time of over 35 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
5 or less	435	3.2%
5-9	2,064	15.0%
10-19	5,228	37.9%
20-24	1,973	14.3%
25-34	1,369	9.9%
35-44	898	6.5%
45-59	1,219	8.8%
60-89	393	2.9%
90+	200	1.5%
Total Commuters	13,779	

Source: U.S. Census Bureau

PART VII:

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

PROJECT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. Renters within the target incomes from \$24,000 to \$28,000, or 2.9 percent, qualify for two-bedroom units at 50 percent of the area median income; renters with incomes from \$28,594 to \$33,600, or 4.7 percent, qualify for two-bedroom units at 60 percent of the area median income; renters with incomes from \$27,634 to \$33,600, or 5.4 percent, qualify for the three-bedroom units at 50 percent of the area median income; and renters with incomes from \$31,063 to \$40,320, or 9.4 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 ($\$700 / 35\% = \$2,000.00 \times 12 = \$24,000$). 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 x 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 138 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 10 percent of one person households and 25 percent of two person households will occupy studio and one-bedroom units. We expect 90 percent of one person households, 75 percent of two person households and 20 percent of three person households will occupy two-bedroom units. We expect 20 percent of three person households, 100 percent of four person households and 90 percent of five person households will inhabit three-bedroom dwellings. We expect the remaining 10 percent of five person households and 100 percent of six and seven person households to occupy four-bedroom dwellings.

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that studios and one-bedroom units should account for 9.0 percent of the renter housing demand, two-bedroom units account for 52.3 percent, three-bedroom units should account for 33.8 percent of the renter housing demand and units with four or more bedrooms account for 4.9 percent of the renter housing demand in the primary market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS					
HOUSEHOLD SIZE	0/1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	101	908	0	0	1,009
2 Persons	255	766	0	0	1,021
3 Persons	0	395	395	0	789
4 Persons	0	0	643	0	643
5 Persons	0	0	300	33	333
6 Persons	0	0	0	112	112
7 or More Persons	0	0	0	50	50
TOTAL	356	2,068	1,337	195	3,957
PERCENT	9.0%	52.3%	33.8%	4.9%	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 HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
2/2 (50%)	\$700	\$24,000	\$28,000	2.9%	122
2/2 (60%)	\$834	\$28,594	\$33,600	4.7%	199
3/2 (50%)	\$806	\$27,634	\$33,600	5.4%	228
3/2 (60%)	\$906	\$31,063	\$40,320	9.4%	401
All Unit (50%)	\$700	\$24,000	\$33,600	8.0%	339
All Units (60%)	\$806	\$27,634	\$40,320	12.2%	519
Total Units		\$24,000	\$40,320	14.8%	631

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

Penetration Rate

There are five vacant LIHTC units and the subject has seven vacant unit. If those unit attain full occupancy, it will have an aggregate penetration rate of 1.9 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	631
Existing Vacant LIHTC Units	5
LIHTC Units Planned	0
Vacant Units in Subject	7
Total Inventory	12
Penetration Rate	1.9%

Projects Under Construction

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

Planned Projects

According to the City of Kingsland, there are currently no multifamily planned projects in the market area.

New & Pipeline Units

There are currently no new developments in the market area.

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

REQUIRED DEMAND - ALL UNITS							
	All Units	2 BR @ 50% AMI	2 BR @ 60% AMI	3 BR @ 50% AMI	3 BR @ 60% AMI	All Units (50%)	All Units (60%)
Demand from New Household Growth							
Average Annual Household Growth (2016-2021)	138	138	138	138	138	138	138
Percent Income Qualified	14.8%	2.9%	4.7%	5.4%	9.4%	8.0%	12.2%
Percent Plan to Rent	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%	34.3%
Demand from New Household Growth	7	1	2	3	4	4	6
Demand from Renter Substandard Housing							
Total Substandard Households	82	82	82	82	82	82	82
Percent Income Qualified	14.8%	2.9%	4.7%	5.4%	9.4%	8.0%	12.2%
Percent Appropriate Household Size	86.1%	52.3%	52.3%	33.8%	33.8%	86.1%	86.1%
Demand from Substandard Housing	10	1	2	1	3	6	9
Demand from Rent Overburdened							
Total Rent Overburdened Households	196	67	83	99	79	160	140
Percent Appropriate Household Size	86.1%	52.3%	52.3%	33.8%	33.8%	86.1%	86.1%
Demand from Rent Overburdened	169	35	43	33	27	138	121
Total Demand							
Demand from Household Growth	7	1	2	3	4	4	6
Demand from Existing Households	0	0	0	0	0	0	0
Demand from Substandard Housing	10	1	2	1	3	6	9
Demand from Rent Overburdened	169	35	43	33	27	138	121
TOTAL	186	38	48	38	34	147	135
Less Vacant Current Supply and Pipeline	5	1	1	2	1	3	2
NET DEMAND	181	37	47	36	33	144	133
Subject Units	144	30	42	30	42	72	72
Capture Rate	79.4%	81.8%	90.0%	84.5%	128.2%	49.9%	54.2%
Vacant Units at Subject	7	1	2	2	2	3	4
Net Capture Rate	3.9%	2.7%	4.3%	5.6%	6.1%	2.1%	3.0%

Demand and Net Demand

	2 BR HH at 50% AMI (\$24,000 to \$28,000)	2 BR HH at 60% AMI (\$28,594 to \$33,600)	3 BR HH at 50% AMI (\$27,634 to \$33,600)	3 BR HH at 60% AMI (\$31,063 to \$40,320)	All Units (\$24,000 to \$40,320)
Demand from New Household (age and income appropriate)	1	2	3	4	7
Plus					
Demand from Existing Renter Households - Substandard Housing	1	2	1	3	10
Plus					
Demand from Existing Renter Households - Rent Overburdened Households	35	43	33	27	169
Equals Total Demand	37	47	37	34	186
Less					
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	1	1	2	1	5
Equals Net Demand	36	46	35	33	181

Required Capture Rate

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

AMI	Unit Size	Income Limits	Units Vacant	Total Demand	Supply	Net Demand	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	2 BR/ 2 BA	\$24,000 to \$28,000	1	38	1	37	2.7%	2-3/Month	\$940	N/A	\$700
	3 BR/ 2 BA	\$28,594 to \$33,600	2	38	2	36	5.6%	2-3/Month	\$1,060	N/A	\$806
	All Units @ 50%	\$24,000 to \$33,600	3	147	3	144	2.1%	2-3/Month	\$940-\$1,060	N/A	\$700-\$806
60% AMI	2 BR/ 2 BA	\$27,634 to \$33,600	2	48	1	47	4.3%	2-3/Month	\$940	N/A	\$834
	3 BR/ 2 BA	\$31,063 to \$40,320	2	34	1	31	6.1%	2-3/Month	\$1,060	N/A	\$906
	All Units @ 60%	\$27,634 to \$40,320	4	135	2	133	3.0%	2-3/Month	\$940-\$1,060	N/A	\$834-\$906
	Total Units	\$24,000 to \$40,320	7	186	5	181	3.9%	2-3/Month	\$940-\$1,060	N/A	\$700-\$906

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 79.4 percent of the demand in the market area for units at 50 and 60 percent of the area median income. However, the subject is an existing property that is currently 95 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. 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 chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. The subject is currently 100 percent Low Income Housing Tax Credit. Consequently, it was considered appropriate to determine the capture rate estimates considering only the seven vacant units at the property. The capture rate

for the subject's two-bedroom units at 50 percent of the area median income is 2.7 percent; for the subject's two-bedroom units at 60 percent of the area median income is 4.3 percent; for the subject's three-bedroom units at 50 percent of the area median income is 5.6 percent; and for the subject's three-bedroom units at 60 percent of the area median income is 6.1 percent. The capture rate for all units at 50 percent of the area median income is 2.1 percent and the capture rate for all units at 60 percent of the area median income is 3.0 percent. The capture rate for all vacant two-bedroom units is well below the 30 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 3.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS

Multi-Family Lease No. 1



Property Identification

Record ID 11105
Property Type Walk-Up
Property Name Park Place Apartments
Address 11919 Colerain Road, St. Marys, Camden County, Georgia 31538
Market Type Market
Verification Megan; 912-673-6001, April 28, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1	24	700	\$847	\$1.21
1/1		700	\$1,096	\$1.57
2/1	144	950	\$841	\$0.89
2/1		950	\$1,038	\$1.09
2/2		950	\$846	\$0.89
2/2		950	\$1,038	\$1.09
3/2	32	1,100	\$949	\$0.86
3/2		1,100	\$1,224	\$1.11

Multi-Family Lease No. 1 (Cont.)

Occupancy	95%
Rent Premiums	N
Total Units	200
Unit Size Range	700 – 1,100
Avg. Unit Size	944
Avg. Rent/Unit	\$859
Avg. Rent/SF	\$0.91
SF	188,800

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2, 3
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1988
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook Ups (All but 1 BR), Carpet, Hardwood, Blinds, Ceiling Fans, Vaulted Ceilings (Top Floor), Walk-In Closet, Balcony, Patio, Swimming Pool, Fitness Center, Picnic Area, Playground, Volleyball Court, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol, Fishing Pond, Pet Park

Remarks

The property does not maintain an active waiting list. The annual turnover rate is 16 percent.

Multi-Family Lease No. 2



Property Identification

Record ID 11106
Property Type Garden
Property Name Camden Way Apartments
Address 145 North Gross Road, Kingsland, Camden County, Georgia 31548
Market Type Market
Verification Manager; 912-501-3788, April 28, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
0/1	14	300	\$465	\$1.55
0/1		300	\$470	\$1.57
1/1	78	600	\$540	\$0.90
1/1		600	\$845	\$1.41
2/1	21	900	\$595	\$0.66
2/1		900	\$600	\$0.67
2/2		900	\$635	\$0.71
2/2		900	\$640	\$0.71
3/2	6	1,100	\$700	\$0.64
3/2		1,100	\$715	\$0.65

Multi-Family Lease No. 2 (Cont.)

Occupancy	100%
Rent Premiums	N
Total Units	119
Unit Size Range	300 – 1,100
Avg. Unit Size	643
Avg. Rent/Unit	\$549
Avg. Rent/SF	\$0.85
SF	76,500

Physical Data

No. of Buildings	16
Construction Type	Siding
HVAC	Wall Elec/Wall Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1985
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Patio, Clubhouse, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

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

Multi-Family Lease No. 3



Property Identification

Record ID 11108
Property Type Townhouse
Property Name Greenbriar Townhomes
Address 244 South Orange Edwards Boulevard, Kingsland, Camden County, Georgia 31548
Market Type Market
Verification Teresa; 912-673-6596, April 28, 2016

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	6	1,200	\$695	\$0.58
3/2	64	1,200	\$695	\$0.58

Occupancy 100%
Rent Premiums N
Total Units 70
Unit Size Range 1,200
Avg. Unit Size 1,200
Avg. Rent/Unit \$695
Avg. Rent/SF \$0.58
SF 84,000

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	13
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1993
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups (Townhomes), Carpet, Tile, Walk-In Closet, Swimming Pool, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

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

Multi-Family Lease No. 4



Property Identification

Record ID 11109
Property Type Walk-Up
Property Name Brant Creek Apartments
Address 4450 Highway 40 East, St. Marys, Camden County, Georgia 31558
Market Type Market
Verification Delany; 912-729-3101, April 28, 2016

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	56	757	\$735	\$0.97
2/2	128	1,029	\$895	\$0.87
3/2	12	1,186	\$1,095	\$0.92

Occupancy 97%
Rent Premiums N
Total Units 196
Unit Size Range 757 – 1,186
Avg. Unit Size 961
Avg. Rent/Unit \$862
Avg. Rent/SF \$0.90
SF 188,336

Multi-Family Lease No. 4 (Cont.)

Physical Data

No. of Buildings	7
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/85
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Hardwood, Blinds, Ceiling Fans, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Playground, Exterior Storage, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Perimeter Fencing, Dog Walk Area

Remarks

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

Multi-Family Lease No. 5



Property Identification

Record ID 11110
Property Type Walk-Up
Property Name Hammock Cove Apartments
Address 11921 Colrain Road, St. Marys, Camden County, Georgia 31558
Market Type Market
Verification Bridgett; 912-576-1270, April 28, 2016

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	870	\$895	\$1.03
2/2	5	1,230	\$995	\$0.81
2/2	20	1,350	\$1,068	\$0.79
3/2	23	1,570	\$1,175	\$0.75

Occupancy 100%
Rent Premiums N
Total Units 72
Unit Size Range 870 – 1,570
Avg. Unit Size 1,252
Avg. Rent/Unit \$1,039
Avg. Rent/SF \$0.83
SF 90,140

Multi-Family Lease No. 5 (Cont.)

Physical Data

No. of Buildings	3
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Balcony, Patio, Swimming Pool, Picnic Area, Security Patrol, Pet Park

Remarks

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

Multi-Family Lease No. 6



Property Identification

Record ID 11104
Property Type Garden
Property Name Willow Way Apartments
Address 149 North Gross Road, Kingsland, Camden County, Georgia
31548
Market Type Market
Verification Jennifer; 912-576-5116, April 28, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
0/1	Unknown	288	\$450	\$1.56
1/1	Unknown	576	\$575	\$1.00
2/1	Unknown	864	\$630	\$0.73
2/2	Unknown	864	\$650	\$0.75

Occupancy 90%
Rent Premiums N
Total Units 61

Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Siding
HVAC	Wall Elec/Wall Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1985
Condition	Good
Gas Utilities	Hot Water
Electric Utilities	Cooling, Cooking, Heating, Other Electric

Amenities

Refrigerator, Range/Oven, Microwave, Washer/Dryer Hook-Ups (Select 1 and 2 BR), Carpet, Tile, Blinds, Coat Closet, Patio, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does not maintain an active waiting list. The annual turnover rate is 25 percent. The contact was unable to verify the number of units of each unit type.

Multi-Family Lease No. 7



Property Identification

Record ID 11107
Property Type Walk-Up
Property Name Pelican Point Apartments
Address 912-673-6301, St. Marys, Camden County, Georgia 31558
Market Type Market
Verification Keisha; 912-673-6301, April 28, 2016

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	560	\$510	\$0.91
2/2	32	1,000	\$610	\$0.61

Occupancy 92%
Rent Premiums N
Total Units 56
Unit Size Range 560 – 1,000
Avg. Unit Size 811
Avg. Rent/Unit \$567
Avg. Rent/SF \$0.70
SF 45,440

Multi-Family Lease No. 7 (Cont.)

Physical Data

No. of Buildings	6
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1987
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Tile, Blinds, Balcony, Patio, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does not maintain an active waiting list. The annual turnover rate is 27 percent.

Multi-Family Lease No. 8



Property Identification

Record ID 11111
Property Type Walk-Up
Property Name Hickory Plantation
Address 900 Dilworth Street, St. Marys, Camden County, Georgia 31558
Market Type Market

Verification Stephanie; 912-675-6622, April 28, 2016

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	3	719	\$600	\$0.83
2/1	94	1,029	\$750	\$0.73
3/1	3	1,297	\$850	\$0.66

Occupancy 100%
Rent Premiums N
Total Units 100
Unit Size Range 719 – 1,297
Avg. Unit Size 1,028
Avg. Rent/Unit \$748
Avg. Rent/SF \$0.73
SF 102,774

Multi-Family Lease No. 8 (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	1985
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Microwave, Carpet, Hardwood, Blinds, Ceiling Fans, Balcony, Patio, Swimming Pool, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does maintain an active waiting list with two current applicants. The annual turnover rate was not disclosed.

Multi-Family Lease No. 9



Property Identification

Record ID 11112
Property Type Walk-Up
Property Name Mission Forest Apartments
Address 999 Mission Trace Drive, St. Marys, Camden County, Georgia 31558
Market Type Market
Verification Brenda; 912-882-4444, April 28, 2016

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	86	750	\$515	\$0.69
2/2	18	950	\$615	\$0.65

Occupancy 97%
Rent Premiums N
Total Units 104
Unit Size Range 750 - 950
Avg. Unit Size 785
Avg. Rent/Unit \$532
Avg. Rent/SF \$0.68
SF 81,600

Multi-Family Lease No. 9 (Cont.)

Physical Data

No. of Buildings	15
Construction Type	Stucco
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1987
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Clubhouse, Swimming Pool, Picnic Area, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

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

Multi-Family Lease No. 10



Property Identification

Record ID 11103
Property Type Walk-Up
Property Name King Grant Apartments
Address 201 Candy Heights Court, Kingsland, Camden County, Georgia
31548
Market Type LIHTC
Verification Jerry; 912-882-7225, April 27, 2016

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	27	900	\$659	\$0.73
3/2	33	1,100	\$698	\$0.63

Occupancy 100%
Rent Premiums N
Total Units 60
Unit Size Range 900 – 1,100
Avg. Unit Size 1,010
Avg. Rent/Unit \$680
Avg. Rent/SF \$0.67
SF 60,600

Multi-Family Lease No. 10 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer
Parking	L/0
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Balcony, Patio, Meeting Room, Swimming Pool, Fitness Center, Picnic Area, Playground, Basketball Court, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property does maintain an active waiting list, however the contact was unable to verify the current number of applicants. The annual turnover rate is 25 percent.

Multi-Family Lease No. 11



Property Identification

Record ID 11116
Property Type Garden
Property Name Hilltop Terrace Phase II
Address 4059 Martin Luther King Jr. Boulevard, Kingsland, Camden County, Georgia 31548
Market Type Rural Development
Verification Joy; 912-729-4399, April 29, 2016

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	46	650	\$502	\$0.77
2/1	9	750	\$543	\$0.72

Occupancy 100%
Rent Premiums N
Total Units 55

Multi-Family Lease No. 11 (Cont.)

Physical Data

No. of Buildings	9
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1990
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Tile, Blinds, Meeting Room, Exterior Storage, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol

Remarks

The property does maintain an active waiting list with eight applicants currently. The annual turnover rate is 15 percent. This senior property has 50 units receiving Rental Assistance.

Multi-Family Lease No. 12



Property Identification

Record ID 11117
Property Type Walk-Up
Property Name Reserve at Sugar Mill Apartments
Address 11115 Colerain Road, St Marys, Camden County, Georgia 31558
Market Type LIHTC
Verification Sheramy; 912-673-6588, April 29, 2016

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%	36	964	\$736	\$0.76
3/2 @ 50%	34	1,184	\$850	\$0.72

Occupancy 93%
Rent Premiums N
Total Units 70
Unit Size Range 964 – 1,184
Avg. Unit Size 1,071
Avg. Rent/Unit \$791
Avg. Rent/SF \$0.74
SF 74,960

Multi-Family Lease No. 12 (Cont.)

Physical Data

No. of Buildings	5
Construction Type	Siding/Stucco
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1997
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer, Dryer, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Meeting Room, Fitness Center, Picnic Area, Playground, On-Site Management, On-Site Maintenance, Video Surveillance

Remarks

The property does not maintain an active waiting list. The annual turnover rate is 18 percent.

Market-Rate Vacancies

The field survey was completed during the fourth week of April 2016. There were 29 vacant units at the time of the survey out of 978 surveyed, for an overall vacancy rate of 3.0 percent. The market-rate occupancy is 97 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Park Place Apartments	200	10	5.0%
Camden Way Apartments	119	0	0.0%
Greenbriar Townhomes	70	0	0.0%
Brant Creek Apartments	196	6	3.0%
Hammock Cove Apartments	72	0	0.0%
Willow Way Apartments	61	6	10.0%
Pelican Point Apartments	56	4	8.0%
Hickory Plantation	100	0	0.0%
Mission Forest Apartments	104	3	3.0%
Totals	978	29	3.0%

Subsidized/Restricted Vacancies

The field survey was completed during the fourth week of April 2016. There were 12 vacant units at the time of the survey out of 329 surveyed, for an overall vacancy rate of 3.6 percent. The subsidized/restricted occupancy is 96.4 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Royal Point Apartments	144	7	5.0%
King Grant Apartments	60	0	0.0%
Hilltop Terrace Phase II	55	0	0.0%
Reserve at Sugar Mill Apartments	70	5	7.0%
Totals	329	12	3.6%

Overall Vacancy

The overall vacancy rate for the market area is 3.1 percent. Of the 1,307 market and rent restricted units surveyed, 41 units were vacant. The overall occupancy rate for the market area is 96.9 percent.

EXISTING HOUSING MAP LEGEND

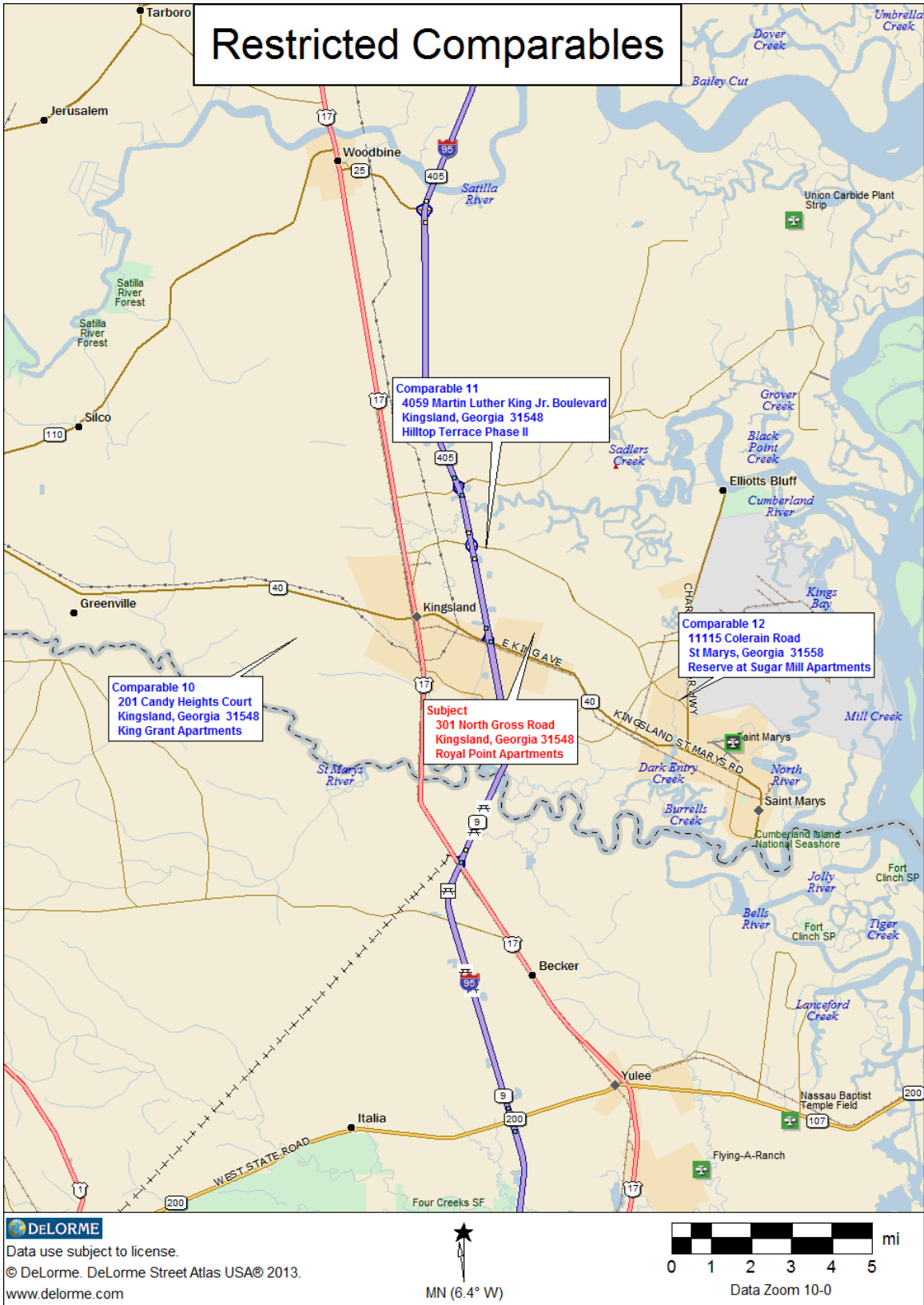
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Park Place Apartments	Market Rate	5.90 Miles
Camden Way Apartments	Market Rate	05.0 Miles
Greenbriar Townhomes	Market Rate	04.4 Miles
Brant Creek Apartments	Market Rate	03.3 Miles
Hammock Cove Apartments	Market Rate	05.9 Miles
Willow Way Apartments	Market Rate	05.0 Miles
Pelican Point Apartments	Market Rate	06.0 Miles
Hickory Plantation Apartments	Market Rate	07.8 Miles
Mission Forest Apartments	Market Rate	04.8 Miles

SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
King Grant Apartments	LIHTC	4.70 Miles
Hilltop Terrace Phase II	Rural Development	5.10 Miles
Reserve at Sugar Mill Apartments	LIHTC	5.20 Miles





Additional Developments

The following development were not included due to being unverifiable: The Crossing Apartments, Kings Landing Apartments, Pine Haven Apartments, Lakewood Villas, Ingleside Townhomes, Madison Square, Harbor Pines Apartments, Kingsland Phase II and Kingsland Phase III. The following developments were not included due to being outside the primary market area: Cumberland Oaks, Satilla Villas Apartments, Hilltop Terrace I, Charlton Court Apartments, Cumberland Village Apartments, Village at Winding Road and Old Jefferson Estates.

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Refrigerator	Stove	Disposal	Dish-washer	Micro-wave	Washer Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	LIHTC	2000	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	Y
Comp 1	Market	1988	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	Y
Comp 2	Market	1985	Y	Y	Y	N	N	N	Y	Y	Y	Y	Y	N	N
Comp 3	Market	1993	Y	Y	N	Y	N	N	Y	Y	N	N	N	N	N
Comp 4	Market	2009	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 5	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 6	Market	1985	Y	Y	N	N	Y	N	Y	Y	Y	N	Y	N	N
Comp 7	Market	1987	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	N	N
Comp 8	Market	1985	Y	Y	N	Y	Y	N	N	Y	Y	Y	Y	N	N
Comp 9	Market	1987	Y	Y	Y	Y	N	N	N	Y	Y	Y	N	N	N
Comp 10	LIHTC	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 11	RD	1990	Y	Y	N	N	N	N	N	Y	Y	N	N	N	N
Comp 12	LIHTC	1997	Y	Y	Y	Y	N	Y	N	Y	Y	Y	Y	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Pool	Comm Room	Picnic Area	Fitness Center	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	LIHTC	2000	Y	Y	Y	N	Y	Y	N	Y	Y	Y	N	N	Y
Comp 1	Market	1988	N	Y	N	Y	Y	N	N	Y	Y	Y	N	N	Y
Comp 2	Market	1985	Y	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 3	Market	1993	N	Y	N	N	N	N	N	Y	N	Y	N	N	N
Comp 4	Market	2009	Y	Y	N	Y	Y	N	Y	Y	N	Y	N	N	Y
Comp 5	Market	2009	N	Y	N	Y	N	N	N	N	N	N	N	N	Y
Comp 6	Market	1985	N	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 7	Market	1987	N	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 8	Market	1985	N	Y	N	Y	N	N	N	N	N	Y	N	N	N
Comp 9	Market	1987	Y	Y	N	Y	N	N	N	Y	N	Y	N	N	N
Comp 10	LIHTC	2009	N	Y	Y	Y	Y	N	N	Y	Y	Y	N	N	N
Comp 11	RD	1990	N	N	Y	N	N	N	N	N	N	Y	N	N	Y
Comp 12	LIHTC	1997	N	N	Y	Y	Y	N	N	Y	N	N	N	N	Y

Evaluation of the Rehabilitated Development

Location

The subject is in a commercial and residential neighborhood. Its location provides it with average 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 is improved with nine two- and three-story walk-up buildings containing 144 Low Income Housing Tax Credit units designed for families.

Project Amenities

Project amenities include community room, meeting room, swimming pool, fitness center, picnic area, playground, tot lot, basketball court, business center, laundry facility, on-site management, on-site maintenance, perimeter fencing and open parking spaces.

Unit Amenities

Unit amenities include a refrigerator, range/oven, garbage disposal, dishwasher, washer/dryer hook-ups, carpet and tile floor coverings, blinds, ceiling fans, vaulted ceilings (in select units), walk-in closets and safety bars.

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 249 parking spaces. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

Heating and cooling are central electric. Cooking and hot water are also electric. The tenants pay electricity. Water, sewer and trash are provided by the landlord. This arrangement is similar to superior to most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments is 981 square feet for two-bedroom units and 1,165 square feet for three-bedroom units. The average unit size of the comparables is smaller than the subject's unit size. Therefore, the subject's unit sizes will be competitive to the comparables in the market area.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
2 BR	700	1,350	981	990	0.9%
3 BR	900	1,570	1,165	1,189	2.1%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

The overall vacancy rate for the market area is 3.1 percent. Of the 1,307 market and rent restricted units surveyed, 41 units were vacant. The overall occupancy rate for the market area is 96.9 percent. The vacancy appears to be stable and typical for the market area.

According to property managers in the area, rental rates have remained stable within the past few years with 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 average visibility and access. In addition, the subject is an existing development with an established tenant base. The occupancy rate has historically remained above 95 percent. After rehabilitation, the property will be in good condition. The market area has a strong occupancy rate and there are several properties that have waiting list that the subject can draw tenants from. The population and households are growing in the market area, indicating a need for new housing.

Weaknesses – The development has no apparent weaknesses.

Two-Bedroom Units (990 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	Royal Point Apartments 301 North Gross Road Kingsland, Camden, Georgia	Park Place Apartments 1919 Colerain Road St. Marys, Camden, GA		Camden Way Apartments 145 North Gross Road Kingsland, Camden, GA		Greenbriar Townhomes 244 South Orange Edwards Boulevard Kingsland, Camden, GA		Brant Creek Apartments 4450 Highway 40 East St. Marys, Camden, GA		Hammock Cove Apartments 1921 Colerain Road St. Marys, Camden, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	04/2016	04/2016		04/2016		04/2016		04/2016		04/2016	
4. Type of Project/Stories	WU/2,3	WU/2,3		G/1		T/2		WU/3		WU/3	
5. Floor of Unit in Building	Varies	Varies		First		First		Varies		Varies	
6. Project Occupancy %	95%	100%		100%		100%		97%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	2000/Proposed	1988	\$75	1985	\$75	1993	\$50	2009	\$25	2009	\$25
9. Sq. Ft. Area	990	950	\$10	900	\$20	1200	(\$40)	1029	(\$10)	1230	(\$50)
10. Number of Bedrooms	2	2		2		2		2		2	
11. Number of Baths	2.0	2.0		2.0		2.0		2.0		2.0	
12. Number of Rooms	4	4		4		4		4		4	
13. Balc./Terrace/Patio	N	Y	(\$5)	Y	(\$5)	N		Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0		L/0		L/0		L/0, G/85		L/0	
15. Equipment a. A/C	C	C		W	\$10	C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		N		Y		Y	
d. Microwave/Dishwasher	D	D		N	\$10	D		D		MD	(\$5)
e. Washer/Dryer	L/HU	HU		HU		HU		HU		HU	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		N		B		B	
h. Pool/Rec. Area	PR	PR		N	\$20	PR		PR		PR	
16. Services a. Heat/Type	N/E	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/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$53	Y		N	\$53	N	\$53	N	\$53
g. Trash	Y	Y		Y		Y		N	\$15	N	\$15
17. Storage	N	N		N		N		Y	(\$5)	N	
18. Project Location	Good	Good		Good		Good		Good		Good	
19. Security	Y	Y		N	\$5	N	\$5	Y		Y	
20. Clubhouse/Meeting Room	CMR	N	\$10	C	\$5	N	\$10	C	\$5	N	\$10
21. Special Features	VC	VC		N	\$5	N	\$5	N	\$5	N	\$5
22. Business Center / Nhd Netwk	BC	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$841		\$635		\$695		\$895		\$995	
24. Total Adjustment			\$148		\$150		\$88		\$88		\$53
25. Indicated Rent		\$989		\$785		\$783		\$983		\$1048	
26. Correlated Subject Rent	\$920	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$1048	low rent	\$783	60% range	\$836	to	\$995			
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)	
						04/18/16					

Previous editions are obsolete

form HUD-92273 (07/2003)

Three-Bedroom Units (1,189 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	Royal Point Apartments 301 North Gross Road Kingsland, Camden, Georgia	Park Place Apartments 1919 Colerain Road St. Marys, Camden, GA		Camden Way Apartments 145 North Gross Road Kingsland, Camden, GA		Greenbriar Townhomes 244 South Orange Edwards Boulevard Kingsland, Camden, GA		Brant Creek Apartments 4450 Highway 40 East St. Marys, Camden, GA		Hammock Cove Apartments 11921 Colrain Road St. Marys, Camden, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	04/2016	04/2016		04/2016		04/2016		04/2016		04/2016	
4. Type of Project/Stories	WU/2,3	WU/ 2, 3		G/1		T/2		WU/3		WU/3	
5. Floor of Unit in Building	Varies	Varies		First		First		Varies		Varies	
6. Project Occupancy %	95%	100%		100%		100%		100%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	2000/Proposed	1988	\$75	1985	\$75	1993	\$50	2009	\$25	2009	\$25
9. Sq. Ft. Area	1,189	1,100	\$15	1,100	\$15	1,200		1,186		1,570	(\$70)
10. Number of Bedrooms	3	3		3		3		3		3	
11. Number of Baths	2.0	2.0		2.0		2.0		2.0		2.0	
12. Number of Rooms	5	5		5		5		5		5	
13. Balc./Terrace/Patio	N	Y	(\$5)	Y	(\$5)	N		Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0		L/0		L/0		L/0, G/85		L/0	
15. Equipment a. A/C	C	C		W	\$10	C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		N		Y		Y	
d. Microwave/Dishwasher	D	D		N	\$10	D		D		MD	(\$5)
e. Washer/Dryer	HU	HU		HU		HU		HU		HU	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		N		B		B	
h. Pool/Rec. Area	PR	PR		N	\$20	PR		PR		PR	
16. Services a. Heat/Type	N/E	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/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$64	Y		N	\$64	N	\$64	N	\$64
g. Trash	Y	Y		Y		Y		N	\$15	N	\$15
17. Storage	N	N		N		N		Y	(\$5)	N	
18. Project Location	Good	Good		Good		Good		Good		Good	
19. Security	Y	Y		N	\$5	N	\$5	Y		Y	
20. Clubhouse/Meeting Room	CMR	N	\$10	C	\$5	N	\$10	C	\$5	N	\$10
21. Special Features	VC	VC		N	\$5	N	\$5	N	\$5	N	\$5
22. Business Center / Nbhnd Netwk	BC	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$849		\$700		\$695		\$1,095		\$1,175	
24. Total Adjustment			\$164		\$145		\$139		\$109		\$44
25. Indicated Rent		\$1,113		\$845		\$834		\$1,204		\$1,219	
26. Correlated Subject Rent	\$1,045	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$1,129	low rent	\$834	60% range	\$911	to	\$1,142			
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/yyyy)		Reviewer's Signature		Date (mm/dd/yyyy)	
						04/18/16					

Previous editions are obsolete

form HUD-92273 (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

Royal Point Apartments

Primary Unit Types – Two-Bedroom Units (990 SF) and Three-Bedroom Units (1,189 SF)

Please note: Minor adjustments in the \$5 to \$10 range are based on the appraiser's evaluation of the overall market as well as typical responses indicated by existing tenants. In addition, this is standard industry practice when there is insufficient market data present to support adjustments. It is also considered an acceptable practice by HUD as indicated in the Section 8 Renewal Guide Chapter 9-12 (B) (2b) which states: "For minor adjustments (generally in the \$5 to \$10 range), the appraiser may state his/her subjective evaluation of why the observed differences would affect rent."

Rent comparability grids were prepared for the primary unit types with 990 and 1,189 square feet. Comparable apartments used include the following: Park Place Apartments (Comparable 1), Camden Way Apartments (Comparable 2), Greenbriar Townhomes (Comparable 3), Brant Creek Apartments (Comparable 4) and Hammock Cove Apartments (Comparable 5).

Structure/Stories – The subject and Comparable 1 are located in two- and three-story walk-up buildings. Comparable 4 and 5 are located in three-story walk-up buildings. Comparable 2 is located in one-story garden-style buildings and Comparable 3 is located in two-story townhomes. 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 95 percent occupied. The occupancy rates of the comparables range from 95 to 100 percent. No adjustment was needed.

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

Year Built/Year Renovated – The subject was constructed in 2000 and will be rehabilitated. Comparable 1 was built in 1998 and Comparable 2 was built 1985. Comparable 3 was built in 1993 and Comparables 4 and 5 were built in 2009. All comparables will be inferior when compared to the subject in various degrees. It is difficult to determine adjustment amounts for condition/street appeal as it is difficult to determine rent level fluctuations based on these items. Therefore, it was necessary to rely in large part on opinions of area apartment managers and tenants. In addition, adjusted rents of the comparables were considered as the difference in rents of the comparables after everything else is factored out is assumed to be attributable to condition/street appeal. After considering all factors, the comparables were adjusted upwards as follows: Comparable 1 - \$75; Comparable 2 – \$75; Comparable 3 –\$50; Comparable 4 – \$25; and Comparable 5 - \$25.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the two-bedroom comparison is \$0.20 and for the three-bedroom comparison is \$0.19. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

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

of Baths – The subject contains two bath in the units. All comparables are similar. No adjustments were needed.

Balcony/Patio – The subject and Comparable 3 do not contain either amenity. Comparables 1, 2, 4 and 5 contain balconies or patios were adjusted downward \$5 per month. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Therefore, a nominal \$5 adjustment was selected for these features.

Parking – The subject and Comparables 1, 2, 3 and 5 contain open parking lots. Comparable 4 contains an open parking lot and garage park for an additional fee of \$85 per month. No adjustment is needed.

AC: Central/Wall – The subject contains central air conditioning as Comparables 1, 3, 4 and 5. No adjustments were needed. Comparable 2 contains through-the-wall air conditioning and was adjusted upwards \$10 per month.

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 and Comparables 1, 2, 4 and 5 contain a garbage disposal in the units. Comparable 3 does not contain garbage disposals. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject and Comparable 1, 3 and 4 contain dishwashers in the units. Comparable 2 does not contain either feature. Comparable 5 contains microwaves and dishwashers.

Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparable 2 was adjusted upward \$10 per month, and Comparable 5 was adjusted downward \$5 per month.

Washer/Dryer – The subject and all comparables contain washers/dryer hook-ups in the units. No adjustment was needed.

Carpet – The subject and all comparables contain carpet floor coverings. No adjustment was needed.

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

Pool/Recreation Areas – The subject contains a swimming pool, fitness center, basketball court and playground. Comparable 1 contains a swimming pool, fitness center, picnic area, playground and volleyball court. Comparable 3 contains a swimming pool and playground. Comparables 4 contains a swimming pool, fitness center, picnic area and playground. Comparable 5 contains a swimming pool and picnic area. Comparable 2 does not contain either feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. The comparable without either feature was adjusted upward \$20 per month.

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 2 have this utility provided. Comparables 1, 3, 4 and 5 do not have cold water or sewer provided and were each adjusted upward \$53 per month for the two-bedroom units and \$64 per month for the three-bedroom units. The adjustment was determined using the Utility Allowances Chart provided by Georgia Department of Community Affairs for the Southern Region.

Trash – The subject and Comparables 1, 2 and 3 have this utility provided. Comparables 4 and 5 do not have trash provided and were each adjusted upward \$15 per month. The adjustment was determined using the Utility Allowances Chart provided by Georgia Department of Community Affairs for the Southern Region.

Extra Storage – The subject does not contain this feature. All comparables are similar to the subject. No adjustment was needed.

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

Security – The subject and Comparable 4 contain perimeter fencing. Comparable 1 and 5 contain a security patrol. Comparable 2 and 3 do not contain any form of security. 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 2 and 3 were adjusted upward \$10 per month.

Clubhouse/Meeting Room – The subject contains a meeting room and clubhouse. Comparables 2 and 4 contain a clubhouse. Comparable 1, 3 and 5 do not contain either feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparable 2 and 4 were adjusted upward \$5 per month as it contains only one amenity. Comparables 1, 3 and 5 were adjusted upward \$10 per month as it does not contain either amenity.

Special Features – The subject and Comparable 1 contain vaulted ceilings. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. The remaining comparables do not contain special features in the units and were adjusted upward \$5 per month.

Business Center/Neighborhood Network – The subject contains a business center. All comparables do not contain either feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, all comparables were adjusted upward \$5 per month.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$783 to \$1,048 for the two-bedroom comparison and from \$834 to \$1,219 for the three-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **990 SF Two-Bedroom Units** - **\$920**
- **1,189 SF Three-Bedroom Units** - **\$1,045**

The developer is proposing the affordable rents as follows. These rents are below the achievable rents determined on the rent grids. Therefore, the subject's proposed rents were utilized in the restricted analysis.

- **990 SF Two-Bedroom Units** - **\$646 and \$700**
- **1,189 SF Three-Bedroom Units** - **\$744 and \$800**

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 1980s and 2000s. The market-rate complexes were built between 1985 and 2009. The restricted apartment complexes were built between 1990 and 2009. The market area's rental units have average occupancy rates.

Housing Inventory

Number of Units

A building permit survey was unavailable from the U.S. Census Bureau. According to Camden County there have been no multi-family building permits issued within the last five years.

Projects Under Construction

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

Planned Projects

According to the City of Kingsland, there are currently no multifamily planned projects in the market area that would directly compete with the subject. According to the Georgia Department of Community Affairs, there have been no projects awarded tax credits in the market area within the past couple of years.

Age of Rental Units

Rental housing construction in the market area has decreased considerably since the 1990s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	281	8.1%
2000-2004	516	14.9%
1990-1999	1,149	33.1%
1980-1989	691	19.9%
1970-1979	607	17.5%
1960-1969	160	4.6%
1950-1959	50	1.4%
1940-1949	13	0.4%
1939 or earlier	0	0.0%
TOTAL	3,467	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, 12.5 percent of the market area’s rental units were efficiency or one-bedroom units, and 35.9 percent were two-bedroom units. Dwellings with three bedrooms accounted for 45.8 percent of the market area’s rental housing and dwellings with four or more bedrooms accounted for 5.7 of the market area’s rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	94	2.7%
One-Bedrooms	341	9.8%
Two-Bedrooms	1,245	35.9%
Three-Bedrooms	1,588	45.8%
Four-Bedrooms	156	4.5%
Five or More Bedrooms	43	1.2%
TOTAL	3,467	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rate for the third quarter in 2015 was 7.0 percent in rental housing. The rental vacancy rate of 7.0 percent was virtually unchanged from the rate in the fourth quarter of 2014 and 0.3 percent lower than the rate last quarter.

For rental housing by area, the fourth quarter 2015 vacancy rates were highest outside Metropolitan Statistical Areas (MSAs) (9.0 percent). The rates inside principal cities and the suburbs were 6.7 percent each. The rental vacancy rates inside principal cities, in the suburbs and outside MSAs were not statistically different from the fourth quarter 2014 rates.

For the fourth quarter 2015, the rental vacancy rates were highest in the South (9.2 percent), followed by the Midwest (7.0 percent). The rates were lowest in the Northeast (5.5 percent) and West (4.9 percent), though these rates were not statistically different from each other. The rental vacancy rates in all four regions were not statistically different from the corresponding fourth quarter 2014 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2015	4th Quarter 2014	% of 2015 Rate	% of Difference
United States	7.0%	7.0%	0.1%	0.1%
Inside MSAs	6.7%	6.8%	0.1%	0.2%
Outside MSAs	9.0%	8.3%	0.3%	0.4%
In Principal Cities	6.7%	6.9%	0.3%	0.3%
Not In Principal Cities	6.7%	6.8%	0.1%	0.2%
4th QUARTER 2015 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.5%	7.0%	9.2%	4.8%	

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 20 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
Park Place Apartments	16.0%
Hammock Cove Apartments	20.0%
Willow Way Apartments	25.0%
Pelican Point Apartments	27.0%
King Grant Apartments	25.0%
Hilltop Terrace Phase II	15.0%
Reservice at Sugar Mill Apartments	18.0%
Average Annual Turnover	20.9%

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 two- and three-bedroom units are suitable in the market area.

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently 65 properties for sale that are foreclosures within the subject's zip code. This ratio is in the mid-range for the City of Kingsland. In March, the number of properties that received a foreclosure filing in 31548 was 30 percent higher than the previous month and 160 percent higher than the prior year. The City of Kingsland foreclosure rate is 1 in every 637 housing units. Camden County foreclosure rate is 1 in 778. Therefore, it appears that the foreclosure rate in the city has been increasing. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Primary Housing Voids

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

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption Rates

The subject is an existing multifamily development that contains 144 two- and three-bedroom units with seven vacant 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

The analyst attempted several times to contact the Southeast Georgia Consolidated Housing Authority, however none were successful. The phone number for the Southeast Georgia Housing is (912) 729-5452.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

It is the opinion of the analyst that the improvements, the unit mix of 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 average. It is located near a major thoroughfare to the city which provides the site with average 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 24,721. By 2010, population in this market area had increased by 29.9 percent to 32,113. In 2016, the population in this market area had increased by 6.4 percent to 34,159. It is projected that between 2016 and 2018, population in the market area will increase 2.3 percent to 34,953. It is projected that between 2018 and 2021, population in the market area will increase 5.7 percent to 36,143.

Between 2000 and 2010, the market area gained approximately 136 households per year. The market area is projected to gain 276 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Employment in Camden County has been increasing an average of 1.5 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000.

Existing Housing

There were a total of 12 confirmed apartment complexes in and surrounding the market area. There were 41 vacant units at the time of the survey out of 1,307 surveyed, for an overall vacancy rate of 3.1 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The subject property’s proposed net rents are lower than the market rents of \$920 for the two-bedroom units and \$1,045 for the three-bedroom units. The analyst was able to locate any 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 tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Demand & Capture Rates

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

AMI	Unit Size	Income Limits	Units Vacant	Total Demand	Supply	Net Demand	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	2 BR/ 2 BA	\$24,000 to \$28,000	1	38	1	37	2.7%	2-3/Month	\$940	N/A	\$700
	3 BR/ 2 BA	\$28,594 to \$33,600	2	38	2	36	5.6%	2-3/Month	\$1,060	N/A	\$806
	All Units @ 50%	\$24,000 to \$33,600	3	147	3	144	2.1%	2-3/Month	\$940-\$1,060	N/A	\$700-\$806
60% AMI	2 BR/ 2 BA	\$27,634 to \$33,600	2	48	1	47	4.3%	2-3/Month	\$940	N/A	\$834
	3 BR/ 2 BA	\$31,063 to \$40,320	2	34	1	31	6.1%	2-3/Month	\$1,060	N/A	\$906
	All Units @ 60%	\$27,634 to \$40,320	4	135	2	133	3.0%	2-3/Month	\$940-\$1,060	N/A	\$834-\$906
	Total Units	\$24,000 to \$40,320	7	186	5	181	3.9%	2-3/Month	\$940-\$1,060	N/A	\$700-\$906

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 79.4 percent of the demand in the market area for units at 50 and 60 percent of the area median income. However, the subject is an existing property that is currently 95 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. 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 chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. The subject is currently 100 percent Low Income Housing Tax Credit. Consequently, it was considered appropriate to determine the capture rate estimates considering only the seven vacant units at the property. The capture rate for the subject’s two-bedroom units at 50 percent of the area median income is 2.7 percent; for the subject’s two-bedroom units at 60 percent of the area median income is 4.3 percent; for the subject’s three-bedroom units at 50 percent of the area median income is 5.6 percent; and for the subject’s three-bedroom units at 60 percent of the area median income is 6.1 percent. The capture rate for all units at 50 percent of the area median income is 2.1 percent and the capture rate for all units at 60 percent of the area median income is 3.0 percent. The capture rate for all

vacant two-bedroom units is well below the 30 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 3.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

Absorption Rates

The subject is an existing multifamily development that contains 60 two-bedroom units and 84 three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The 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 high. The subject would need to capture 79.4 percent of the total units in the market area if the units were vacant. However, the subject is currently 95 percent occupied. It is believed that the net capture rate considering only vacant units is a more accurate reflection of the subject property. 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 considering only the vacant units. It is believed that the subject is a viable development.

Data Sources

Information used in the market study was obtained from various sources including; the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, U.S. Bureau of Labor Statistics, interviews with local town and government officials and interview with local property owners or managers.

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

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

A handwritten signature in black ink, appearing to read "David Warren", written over a horizontal line.

David Warren
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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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 a 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

Georgia Department of Community Affairs

UTILITY ALLOWANCES

Effective 7/1/2015

Unit Type	Use	Appliance Type	NORTHERN Region					MIDDLE Region					SOUTHERN Region					
			0 BR	1 BR	2 BR	3 BR	4 BR	0 BR	1 BR	2 BR	3 BR	4 BR	0 BR	1 BR	2 BR	3 BR	4 BR	
MULTI-FAMILY	Heating	Natural Gas	21	30	38	47	60	18	24	30	38	48	11	15	20	24	30	
		Electric	27	38	49	60	77	23	33	42	51	65	18	25	32	39	50	
		Propane	62	86	110	134	172	52	72	93	114	145	38	52	65	79	103	
		78%+ AFUE Gas	14	18	22	30	37	11	14	18	23	28	5	7	9	11	13	
		Electric Heat Pump	9	11	14	20	24	7	7	9	14	17	2	2	2	3	4	
		Electric Aquatherm	19	27	34	42	54	16	23	29	36	46	12	17	22	27	35	
		Gas Aquatherm	14	21	26	33	42	13	16	22	27	34	8	11	14	16	21	
		Cooking	Natural Gas	5	8	9	12	14	5	8	9	11	14	4	7	8	10	12
			Electric	7	9	12	14	18	7	9	12	15	19	7	10	13	15	20
	Propane		17	21	28	34	41	17	21	28	34	41	17	21	28	34	41	
	Hot Water	Natural Gas	14	20	25	30	38	14	19	24	29	37	12	16	21	25	32	
		Electric	20	28	36	44	56	21	29	37	45	57	22	30	39	48	61	
		Propane	41	55	72	86	110	41	55	72	86	110	41	55	72	86	110	
	Air Cond.	Electric	18	25	32	39	50	23	33	42	51	65	27	38	49	60	77	
		Lights/Refr.	19	26	34	41	52	19	27	34	42	53	20	28	36	44	56	
Sewer		18	24	28	37	45	32	42	53	65	81	20	25	32	38	45		
Water		10	13	16	22	28	18	24	30	37	45	12	16	21	26	33		
Trash Collection		22	22	22	22	22	21	21	21	21	21	15	15	15	15	15		
SINGLE FAMILY	Heating	Natural Gas	24	33	43	52	67	19	27	34	42	53	12	16	22	26	33	
		Electric	30	43	55	67	85	26	36	46	57	72	20	28	35	43	55	
		Propane	69	96	124	151	189	59	79	103	124	158	41	59	72	89	114	
		78%+ AFUE Gas	22	29	37	43	55	16	23	28	33	42	8	11	13	15	20	
		Electric Heat Pump	20	30	33	38	51	14	22	24	28	38	4	7	7	8	11	
		Electric Aquatherm	21	30	38	47	60	18	25	33	40	51	14	19	25	30	39	
		Gas Aquatherm	17	24	30	37	47	14	19	24	29	37	9	12	15	19	23	
		Cooking	Natural Gas	5	8	9	12	14	5	8	9	11	14	4	7	8	10	12
			Electric	7	10	12	14	18	7	9	12	15	19	7	10	13	15	20
	Propane		17	21	28	34	41	17	21	28	34	41	17	21	28	34	41	
	Hot Water	Natural Gas	14	20	25	30	38	14	19	24	29	37	12	16	21	25	32	
		Electric	20	29	36	44	56	21	29	37	45	57	22	30	39	48	61	
		Propane	41	55	72	86	110	41	55	72	86	110	41	55	72	86	110	
	Air Cond.	Electric	20	28	35	43	55	26	36	46	57	72	30	43	55	67	85	
	Lights/Refr.	Electric	21	30	37	46	58	21	30	38	46	59	22	31	40	49	63	
Sewer		18	24	30	36	45	31	43	54	65	81	19	26	32	37	45		
Water		10	14	18	22	28	18	24	30	36	45	12	17	21	26	33		
Trash Collection		22	22	22	22	22	21	21	21	21	21	15	15	15	15	15		

Nathan Deal
Governor



Camila Knowles
Commissioner

October 15, 2015

Via Facsimile: or E-MAIL: dcooley@picernefl.com

Debra Cooley
Compliance Director
Picerne Management Corp.
Royal Point Apartments
301 N. Gross Road
Kingsland, GA 31548

RE: Royal Point 98-022

Dear Ms. Cooley:

We have completed our review of your request for approval use of an alternative utility allowance for the above referenced project.

The request has been approved as submitted unless otherwise noted in accordance to Section 1.42-10(b) (4) and to the Utility Allowance Announcement for Georgia HOME and Tax Credit projects dated July 29, 2008. The allowance should apply to all eligible residents. This request has been approved with the implementation date of 1/1/16.

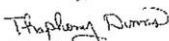
<u>Unit Size</u>	<u>2 bedroom</u>	<u>3 bedroom</u>
UA	\$90	\$106

Important notice, new properties must maintain 90 percent occupancy for a period of 90 consecutive days or by the end of the first year of the credit period, whichever is earlier. For existing properties, changes of methods cannot be instituted until approved by DCA. The Notification process begins "upon written notification of intent to change methodology to tenants and a request to the state agency. The IRS takes this 90-day notification period very seriously.

In future requests for continuing the above method, the notification process may begin a 12-month period ending no earlier than 60 days prior to the date the utility allowance will change. Actual utility allowances must be based on an average of actual costs incurred for at least 50% of each bedroom type unit of the project or portfolio over a period of 12 consecutive months. Projects that have not obtained at least 50% occupancy in each of the bedroom types for a period of 12 consecutive months, must continue to use the PHA or RHS utility allowances.

You may reach me at 404-679-0601 with any questions.

Sincerely,

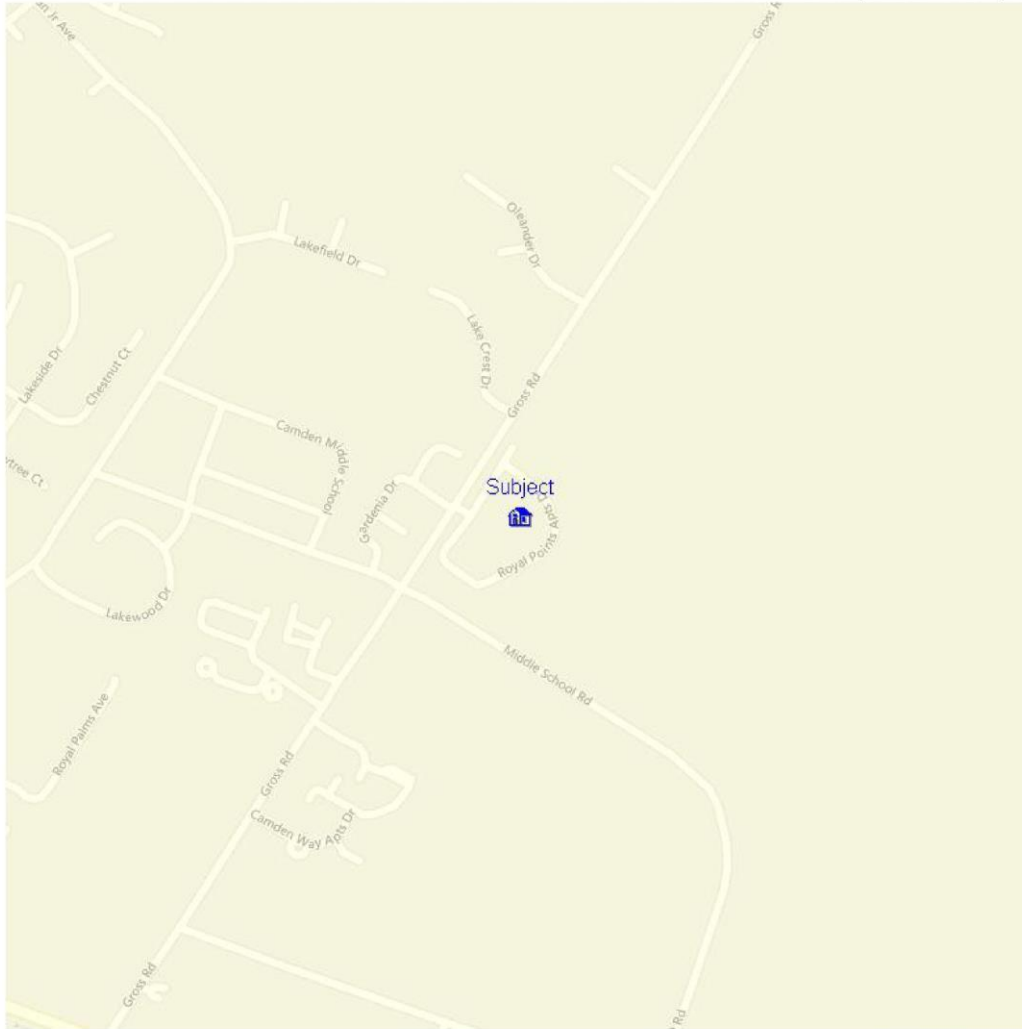

Thaphony Dumas
Compliance Officer

Enclosures
Copy to Master-file.

60 Executive Park South, NE | Atlanta, GA 30329-2231 | 404-679-4940
www.dca.ga.gov | An Equal Opportunity Employer



ADDENDUM D









MAP DATA

Map Number : **13039C0395F**
Panel Date : **December**
16,2008
FIPS Code : **13039**

Census Tract : **0104.01**
Geo Result : **S8 (Most Accurate) -**
single valid address match, point
located at a single known address
point candidate (Parcel)

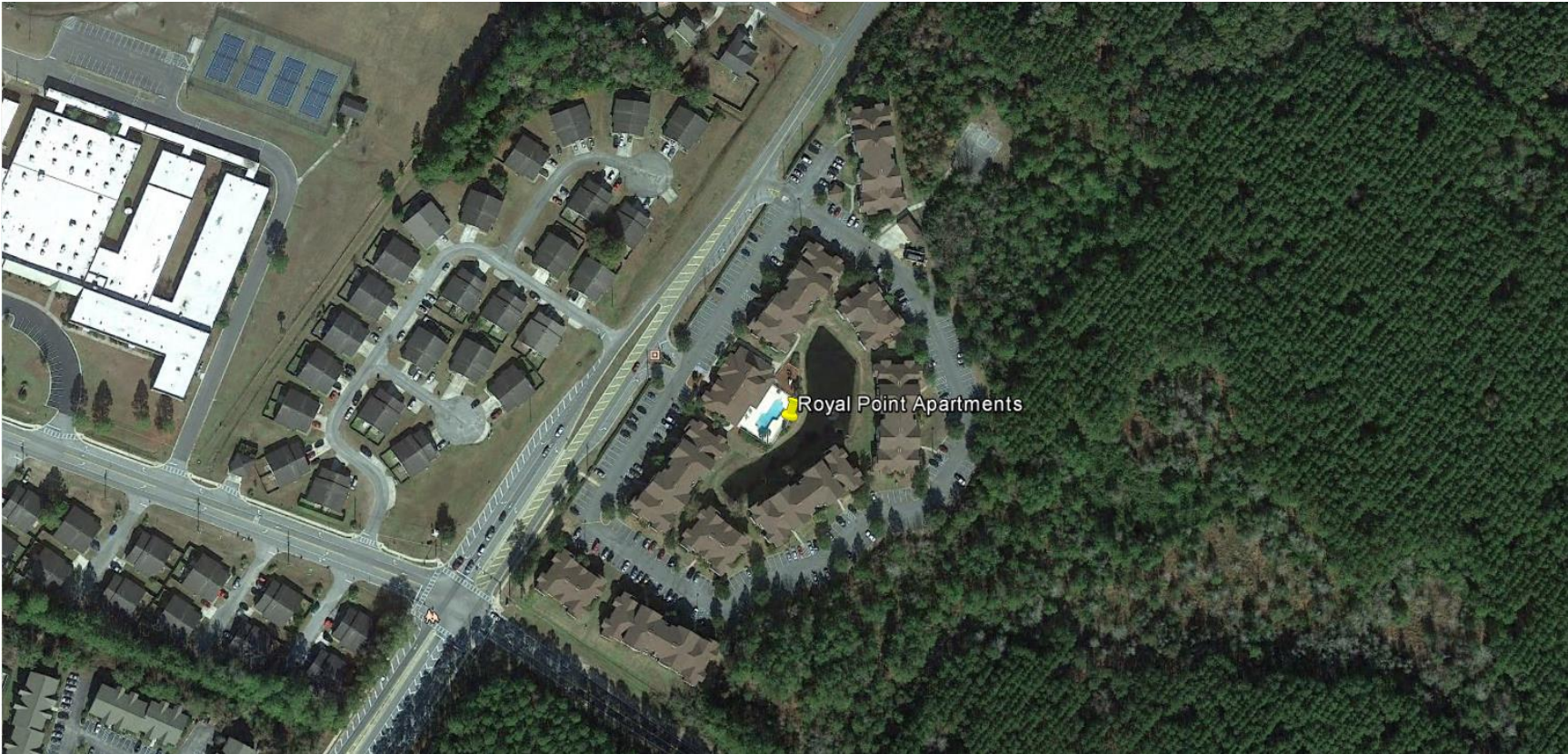
Flood

-  X or C Zone
-  X500 or B Zone
-  A Zone
-  V Zone
-  D Zone
-  Area Not Mapped

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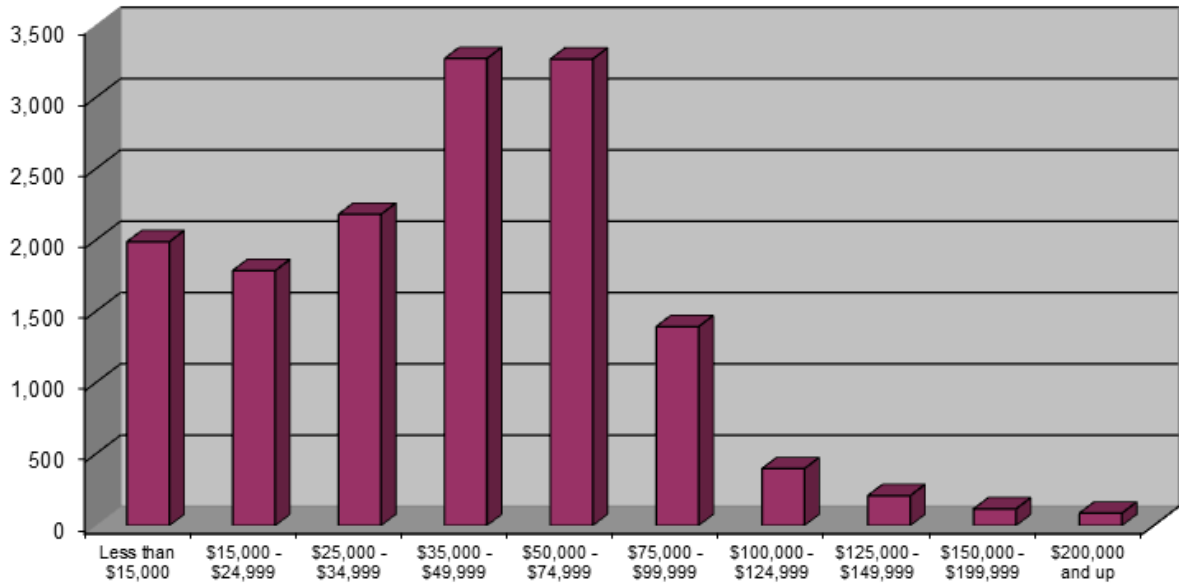
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ADDENDUM E

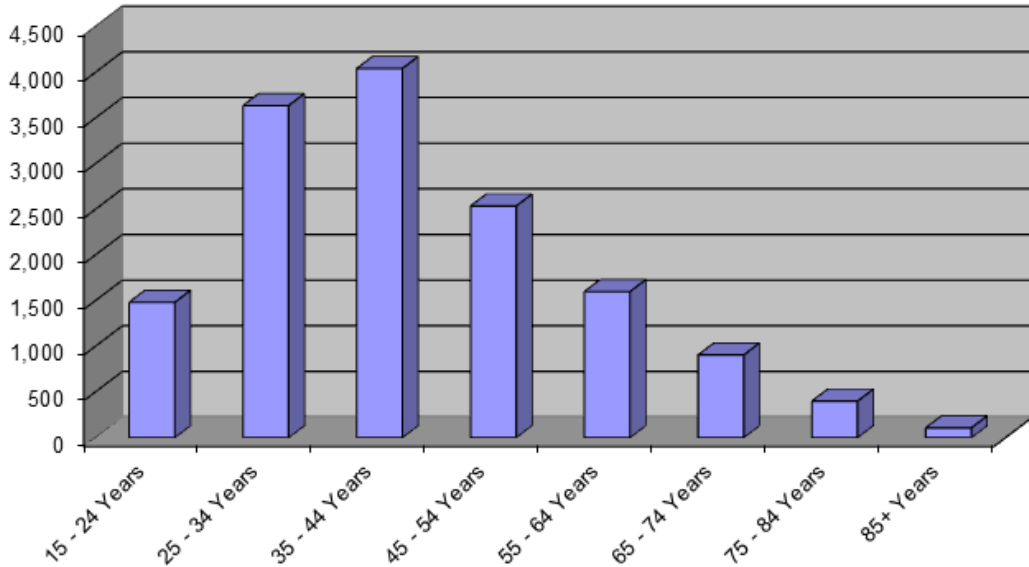


ADDENDUM F

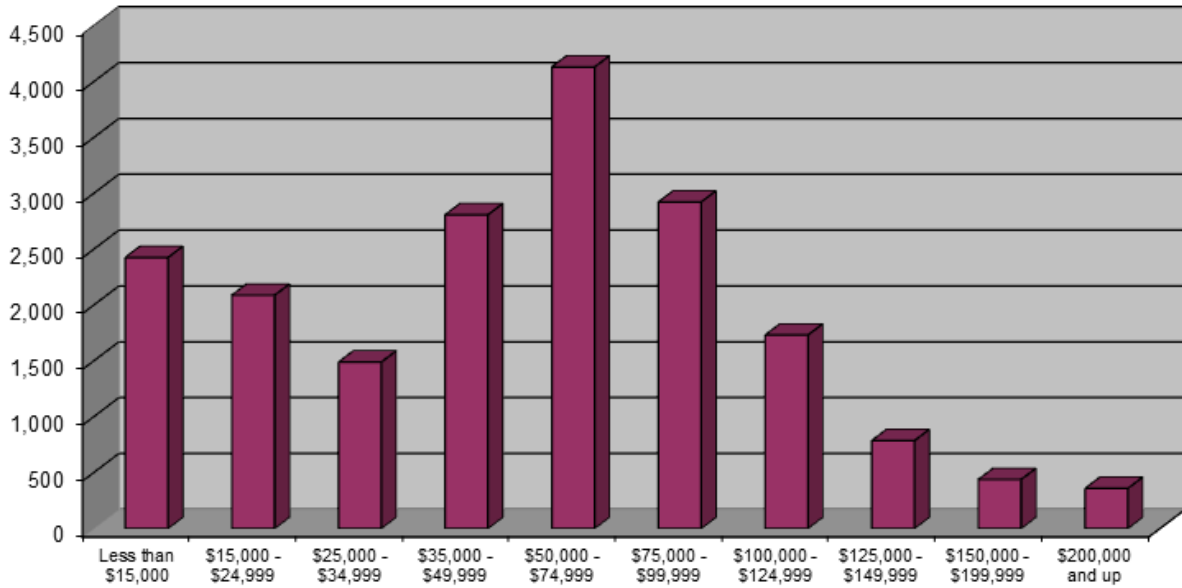
Households by Income - Census 2000



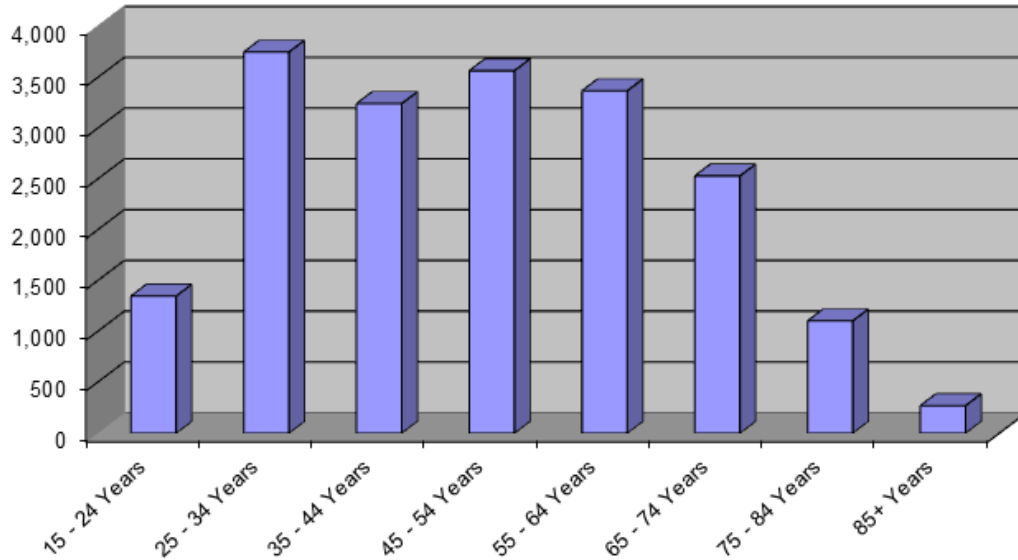
**Households by Age - Census 2000
Camden County, Georgia**



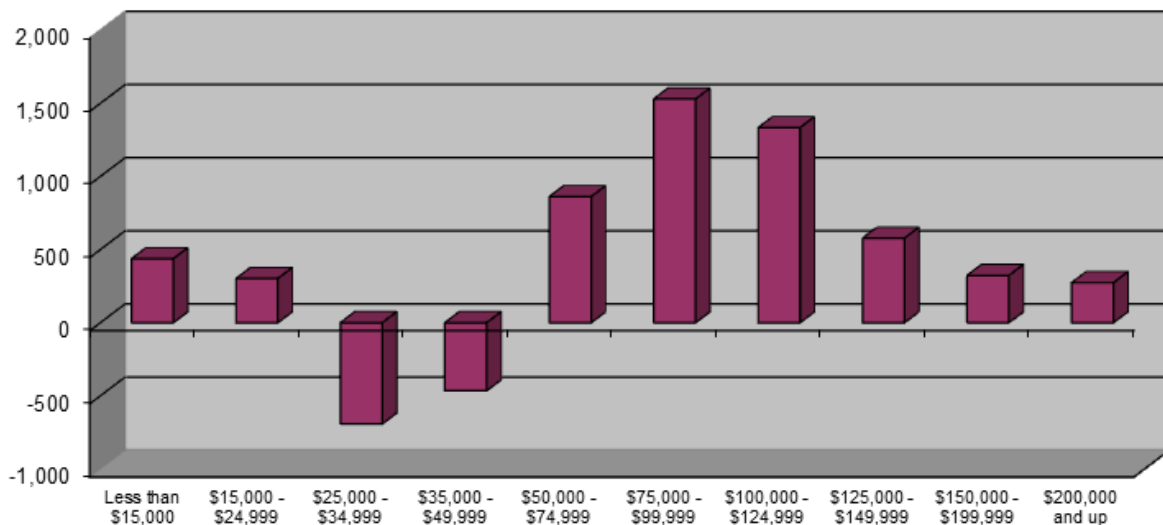
**Estimated Households by Income - 2016
Camden County, Georgia**



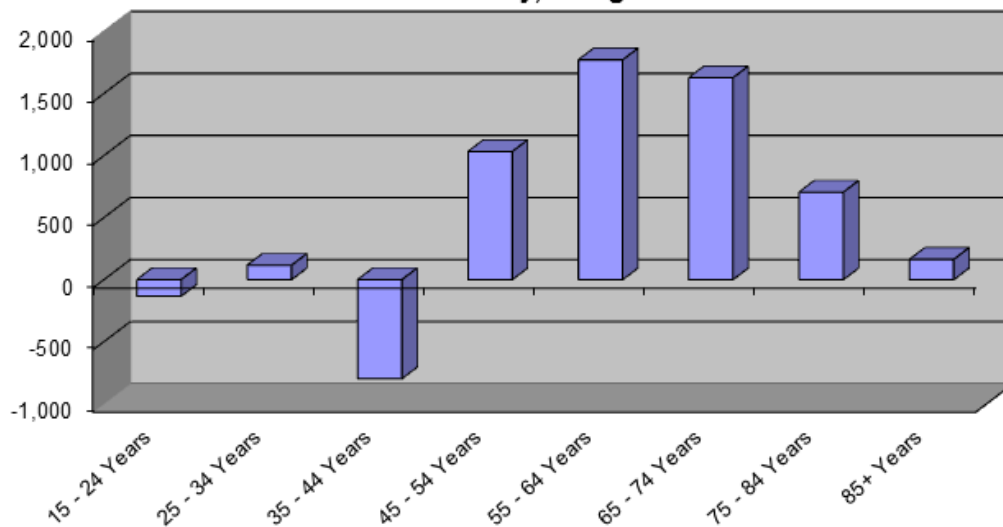
**Estimated Households by Age - 2016
Camden County, Georgia**



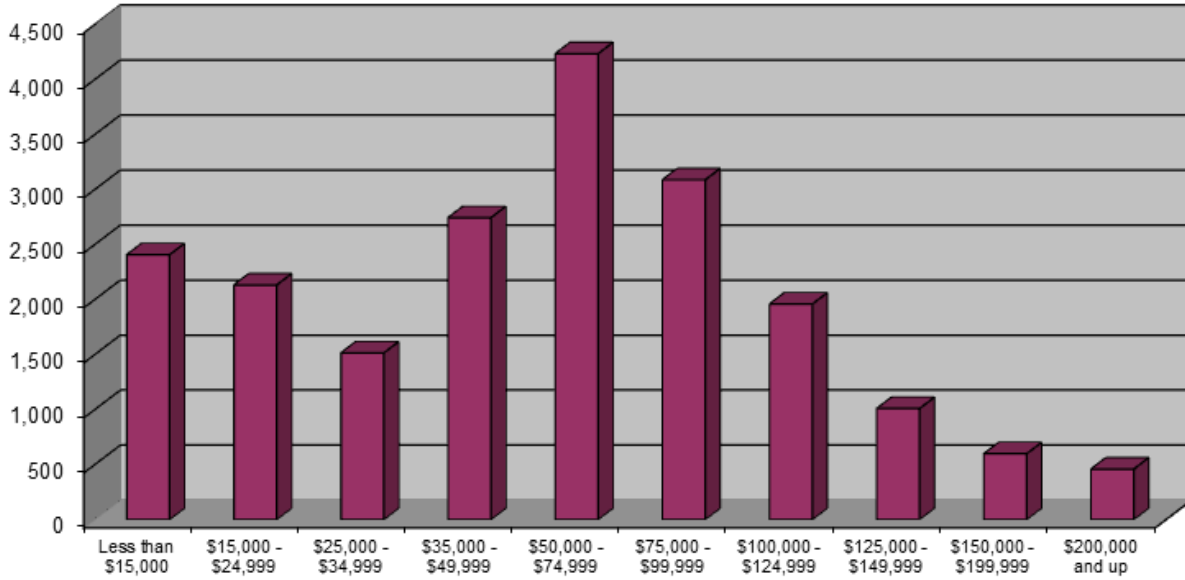
**Estimated Household Income Change 2000 - 2016
Camden County, Georgia**



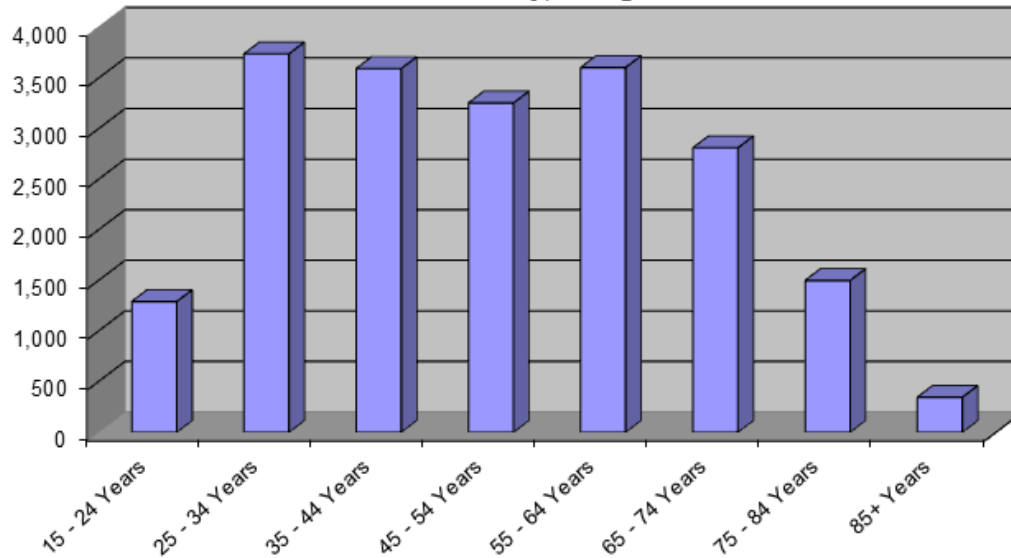
**Estimated Household Age Change 2000 - 2016
Camden County, Georgia**



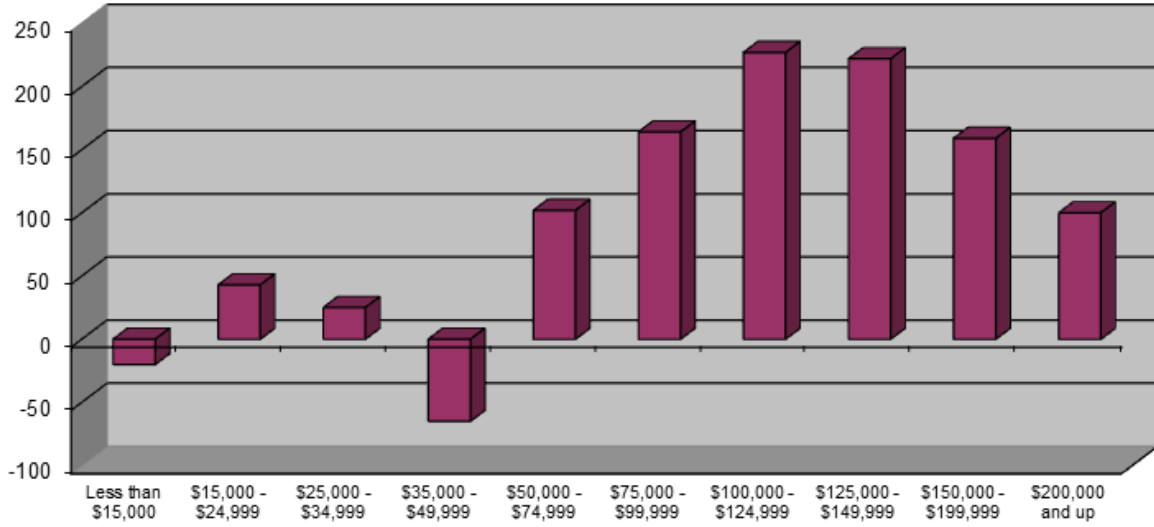
**Projected Households by Income - 2021
Camden County, Georgia**



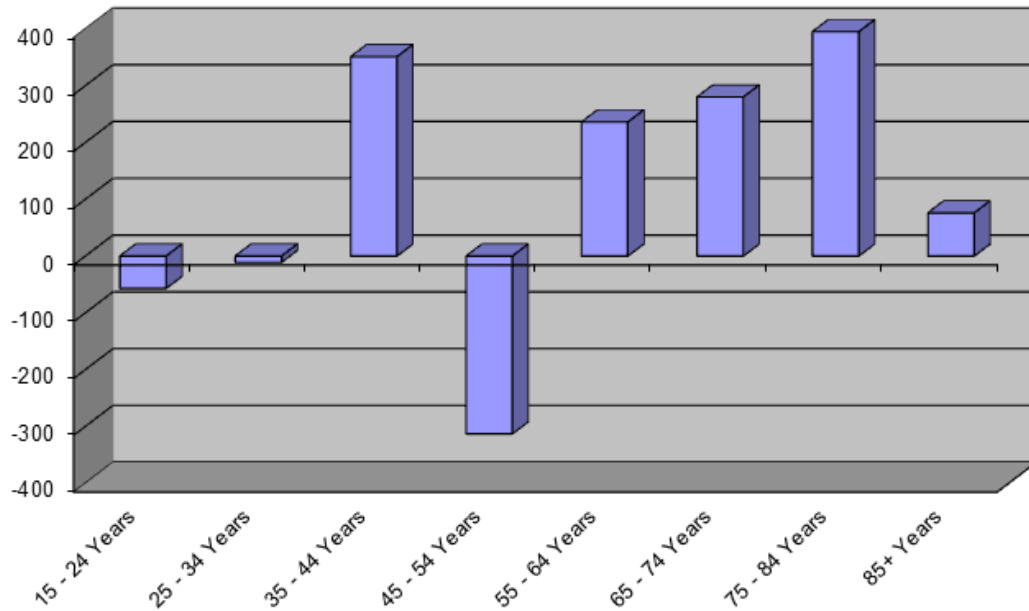
**Projected Households by Age - 2021
Camden County, Georgia**



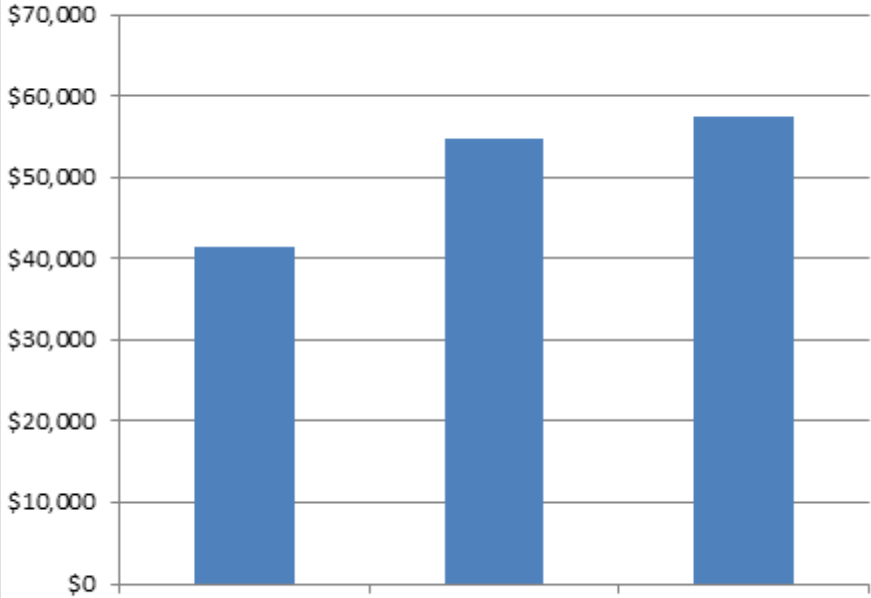
**Projected Household Income Change 2016 to 2021
Camden County, Georgia**



**Projected Household Age Change 2016 to 2021
Camden County, Georgia**



Median Household Income



Census 2000

2016 Estimate

2021 Projection

HOUSEHOLD DATA

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Nielsen Claritas

Households by Income and Age										
Camden County, Georgia										
Census Data - 2000										
Income	Age	Age	Age	Age	Age	Age	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	183	306	388	288	294	263	202	66	1,990	13.5%
\$15,000 - \$24,999	449	359	336	194	157	196	76	21	1,788	12.2%
\$25,000 - \$34,999	346	725	519	237	189	121	38	8	2,183	14.8%
\$35,000 - \$49,999	327	1,110	939	477	264	126	28	4	3,275	22.3%
\$50,000 - \$74,999	138	836	1,182	654	322	95	38	6	3,271	22.2%
\$75,000 - \$99,999	31	223	524	359	203	44	10	1	1,395	9.5%
\$100,000 - \$124,999	9	51	82	160	72	25	0	0	399	2.7%
\$125,000 - \$149,999	0	13	39	112	39	7	0	0	210	1.4%
\$150,000 - \$199,999	0	14	25	45	12	10	9	2	117	0.8%
\$200,000 and up	0	0	0	11	48	19	0	0	87	0.6%
Total	1,483	3,637	4,043	2,537	1,600	906	401	108	14,715	100.0%
Percent	10.1%	24.7%	27.5%	17.2%	10.9%	6.2%	2.7%	0.7%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Nielsen Claritas

Households by Income and Age										
Camden County, Georgia										
Current Year Estimates - 2016										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	229	460	312	349	397	355	244	82	2,428	12.6%
\$15,000 - \$24,999	216	493	360	206	239	298	216	62	2,090	10.9%
\$25,000 - \$34,999	173	220	161	235	251	265	150	36	1,491	7.8%
\$35,000 - \$49,999	341	637	499	348	359	407	184	35	2,810	14.6%
\$50,000 - \$74,999	155	929	801	795	744	520	158	31	4,133	21.5%
\$75,000 - \$99,999	70	633	628	674	593	251	66	10	2,925	15.2%
\$100,000 - \$124,999	158	216	251	400	324	311	61	12	1,733	9.0%
\$125,000 - \$149,999	1	118	150	271	227	13	7	1	788	4.1%
\$150,000 - \$199,999	7	41	69	124	99	82	16	2	440	2.3%
\$200,000 and up	0	6	14	167	138	31	4	0	360	1.9%
Total	1,350	3,753	3,245	3,569	3,371	2,533	1,106	271	19,198	100.0%
Percent	7.0%	19.5%	16.9%	18.6%	17.6%	13.2%	5.8%	1.4%		

Source: Nielsen Claritas; Ribbon Demographics



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Households by Income and Age										
Camden County, Georgia										
Estimated Change - 2000 to 2016										
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	46	154	-76	61	103	92	42	16	438	22.0%
\$15,000 - \$24,999	-233	134	24	12	82	102	140	41	302	16.9%
\$25,000 - \$34,999	-173	-505	-358	-2	62	144	112	28	-692	-31.7%
\$35,000 - \$49,999	14	-473	-440	-129	95	281	156	31	-465	-14.2%
\$50,000 - \$74,999	17	93	-381	141	422	425	120	25	862	26.4%
\$75,000 - \$99,999	39	410	104	315	390	207	56	9	1,530	109.7%
\$100,000 - \$124,999	149	165	169	240	252	286	61	12	1,334	334.3%
\$125,000 - \$149,999	1	105	111	159	188	6	7	1	578	275.2%
\$150,000 - \$199,999	7	27	44	79	87	72	7	0	323	276.1%
\$200,000 and up	0	6	5	156	20	12	4	0	273	313.8%
Total	-133	116	-798	1,032	1,771	1,627	705	163	4,483	30.5%
Percent Change	-9.0%	3.2%	-19.7%	40.7%	110.7%	179.6%	175.8%	150.9%	30.5%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Camden County, Georgia										
Five Year Projections - 2021										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	211	428	322	288	384	361	313	101	2,408	11.9%
\$15,000 - \$24,999	200	467	377	169	239	315	288	78	2,133	10.6%
\$25,000 - \$34,999	163	213	169	193	249	282	201	46	1,516	7.5%
\$35,000 - \$49,999	310	596	510	284	347	415	238	45	2,745	13.6%
\$50,000 - \$74,999	158	921	867	690	758	580	218	43	4,235	21.0%
\$75,000 - \$99,999	69	659	717	610	635	294	94	11	3,089	15.3%
\$100,000 - \$124,999	172	240	302	386	365	381	95	19	1,960	9.7%
\$125,000 - \$149,999	2	155	212	304	302	19	14	2	1,010	5.0%
\$150,000 - \$199,999	8	56	99	142	140	122	30	2	599	3.0%
\$200,000 and up	0	7	21	190	188	44	10	0	460	2.3%
Total	1,293	3,742	3,596	3,256	3,607	2,813	1,501	347	20,155	100.0%
Percent	6.4%	18.6%	17.8%	16.2%	17.9%	14.0%	7.4%	1.7%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Camden County, Georgia										
Projected Change - 2016 to 2021										
Income	Age	Age	Age	Age	Age	Age	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	-18	-32	10	-61	-13	6	69	19	-20	-0.8%
\$15,000 - \$24,999	-16	-26	17	-37	0	17	72	16	43	2.1%
\$25,000 - \$34,999	-10	-7	8	-42	-2	17	51	10	25	1.7%
\$35,000 - \$49,999	-31	-41	11	-64	-12	8	54	10	-65	-2.3%
\$50,000 - \$74,999	3	-8	66	-105	14	60	60	12	102	2.5%
\$75,000 - \$99,999	-1	26	89	-64	42	43	28	1	164	5.6%
\$100,000 - \$124,999	14	24	51	-14	41	70	34	7	227	13.1%
\$125,000 - \$149,999	1	37	62	33	75	6	7	1	222	28.2%
\$150,000 - \$199,999	1	15	30	18	41	40	14	0	159	36.1%
\$200,000 and up	0	1	7	23	50	13	6	0	100	27.8%
Total	-57	-11	351	-313	236	280	395	76	957	5.0%
Percent Change	-4.2%	-0.3%	10.8%	-8.8%	7.0%	11.1%	35.7%	28.0%	5.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
Camden County, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$41,396	\$54,718	\$57,530

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Median Household Income by Area				
Camden County, Georgia				
Geography ID	Census 2000	2016 Estimate	2021 Projection	
13039	\$41,396	\$54,718	\$57,530	

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	116	107	123	109	35	490
\$10,000-20,000	277	288	159	40	21	785
\$20,000-30,000	184	122	115	124	158	703
\$30,000-40,000	109	248	159	83	51	650
\$40,000-50,000	117	139	242	59	90	647
\$50,000-60,000	35	157	62	73	5	332
\$60,000-75,000	122	294	74	197	47	734
\$75,000-100,000	0	44	100	111	37	292
\$100,000-125,000	0	67	7	13	242	329
\$125,000-150,000	0	1	2	4	1	8
\$150,000-200,000	0	29	4	2	5	40
\$200,000+	2	0	1	3	1	7
Total	962	1,496	1,048	818	693	5,017

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	133	53	36	3	3	228
\$10,000-20,000	161	48	19	2	3	233
\$20,000-30,000	83	69	4	1	3	160
\$30,000-40,000	31	31	28	3	2	95
\$40,000-50,000	37	85	7	2	4	135
\$50,000-60,000	28	10	4	2	3	47
\$60,000-75,000	27	49	6	3	2	87
\$75,000-100,000	32	17	16	4	3	72
\$100,000-125,000	16	13	3	1	2	35
\$125,000-150,000	32	8	42	2	2	86
\$150,000-200,000	24	7	12	3	1	47
\$200,000+	17	6	7	0	0	30
Total	621	396	184	26	28	1,255

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	87	50	36	3	1	177
\$10,000-20,000	84	26	16	2	2	130
\$20,000-30,000	68	31	3	1	3	106
\$30,000-40,000	29	22	27	2	1	81
\$40,000-50,000	37	27	6	2	4	76
\$50,000-60,000	27	10	3	1	2	43
\$60,000-75,000	27	20	5	2	1	55
\$75,000-100,000	31	7	14	2	1	55
\$100,000-125,000	15	5	2	0	1	23
\$125,000-150,000	27	6	17	1	2	53
\$150,000-200,000	18	3	9	2	0	32
\$200,000+	14	2	7	0	0	26
Total	464	212	145	18	18	857

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	249	160	159	112	38	718
\$10,000-20,000	438	336	178	42	24	1,018
\$20,000-30,000	267	191	119	125	161	863
\$30,000-40,000	140	279	187	86	53	745
\$40,000-50,000	154	224	249	61	94	782
\$50,000-60,000	63	167	66	75	8	379
\$60,000-75,000	149	343	80	200	49	821
\$75,000-100,000	32	61	116	115	40	364
\$100,000-125,000	16	80	10	14	244	364
\$125,000-150,000	32	9	44	6	3	94
\$150,000-200,000	24	36	16	5	6	87
\$200,000+	19	6	8	3	1	37
Total	1,583	1,892	1,232	844	721	6,272

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	2.1%	2.5%	2.2%	0.7%	9.8%
\$10,000-20,000	5.5%	5.7%	3.2%	0.8%	0.4%	15.6%
\$20,000-30,000	3.7%	2.4%	2.3%	2.5%	3.1%	14.0%
\$30,000-40,000	2.2%	4.9%	3.2%	1.7%	1.0%	13.0%
\$40,000-50,000	2.3%	2.8%	4.8%	1.2%	1.8%	12.9%
\$50,000-60,000	0.7%	3.1%	1.2%	1.5%	0.1%	6.6%
\$60,000-75,000	2.4%	5.9%	1.5%	3.9%	0.9%	14.6%
\$75,000-100,000	0.0%	0.9%	2.0%	2.2%	0.7%	5.8%
\$100,000-125,000	0.0%	1.3%	0.1%	0.3%	4.8%	6.6%
\$125,000-150,000	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%
\$150,000-200,000	0.0%	0.6%	0.1%	0.0%	0.1%	0.8%
\$200,000+	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Total	19.2%	29.8%	20.9%	16.3%	13.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.6%	4.2%	2.9%	0.2%	0.2%	18.2%
\$10,000-20,000	12.8%	3.8%	1.5%	0.2%	0.2%	18.6%
\$20,000-30,000	6.6%	5.5%	0.3%	0.1%	0.2%	12.7%
\$30,000-40,000	2.5%	2.5%	2.2%	0.2%	0.2%	7.6%
\$40,000-50,000	2.9%	6.8%	0.6%	0.2%	0.3%	10.8%
\$50,000-60,000	2.2%	0.8%	0.3%	0.2%	0.2%	3.7%
\$60,000-75,000	2.2%	3.9%	0.5%	0.2%	0.2%	6.9%
\$75,000-100,000	2.5%	1.4%	1.3%	0.3%	0.2%	5.7%
\$100,000-125,000	1.3%	1.0%	0.2%	0.1%	0.2%	2.8%
\$125,000-150,000	2.5%	0.6%	3.3%	0.2%	0.2%	6.9%
\$150,000-200,000	1.9%	0.6%	1.0%	0.2%	0.1%	3.7%
\$200,000+	1.4%	0.5%	0.6%	0.0%	0.0%	2.4%
Total	49.5%	31.6%	14.7%	2.1%	2.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.2%	5.8%	4.2%	0.4%	0.1%	20.7%
\$10,000-20,000	9.8%	3.0%	1.9%	0.2%	0.2%	15.2%
\$20,000-30,000	7.9%	3.6%	0.4%	0.1%	0.4%	12.4%
\$30,000-40,000	3.4%	2.6%	3.2%	0.2%	0.1%	9.5%
\$40,000-50,000	4.3%	3.2%	0.7%	0.2%	0.5%	8.9%
\$50,000-60,000	3.2%	1.2%	0.4%	0.1%	0.2%	5.0%
\$60,000-75,000	3.2%	2.3%	0.6%	0.2%	0.1%	6.4%
\$75,000-100,000	3.6%	0.8%	1.6%	0.2%	0.1%	6.4%
\$100,000-125,000	1.8%	0.6%	0.2%	0.0%	0.1%	2.7%
\$125,000-150,000	3.2%	0.7%	2.0%	0.1%	0.2%	6.2%
\$150,000-200,000	2.1%	0.4%	1.1%	0.2%	0.0%	3.7%
\$200,000+	1.6%	0.6%	0.8%	0.0%	0.0%	3.0%
Total	54.1%	24.7%	16.9%	2.1%	2.1%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	2.6%	2.5%	1.8%	0.6%	11.4%
\$10,000-20,000	7.0%	5.4%	2.8%	0.7%	0.4%	16.2%
\$20,000-30,000	4.3%	3.0%	1.9%	2.0%	2.6%	13.8%
\$30,000-40,000	2.2%	4.4%	3.0%	1.4%	0.8%	11.9%
\$40,000-50,000	2.5%	3.6%	4.0%	1.0%	1.5%	12.5%
\$50,000-60,000	1.0%	2.7%	1.1%	1.2%	0.1%	6.0%
\$60,000-75,000	2.4%	5.5%	1.3%	3.2%	0.8%	13.1%
\$75,000-100,000	0.5%	1.0%	1.8%	1.8%	0.6%	5.8%
\$100,000-125,000	0.3%	1.3%	0.2%	0.2%	3.9%	5.8%
\$125,000-150,000	0.5%	0.1%	0.7%	0.1%	0.0%	1.5%
\$150,000-200,000	0.4%	0.6%	0.3%	0.1%	0.1%	1.4%
\$200,000+	0.3%	0.1%	0.1%	0.0%	0.0%	0.6%
Total	25.2%	30.2%	19.6%	13.5%	11.5%	100.0%

HISTA 2.2 Summary Data Camden County, Georgia

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	85	62	39	75	0	261
\$10,000-20,000	74	94	53	136	37	394
\$20,000-30,000	130	84	60	57	87	418
\$30,000-40,000	96	228	116	150	51	641
\$40,000-50,000	85	192	211	173	147	808
\$50,000-60,000	151	263	133	144	165	856
\$60,000-75,000	82	202	291	339	122	1,036
\$75,000-100,000	11	343	331	334	299	1,318
\$100,000-125,000	56	143	176	191	48	614
\$125,000-150,000	0	78	93	52	54	277
\$150,000-200,000	43	101	74	65	48	331
\$200,000+	2	39	5	8	33	87
Total	815	1,829	1,582	1,724	1,091	7,041

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	316	102	38	7	6	469
\$10,000-20,000	249	210	12	7	12	490
\$20,000-30,000	118	134	39	9	6	306
\$30,000-40,000	127	211	61	16	25	440
\$40,000-50,000	148	238	84	9	8	487
\$50,000-60,000	103	240	101	32	1	477
\$60,000-75,000	33	361	62	44	21	521
\$75,000-100,000	28	292	156	67	78	621
\$100,000-125,000	21	242	29	7	3	302
\$125,000-150,000	18	96	25	2	7	148
\$150,000-200,000	23	119	35	2	9	188
\$200,000+	16	46	7	1	6	76
Total	1,200	2,291	649	203	182	4,525

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	277	48	34	3	6	368
\$10,000-20,000	242	129	9	6	9	395
\$20,000-30,000	82	106	24	3	5	220
\$30,000-40,000	90	144	37	4	25	300
\$40,000-50,000	72	157	68	8	8	313
\$50,000-60,000	64	146	47	8	1	266
\$60,000-75,000	27	168	39	6	1	241
\$75,000-100,000	24	141	65	1	44	275
\$100,000-125,000	18	78	16	0	3	115
\$125,000-150,000	14	39	10	1	7	71
\$150,000-200,000	16	51	32	1	7	107
\$200,000+	13	26	7	0	1	47
Total	939	1,233	388	41	117	2,718

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	401	164	77	82	6	730
\$10,000-20,000	323	304	65	143	49	884
\$20,000-30,000	248	218	99	66	93	724
\$30,000-40,000	223	439	177	166	76	1,081
\$40,000-50,000	233	430	295	182	155	1,295
\$50,000-60,000	254	503	234	176	166	1,333
\$60,000-75,000	115	563	353	383	143	1,557
\$75,000-100,000	39	635	487	401	377	1,939
\$100,000-125,000	77	385	205	198	51	916
\$125,000-150,000	18	174	118	54	61	425
\$150,000-200,000	66	220	109	67	57	519
\$200,000+	18	85	12	9	39	163
Total	2,015	4,120	2,231	1,927	1,273	11,566

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.2%	0.9%	0.6%	1.1%	0.0%	3.7%
\$10,000-20,000	1.1%	1.3%	0.8%	1.9%	0.5%	5.6%
\$20,000-30,000	1.8%	1.2%	0.9%	0.8%	1.2%	5.9%
\$30,000-40,000	1.4%	3.2%	1.6%	2.1%	0.7%	9.1%
\$40,000-50,000	1.2%	2.7%	3.0%	2.5%	2.1%	11.5%
\$50,000-60,000	2.1%	3.7%	1.9%	2.0%	2.3%	12.2%
\$60,000-75,000	1.2%	2.9%	4.1%	4.8%	1.7%	14.7%
\$75,000-100,000	0.2%	4.9%	4.7%	4.7%	4.2%	18.7%
\$100,000-125,000	0.8%	2.0%	2.5%	2.7%	0.7%	8.7%
\$125,000-150,000	0.0%	1.1%	1.3%	0.7%	0.8%	3.9%
\$150,000-200,000	0.6%	1.4%	1.1%	0.9%	0.7%	4.7%
\$200,000+	0.0%	0.6%	0.1%	0.1%	0.5%	1.2%
Total	11.6%	26.0%	22.5%	24.5%	15.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	7.0%	2.3%	0.8%	0.2%	0.1%	10.4%
\$10,000-20,000	5.5%	4.6%	0.3%	0.2%	0.3%	10.8%
\$20,000-30,000	2.6%	3.0%	0.9%	0.2%	0.1%	6.8%
\$30,000-40,000	2.8%	4.7%	1.3%	0.4%	0.6%	9.7%
\$40,000-50,000	3.3%	5.3%	1.9%	0.2%	0.2%	10.8%
\$50,000-60,000	2.3%	5.3%	2.2%	0.7%	0.0%	10.5%
\$60,000-75,000	0.7%	8.0%	1.4%	1.0%	0.5%	11.5%
\$75,000-100,000	0.6%	6.5%	3.4%	1.5%	1.7%	13.7%
\$100,000-125,000	0.5%	5.3%	0.6%	0.2%	0.1%	6.7%
\$125,000-150,000	0.4%	2.1%	0.6%	0.0%	0.2%	3.3%
\$150,000-200,000	0.5%	2.6%	0.8%	0.0%	0.2%	4.2%
\$200,000+	0.4%	1.0%	0.2%	0.0%	0.1%	1.7%
Total	26.5%	50.6%	14.3%	4.5%	4.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	10.2%	1.8%	1.3%	0.1%	0.2%	13.5%
\$10,000-20,000	8.9%	4.7%	0.3%	0.2%	0.3%	14.5%
\$20,000-30,000	3.0%	3.9%	0.9%	0.1%	0.2%	8.1%
\$30,000-40,000	3.3%	5.3%	1.4%	0.1%	0.9%	11.0%
\$40,000-50,000	2.6%	5.8%	2.5%	0.3%	0.3%	11.5%
\$50,000-60,000	2.4%	5.4%	1.7%	0.3%	0.0%	9.8%
\$60,000-75,000	1.0%	6.2%	1.4%	0.2%	0.0%	8.9%
\$75,000-100,000	0.9%	5.2%	2.4%	0.0%	1.6%	10.1%
\$100,000-125,000	0.7%	2.9%	0.6%	0.0%	0.1%	4.2%
\$125,000-150,000	0.5%	1.4%	0.4%	0.0%	0.3%	2.6%
\$150,000-200,000	0.6%	1.9%	1.2%	0.0%	0.3%	3.9%
\$200,000+	0.5%	1.0%	0.3%	0.0%	0.0%	1.7%
Total	34.5%	45.4%	14.3%	1.5%	4.3%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.5%	1.4%	0.7%	0.7%	0.1%	6.3%
\$10,000-20,000	2.8%	2.6%	0.6%	1.2%	0.4%	7.6%
\$20,000-30,000	2.1%	1.9%	0.9%	0.6%	0.8%	6.3%
\$30,000-40,000	1.9%	3.8%	1.5%	1.4%	0.7%	9.3%
\$40,000-50,000	2.0%	3.7%	2.6%	1.6%	1.3%	11.2%
\$50,000-60,000	2.2%	4.3%	2.0%	1.5%	1.4%	11.5%
\$60,000-75,000	1.0%	4.9%	3.1%	3.3%	1.2%	13.5%
\$75,000-100,000	0.3%	5.5%	4.2%	3.5%	3.3%	16.8%
\$100,000-125,000	0.7%	3.3%	1.8%	1.7%	0.4%	7.9%
\$125,000-150,000	0.2%	1.5%	1.0%	0.5%	0.5%	3.7%
\$150,000-200,000	0.6%	1.9%	0.9%	0.6%	0.5%	4.5%
\$200,000+	0.2%	0.7%	0.1%	0.1%	0.3%	1.4%
Total	17.4%	35.6%	19.3%	16.7%	11.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	150	95	161	134	59	599
\$10,000-20,000	458	285	149	42	22	956
\$20,000-30,000	171	101	116	94	139	621
\$30,000-40,000	149	204	135	93	49	630
\$40,000-50,000	69	105	307	62	94	637
\$50,000-60,000	29	142	60	69	7	307
\$60,000-75,000	135	228	74	215	66	718
\$75,000-100,000	1	35	120	170	47	373
\$100,000-125,000	1	62	17	25	229	334
\$125,000-150,000	6	6	7	0	7	26
\$150,000-200,000	1	10	5	3	5	24
\$200,000+	3	8	4	2	2	24
Total	1,173	1,281	1,155	909	731	5,249

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	104	42	15	1	7	169
\$10,000-20,000	224	45	23	2	9	303
\$20,000-30,000	119	119	2	1	7	248
\$30,000-40,000	16	23	23	1	4	67
\$40,000-50,000	34	68	8	0	10	120
\$50,000-60,000	35	8	6	1	6	56
\$60,000-75,000	49	50	5	2	10	116
\$75,000-100,000	44	24	19	0	7	94
\$100,000-125,000	40	67	9	2	7	125
\$125,000-150,000	26	9	23	0	6	64
\$150,000-200,000	13	7	4	1	5	30
\$200,000+	11	2	2	0	2	23
Total	715	467	139	11	83	1,415

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	52	32	13	0	4	101
\$10,000-20,000	139	35	19	2	8	203
\$20,000-30,000	87	70	2	1	6	166
\$30,000-40,000	14	18	23	0	3	58
\$40,000-50,000	33	28	8	0	7	76
\$50,000-60,000	33	8	6	1	5	53
\$60,000-75,000	49	39	4	2	7	101
\$75,000-100,000	42	14	19	0	5	80
\$100,000-125,000	38	57	8	1	6	110
\$125,000-150,000	15	6	1	0	4	26
\$150,000-200,000	11	5	3	0	4	23
\$200,000+	7	4	1	0	2	14
Total	520	316	107	7	61	1,011

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	254	137	176	135	66	768
\$10,000-20,000	682	330	172	44	31	1,259
\$20,000-30,000	290	220	118	95	146	869
\$30,000-40,000	165	227	158	94	53	697
\$40,000-50,000	103	173	315	62	104	757
\$50,000-60,000	64	150	66	70	13	363
\$60,000-75,000	184	278	79	217	76	834
\$75,000-100,000	45	59	139	170	54	467
\$100,000-125,000	41	129	26	27	236	459
\$125,000-150,000	32	15	30	0	13	90
\$150,000-200,000	14	17	9	4	10	54
\$200,000+	14	13	6	2	12	47
Total	1,888	1,748	1,294	920	814	6,664

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	2.9%	1.8%	3.1%	2.6%	1.1%	11.4%
\$10,000-20,000	8.7%	5.4%	2.8%	0.8%	0.4%	18.2%
\$20,000-30,000	3.3%	1.9%	2.2%	1.8%	2.6%	11.8%
\$30,000-40,000	2.8%	3.9%	2.6%	1.8%	0.9%	12.0%
\$40,000-50,000	1.3%	2.0%	5.8%	1.2%	1.8%	12.1%
\$50,000-60,000	0.6%	2.7%	1.1%	1.3%	0.1%	5.8%
\$60,000-75,000	2.6%	4.3%	1.4%	4.1%	1.3%	13.7%
\$75,000-100,000	0.0%	0.7%	2.3%	3.2%	0.9%	7.1%
\$100,000-125,000	0.0%	1.2%	0.3%	0.5%	4.4%	6.4%
\$125,000-150,000	0.1%	0.1%	0.1%	0.0%	0.1%	0.5%
\$150,000-200,000	0.0%	0.2%	0.1%	0.1%	0.1%	0.5%
\$200,000+	0.1%	0.2%	0.1%	0.0%	0.1%	0.5%
Total	22.3%	24.4%	22.0%	17.3%	13.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	7.3%	3.0%	1.1%	0.1%	0.5%	11.9%
\$10,000-20,000	15.8%	3.2%	1.6%	0.1%	0.6%	21.4%
\$20,000-30,000	8.4%	8.4%	0.1%	0.1%	0.5%	17.5%
\$30,000-40,000	1.1%	1.6%	1.6%	0.1%	0.3%	4.7%
\$40,000-50,000	2.4%	4.8%	0.6%	0.0%	0.7%	8.5%
\$50,000-60,000	2.5%	0.6%	0.4%	0.1%	0.4%	4.0%
\$60,000-75,000	3.5%	3.5%	0.4%	0.1%	0.7%	8.2%
\$75,000-100,000	3.1%	1.7%	1.3%	0.0%	0.5%	6.6%
\$100,000-125,000	2.8%	4.7%	0.6%	0.1%	0.5%	8.8%
\$125,000-150,000	1.8%	0.6%	1.6%	0.0%	0.4%	4.5%
\$150,000-200,000	0.9%	0.5%	0.3%	0.1%	0.4%	2.1%
\$200,000+	0.8%	0.4%	0.1%	0.0%	0.4%	1.6%
Total	50.5%	33.0%	9.8%	0.8%	5.9%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	5.1%	3.2%	1.3%	0.0%	0.4%	10.0%
\$10,000-20,000	13.7%	3.5%	1.9%	0.2%	0.8%	20.1%
\$20,000-30,000	8.6%	6.9%	0.2%	0.1%	0.6%	16.4%
\$30,000-40,000	1.4%	1.8%	2.3%	0.0%	0.3%	5.7%
\$40,000-50,000	3.3%	2.8%	0.8%	0.0%	0.7%	7.5%
\$50,000-60,000	3.3%	0.8%	0.6%	0.1%	0.5%	5.2%
\$60,000-75,000	4.8%	3.9%	0.4%	0.2%	0.7%	10.0%
\$75,000-100,000	4.2%	1.4%	1.9%	0.0%	0.5%	7.9%
\$100,000-125,000	3.8%	5.6%	0.8%	0.1%	0.6%	10.9%
\$125,000-150,000	1.5%	0.6%	0.1%	0.0%	0.4%	2.6%
\$150,000-200,000	1.1%	0.5%	0.3%	0.0%	0.4%	2.3%
\$200,000+	0.7%	0.4%	0.1%	0.0%	0.2%	1.4%
Total	51.4%	31.3%	10.6%	0.7%	6.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	3.8%	2.1%	2.6%	2.0%	1.0%	11.5%
\$10,000-20,000	10.2%	5.0%	2.6%	0.7%	0.5%	18.9%
\$20,000-30,000	4.4%	3.3%	1.8%	1.4%	2.2%	13.0%
\$30,000-40,000	2.5%	3.4%	2.4%	1.4%	0.8%	10.5%
\$40,000-50,000	1.5%	2.6%	4.7%	0.9%	1.6%	11.4%
\$50,000-60,000	1.0%	2.3%	1.0%	1.1%	0.2%	5.4%
\$60,000-75,000	2.8%	4.2%	1.2%	3.3%	1.1%	12.5%
\$75,000-100,000	0.7%	0.9%	2.1%	2.6%	0.8%	7.0%
\$100,000-125,000	0.6%	1.9%	0.4%	0.4%	3.5%	6.9%
\$125,000-150,000	0.5%	0.2%	0.5%	0.0%	0.2%	1.4%
\$150,000-200,000	0.2%	0.3%	0.1%	0.1%	0.2%	0.8%
\$200,000+	0.2%	0.2%	0.1%	0.0%	0.2%	0.7%
Total	28.3%	26.2%	19.4%	13.8%	12.2%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	120	21	47	67	1	256
\$10,000-20,000	97	68	44	88	17	314
\$20,000-30,000	60	40	40	37	21	198
\$30,000-40,000	98	156	95	123	43	515
\$40,000-50,000	47	132	149	111	74	513
\$50,000-60,000	124	245	136	102	173	780
\$60,000-75,000	73	138	281	262	121	875
\$75,000-100,000	27	355	448	423	379	1,632
\$100,000-125,000	57	142	209	229	54	691
\$125,000-150,000	4	150	154	81	125	514
\$150,000-200,000	16	54	63	54	30	217
\$200,000+	2	99	10	15	37	163
Total	725	1,600	1,676	1,592	1,075	6,668

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	252	102	22	11	6	393
\$10,000-20,000	384	240	16	7	11	658
\$20,000-30,000	223	215	70	8	5	521
\$30,000-40,000	143	190	72	17	22	444
\$40,000-50,000	168	353	98	34	4	657
\$50,000-60,000	136	319	83	32	2	572
\$60,000-75,000	67	442	81	104	15	709
\$75,000-100,000	47	440	180	72	87	826
\$100,000-125,000	70	451	42	14	6	583
\$125,000-150,000	22	124	29	6	3	184
\$150,000-200,000	20	126	19	1	3	169
\$200,000+	24	109	8	2	7	150
Total	1,556	3,111	720	308	171	5,866

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	211	39	12	2	6	270
\$10,000-20,000	375	181	12	6	6	580
\$20,000-30,000	178	195	48	2	5	428
\$30,000-40,000	105	125	38	2	22	292
\$40,000-50,000	117	293	85	32	4	531
\$50,000-60,000	107	239	47	20	2	415
\$60,000-75,000	50	191	64	43	2	350
\$75,000-100,000	40	257	50	5	49	401
\$100,000-125,000	62	254	22	7	6	351
\$125,000-150,000	10	27	7	2	3	49
\$150,000-200,000	17	65	15	0	2	99
\$200,000+	18	33	2	0	0	53
Total	1,290	1,899	402	121	107	3,819

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	372	123	69	78	7	649
\$10,000-20,000	481	308	60	95	28	972
\$20,000-30,000	283	255	110	45	26	719
\$30,000-40,000	241	346	167	140	65	959
\$40,000-50,000	215	485	247	145	78	1,170
\$50,000-60,000	260	564	219	134	175	1,352
\$60,000-75,000	140	580	362	366	136	1,584
\$75,000-100,000	74	795	628	495	466	2,458
\$100,000-125,000	127	593	251	243	60	1,274
\$125,000-150,000	26	274	183	87	128	698
\$150,000-200,000	36	180	82	55	33	386
\$200,000+	26	208	18	17	44	313
Total	2,281	4,711	2,396	1,900	1,246	12,534

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.8%	0.3%	0.7%	1.0%	0.0%	3.8%
\$10,000-20,000	1.5%	1.0%	0.7%	1.3%	0.3%	4.7%
\$20,000-30,000	0.9%	0.6%	0.6%	0.6%	0.3%	3.0%
\$30,000-40,000	1.5%	2.3%	1.4%	1.8%	0.6%	7.7%
\$40,000-50,000	0.7%	2.0%	2.2%	1.7%	1.1%	7.7%
\$50,000-60,000	1.9%	3.7%	2.0%	1.5%	2.6%	11.7%
\$60,000-75,000	1.1%	2.1%	4.2%	3.9%	1.8%	13.1%
\$75,000-100,000	0.4%	5.3%	6.7%	6.3%	5.7%	24.5%
\$100,000-125,000	0.9%	2.1%	3.1%	3.4%	0.8%	10.4%
\$125,000-150,000	0.1%	2.2%	2.3%	1.2%	1.9%	7.7%
\$150,000-200,000	0.2%	0.8%	0.9%	0.8%	0.4%	3.3%
\$200,000+	0.0%	1.5%	0.1%	0.2%	0.6%	2.4%
Total	10.9%	24.0%	25.1%	23.9%	16.1%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	4.3%	1.7%	0.4%	0.2%	0.1%	6.7%
\$10,000-20,000	6.5%	4.1%	0.3%	0.1%	0.2%	11.2%
\$20,000-30,000	3.8%	3.7%	1.2%	0.1%	0.1%	8.9%
\$30,000-40,000	2.4%	3.2%	1.2%	0.3%	0.4%	7.6%
\$40,000-50,000	2.9%	6.0%	1.7%	0.6%	0.1%	11.2%
\$50,000-60,000	2.3%	5.4%	1.4%	0.5%	0.0%	9.8%
\$60,000-75,000	1.1%	7.5%	1.4%	1.8%	0.3%	12.1%
\$75,000-100,000	0.8%	7.5%	3.1%	1.2%	1.5%	14.1%
\$100,000-125,000	1.2%	7.7%	0.7%	0.2%	0.1%	9.9%
\$125,000-150,000	0.4%	2.1%	0.5%	0.1%	0.1%	3.1%
\$150,000-200,000	0.3%	2.1%	0.3%	0.0%	0.1%	2.9%
\$200,000+	0.4%	1.9%	0.1%	0.0%	0.1%	2.6%
Total	26.5%	53.0%	12.3%	5.3%	2.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	5.5%	1.0%	0.3%	0.1%	0.2%	7.1%
\$10,000-20,000	9.8%	4.7%	0.3%	0.2%	0.2%	15.2%
\$20,000-30,000	4.7%	5.1%	1.3%	0.1%	0.1%	11.2%
\$30,000-40,000	2.7%	3.3%	1.0%	0.1%	0.6%	7.6%
\$40,000-50,000	3.1%	7.7%	2.2%	0.8%	0.1%	13.9%
\$50,000-60,000	2.8%	6.3%	1.2%	0.5%	0.1%	10.9%
\$60,000-75,000	1.3%	5.0%	1.7%	1.1%	0.1%	9.2%
\$75,000-100,000	1.0%	6.7%	1.3%	0.1%	1.3%	10.5%
\$100,000-125,000	1.6%	6.7%	0.6%	0.2%	0.2%	9.2%
\$125,000-150,000	0.3%	0.7%	0.2%	0.1%	0.1%	1.3%
\$150,000-200,000	0.4%	1.7%	0.4%	0.0%	0.1%	2.6%
\$200,000+	0.5%	0.9%	0.1%	0.0%	0.0%	1.4%
Total	33.8%	49.7%	10.5%	3.2%	2.8%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.0%	1.0%	0.6%	0.6%	0.1%	5.2%
\$10,000-20,000	3.8%	2.5%	0.5%	0.8%	0.2%	7.8%
\$20,000-30,000	2.3%	2.0%	0.9%	0.4%	0.2%	5.7%
\$30,000-40,000	1.9%	2.8%	1.3%	1.1%	0.5%	7.7%
\$40,000-50,000	1.7%	3.9%	2.0%	1.2%	0.6%	9.3%
\$50,000-60,000	2.1%	4.5%	1.7%	1.1%	1.4%	10.8%
\$60,000-75,000	1.1%	4.6%	2.9%	2.9%	1.1%	12.6%
\$75,000-100,000	0.6%	6.3%	5.0%	3.9%	3.7%	19.6%
\$100,000-125,000	1.0%	4.7%	2.0%	1.9%	0.5%	10.2%
\$125,000-150,000	0.2%	2.2%	1.5%	0.7%	1.0%	5.6%
\$150,000-200,000	0.3%	1.4%	0.7%	0.4%	0.3%	3.1%
\$200,000+	0.2%	1.7%	0.1%	0.1%	0.4%	2.5%
Total	18.2%	37.6%	19.1%	15.2%	9.9%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	143	84	159	130	64	580
\$10,000-20,000	416	252	146	40	28	882
\$20,000-30,000	176	92	113	103	133	617
\$30,000-40,000	144	207	131	84	48	614
\$40,000-50,000	60	109	300	61	95	625
\$50,000-60,000	42	149	63	91	9	354
\$60,000-75,000	142	221	79	225	74	741
\$75,000-100,000	0	38	137	202	51	428
\$100,000-125,000	0	71	18	30	266	385
\$125,000-150,000	6	7	14	2	6	35
\$150,000-200,000	0	18	4	1	5	28
\$200,000+	3	8	7	4	5	27
Total	1,132	1,256	1,171	973	784	5,316

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	122	50	12	1	11	196
\$10,000-20,000	269	46	28	1	8	352
\$20,000-30,000	148	126	3	1	9	287
\$30,000-40,000	24	24	25	0	5	78
\$40,000-50,000	51	88	9	1	10	159
\$50,000-60,000	50	13	8	2	7	80
\$60,000-75,000	55	58	4	2	7	126
\$75,000-100,000	50	28	25	1	8	112
\$100,000-125,000	53	79	5	2	8	147
\$125,000-150,000	38	14	31	1	5	89
\$150,000-200,000	22	9	11	0	7	49
\$200,000+	15	7	5	0	8	35
Total	897	542	166	12	93	1,710

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	69	41	10	0	8	128
\$10,000-20,000	186	37	24	1	7	255
\$20,000-30,000	112	74	3	1	7	197
\$30,000-40,000	23	20	24	0	4	71
\$40,000-50,000	51	37	9	1	8	106
\$50,000-60,000	49	13	8	1	5	76
\$60,000-75,000	54	47	4	2	5	112
\$75,000-100,000	47	17	25	0	5	94
\$100,000-125,000	49	68	5	0	7	129
\$125,000-150,000	22	9	3	0	4	38
\$150,000-200,000	19	6	7	0	6	38
\$200,000+	7	5	4	0	4	20
Total	688	374	126	6	70	1,264

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	265	134	171	131	75	776
\$10,000-20,000	685	298	174	41	36	1,234
\$20,000-30,000	324	218	116	104	142	904
\$30,000-40,000	168	231	156	84	53	692
\$40,000-50,000	111	197	309	62	105	784
\$50,000-60,000	92	162	71	93	16	434
\$60,000-75,000	197	279	83	227	81	867
\$75,000-100,000	50	66	162	203	59	540
\$100,000-125,000	53	150	23	32	274	532
\$125,000-150,000	44	21	45	3	11	124
\$150,000-200,000	22	27	15	1	12	77
\$200,000+	18	15	12	4	13	62
Total	2,029	1,798	1,337	985	877	7,026



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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.7%	1.6%	3.0%	2.4%	1.2%	10.9%
\$10,000-20,000	7.8%	4.7%	2.7%	0.8%	0.5%	16.6%
\$20,000-30,000	3.3%	1.7%	2.1%	1.9%	2.5%	11.6%
\$30,000-40,000	2.7%	3.9%	2.5%	1.6%	0.9%	11.6%
\$40,000-50,000	1.1%	2.1%	5.6%	1.1%	1.8%	11.8%
\$50,000-60,000	0.8%	2.8%	1.2%	1.7%	0.2%	6.7%
\$60,000-75,000	2.7%	4.2%	1.5%	4.2%	1.4%	13.9%
\$75,000-100,000	0.0%	0.7%	2.6%	3.8%	1.0%	8.1%
\$100,000-125,000	0.0%	1.3%	0.3%	0.6%	5.0%	7.2%
\$125,000-150,000	0.1%	0.1%	0.3%	0.0%	0.1%	0.7%
\$150,000-200,000	0.0%	0.3%	0.1%	0.0%	0.1%	0.5%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
Total	21.3%	23.6%	22.0%	18.3%	14.7%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.1%	2.9%	0.7%	0.1%	0.6%	11.5%
\$10,000-20,000	15.7%	2.7%	1.6%	0.1%	0.5%	20.6%
\$20,000-30,000	8.7%	7.4%	0.2%	0.1%	0.5%	16.8%
\$30,000-40,000	1.4%	1.4%	1.5%	0.0%	0.3%	4.6%
\$40,000-50,000	3.0%	5.1%	0.5%	0.1%	0.6%	9.3%
\$50,000-60,000	2.9%	0.8%	0.5%	0.1%	0.4%	4.7%
\$60,000-75,000	3.2%	3.4%	0.2%	0.1%	0.4%	7.4%
\$75,000-100,000	2.9%	1.6%	1.5%	0.1%	0.5%	6.5%
\$100,000-125,000	3.1%	4.6%	0.3%	0.1%	0.5%	8.6%
\$125,000-150,000	2.2%	0.8%	1.8%	0.1%	0.3%	5.2%
\$150,000-200,000	1.3%	0.5%	0.6%	0.0%	0.4%	2.9%
\$200,000+	0.9%	0.4%	0.3%	0.0%	0.5%	2.0%
Total	52.5%	31.7%	9.7%	0.7%	5.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.5%	3.2%	0.8%	0.0%	0.6%	10.1%
\$10,000-20,000	14.7%	2.9%	1.9%	0.1%	0.6%	20.2%
\$20,000-30,000	8.9%	5.9%	0.2%	0.1%	0.6%	15.6%
\$30,000-40,000	1.8%	1.6%	1.9%	0.0%	0.3%	5.6%
\$40,000-50,000	4.0%	2.9%	0.7%	0.1%	0.6%	8.4%
\$50,000-60,000	3.9%	1.0%	0.6%	0.1%	0.4%	6.0%
\$60,000-75,000	4.3%	3.7%	0.3%	0.2%	0.4%	8.9%
\$75,000-100,000	3.7%	1.3%	2.0%	0.0%	0.4%	7.4%
\$100,000-125,000	3.9%	5.4%	0.4%	0.0%	0.6%	10.2%
\$125,000-150,000	1.7%	0.7%	0.2%	0.0%	0.3%	3.0%
\$150,000-200,000	1.5%	0.5%	0.6%	0.0%	0.5%	3.0%
\$200,000+	0.6%	0.4%	0.3%	0.0%	0.3%	1.6%
Total	54.4%	29.6%	10.0%	0.5%	5.5%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.8%	1.9%	2.4%	1.9%	1.1%	11.0%
\$10,000-20,000	9.7%	4.2%	2.5%	0.6%	0.5%	17.6%
\$20,000-30,000	4.6%	3.1%	1.7%	1.5%	2.0%	12.9%
\$30,000-40,000	2.4%	3.3%	2.2%	1.2%	0.8%	9.8%
\$40,000-50,000	1.6%	2.8%	4.4%	0.9%	1.5%	11.2%
\$50,000-60,000	1.3%	2.3%	1.0%	1.3%	0.2%	6.2%
\$60,000-75,000	2.8%	4.0%	1.2%	3.2%	1.2%	12.3%
\$75,000-100,000	0.7%	0.9%	2.3%	2.9%	0.8%	7.7%
\$100,000-125,000	0.8%	2.1%	0.3%	0.5%	3.9%	7.6%
\$125,000-150,000	0.6%	0.3%	0.6%	0.0%	0.2%	1.8%
\$150,000-200,000	0.3%	0.4%	0.2%	0.0%	0.2%	1.1%
\$200,000+	0.3%	0.2%	0.2%	0.1%	0.2%	0.9%
Total	28.9%	25.6%	19.0%	14.0%	12.5%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	107	22	33	62	0	224
\$10,000-20,000	80	48	36	92	19	275
\$20,000-30,000	59	33	47	27	19	185
\$30,000-40,000	79	144	90	104	37	454
\$40,000-50,000	40	116	134	91	63	444
\$50,000-60,000	118	219	116	102	166	721
\$60,000-75,000	66	133	253	251	117	820
\$75,000-100,000	28	336	431	430	402	1,627
\$100,000-125,000	52	144	228	239	52	715
\$125,000-150,000	5	173	203	117	140	638
\$150,000-200,000	31	67	67	69	43	277
\$200,000+	7	119	8	16	41	191
Total	672	1,554	1,646	1,600	1,099	6,571

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	284	101	23	9	4	421
\$10,000-20,000	413	226	20	5	9	673
\$20,000-30,000	274	240	77	6	8	605
\$30,000-40,000	145	206	80	17	16	464
\$40,000-50,000	167	363	98	35	4	667
\$50,000-60,000	138	360	93	33	1	625
\$60,000-75,000	78	475	95	105	15	768
\$75,000-100,000	51	498	199	78	96	922
\$100,000-125,000	90	539	57	19	8	713
\$125,000-150,000	32	164	44	6	2	248
\$150,000-200,000	32	180	21	2	10	245
\$200,000+	35	143	11	2	13	207
Total	1,739	3,495	818	320	186	6,558

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	246	36	14	1	3	300
\$10,000-20,000	404	176	15	4	5	604
\$20,000-30,000	228	221	58	1	7	515
\$30,000-40,000	110	141	47	1	16	315
\$40,000-50,000	124	308	91	32	4	559
\$50,000-60,000	110	283	54	20	1	468
\$60,000-75,000	60	223	76	39	1	399
\$75,000-100,000	46	304	60	9	49	468
\$100,000-125,000	83	315	36	10	8	452
\$125,000-150,000	15	37	15	0	2	69
\$150,000-200,000	26	101	16	1	5	149
\$200,000+	25	47	4	1	1	78
Total	1,477	2,192	486	119	102	4,376

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	391	123	56	71	4	645
\$10,000-20,000	493	274	56	97	28	948
\$20,000-30,000	333	273	124	33	27	790
\$30,000-40,000	224	350	170	121	53	918
\$40,000-50,000	207	479	232	126	67	1,111
\$50,000-60,000	256	579	209	135	167	1,346
\$60,000-75,000	144	608	348	356	132	1,588
\$75,000-100,000	79	834	630	508	498	2,549
\$100,000-125,000	142	683	285	258	60	1,428
\$125,000-150,000	37	337	247	123	142	886
\$150,000-200,000	63	247	88	71	53	522
\$200,000+	42	262	19	21	54	398
Total	2,411	5,049	2,464	1,920	1,285	13,129



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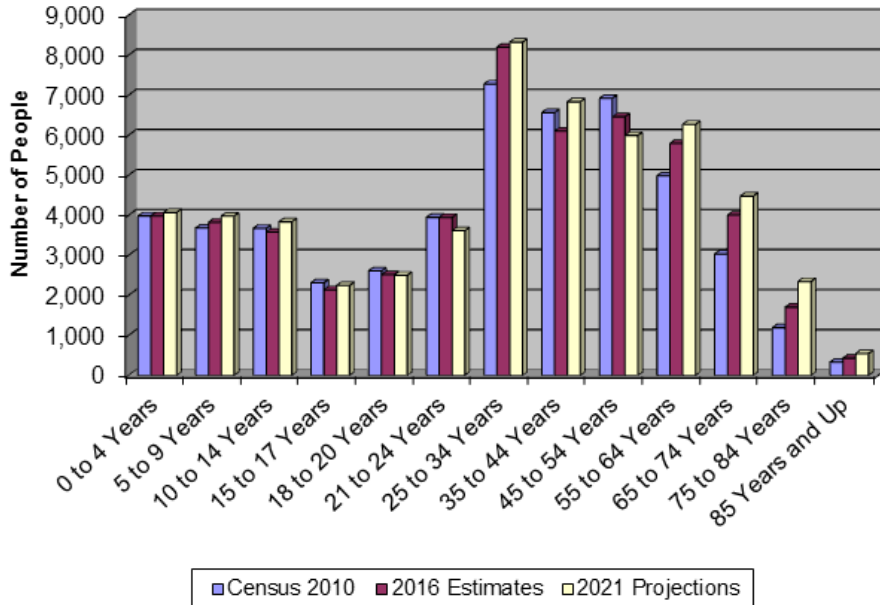
Percent OwnerHouseholds						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.6%	0.3%	0.5%	0.9%	0.0%	3.4%
\$10,000-20,000	1.2%	0.7%	0.5%	1.4%	0.3%	4.2%
\$20,000-30,000	0.9%	0.5%	0.7%	0.4%	0.3%	2.8%
\$30,000-40,000	1.2%	2.2%	1.4%	1.6%	0.6%	6.9%
\$40,000-50,000	0.6%	1.8%	2.0%	1.4%	1.0%	6.8%
\$50,000-60,000	1.8%	3.3%	1.8%	1.6%	2.5%	11.0%
\$60,000-75,000	1.0%	2.0%	3.9%	3.8%	1.8%	12.5%
\$75,000-100,000	0.4%	5.1%	6.6%	6.5%	6.1%	24.8%
\$100,000-125,000	0.8%	2.2%	3.5%	3.6%	0.8%	10.9%
\$125,000-150,000	0.1%	2.6%	3.1%	1.8%	2.1%	9.7%
\$150,000-200,000	0.5%	1.0%	1.0%	1.1%	0.7%	4.2%
\$200,000+	0.1%	1.8%	0.1%	0.2%	0.6%	2.9%
Total	10.2%	23.6%	25.0%	24.3%	16.7%	100.0%

Percent OwnerHouseholds						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.3%	1.5%	0.4%	0.1%	0.1%	6.4%
\$10,000-20,000	6.3%	3.4%	0.3%	0.1%	0.1%	10.3%
\$20,000-30,000	4.2%	3.7%	1.2%	0.1%	0.1%	9.2%
\$30,000-40,000	2.2%	3.1%	1.2%	0.3%	0.2%	7.1%
\$40,000-50,000	2.5%	5.5%	1.5%	0.5%	0.1%	10.2%
\$50,000-60,000	2.1%	5.5%	1.4%	0.5%	0.0%	9.5%
\$60,000-75,000	1.2%	7.2%	1.4%	1.6%	0.2%	11.7%
\$75,000-100,000	0.8%	7.6%	3.0%	1.2%	1.5%	14.1%
\$100,000-125,000	1.4%	8.2%	0.9%	0.3%	0.1%	10.9%
\$125,000-150,000	0.5%	2.5%	0.7%	0.1%	0.0%	3.8%
\$150,000-200,000	0.5%	2.7%	0.3%	0.0%	0.2%	3.7%
\$200,000+	0.5%	2.2%	0.2%	0.1%	0.2%	3.2%
Total	26.5%	53.3%	12.5%	4.9%	2.8%	100.0%

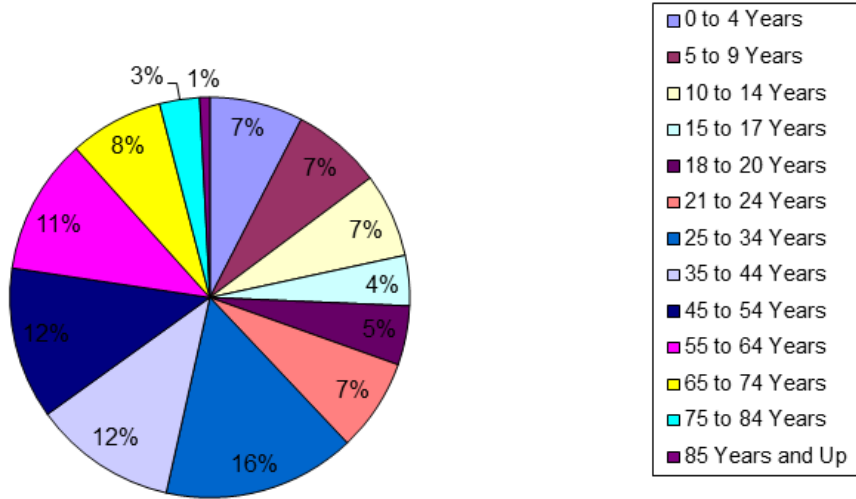
Percent OwnerHouseholds						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.6%	0.8%	0.3%	0.0%	0.1%	6.9%
\$10,000-20,000	9.2%	4.0%	0.3%	0.1%	0.1%	13.8%
\$20,000-30,000	5.2%	5.1%	1.3%	0.0%	0.2%	11.8%
\$30,000-40,000	2.5%	3.2%	1.1%	0.0%	0.4%	7.2%
\$40,000-50,000	2.8%	7.0%	2.1%	0.7%	0.1%	12.8%
\$50,000-60,000	2.5%	6.5%	1.2%	0.5%	0.0%	10.7%
\$60,000-75,000	1.4%	5.1%	1.7%	0.9%	0.0%	9.1%
\$75,000-100,000	1.1%	6.9%	1.4%	0.2%	1.1%	10.7%
\$100,000-125,000	1.9%	7.2%	0.8%	0.2%	0.2%	10.3%
\$125,000-150,000	0.3%	0.8%	0.3%	0.0%	0.0%	1.6%
\$150,000-200,000	0.6%	2.3%	0.4%	0.0%	0.1%	3.4%
\$200,000+	0.6%	1.1%	0.1%	0.0%	0.0%	1.8%
Total	33.8%	50.1%	11.1%	2.7%	2.3%	100.0%

Percent OwnerHouseholds						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.0%	0.9%	0.4%	0.5%	0.0%	4.9%
\$10,000-20,000	3.8%	2.1%	0.4%	0.7%	0.2%	7.2%
\$20,000-30,000	2.5%	2.1%	0.9%	0.3%	0.2%	6.0%
\$30,000-40,000	1.7%	2.7%	1.3%	0.9%	0.4%	7.0%
\$40,000-50,000	1.6%	3.6%	1.8%	1.0%	0.5%	8.5%
\$50,000-60,000	1.9%	4.4%	1.6%	1.0%	1.3%	10.3%
\$60,000-75,000	1.1%	4.6%	2.7%	2.7%	1.0%	12.1%
\$75,000-100,000	0.6%	6.4%	4.8%	3.9%	3.8%	19.4%
\$100,000-125,000	1.1%	5.2%	2.2%	2.0%	0.5%	10.9%
\$125,000-150,000	0.3%	2.6%	1.9%	0.9%	1.1%	6.7%
\$150,000-200,000	0.5%	1.9%	0.7%	0.5%	0.4%	4.0%
\$200,000+	0.3%	2.0%	0.1%	0.2%	0.4%	3.0%
Total	18.4%	38.5%	18.8%	14.6%	9.8%	100.0%

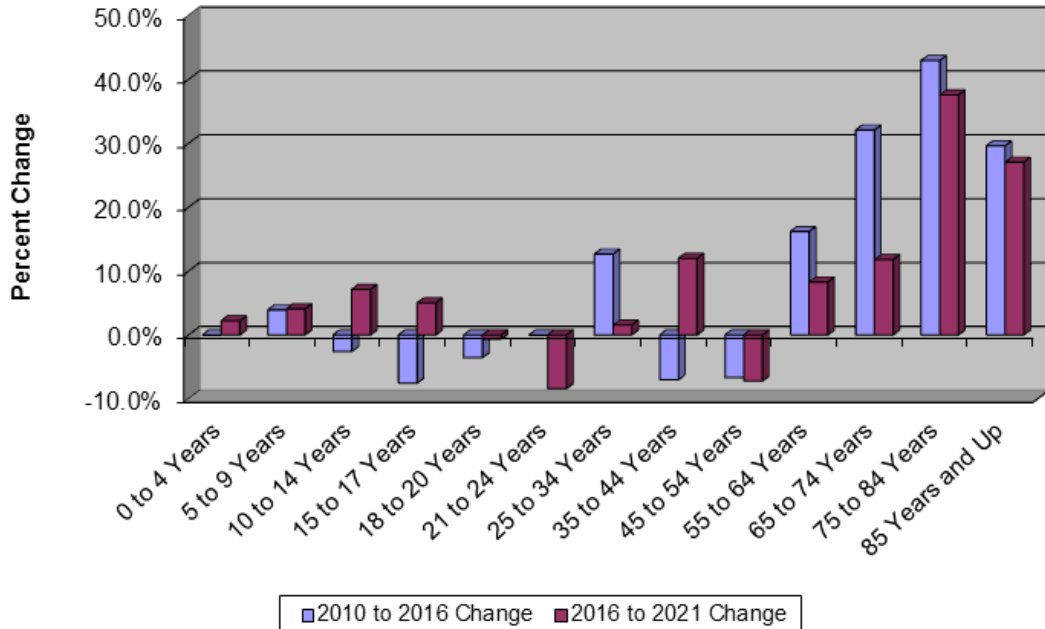
Population by Age



2016 Population by Age Camden County, Georgia



Population Change by Age Camden County, Georgia



POPULATION DATA

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Nielsen Claritas

Population by Age & Sex Camden County, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2,018	1,965	3,983	0 to 4 Years	2,018	1,963	3,981	0 to 4 Years	2,078	1,991	4,069
5 to 9 Years	1,895	1,785	3,680	5 to 9 Years	1,940	1,884	3,824	5 to 9 Years	2,017	1,963	3,980
10 to 14 Years	1,866	1,809	3,675	10 to 14 Years	1,815	1,765	3,580	10 to 14 Years	1,947	1,888	3,835
15 to 17 Years	1,162	1,152	2,314	15 to 17 Years	1,105	1,034	2,139	15 to 17 Years	1,140	1,106	2,246
18 to 20 Years	1,501	1,111	2,612	18 to 20 Years	1,515	1,004	2,519	18 to 20 Years	1,489	1,013	2,502
21 to 24 Years	2,344	1,603	3,947	21 to 24 Years	2,455	1,490	3,945	21 to 24 Years	2,256	1,357	3,613
25 to 34 Years	3,790	3,487	7,277	25 to 34 Years	4,371	3,827	8,198	25 to 34 Years	4,506	3,817	8,323
35 to 44 Years	3,189	3,374	6,563	35 to 44 Years	3,001	3,102	6,103	35 to 44 Years	3,442	3,392	6,834
45 to 54 Years	3,273	3,648	6,921	45 to 54 Years	3,090	3,371	6,461	45 to 54 Years	2,871	3,123	5,994
55 to 64 Years	2,419	2,566	4,985	55 to 64 Years	2,731	3,061	5,792	55 to 64 Years	2,936	3,336	6,272
65 to 74 Years	1,458	1,575	3,033	65 to 74 Years	1,903	2,103	4,006	65 to 74 Years	2,076	2,402	4,478
75 to 84 Years	546	646	1,192	75 to 84 Years	785	919	1,704	75 to 84 Years	1,059	1,285	2,344
85 Years and Up	108	223	331	85 Years and Up	152	277	429	85 Years and Up	208	337	545
Total	25,569	24,944	50,513	Total	26,881	25,800	52,681	Total	28,025	27,010	55,035
62+ Years	n/a	n/a	5,971	62+ Years	n/a	n/a	7,644	62+ Years	n/a	n/a	9,119
Median Age:		31.9		Median Age:		32.7		Median Age:		33.7	

Source: Nielsen Claritas; Ribbon Demographics

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

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Nielsen Claritas

Percent Population by Age & Sex Camden County, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.0%	3.9%	7.9%	0 to 4 Years	3.8%	3.7%	7.6%	0 to 4 Years	3.8%	3.6%	7.4%
5 to 9 Years	3.8%	3.5%	7.3%	5 to 9 Years	3.7%	3.6%	7.3%	5 to 9 Years	3.7%	3.6%	7.2%
10 to 14 Years	3.7%	3.6%	7.3%	10 to 14 Years	3.4%	3.4%	6.8%	10 to 14 Years	3.5%	3.4%	7.0%
15 to 17 Years	2.3%	2.3%	4.6%	15 to 17 Years	2.1%	2.0%	4.1%	15 to 17 Years	2.1%	2.0%	4.1%
18 to 20 Years	3.0%	2.2%	5.2%	18 to 20 Years	2.9%	1.9%	4.8%	18 to 20 Years	2.7%	1.8%	4.5%
21 to 24 Years	4.6%	3.2%	7.8%	21 to 24 Years	4.7%	2.8%	7.5%	21 to 24 Years	4.1%	2.5%	6.6%
25 to 34 Years	7.5%	6.9%	14.4%	25 to 34 Years	8.3%	7.3%	15.6%	25 to 34 Years	8.2%	6.9%	15.1%
35 to 44 Years	6.3%	6.7%	13.0%	35 to 44 Years	5.7%	5.9%	11.6%	35 to 44 Years	6.3%	6.2%	12.4%
45 to 54 Years	6.5%	7.2%	13.7%	45 to 54 Years	5.9%	6.4%	12.3%	45 to 54 Years	5.2%	5.7%	10.9%
55 to 64 Years	4.8%	5.1%	9.9%	55 to 64 Years	5.2%	5.8%	11.0%	55 to 64 Years	5.3%	6.1%	11.4%
65 to 74 Years	2.9%	3.1%	6.0%	65 to 74 Years	3.6%	4.0%	7.6%	65 to 74 Years	3.8%	4.4%	8.1%
75 to 84 Years	1.1%	1.3%	2.4%	75 to 84 Years	1.5%	1.7%	3.2%	75 to 84 Years	1.9%	2.3%	4.3%
85 Years and Up	0.2%	0.4%	0.7%	85 Years and Up	0.3%	0.5%	0.8%	85 Years and Up	0.4%	0.6%	1.0%
Total	50.6%	49.4%	100.0%	Total	51.0%	49.0%	100.0%	Total	50.9%	49.1%	100.0%
62+ Years	n/a	n/a	11.8%	62+ Years	n/a	n/a	14.5%	62+ Years	n/a	n/a	16.6%

Source: Nielsen Claritas; Ribbon Demographics

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

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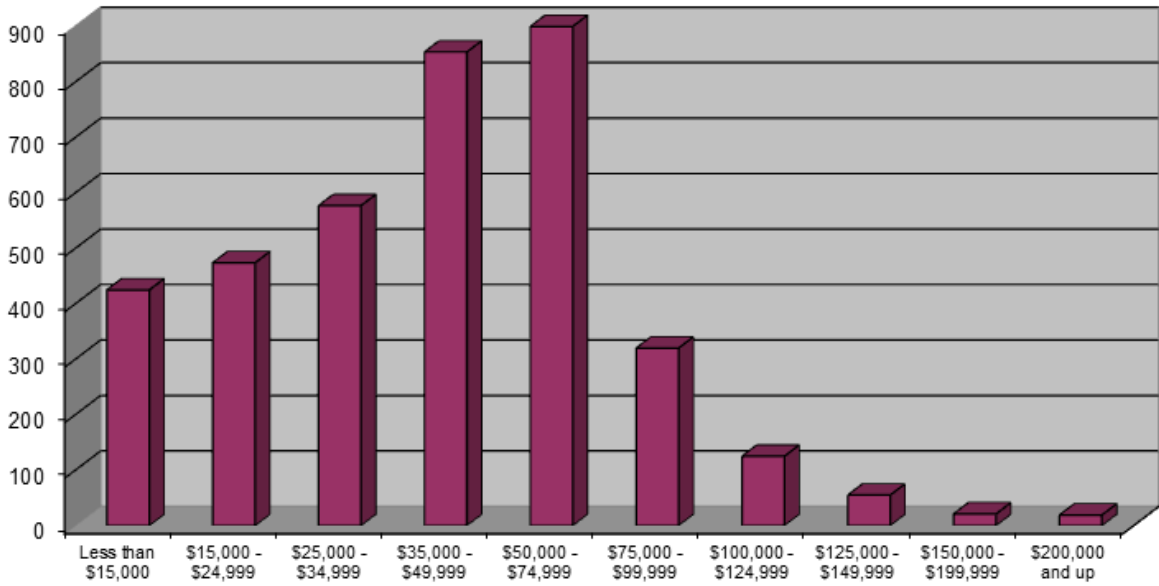
Nielsen Claritas

Changes in Population by Age & Sex Camden County, Georgia									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	0	-2	-2	-0.1%	0 to 4 Years	60	28	88	2.2%
5 to 9 Years	45	99	144	3.9%	5 to 9 Years	77	79	156	4.1%
10 to 14 Years	-51	-44	-95	-2.6%	10 to 14 Years	132	123	255	7.1%
15 to 17 Years	-57	-118	-175	-7.6%	15 to 17 Years	35	72	107	5.0%
18 to 20 Years	14	-107	-93	-3.6%	18 to 20 Years	-26	9	-17	-0.7%
21 to 24 Years	111	-113	-2	-0.1%	21 to 24 Years	-199	-133	-332	-8.4%
25 to 34 Years	581	340	921	12.7%	25 to 34 Years	135	-10	125	1.5%
35 to 44 Years	-188	-272	-460	-7.0%	35 to 44 Years	441	290	731	12.0%
45 to 54 Years	-183	-277	-460	-6.6%	45 to 54 Years	-219	-248	-467	-7.2%
55 to 64 Years	312	495	807	16.2%	55 to 64 Years	205	275	480	8.3%
65 to 74 Years	445	528	973	32.1%	65 to 74 Years	173	299	472	11.8%
75 to 84 Years	239	273	512	43.0%	75 to 84 Years	274	366	640	37.6%
85 Years and Up	44	54	98	29.6%	85 Years and Up	56	60	116	27.0%
Total	1,312	856	2,168	4.3%	Total	1,144	1,210	2,354	4.5%
62+ Years	n/a	n/a	1,673	28.0%	62+ Years	n/a	n/a	1,475	19.3%

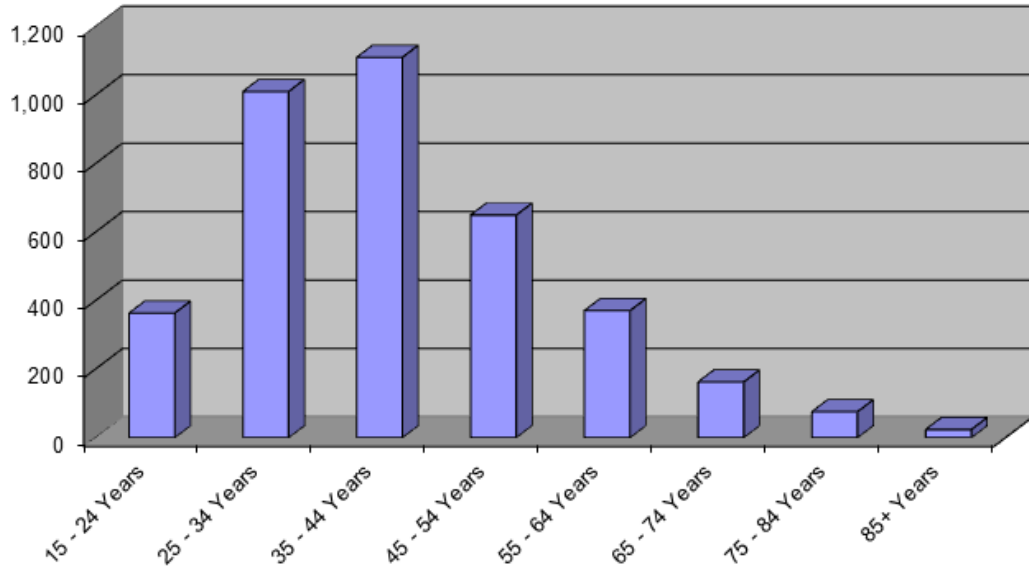
Source: Nielsen Claritas; Ribbon Demographics

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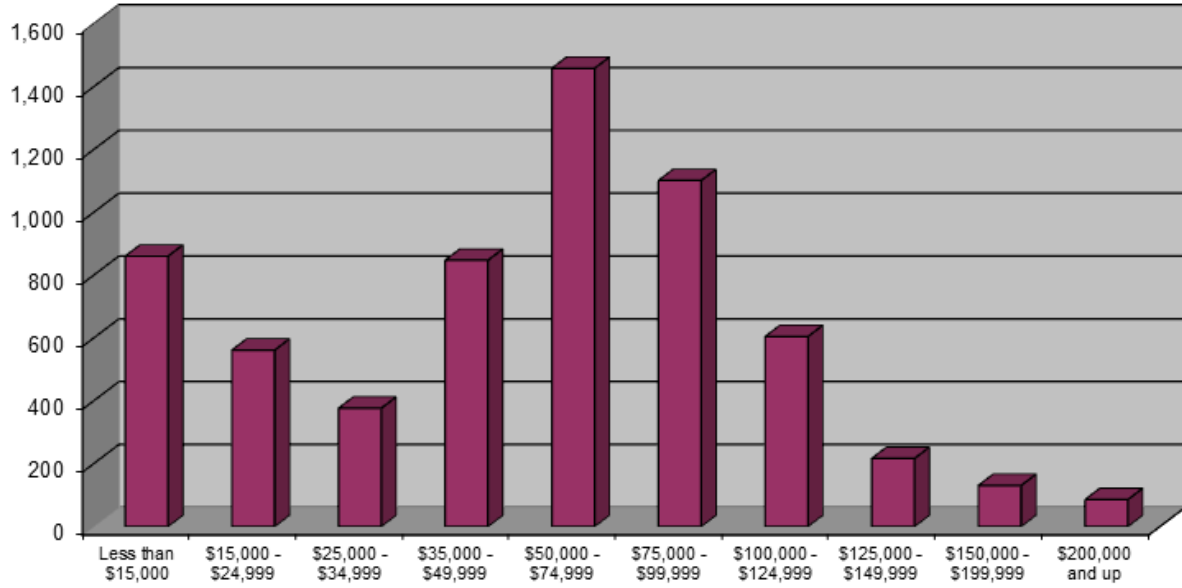
Households by Income - Census 2000



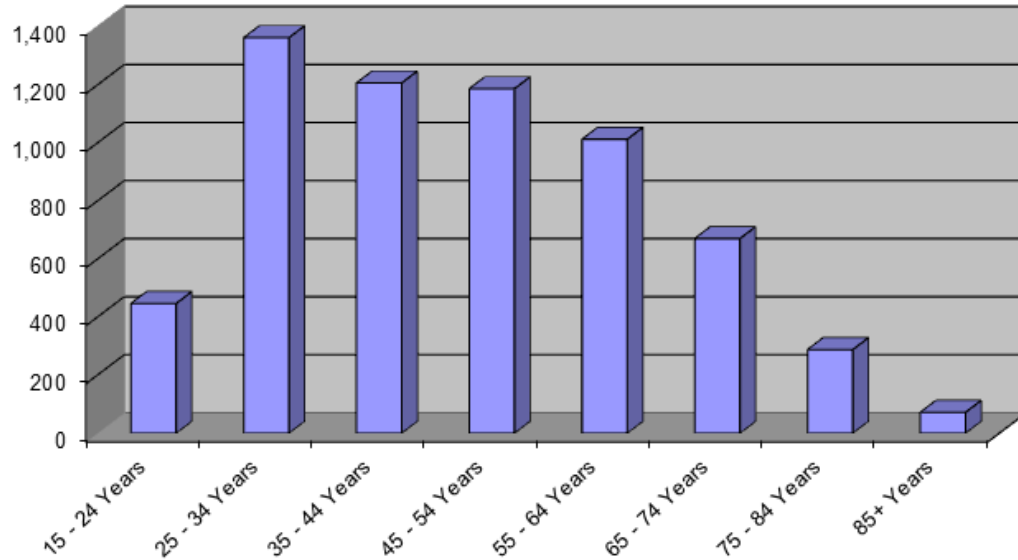
Households by Age - Census 2000
Kingsland city, Georgia



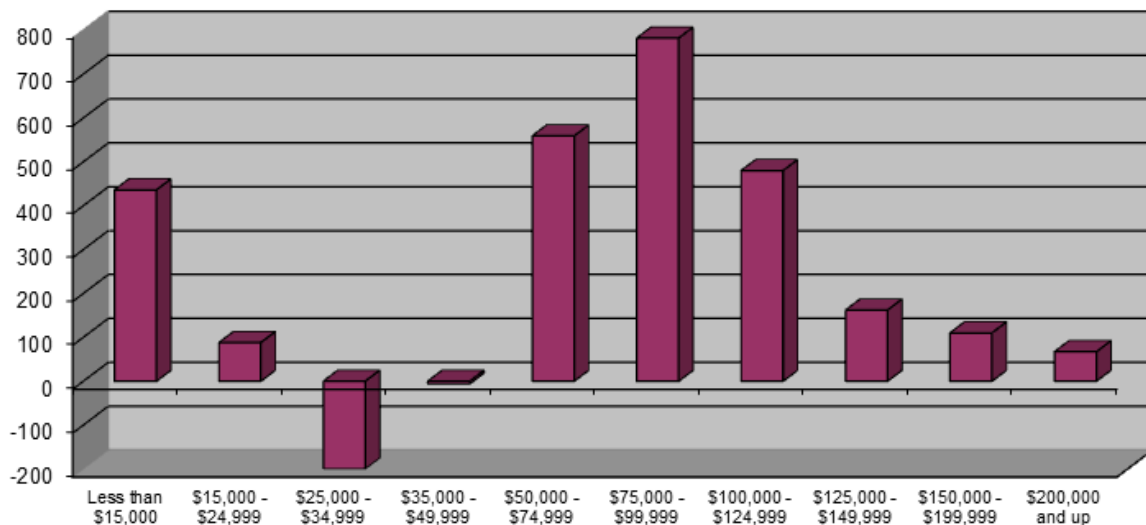
Estimated Households by Income - 2016
Kingsland city, Georgia



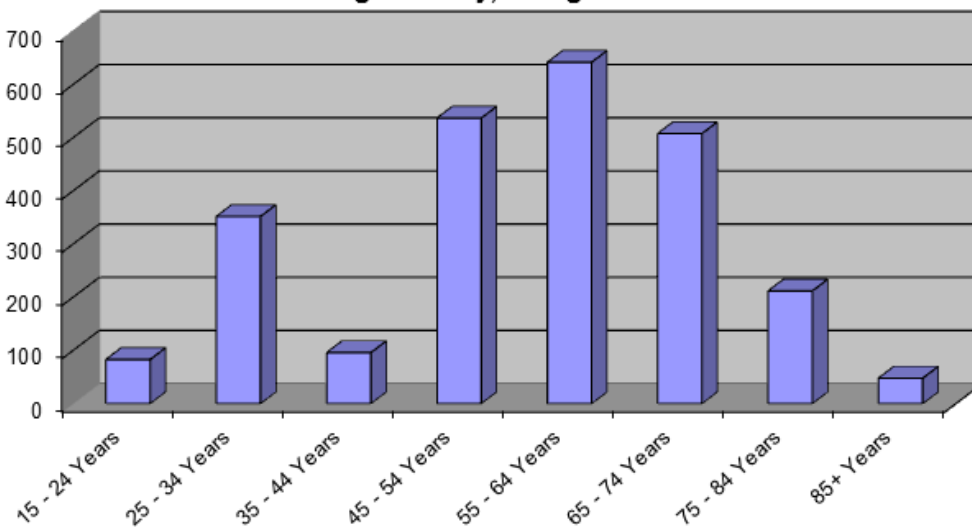
Estimated Households by Age - 2016
Kingsland city, Georgia



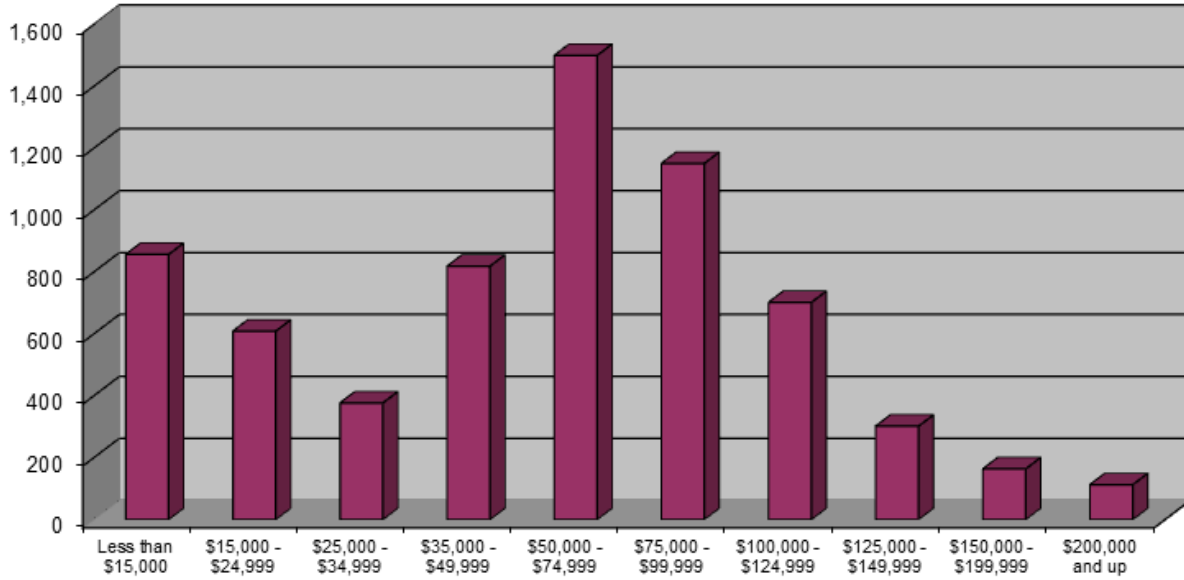
Estimated Household Income Change 2000 - 2016
Kingsland city, Georgia



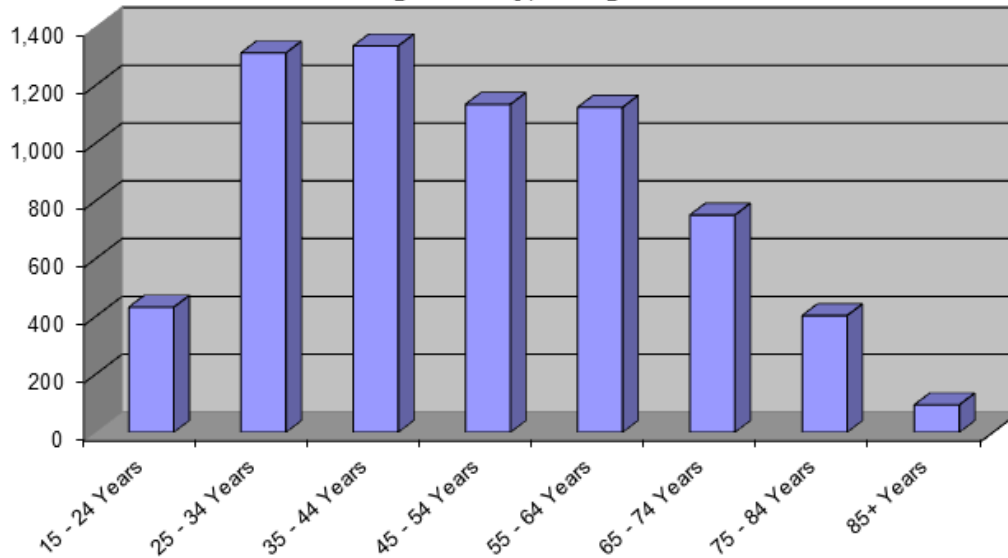
Estimated Household Age Change 2000 - 2016
Kingsland city, Georgia



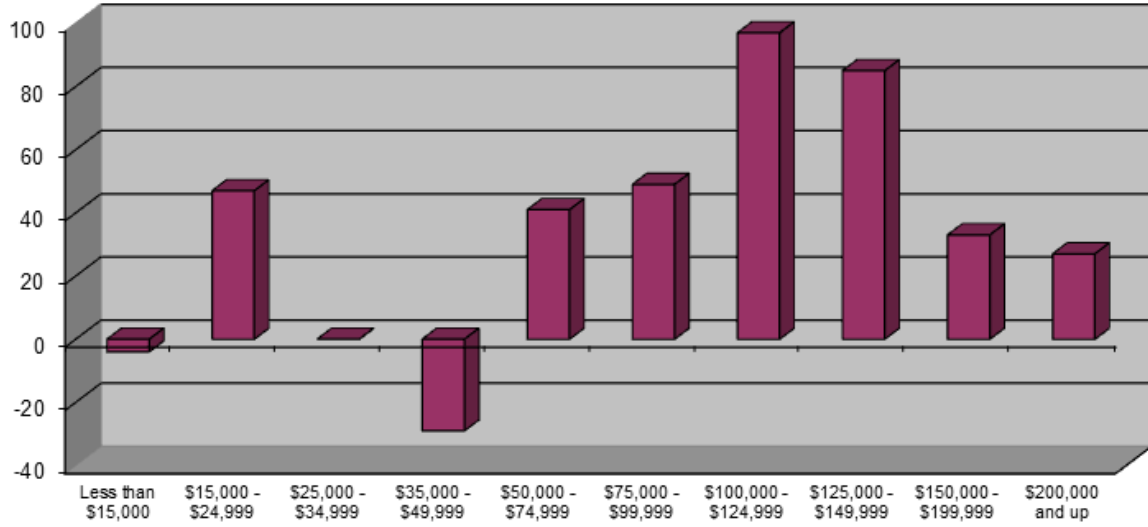
Projected Households by Income - 2021
Kingsland city, Georgia



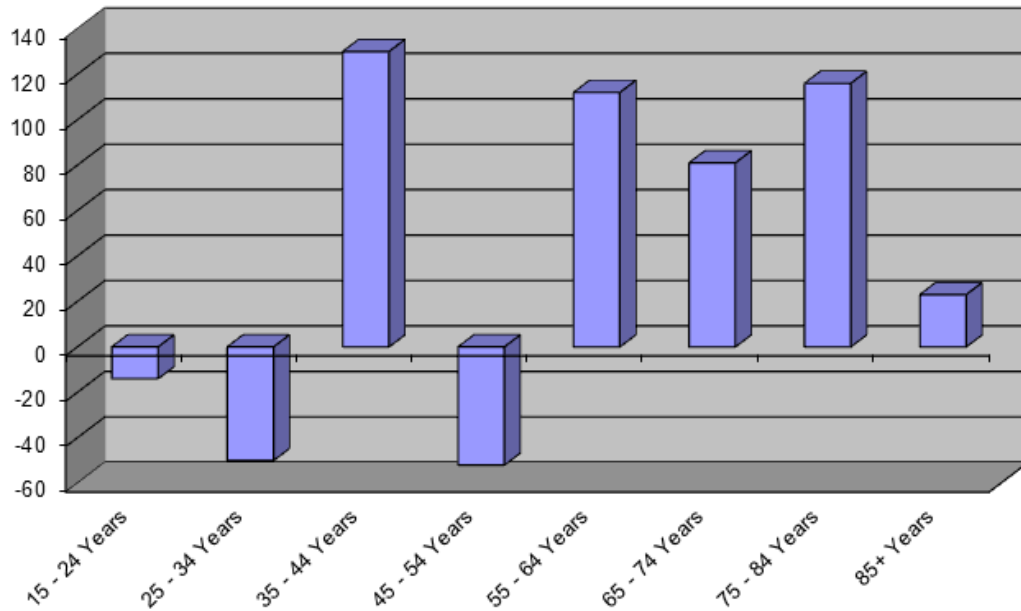
Projected Households by Age - 2021
Kingsland city, Georgia



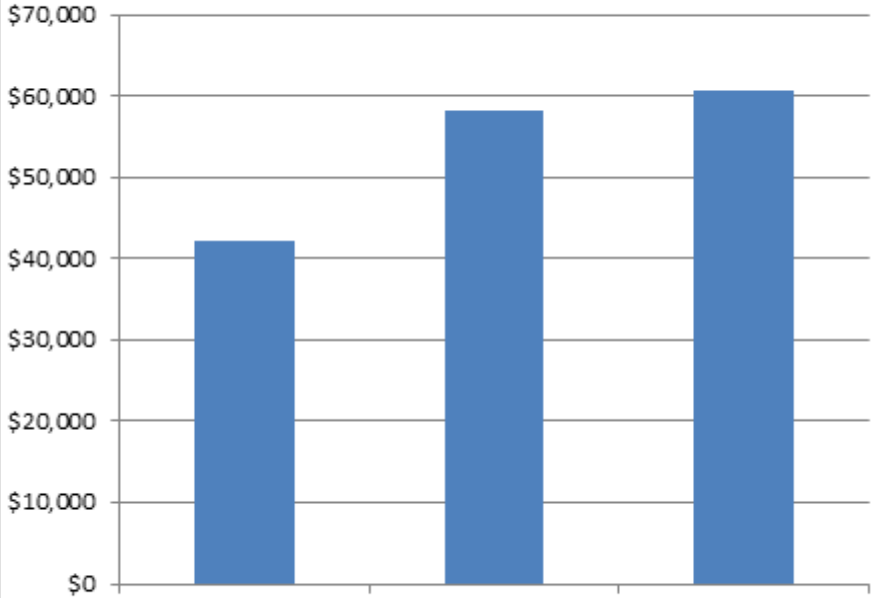
Projected Household Income Change 2016 to 2021
Kingsland city, Georgia



Projected Household Age Change 2016 to 2021
Kingsland city, Georgia



Median Household Income



Census 2000

2016 Estimate

2021 Projection

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Households by Income and Age										
Kingsland city, Georgia										
Census Data - 2000										
Income	Age	Age	Age	Age	Age	Age	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	39	58	85	56	62	50	54	21	425	11.3%
\$15,000 - \$24,999	131	110	82	59	37	47	6	2	474	12.6%
\$25,000 - \$34,999	83	211	155	71	43	14	0	0	577	15.3%
\$35,000 - \$49,999	50	300	276	122	83	19	4	0	854	22.7%
\$50,000 - \$74,999	53	255	336	163	69	15	8	1	900	23.9%
\$75,000 - \$99,999	8	56	125	81	46	4	0	0	320	8.5%
\$100,000 - \$124,999	0	16	31	46	25	7	0	0	125	3.3%
\$125,000 - \$149,999	0	5	8	42	0	0	0	0	55	1.5%
\$150,000 - \$199,999	0	0	10	7	0	0	4	0	21	0.6%
\$200,000 and up	0	0	3	3	6	7	0	0	19	0.5%
Total	364	1,011	1,111	650	371	163	76	24	3,770	100.0%
Percent	9.7%	26.8%	29.5%	17.2%	9.8%	4.3%	2.0%	0.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Kingsland city, Georgia										
Current Year Estimates - 2016										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	115	183	127	133	145	80	57	21	861	13.8%
\$15,000 - \$24,999	74	134	103	52	53	73	56	17	562	9.0%
\$25,000 - \$34,999	32	62	52	66	61	61	35	8	377	6.0%
\$35,000 - \$49,999	105	213	172	101	100	103	46	8	848	13.6%
\$50,000 - \$74,999	49	344	306	293	248	162	48	9	1,459	23.4%
\$75,000 - \$99,999	51	304	297	207	160	62	18	3	1,102	17.6%
\$100,000 - \$124,999	16	78	88	170	125	103	21	4	605	9.7%
\$125,000 - \$149,999	1	32	38	79	62	3	1	1	217	3.5%
\$150,000 - \$199,999	4	11	21	39	30	20	5	1	131	2.1%
\$200,000 and up	0	2	3	47	29	4	1	0	86	1.4%
Total	447	1,363	1,207	1,187	1,013	671	288	72	6,248	100.0%
Percent	7.2%	21.8%	19.3%	19.0%	16.2%	10.7%	4.6%	1.2%		

Source: Nielsen Claritas; Ribbon Demographics



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Households by Income and Age										
Kingsland city, Georgia										
Estimated Change - 2000 to 2016										
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	76	125	42	77	83	30	3	0	436	102.6%
\$15,000 - \$24,999	-57	24	21	-7	16	26	50	15	88	18.6%
\$25,000 - \$34,999	-51	-149	-103	-5	18	47	35	8	-200	-34.7%
\$35,000 - \$49,999	55	-87	-104	-21	17	84	42	8	-6	-0.7%
\$50,000 - \$74,999	-4	89	-30	130	179	147	40	8	559	62.1%
\$75,000 - \$99,999	43	248	172	126	114	58	18	3	782	244.4%
\$100,000 - \$124,999	16	62	57	124	100	96	21	4	480	384.0%
\$125,000 - \$149,999	1	27	30	37	62	3	1	1	162	294.5%
\$150,000 - \$199,999	4	11	11	32	30	20	1	1	110	523.8%
\$200,000 and up	0	2	0	44	23	3	1	0	67	352.6%
Total	83	352	96	537	642	508	212	48	2,478	65.7%
Percent Change	22.8%	34.8%	8.6%	82.6%	173.0%	311.7%	278.9%	200.0%	65.7%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Kingsland city, Georgia										
Five Year Projections - 2021										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	108	167	131	116	145	87	77	26	857	13.0%
\$15,000 - \$24,999	79	137	110	42	56	82	79	24	609	9.2%
\$25,000 - \$34,999	28	58	53	58	62	64	45	9	377	5.7%
\$35,000 - \$49,999	95	196	173	81	95	104	64	11	819	12.4%
\$50,000 - \$74,999	49	322	326	273	272	182	66	10	1,500	22.7%
\$75,000 - \$99,999	49	296	338	195	173	69	26	5	1,151	17.5%
\$100,000 - \$124,999	19	81	115	175	145	128	33	6	702	10.6%
\$125,000 - \$149,999	1	43	60	98	92	3	3	2	302	4.6%
\$150,000 - \$199,999	5	12	27	42	41	27	8	2	164	2.5%
\$200,000 and up	0	1	4	55	44	6	3	0	113	1.7%
Total	433	1,313	1,337	1,135	1,125	752	404	95	6,594	100.0%
Percent	6.6%	19.9%	20.3%	17.2%	17.1%	11.4%	6.1%	1.4%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Kingsland city, Georgia										
Projected Change - 2016 to 2021										
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	-7	-16	4	-17	0	7	20	5	-4	-0.5%
\$15,000 - \$24,999	5	3	7	-10	3	9	23	7	47	8.4%
\$25,000 - \$34,999	-4	-4	1	-8	1	3	10	1	0	0.0%
\$35,000 - \$49,999	-10	-17	1	-20	-5	1	18	3	-29	-3.4%
\$50,000 - \$74,999	0	-22	20	-20	24	20	18	1	41	2.8%
\$75,000 - \$99,999	-2	-8	41	-12	13	7	8	2	49	4.4%
\$100,000 - \$124,999	3	3	27	5	20	25	12	2	97	16.0%
\$125,000 - \$149,999	0	11	22	19	30	0	2	1	85	39.2%
\$150,000 - \$199,999	1	1	6	3	11	7	3	1	33	25.2%
\$200,000 and up	0	-1	1	8	15	2	2	0	27	31.4%
Total	-14	-50	130	-52	112	81	116	23	346	5.5%
Percent Change	-3.1%	-3.7%	10.8%	-4.4%	11.1%	12.1%	40.3%	31.9%	5.5%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
Kingsland city, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$42,184	\$58,156	\$60,583

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Median Household Income by Area			
Kingsland city, Georgia			
Geography ID	Census 2000	2016 Estimate	2021 Projection
1343640	\$42,194	\$58,156	\$60,583

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HISTA 2.2 Summary Data

Kingsland city, Georgia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	22	53	27	46	20	168
\$10,000-20,000	86	141	83	13	13	336
\$20,000-30,000	67	17	0	44	45	173
\$30,000-40,000	71	21	47	33	17	189
\$40,000-50,000	5	32	85	5	29	156
\$50,000-60,000	3	41	9	16	0	69
\$60,000-75,000	36	130	27	56	12	261
\$75,000-100,000	0	18	17	40	0	75
\$100,000-125,000	0	4	0	6	103	113
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	13	0	0	0	13
\$200,000+	1	0	0	1	1	3
Total	291	470	295	260	240	1,556

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	41	4	15	1	0	61
\$10,000-20,000	62	17	7	0	0	86
\$20,000-30,000	29	24	0	0	0	53
\$30,000-40,000	13	10	13	0	0	36
\$40,000-50,000	16	33	2	0	0	51
\$50,000-60,000	16	3	1	0	0	20
\$60,000-75,000	7	19	1	0	0	27
\$75,000-100,000	16	8	5	2	0	31
\$100,000-125,000	9	7	0	0	0	16
\$125,000-150,000	13	2	17	0	0	32
\$150,000-200,000	11	2	3	0	0	16
\$200,000+	8	2	2	0	0	13
Total	241	131	67	3	0	442

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	32	2	15	1	0	50
\$10,000-20,000	42	6	6	0	0	54
\$20,000-30,000	28	4	0	0	0	32
\$30,000-40,000	12	5	13	0	0	30
\$40,000-50,000	16	6	2	0	0	24
\$50,000-60,000	16	3	1	0	0	20
\$60,000-75,000	7	9	1	0	0	17
\$75,000-100,000	15	2	5	2	0	24
\$100,000-125,000	8	1	0	0	0	9
\$125,000-150,000	12	1	7	0	0	20
\$150,000-200,000	10	0	3	0	0	13
\$200,000+	8	1	2	0	0	12
Total	206	40	56	3	0	305

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	63	57	42	47	20	229
\$10,000-20,000	148	158	90	13	13	422
\$20,000-30,000	96	41	0	44	45	226
\$30,000-40,000	84	31	60	33	17	225
\$40,000-50,000	21	65	87	5	29	207
\$50,000-60,000	19	44	10	16	0	89
\$60,000-75,000	43	149	28	56	12	288
\$75,000-100,000	16	26	22	42	0	106
\$100,000-125,000	9	11	0	6	103	129
\$125,000-150,000	13	2	17	0	0	32
\$150,000-200,000	11	15	3	0	0	29
\$200,000+	9	2	3	1	1	16
Total	532	601	362	263	240	1,998

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	3.4%	1.7%	3.0%	1.3%	10.8%
\$10,000-20,000	5.5%	9.1%	5.3%	0.8%	0.8%	21.6%
\$20,000-30,000	4.3%	1.1%	0.0%	2.8%	2.9%	11.1%
\$30,000-40,000	4.6%	1.3%	3.0%	2.1%	1.1%	12.1%
\$40,000-50,000	0.3%	2.1%	5.5%	0.3%	1.9%	10.0%
\$50,000-60,000	0.2%	2.6%	0.6%	1.0%	0.0%	4.4%
\$60,000-75,000	2.3%	8.4%	1.7%	3.6%	0.8%	16.8%
\$75,000-100,000	0.0%	1.2%	1.1%	2.6%	0.0%	4.8%
\$100,000-125,000	0.0%	0.3%	0.0%	0.4%	6.6%	7.3%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.8%	0.0%	0.0%	0.0%	0.8%
\$200,000+	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%
Total	18.7%	30.2%	19.0%	16.7%	15.4%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.3%	0.9%	3.4%	0.2%	0.0%	13.8%
\$10,000-20,000	14.0%	3.8%	1.6%	0.0%	0.0%	19.5%
\$20,000-30,000	6.6%	5.4%	0.0%	0.0%	0.0%	12.0%
\$30,000-40,000	2.9%	2.3%	2.9%	0.0%	0.0%	8.1%
\$40,000-50,000	3.6%	7.5%	0.5%	0.0%	0.0%	11.5%
\$50,000-60,000	3.6%	0.7%	0.2%	0.0%	0.0%	4.5%
\$60,000-75,000	1.6%	4.3%	0.2%	0.0%	0.0%	6.1%
\$75,000-100,000	3.6%	1.8%	1.1%	0.5%	0.0%	7.0%
\$100,000-125,000	2.0%	1.6%	0.0%	0.0%	0.0%	3.6%
\$125,000-150,000	2.9%	0.5%	3.8%	0.0%	0.0%	7.2%
\$150,000-200,000	2.5%	0.5%	0.7%	0.0%	0.0%	3.6%
\$200,000+	1.8%	0.5%	0.7%	0.0%	0.0%	2.9%
Total	54.5%	29.6%	15.2%	0.7%	0.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.5%	0.7%	4.9%	0.3%	0.0%	16.4%
\$10,000-20,000	13.8%	2.0%	2.0%	0.0%	0.0%	17.7%
\$20,000-30,000	9.2%	1.3%	0.0%	0.0%	0.0%	10.5%
\$30,000-40,000	3.9%	1.6%	4.3%	0.0%	0.0%	9.8%
\$40,000-50,000	5.2%	2.0%	0.7%	0.0%	0.0%	7.9%
\$50,000-60,000	5.2%	1.0%	0.3%	0.0%	0.0%	6.6%
\$60,000-75,000	2.3%	3.0%	0.3%	0.0%	0.0%	5.6%
\$75,000-100,000	4.9%	0.7%	1.6%	0.7%	0.0%	7.9%
\$100,000-125,000	2.6%	0.3%	0.0%	0.0%	0.0%	3.0%
\$125,000-150,000	3.9%	0.3%	2.3%	0.0%	0.0%	6.6%
\$150,000-200,000	3.3%	0.0%	1.0%	0.0%	0.0%	4.3%
\$200,000+	2.6%	0.3%	1.0%	0.0%	0.0%	3.9%
Total	67.5%	13.1%	18.4%	1.0%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	2.9%	2.1%	2.4%	1.0%	11.5%
\$10,000-20,000	7.4%	7.9%	4.5%	0.7%	0.7%	21.1%
\$20,000-30,000	4.8%	2.1%	0.0%	2.2%	2.3%	11.3%
\$30,000-40,000	4.2%	1.6%	3.0%	1.7%	0.9%	11.3%
\$40,000-50,000	1.1%	3.3%	4.4%	0.3%	1.5%	10.4%
\$50,000-60,000	1.0%	2.2%	0.5%	0.8%	0.0%	4.5%
\$60,000-75,000	2.2%	7.5%	1.4%	2.8%	0.6%	14.4%
\$75,000-100,000	0.8%	1.3%	1.1%	2.1%	0.0%	5.3%
\$100,000-125,000	0.5%	0.6%	0.0%	0.3%	5.2%	6.5%
\$125,000-150,000	0.7%	0.1%	0.9%	0.0%	0.0%	1.6%
\$150,000-200,000	0.6%	0.8%	0.2%	0.0%	0.0%	1.5%
\$200,000+	0.5%	0.1%	0.2%	0.1%	0.1%	0.8%
Total	26.6%	30.1%	18.1%	13.2%	12.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	40	17	18	27	0	102
\$10,000-20,000	19	22	22	45	15	123
\$20,000-30,000	58	51	17	19	58	203
\$30,000-40,000	48	74	32	64	24	242
\$40,000-50,000	9	74	81	61	43	268
\$50,000-60,000	46	122	57	45	68	338
\$60,000-75,000	19	75	73	105	32	304
\$75,000-100,000	0	97	121	112	124	454
\$100,000-125,000	11	39	75	76	10	211
\$125,000-150,000	0	18	28	23	7	76
\$150,000-200,000	14	28	27	8	25	102
\$200,000+	0	9	1	1	10	21
Total	264	626	552	586	416	2,444

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	93	23	5	4	1	126
\$10,000-20,000	78	62	2	2	2	146
\$20,000-30,000	25	35	8	1	0	69
\$30,000-40,000	30	52	23	3	15	123
\$40,000-50,000	24	77	39	0	1	141
\$50,000-60,000	49	70	52	21	0	192
\$60,000-75,000	8	97	19	26	10	160
\$75,000-100,000	14	56	36	26	17	149
\$100,000-125,000	6	67	16	5	0	94
\$125,000-150,000	6	31	6	0	2	45
\$150,000-200,000	7	35	18	1	4	65
\$200,000+	4	14	3	0	3	24
Total	344	619	227	89	55	1,334

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	75	11	3	1	1	91
\$10,000-20,000	75	34	1	2	1	113
\$20,000-30,000	16	26	7	1	0	50
\$30,000-40,000	16	41	14	2	15	88
\$40,000-50,000	10	47	34	0	1	92
\$50,000-60,000	31	47	21	4	0	103
\$60,000-75,000	6	45	14	3	1	69
\$75,000-100,000	11	28	11	0	2	52
\$100,000-125,000	4	19	8	0	0	31
\$125,000-150,000	5	12	6	0	2	25
\$150,000-200,000	5	13	18	1	4	41
\$200,000+	3	9	3	0	1	16
Total	257	332	140	14	28	771

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	133	40	23	31	1	228
\$10,000-20,000	97	84	24	47	17	269
\$20,000-30,000	83	86	25	20	58	272
\$30,000-40,000	78	126	55	67	39	365
\$40,000-50,000	33	151	120	61	44	409
\$50,000-60,000	95	192	109	66	68	530
\$60,000-75,000	27	172	92	131	42	464
\$75,000-100,000	14	153	157	138	141	603
\$100,000-125,000	17	106	91	81	10	305
\$125,000-150,000	6	49	34	23	9	121
\$150,000-200,000	21	63	45	9	29	167
\$200,000+	4	23	4	1	13	45
Total	608	1,245	779	675	471	3,778

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.6%	0.7%	0.7%	1.1%	0.0%	4.2%
\$10,000-20,000	0.8%	0.9%	0.9%	1.8%	0.6%	5.0%
\$20,000-30,000	2.4%	2.1%	0.7%	0.8%	2.4%	8.3%
\$30,000-40,000	2.0%	3.0%	1.3%	2.6%	1.0%	9.9%
\$40,000-50,000	0.4%	3.0%	3.3%	2.5%	1.8%	11.0%
\$50,000-60,000	1.9%	5.0%	2.3%	1.8%	2.8%	13.8%
\$60,000-75,000	0.8%	3.1%	3.0%	4.3%	1.3%	12.4%
\$75,000-100,000	0.0%	4.0%	5.0%	4.6%	5.1%	18.6%
\$100,000-125,000	0.5%	1.6%	3.1%	3.1%	0.4%	8.6%
\$125,000-150,000	0.0%	0.7%	1.1%	0.9%	0.3%	3.1%
\$150,000-200,000	0.6%	1.1%	1.1%	0.3%	1.0%	4.2%
\$200,000+	0.0%	0.4%	0.0%	0.0%	0.4%	0.9%
Total	10.8%	25.6%	22.6%	24.0%	17.0%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	7.0%	1.7%	0.4%	0.3%	0.1%	9.4%
\$10,000-20,000	5.8%	4.6%	0.1%	0.1%	0.1%	10.9%
\$20,000-30,000	1.9%	2.6%	0.6%	0.1%	0.0%	5.2%
\$30,000-40,000	2.2%	3.9%	1.7%	0.2%	1.1%	9.2%
\$40,000-50,000	1.8%	5.8%	2.9%	0.0%	0.1%	10.6%
\$50,000-60,000	3.7%	5.2%	3.9%	1.6%	0.0%	14.4%
\$60,000-75,000	0.6%	7.3%	1.4%	1.9%	0.7%	12.0%
\$75,000-100,000	1.0%	4.2%	2.7%	1.9%	1.3%	11.2%
\$100,000-125,000	0.4%	5.0%	1.2%	0.4%	0.0%	7.0%
\$125,000-150,000	0.4%	2.3%	0.4%	0.0%	0.1%	3.4%
\$150,000-200,000	0.5%	2.6%	1.3%	0.1%	0.3%	4.9%
\$200,000+	0.3%	1.0%	0.2%	0.0%	0.2%	1.8%
Total	25.8%	46.4%	17.0%	6.7%	4.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	9.7%	1.4%	0.4%	0.1%	0.1%	11.8%
\$10,000-20,000	9.7%	4.4%	0.1%	0.3%	0.1%	14.7%
\$20,000-30,000	2.1%	3.4%	0.9%	0.1%	0.0%	6.5%
\$30,000-40,000	2.1%	5.3%	1.8%	0.3%	1.9%	11.4%
\$40,000-50,000	1.3%	6.1%	4.4%	0.0%	0.1%	11.9%
\$50,000-60,000	4.0%	6.1%	2.7%	0.5%	0.0%	13.4%
\$60,000-75,000	0.8%	5.8%	1.8%	0.4%	0.1%	8.9%
\$75,000-100,000	1.4%	3.6%	1.4%	0.0%	0.3%	6.7%
\$100,000-125,000	0.5%	2.5%	1.0%	0.0%	0.0%	4.0%
\$125,000-150,000	0.6%	1.6%	0.8%	0.0%	0.3%	3.2%
\$150,000-200,000	0.6%	1.7%	2.3%	0.1%	0.5%	5.3%
\$200,000+	0.4%	1.2%	0.4%	0.0%	0.1%	2.1%
Total	33.3%	43.1%	18.2%	1.8%	3.6%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.5%	1.1%	0.6%	0.8%	0.0%	6.0%
\$10,000-20,000	2.6%	2.2%	0.6%	1.2%	0.4%	7.1%
\$20,000-30,000	2.2%	2.3%	0.7%	0.5%	1.5%	7.2%
\$30,000-40,000	2.1%	3.3%	1.5%	1.8%	1.0%	9.7%
\$40,000-50,000	0.9%	4.0%	3.2%	1.6%	1.2%	10.8%
\$50,000-60,000	2.5%	5.1%	2.9%	1.7%	1.8%	14.0%
\$60,000-75,000	0.7%	4.6%	2.4%	3.5%	1.1%	12.3%
\$75,000-100,000	0.4%	4.0%	4.2%	3.7%	3.7%	16.0%
\$100,000-125,000	0.4%	2.8%	2.4%	2.1%	0.3%	8.1%
\$125,000-150,000	0.2%	1.3%	0.9%	0.6%	0.2%	3.2%
\$150,000-200,000	0.6%	1.7%	1.2%	0.2%	0.8%	4.4%
\$200,000+	0.1%	0.6%	0.1%	0.0%	0.3%	1.2%
Total	16.1%	33.0%	20.6%	17.9%	12.5%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	35	40	45	53	33	206
\$10,000-20,000	173	155	87	11	16	442
\$20,000-30,000	43	3	0	28	29	103
\$30,000-40,000	88	14	37	34	13	186
\$40,000-50,000	3	20	117	8	34	182
\$50,000-60,000	5	40	11	18	2	76
\$60,000-75,000	46	107	32	74	29	288
\$75,000-100,000	0	17	38	89	11	155
\$100,000-125,000	0	3	0	13	89	105
\$125,000-150,000	0	0	1	0	3	4
\$150,000-200,000	0	3	1	0	2	6
\$200,000+	2	3	2	1	2	10
Total	395	405	371	329	263	1,763

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	21	8	4	0	0	33
\$10,000-20,000	74	12	10	0	2	98
\$20,000-30,000	31	37	0	0	1	69
\$30,000-40,000	4	6	13	0	0	23
\$40,000-50,000	14	23	3	0	0	40
\$50,000-60,000	17	1	0	0	0	18
\$60,000-75,000	15	23	0	0	4	42
\$75,000-100,000	19	11	8	0	0	38
\$100,000-125,000	19	27	4	0	2	52
\$125,000-150,000	7	2	9	0	1	19
\$150,000-200,000	4	2	1	0	1	8
\$200,000+	2	2	0	0	2	6
Total	227	154	52	0	13	446

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	13	1	4	0	0	18
\$10,000-20,000	57	6	8	0	2	73
\$20,000-30,000	28	9	0	0	1	38
\$30,000-40,000	3	4	13	0	0	20
\$40,000-50,000	14	8	3	0	0	25
\$50,000-60,000	17	1	0	0	0	18
\$60,000-75,000	15	18	0	0	3	36
\$75,000-100,000	18	5	8	0	0	31
\$100,000-125,000	18	19	4	0	2	43
\$125,000-150,000	6	1	0	0	1	8
\$150,000-200,000	4	2	1	0	1	8
\$200,000+	2	1	0	0	1	4
Total	195	75	41	0	11	322

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	56	48	49	53	33	239
\$10,000-20,000	247	167	97	11	18	540
\$20,000-30,000	74	40	0	28	30	172
\$30,000-40,000	92	20	50	34	13	209
\$40,000-50,000	17	43	120	8	34	222
\$50,000-60,000	22	41	11	18	2	94
\$60,000-75,000	61	130	32	74	33	330
\$75,000-100,000	19	28	46	89	11	193
\$100,000-125,000	19	30	4	13	91	157
\$125,000-150,000	7	2	10	0	4	23
\$150,000-200,000	4	5	2	0	3	14
\$200,000+	4	5	2	1	4	16
Total	622	559	423	329	276	2,209

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	2.0%	2.3%	2.6%	3.0%	1.9%	11.7%
\$10,000-20,000	9.8%	8.8%	4.9%	0.6%	0.9%	25.1%
\$20,000-30,000	2.4%	0.2%	0.0%	1.6%	1.6%	5.8%
\$30,000-40,000	5.0%	0.8%	2.1%	1.9%	0.7%	10.6%
\$40,000-50,000	0.2%	1.1%	6.6%	0.5%	1.9%	10.3%
\$50,000-60,000	0.3%	2.3%	0.6%	1.0%	0.1%	4.3%
\$60,000-75,000	2.6%	6.1%	1.8%	4.2%	1.6%	16.3%
\$75,000-100,000	0.0%	1.0%	2.2%	5.0%	0.6%	8.8%
\$100,000-125,000	0.0%	0.2%	0.0%	0.7%	5.0%	6.0%
\$125,000-150,000	0.0%	0.0%	0.1%	0.0%	0.2%	0.2%
\$150,000-200,000	0.0%	0.2%	0.1%	0.0%	0.1%	0.3%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.6%
Total	22.4%	23.0%	21.0%	18.7%	14.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	4.7%	1.8%	0.9%	0.0%	0.0%	7.4%
\$10,000-20,000	16.6%	2.7%	2.2%	0.0%	0.4%	22.0%
\$20,000-30,000	7.0%	8.3%	0.0%	0.0%	0.2%	15.5%
\$30,000-40,000	0.9%	1.3%	2.9%	0.0%	0.0%	5.2%
\$40,000-50,000	3.1%	5.2%	0.7%	0.0%	0.0%	9.0%
\$50,000-60,000	3.8%	0.2%	0.0%	0.0%	0.0%	4.0%
\$60,000-75,000	3.4%	5.2%	0.0%	0.0%	0.9%	9.4%
\$75,000-100,000	4.3%	2.5%	1.8%	0.0%	0.0%	8.5%
\$100,000-125,000	4.3%	6.1%	0.9%	0.0%	0.4%	11.7%
\$125,000-150,000	1.6%	0.4%	2.0%	0.0%	0.2%	4.3%
\$150,000-200,000	0.9%	0.4%	0.2%	0.0%	0.2%	1.8%
\$200,000+	0.4%	0.4%	0.0%	0.0%	0.4%	1.3%
Total	50.9%	34.5%	11.7%	0.0%	2.9%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	4.0%	0.3%	1.2%	0.0%	0.0%	5.6%
\$10,000-20,000	17.7%	1.9%	2.5%	0.0%	0.6%	22.7%
\$20,000-30,000	8.7%	2.8%	0.0%	0.0%	0.3%	11.8%
\$30,000-40,000	0.9%	1.2%	4.0%	0.0%	0.0%	6.2%
\$40,000-50,000	4.3%	2.5%	0.9%	0.0%	0.0%	7.8%
\$50,000-60,000	5.3%	0.3%	0.0%	0.0%	0.0%	5.6%
\$60,000-75,000	4.7%	5.6%	0.0%	0.0%	0.9%	11.2%
\$75,000-100,000	5.6%	1.6%	2.5%	0.0%	0.0%	9.6%
\$100,000-125,000	5.6%	5.9%	1.2%	0.0%	0.6%	13.4%
\$125,000-150,000	1.9%	0.3%	0.0%	0.0%	0.3%	2.5%
\$150,000-200,000	1.2%	0.6%	0.3%	0.0%	0.3%	2.5%
\$200,000+	0.6%	0.3%	0.0%	0.0%	0.3%	1.2%
Total	60.6%	23.3%	12.7%	0.0%	3.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	2.5%	2.2%	2.2%	2.4%	1.5%	10.8%
\$10,000-20,000	11.2%	7.6%	4.4%	0.5%	0.8%	24.4%
\$20,000-30,000	3.3%	1.8%	0.0%	1.3%	1.4%	7.8%
\$30,000-40,000	4.2%	0.9%	2.3%	1.5%	0.6%	9.5%
\$40,000-50,000	0.8%	1.9%	5.4%	0.4%	1.5%	10.0%
\$50,000-60,000	1.0%	1.9%	0.5%	0.8%	0.1%	4.3%
\$60,000-75,000	2.8%	5.9%	1.4%	3.3%	1.5%	14.9%
\$75,000-100,000	0.9%	1.3%	2.1%	4.0%	0.5%	8.7%
\$100,000-125,000	0.9%	1.4%	0.2%	0.6%	4.1%	7.1%
\$125,000-150,000	0.3%	0.1%	0.5%	0.0%	0.2%	1.0%
\$150,000-200,000	0.2%	0.2%	0.1%	0.0%	0.1%	0.6%
\$200,000+	0.2%	0.2%	0.1%	0.0%	0.2%	0.7%
Total	28.2%	25.3%	19.1%	14.9%	12.5%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	45	5	17	19	0	86
\$10,000-20,000	31	17	8	34	6	96
\$20,000-30,000	25	24	10	5	13	77
\$30,000-40,000	39	50	19	37	17	162
\$40,000-50,000	12	56	50	38	28	184
\$50,000-60,000	42	123	53	33	74	325
\$60,000-75,000	26	59	83	93	42	303
\$75,000-100,000	6	145	189	160	204	704
\$100,000-125,000	17	46	84	87	13	247
\$125,000-150,000	0	47	48	32	19	146
\$150,000-200,000	6	16	21	10	16	69
\$200,000+	1	29	2	2	8	42
Total	250	617	584	550	440	2,441

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	78	32	6	6	1	123
\$10,000-20,000	90	49	3	2	3	147
\$20,000-30,000	38	69	15	1	1	124
\$30,000-40,000	29	37	22	2	12	102
\$40,000-50,000	25	108	30	1	1	165
\$50,000-60,000	55	92	27	13	1	188
\$60,000-75,000	19	114	29	50	7	219
\$75,000-100,000	20	95	46	24	20	205
\$100,000-125,000	23	138	28	10	2	201
\$125,000-150,000	5	38	4	1	0	48
\$150,000-200,000	5	35	7	0	1	48
\$200,000+	3	19	3	0	3	28
Total	390	826	220	110	52	1,598

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	56	9	1	1	1	68
\$10,000-20,000	86	33	1	2	1	123
\$20,000-30,000	25	65	14	1	1	106
\$30,000-40,000	15	25	12	1	12	65
\$40,000-50,000	15	91	27	1	1	135
\$50,000-60,000	42	77	11	6	1	137
\$60,000-75,000	12	44	26	15	1	98
\$75,000-100,000	16	60	12	2	4	94
\$100,000-125,000	18	75	15	5	2	115
\$125,000-150,000	2	7	3	0	0	12
\$150,000-200,000	4	14	6	0	1	25
\$200,000+	1	6	1	0	0	8
Total	292	506	129	34	25	986

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	123	37	23	25	1	209
\$10,000-20,000	121	66	11	36	9	243
\$20,000-30,000	63	93	25	6	14	201
\$30,000-40,000	68	87	41	39	29	264
\$40,000-50,000	37	164	80	39	29	349
\$50,000-60,000	97	215	80	46	75	513
\$60,000-75,000	45	173	112	143	49	522
\$75,000-100,000	26	240	235	184	224	909
\$100,000-125,000	40	184	112	97	15	448
\$125,000-150,000	5	85	52	33	19	194
\$150,000-200,000	11	51	28	10	17	117
\$200,000+	4	48	5	2	11	70
Total	640	1,443	804	660	492	4,039

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.8%	0.2%	0.7%	0.8%	0.0%	3.5%
\$10,000-20,000	1.3%	0.7%	0.3%	1.4%	0.2%	3.9%
\$20,000-30,000	1.0%	1.0%	0.4%	0.2%	0.5%	3.2%
\$30,000-40,000	1.6%	2.0%	0.8%	1.5%	0.7%	6.6%
\$40,000-50,000	0.5%	2.3%	2.0%	1.6%	1.1%	7.5%
\$50,000-60,000	1.7%	5.0%	2.2%	1.4%	3.0%	13.3%
\$60,000-75,000	1.1%	2.4%	3.4%	3.8%	1.7%	12.4%
\$75,000-100,000	0.2%	5.9%	7.7%	6.6%	8.4%	28.8%
\$100,000-125,000	0.7%	1.9%	3.4%	3.6%	0.5%	10.1%
\$125,000-150,000	0.0%	1.9%	2.0%	1.3%	0.8%	6.0%
\$150,000-200,000	0.2%	0.7%	0.9%	0.4%	0.7%	2.8%
\$200,000+	0.0%	1.2%	0.1%	0.1%	0.3%	1.7%
Total	10.2%	25.3%	23.9%	22.5%	18.0%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	4.9%	2.0%	0.4%	0.4%	0.1%	7.7%
\$10,000-20,000	5.6%	3.1%	0.2%	0.1%	0.2%	9.2%
\$20,000-30,000	2.4%	4.3%	0.9%	0.1%	0.1%	7.8%
\$30,000-40,000	1.8%	2.3%	1.4%	0.1%	0.8%	6.4%
\$40,000-50,000	1.6%	6.8%	1.9%	0.1%	0.1%	10.3%
\$50,000-60,000	3.4%	5.8%	1.7%	0.8%	0.1%	11.8%
\$60,000-75,000	1.2%	7.1%	1.8%	3.1%	0.4%	13.7%
\$75,000-100,000	1.3%	5.9%	2.9%	1.5%	1.3%	12.8%
\$100,000-125,000	1.4%	8.6%	1.8%	0.6%	0.1%	12.6%
\$125,000-150,000	0.3%	2.4%	0.3%	0.1%	0.0%	3.0%
\$150,000-200,000	0.3%	2.2%	0.4%	0.0%	0.1%	3.0%
\$200,000+	0.2%	1.2%	0.2%	0.0%	0.2%	1.8%
Total	24.4%	51.7%	13.8%	6.9%	3.3%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	5.7%	0.9%	0.1%	0.1%	0.1%	6.9%
\$10,000-20,000	8.7%	3.3%	0.1%	0.2%	0.1%	12.5%
\$20,000-30,000	2.5%	6.6%	1.4%	0.1%	0.1%	10.8%
\$30,000-40,000	1.5%	2.5%	1.2%	0.1%	1.2%	6.6%
\$40,000-50,000	1.5%	9.2%	2.7%	0.1%	0.1%	13.7%
\$50,000-60,000	4.3%	7.8%	1.1%	0.6%	0.1%	13.9%
\$60,000-75,000	1.2%	4.5%	2.6%	1.5%	0.1%	9.9%
\$75,000-100,000	1.6%	6.1%	1.2%	0.2%	0.4%	9.5%
\$100,000-125,000	1.8%	7.6%	1.5%	0.5%	0.2%	11.7%
\$125,000-150,000	0.2%	0.7%	0.3%	0.0%	0.0%	1.2%
\$150,000-200,000	0.4%	1.4%	0.6%	0.0%	0.1%	2.5%
\$200,000+	0.1%	0.6%	0.1%	0.0%	0.0%	0.8%
Total	29.6%	51.3%	13.1%	3.4%	2.5%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.0%	0.9%	0.6%	0.6%	0.0%	5.2%
\$10,000-20,000	3.0%	1.6%	0.3%	0.9%	0.2%	6.0%
\$20,000-30,000	1.6%	2.3%	0.6%	0.1%	0.3%	5.0%
\$30,000-40,000	1.7%	2.2%	1.0%	1.0%	0.7%	6.5%
\$40,000-50,000	0.9%	4.1%	2.0%	1.0%	0.7%	8.6%
\$50,000-60,000	2.4%	5.3%	2.0%	1.1%	1.9%	12.7%
\$60,000-75,000	1.1%	4.3%	2.8%	3.5%	1.2%	12.9%
\$75,000-100,000	0.6%	5.9%	5.8%	4.6%	5.5%	22.5%
\$100,000-125,000	1.0%	4.6%	2.8%	2.4%	0.4%	11.1%
\$125,000-150,000	0.1%	2.1%	1.3%	0.8%	0.5%	4.8%
\$150,000-200,000	0.3%	1.3%	0.7%	0.2%	0.4%	2.9%
\$200,000+	0.1%	1.2%	0.1%	0.0%	0.3%	1.7%
Total	15.8%	35.7%	19.9%	16.3%	12.2%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	26	37	45	59	34	201
\$10,000-20,000	164	141	90	11	18	424
\$20,000-30,000	43	3	0	33	28	107
\$30,000-40,000	88	12	36	32	17	185
\$40,000-50,000	3	21	118	6	36	184
\$50,000-60,000	4	37	10	23	0	74
\$60,000-75,000	47	107	36	80	31	301
\$75,000-100,000	0	20	38	99	12	169
\$100,000-125,000	0	3	0	17	107	127
\$125,000-150,000	0	0	3	0	3	6
\$150,000-200,000	0	4	1	0	0	5
\$200,000+	0	2	2	2	2	9
Total	375	387	380	362	288	1,792

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	25	8	3	0	2	38
\$10,000-20,000	95	13	10	0	2	120
\$20,000-30,000	40	41	0	0	2	83
\$30,000-40,000	5	6	14	0	0	25
\$40,000-50,000	23	29	3	1	3	59
\$50,000-60,000	22	2	1	0	0	25
\$60,000-75,000	16	29	1	0	0	46
\$75,000-100,000	24	11	9	0	0	44
\$100,000-125,000	27	33	2	1	2	65
\$125,000-150,000	8	4	13	0	1	26
\$150,000-200,000	8	2	3	0	0	13
\$200,000+	2	2	1	0	1	7
Total	296	180	60	2	13	551

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	17	2	3	0	2	24
\$10,000-20,000	78	7	8	0	2	95
\$20,000-30,000	38	10	0	0	2	50
\$30,000-40,000	5	4	14	0	0	23
\$40,000-50,000	23	11	3	1	3	41
\$50,000-60,000	22	2	1	0	0	25
\$60,000-75,000	16	23	1	0	0	40
\$75,000-100,000	22	4	9	0	0	35
\$100,000-125,000	24	25	2	0	2	53
\$125,000-150,000	7	1	1	0	1	10
\$150,000-200,000	7	1	2	0	0	10
\$200,000+	2	1	1	0	0	4
Total	261	91	45	1	12	410

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	51	45	48	59	36	239
\$10,000-20,000	259	154	100	11	20	544
\$20,000-30,000	83	44	0	33	30	190
\$30,000-40,000	93	18	50	32	17	210
\$40,000-50,000	26	50	121	7	39	243
\$50,000-60,000	26	39	11	23	0	99
\$60,000-75,000	63	136	37	80	31	347
\$75,000-100,000	24	31	47	99	12	213
\$100,000-125,000	27	36	2	18	109	192
\$125,000-150,000	8	4	16	0	4	32
\$150,000-200,000	8	6	4	0	0	18
\$200,000+	3	4	4	2	3	16
Total	671	567	440	364	301	2,343

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.5%	2.1%	2.5%	3.3%	1.9%	11.2%
\$10,000-20,000	9.2%	7.9%	5.0%	0.6%	1.0%	23.7%
\$20,000-30,000	2.4%	0.2%	0.0%	1.8%	1.6%	6.0%
\$30,000-40,000	4.9%	0.7%	2.0%	1.8%	0.9%	10.3%
\$40,000-50,000	0.2%	1.2%	6.6%	0.3%	2.0%	10.3%
\$50,000-60,000	0.2%	2.1%	0.6%	1.3%	0.0%	4.1%
\$60,000-75,000	2.6%	6.0%	2.0%	4.5%	1.7%	16.8%
\$75,000-100,000	0.0%	1.1%	2.1%	5.5%	0.7%	9.4%
\$100,000-125,000	0.0%	0.2%	0.0%	0.9%	6.0%	7.1%
\$125,000-150,000	0.0%	0.0%	0.2%	0.0%	0.2%	0.3%
\$150,000-200,000	0.0%	0.2%	0.1%	0.0%	0.0%	0.3%
\$200,000+	0.0%	0.1%	0.2%	0.1%	0.1%	0.5%
Total	20.9%	21.6%	21.2%	20.2%	16.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.5%	1.5%	0.5%	0.0%	0.4%	6.9%
\$10,000-20,000	17.2%	2.4%	1.8%	0.0%	0.4%	21.8%
\$20,000-30,000	7.3%	7.4%	0.0%	0.0%	0.4%	15.1%
\$30,000-40,000	0.9%	1.1%	2.5%	0.0%	0.0%	4.5%
\$40,000-50,000	4.2%	5.3%	0.5%	0.2%	0.5%	10.7%
\$50,000-60,000	4.0%	0.4%	0.2%	0.0%	0.0%	4.5%
\$60,000-75,000	2.9%	5.3%	0.2%	0.0%	0.0%	8.3%
\$75,000-100,000	4.4%	2.0%	1.6%	0.0%	0.0%	8.0%
\$100,000-125,000	4.9%	6.0%	0.4%	0.2%	0.4%	11.8%
\$125,000-150,000	1.5%	0.7%	2.4%	0.0%	0.2%	4.7%
\$150,000-200,000	1.5%	0.4%	0.5%	0.0%	0.0%	2.4%
\$200,000+	0.5%	0.4%	0.2%	0.0%	0.2%	1.3%
Total	53.7%	32.7%	10.9%	0.4%	2.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.1%	0.5%	0.7%	0.0%	0.5%	5.9%
\$10,000-20,000	19.0%	1.7%	2.0%	0.0%	0.5%	23.2%
\$20,000-30,000	9.3%	2.4%	0.0%	0.0%	0.5%	12.2%
\$30,000-40,000	1.2%	1.0%	3.4%	0.0%	0.0%	5.6%
\$40,000-50,000	5.6%	2.7%	0.7%	0.2%	0.7%	10.0%
\$50,000-60,000	5.4%	0.5%	0.2%	0.0%	0.0%	6.1%
\$60,000-75,000	3.9%	5.6%	0.2%	0.0%	0.0%	9.8%
\$75,000-100,000	5.4%	1.0%	2.2%	0.0%	0.0%	8.5%
\$100,000-125,000	5.9%	6.1%	0.5%	0.0%	0.5%	12.9%
\$125,000-150,000	1.7%	0.2%	0.2%	0.0%	0.2%	2.4%
\$150,000-200,000	1.7%	0.2%	0.5%	0.0%	0.0%	2.4%
\$200,000+	0.5%	0.2%	0.2%	0.0%	0.0%	1.0%
Total	63.7%	22.2%	11.0%	0.2%	2.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.2%	1.9%	2.0%	2.5%	1.5%	10.2%
\$10,000-20,000	11.1%	6.6%	4.3%	0.5%	0.9%	23.2%
\$20,000-30,000	3.5%	1.9%	0.0%	1.4%	1.3%	8.1%
\$30,000-40,000	4.0%	0.8%	2.1%	1.4%	0.7%	9.0%
\$40,000-50,000	1.1%	2.1%	5.2%	0.3%	1.7%	10.4%
\$50,000-60,000	1.1%	1.7%	0.5%	1.0%	0.0%	4.2%
\$60,000-75,000	2.7%	5.8%	1.6%	3.4%	1.3%	14.8%
\$75,000-100,000	1.0%	1.3%	2.0%	4.2%	0.5%	9.1%
\$100,000-125,000	1.2%	1.5%	0.1%	0.8%	4.7%	8.2%
\$125,000-150,000	0.3%	0.2%	0.7%	0.0%	0.2%	1.4%
\$150,000-200,000	0.3%	0.3%	0.2%	0.0%	0.0%	0.8%
\$200,000+	0.1%	0.2%	0.2%	0.1%	0.1%	0.7%
Total	28.6%	24.2%	18.8%	15.5%	12.8%	100.0%

HISTA 2.2 Summary Data Kingsland city, Georgia

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	41	5	14	18	0	78
\$10,000-20,000	31	11	8	36	7	93
\$20,000-30,000	21	19	12	5	13	70
\$30,000-40,000	33	45	16	28	15	137
\$40,000-50,000	11	43	45	32	22	153
\$50,000-60,000	38	112	47	32	72	301
\$60,000-75,000	25	56	82	89	42	294
\$75,000-100,000	7	141	183	164	214	709
\$100,000-125,000	15	50	93	92	13	263
\$125,000-150,000	0	57	70	49	20	196
\$150,000-200,000	11	17	26	9	18	81
\$200,000+	2	32	2	3	12	51
Total	235	588	598	557	448	2,426

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	94	35	6	5	0	140
\$10,000-20,000	95	47	4	1	3	150
\$20,000-30,000	53	80	16	0	3	152
\$30,000-40,000	27	36	23	2	10	98
\$40,000-50,000	22	112	28	2	1	165
\$50,000-60,000	56	108	32	15	1	212
\$60,000-75,000	22	130	33	55	7	247
\$75,000-100,000	20	109	49	25	26	229
\$100,000-125,000	33	167	34	10	3	247
\$125,000-150,000	11	52	8	2	1	74
\$150,000-200,000	8	46	7	1	3	65
\$200,000+	2	27	3	1	6	46
Total	450	949	243	119	64	1,825

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	72	8	1	0	0	81
\$10,000-20,000	91	34	2	1	1	129
\$20,000-30,000	39	75	15	0	3	132
\$30,000-40,000	16	23	13	1	10	63
\$40,000-50,000	15	97	26	1	1	140
\$50,000-60,000	44	92	13	7	1	157
\$60,000-75,000	16	52	30	14	1	113
\$75,000-100,000	16	73	13	3	5	110
\$100,000-125,000	29	93	20	4	3	149
\$125,000-150,000	5	7	6	1	1	20
\$150,000-200,000	6	21	7	1	1	36
\$200,000+	5	8	1	0	1	15
Total	354	583	147	33	28	1,145

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	135	40	20	23	0	218
\$10,000-20,000	126	58	12	37	10	243
\$20,000-30,000	74	99	28	5	16	222
\$30,000-40,000	60	81	39	30	25	235
\$40,000-50,000	33	155	73	34	23	318
\$50,000-60,000	94	220	79	47	73	513
\$60,000-75,000	47	186	115	144	49	541
\$75,000-100,000	27	250	232	189	240	938
\$100,000-125,000	48	217	127	102	16	510
\$125,000-150,000	11	109	78	51	21	270
\$150,000-200,000	19	63	33	10	21	146
\$200,000+	11	59	5	4	18	97
Total	685	1,537	841	676	512	4,251



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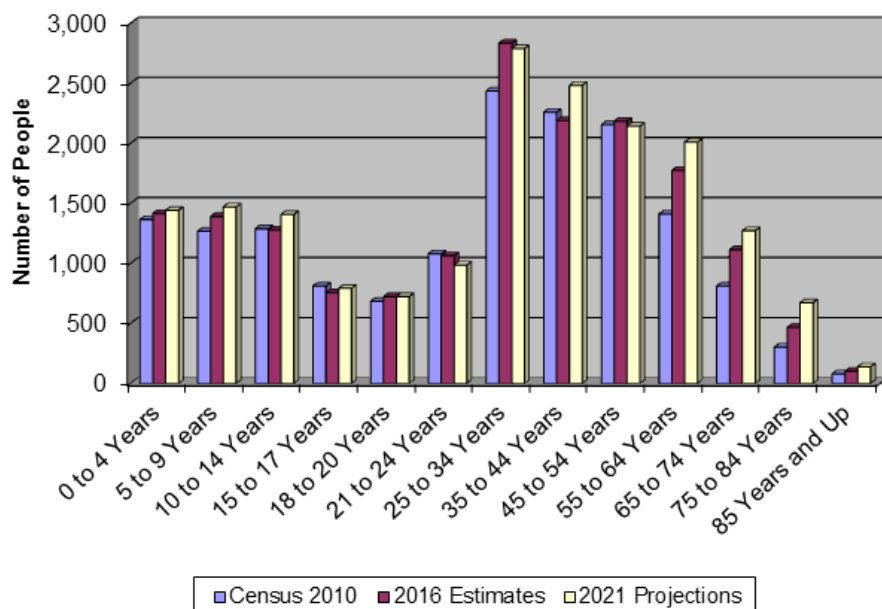
Percent OwnerHouseholds						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.7%	0.2%	0.6%	0.7%	0.0%	3.2%
\$10,000-20,000	1.3%	0.5%	0.3%	1.5%	0.3%	3.8%
\$20,000-30,000	0.9%	0.8%	0.5%	0.2%	0.5%	2.9%
\$30,000-40,000	1.4%	1.9%	0.7%	1.2%	0.6%	5.6%
\$40,000-50,000	0.5%	1.8%	1.9%	1.3%	0.9%	6.3%
\$50,000-60,000	1.6%	4.6%	1.9%	1.3%	3.0%	12.4%
\$60,000-75,000	1.0%	2.3%	3.4%	3.7%	1.7%	12.1%
\$75,000-100,000	0.3%	5.8%	7.5%	6.8%	8.8%	29.2%
\$100,000-125,000	0.6%	2.1%	3.8%	3.8%	0.5%	10.8%
\$125,000-150,000	0.0%	2.3%	2.9%	2.0%	0.8%	8.1%
\$150,000-200,000	0.5%	0.7%	1.1%	0.4%	0.7%	3.3%
\$200,000+	0.1%	1.3%	0.1%	0.1%	0.5%	2.1%
Total	9.7%	24.2%	24.6%	23.0%	18.5%	100.0%

Percent OwnerHouseholds						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.2%	1.9%	0.3%	0.3%	0.0%	7.7%
\$10,000-20,000	5.2%	2.6%	0.2%	0.1%	0.2%	8.2%
\$20,000-30,000	2.9%	4.4%	0.9%	0.0%	0.2%	8.3%
\$30,000-40,000	1.5%	2.0%	1.3%	0.1%	0.5%	5.4%
\$40,000-50,000	1.2%	6.1%	1.5%	0.1%	0.1%	9.0%
\$50,000-60,000	3.1%	5.9%	1.8%	0.8%	0.1%	11.6%
\$60,000-75,000	1.2%	7.1%	1.8%	3.0%	0.4%	13.5%
\$75,000-100,000	1.1%	6.0%	2.7%	1.4%	1.4%	12.5%
\$100,000-125,000	1.8%	9.2%	1.9%	0.5%	0.2%	13.5%
\$125,000-150,000	0.6%	2.8%	0.4%	0.1%	0.1%	4.1%
\$150,000-200,000	0.4%	2.5%	0.4%	0.1%	0.2%	3.6%
\$200,000+	0.5%	1.5%	0.2%	0.1%	0.3%	2.5%
Total	24.7%	52.0%	13.3%	6.5%	3.5%	100.0%

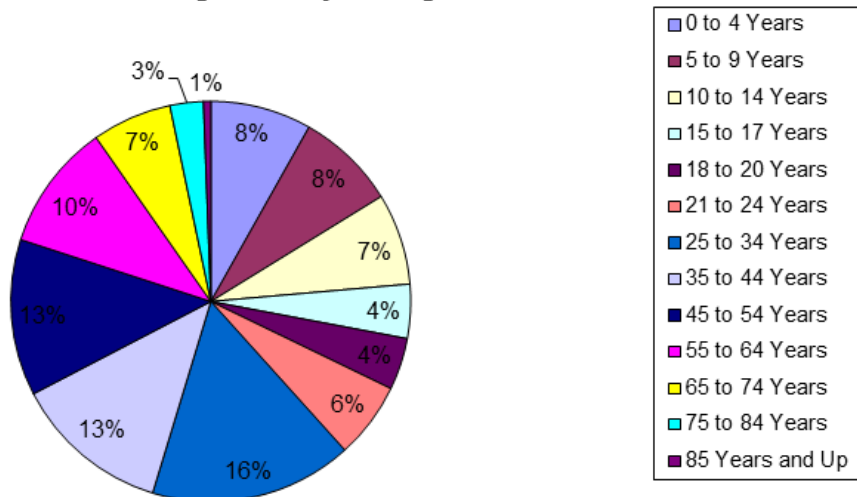
Percent OwnerHouseholds						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6.3%	0.7%	0.1%	0.0%	0.0%	7.1%
\$10,000-20,000	7.9%	3.0%	0.2%	0.1%	0.1%	11.3%
\$20,000-30,000	3.4%	6.6%	1.3%	0.0%	0.3%	11.5%
\$30,000-40,000	1.4%	2.0%	1.1%	0.1%	0.9%	5.5%
\$40,000-50,000	1.3%	8.5%	2.3%	0.1%	0.1%	12.2%
\$50,000-60,000	3.8%	8.0%	1.1%	0.6%	0.1%	13.7%
\$60,000-75,000	1.4%	4.5%	2.6%	1.2%	0.1%	9.9%
\$75,000-100,000	1.4%	6.4%	1.1%	0.3%	0.4%	9.6%
\$100,000-125,000	2.5%	8.1%	1.7%	0.3%	0.3%	13.0%
\$125,000-150,000	0.4%	0.6%	0.5%	0.1%	0.1%	1.7%
\$150,000-200,000	0.5%	1.8%	0.6%	0.1%	0.1%	3.1%
\$200,000+	0.4%	0.7%	0.1%	0.0%	0.1%	1.3%
Total	30.9%	50.9%	12.8%	2.9%	2.4%	100.0%

Percent OwnerHouseholds						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.2%	0.9%	0.5%	0.5%	0.0%	5.1%
\$10,000-20,000	3.0%	1.4%	0.3%	0.9%	0.2%	5.7%
\$20,000-30,000	1.7%	2.3%	0.7%	0.1%	0.4%	5.2%
\$30,000-40,000	1.4%	1.9%	0.9%	0.7%	0.6%	5.5%
\$40,000-50,000	0.8%	3.6%	1.7%	0.8%	0.5%	7.5%
\$50,000-60,000	2.2%	5.2%	1.9%	1.1%	1.7%	12.1%
\$60,000-75,000	1.1%	4.4%	2.7%	3.4%	1.2%	12.7%
\$75,000-100,000	0.6%	5.9%	5.5%	4.4%	5.6%	22.1%
\$100,000-125,000	1.1%	5.1%	3.0%	2.4%	0.4%	12.0%
\$125,000-150,000	0.3%	2.6%	1.8%	1.2%	0.5%	6.4%
\$150,000-200,000	0.4%	1.5%	0.8%	0.2%	0.5%	3.4%
\$200,000+	0.3%	1.4%	0.1%	0.1%	0.4%	2.3%
Total	16.1%	36.2%	19.8%	15.9%	12.0%	100.0%

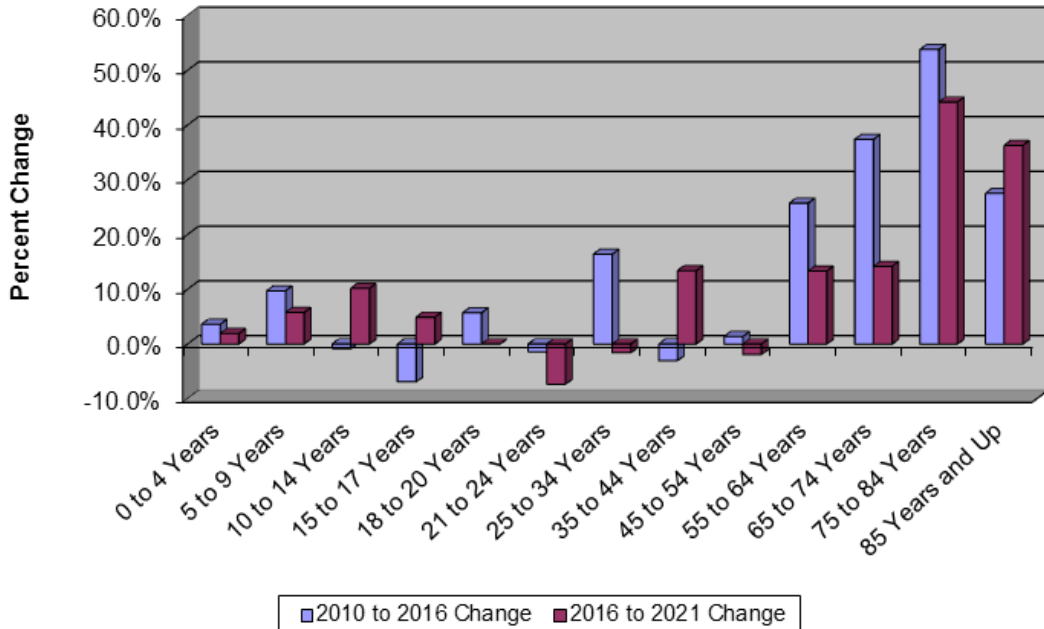
Population by Age



2016 Population by Age Kingsland city, Georgia



Population Change by Age Kingsland city, Georgia



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Population by Age & Sex Kingsland city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	693	672	1,365	0 to 4 Years	710	704	1,414	0 to 4 Years	731	710	1,441
5 to 9 Years	670	597	1,267	5 to 9 Years	718	672	1,390	5 to 9 Years	745	725	1,470
10 to 14 Years	646	642	1,288	10 to 14 Years	660	617	1,277	10 to 14 Years	724	683	1,407
15 to 17 Years	418	393	811	15 to 17 Years	388	367	755	15 to 17 Years	406	386	792
18 to 20 Years	321	363	684	18 to 20 Years	380	343	723	18 to 20 Years	377	346	723
21 to 24 Years	539	540	1,079	21 to 24 Years	567	497	1,064	21 to 24 Years	514	472	986
25 to 34 Years	1,204	1,230	2,434	25 to 34 Years	1,434	1,399	2,833	25 to 34 Years	1,427	1,361	2,788
35 to 44 Years	1,084	1,174	2,258	35 to 44 Years	1,054	1,135	2,189	35 to 44 Years	1,241	1,241	2,482
45 to 54 Years	1,014	1,141	2,155	45 to 54 Years	1,040	1,144	2,184	45 to 54 Years	1,022	1,120	2,142
55 to 64 Years	673	738	1,411	55 to 64 Years	834	940	1,774	55 to 64 Years	932	1,078	2,010
65 to 74 Years	377	434	811	65 to 74 Years	516	598	1,114	65 to 74 Years	579	693	1,272
75 to 84 Years	140	163	303	75 to 84 Years	215	251	466	75 to 84 Years	300	372	672
85 Years and Up	20	60	80	85 Years and Up	34	68	102	85 Years and Up	53	86	139
Total	7,799	8,147	15,946	Total	8,550	8,735	17,285	Total	9,051	9,273	18,324
62+ Years	n/a	n/a	1,593	62+ Years	n/a	n/a	2,133	62+ Years	n/a	n/a	2,630
Median Age:			31.1	Median Age:			32.1	Median Age:			33.4

Source: Nielsen Claritas, Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
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Percent Population by Age & Sex Kingsland city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.3%	4.2%	8.6%	0 to 4 Years	4.1%	4.1%	8.2%	0 to 4 Years	4.0%	3.9%	7.9%
5 to 9 Years	4.2%	3.7%	7.9%	5 to 9 Years	4.2%	3.9%	8.0%	5 to 9 Years	4.1%	4.0%	8.0%
10 to 14 Years	4.1%	4.0%	8.1%	10 to 14 Years	3.8%	3.6%	7.4%	10 to 14 Years	4.0%	3.7%	7.7%
15 to 17 Years	2.6%	2.5%	5.1%	15 to 17 Years	2.2%	2.1%	4.4%	15 to 17 Years	2.2%	2.1%	4.3%
18 to 20 Years	2.0%	2.3%	4.3%	18 to 20 Years	2.2%	2.0%	4.2%	18 to 20 Years	2.1%	1.9%	3.9%
21 to 24 Years	3.4%	3.4%	6.8%	21 to 24 Years	3.3%	2.9%	6.2%	21 to 24 Years	2.8%	2.6%	5.4%
25 to 34 Years	7.6%	7.7%	15.3%	25 to 34 Years	8.3%	8.1%	16.4%	25 to 34 Years	7.8%	7.4%	15.2%
35 to 44 Years	6.8%	7.4%	14.2%	35 to 44 Years	6.1%	6.6%	12.7%	35 to 44 Years	6.8%	6.8%	13.5%
45 to 54 Years	6.4%	7.2%	13.5%	45 to 54 Years	6.0%	6.6%	12.6%	45 to 54 Years	5.6%	6.1%	11.7%
55 to 64 Years	4.2%	4.6%	8.8%	55 to 64 Years	4.8%	5.4%	10.3%	55 to 64 Years	5.1%	5.9%	11.0%
65 to 74 Years	2.4%	2.7%	5.1%	65 to 74 Years	3.0%	3.5%	6.4%	65 to 74 Years	3.2%	3.8%	6.9%
75 to 84 Years	0.9%	1.0%	1.9%	75 to 84 Years	1.2%	1.5%	2.7%	75 to 84 Years	1.6%	2.0%	3.7%
85 Years and Up	0.1%	0.4%	0.5%	85 Years and Up	0.2%	0.4%	0.6%	85 Years and Up	0.3%	0.5%	0.8%
Total	48.9%	51.1%	100.0%	Total	49.5%	50.5%	100.0%	Total	49.4%	50.6%	100.0%
62+ Years	n/a	n/a	10.0%	62+ Years	n/a	n/a	12.3%	62+ Years	n/a	n/a	14.4%

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
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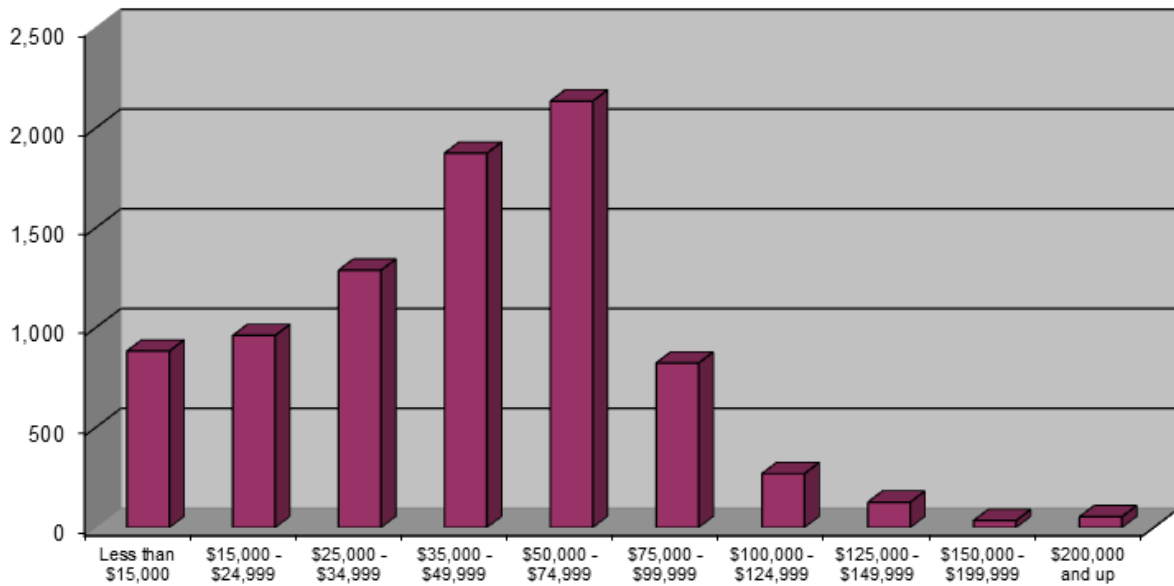
Nielsen Claritas

Changes in Population by Age & Sex Kingsland city, Georgia									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	17	32	49	3.6%	0 to 4 Years	21	6	27	1.9%
5 to 9 Years	48	75	123	9.7%	5 to 9 Years	27	53	80	5.8%
10 to 14 Years	14	-25	-11	-0.9%	10 to 14 Years	64	66	130	10.2%
15 to 17 Years	-30	-26	-56	-6.9%	15 to 17 Years	18	19	37	4.9%
18 to 20 Years	59	-20	39	5.7%	18 to 20 Years	-3	3	0	0.0%
21 to 24 Years	28	-43	-15	-1.4%	21 to 24 Years	-53	-25	-78	-7.3%
25 to 34 Years	230	169	399	16.4%	25 to 34 Years	-7	-38	-45	-1.6%
35 to 44 Years	-30	-39	-69	-3.1%	35 to 44 Years	187	106	293	13.4%
45 to 54 Years	26	3	29	1.3%	45 to 54 Years	-18	-24	-42	-1.9%
55 to 64 Years	161	202	363	25.7%	55 to 64 Years	98	138	236	13.3%
65 to 74 Years	139	164	303	37.4%	65 to 74 Years	63	95	158	14.2%
75 to 84 Years	75	88	163	53.8%	75 to 84 Years	85	121	206	44.2%
85 Years and Up	<u>14</u>	<u>8</u>	<u>22</u>	<u>27.5%</u>	85 Years and Up	<u>19</u>	<u>18</u>	<u>37</u>	<u>36.3%</u>
Total	751	588	1,339	8.4%	Total	501	538	1,039	6.0%
62+ Years	n/a	n/a	540	33.9%	62+ Years	n/a	n/a	497	23.3%

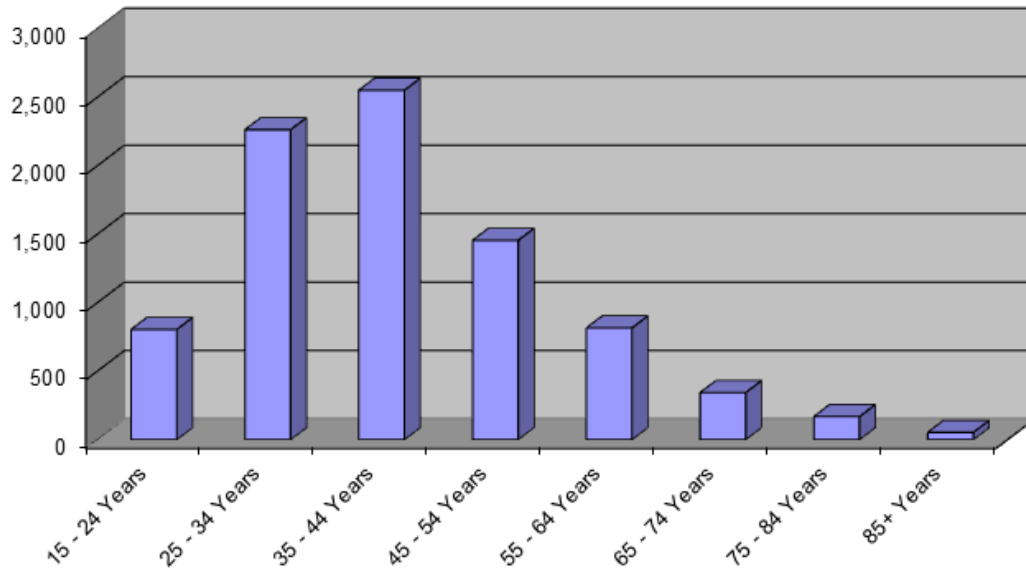
Source: Nielsen Claritas; Ribbon Demographics

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

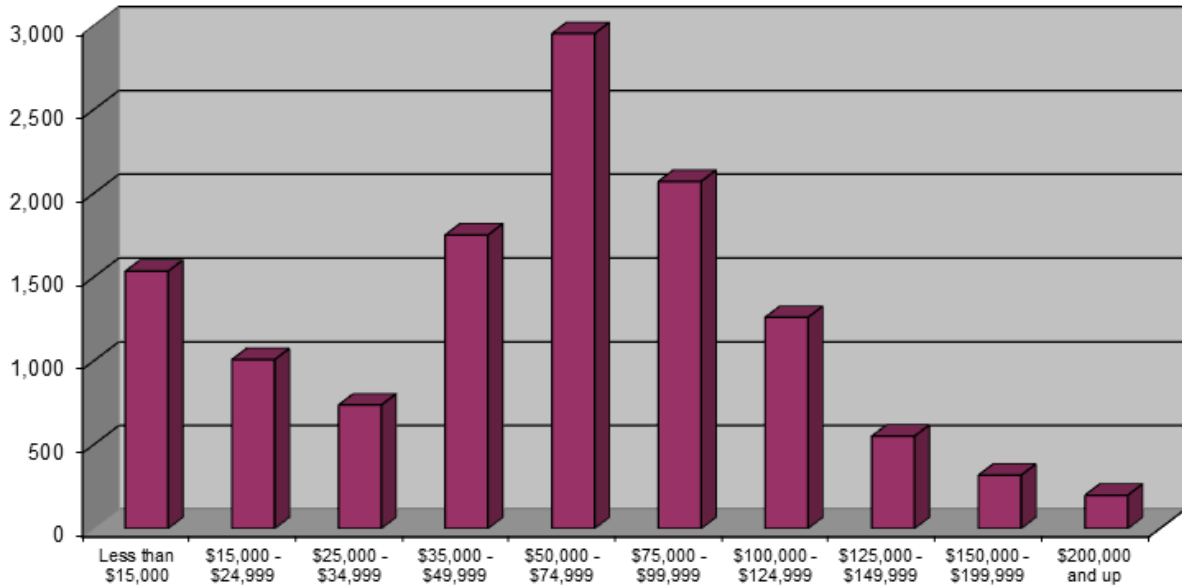
Households by Income - Census 2000



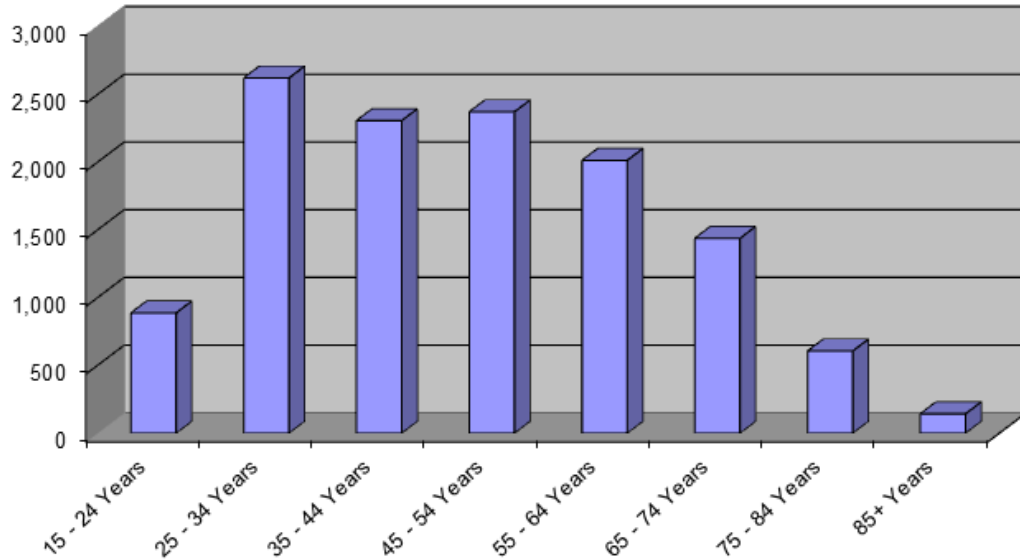
**Households by Age - Census 2000
Market Area**



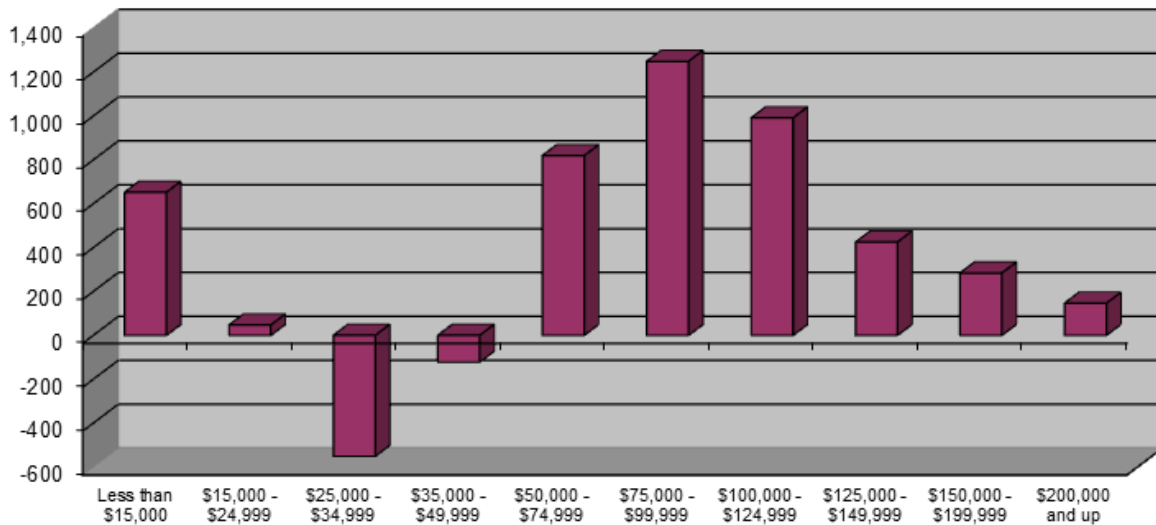
**Estimated Households by Income - 2016
Market Area**



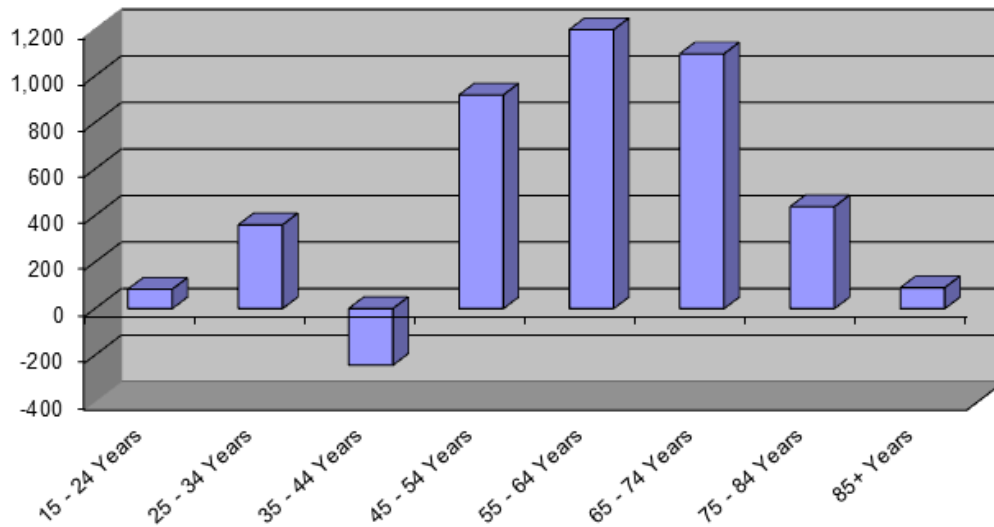
**Estimated Households by Age - 2016
Market Area**



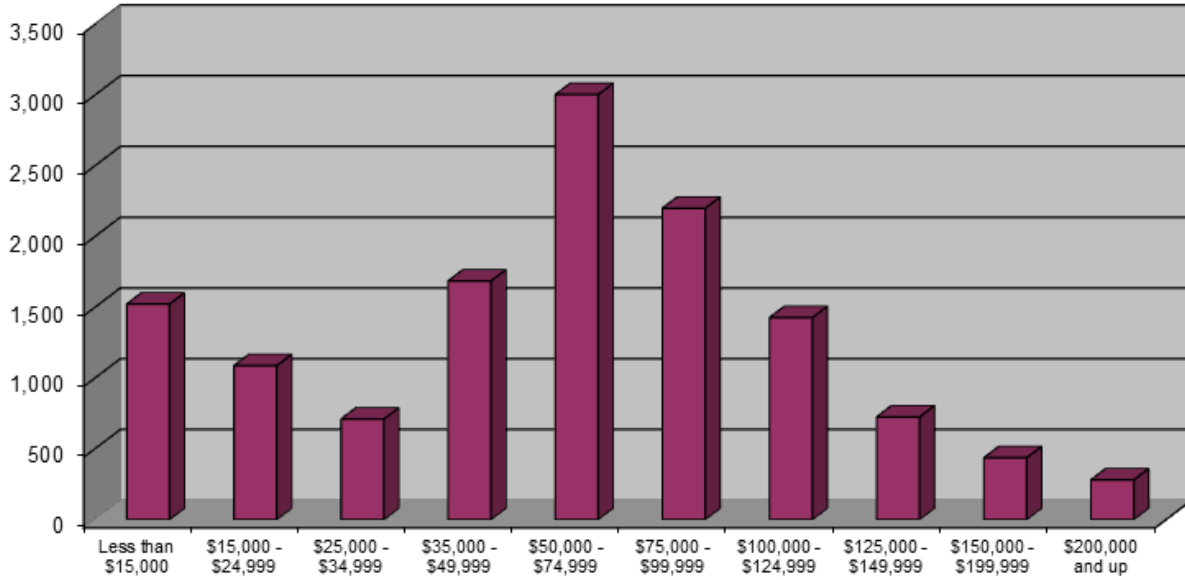
**Estimated Household Income Change 2000 - 2016
Market Area**



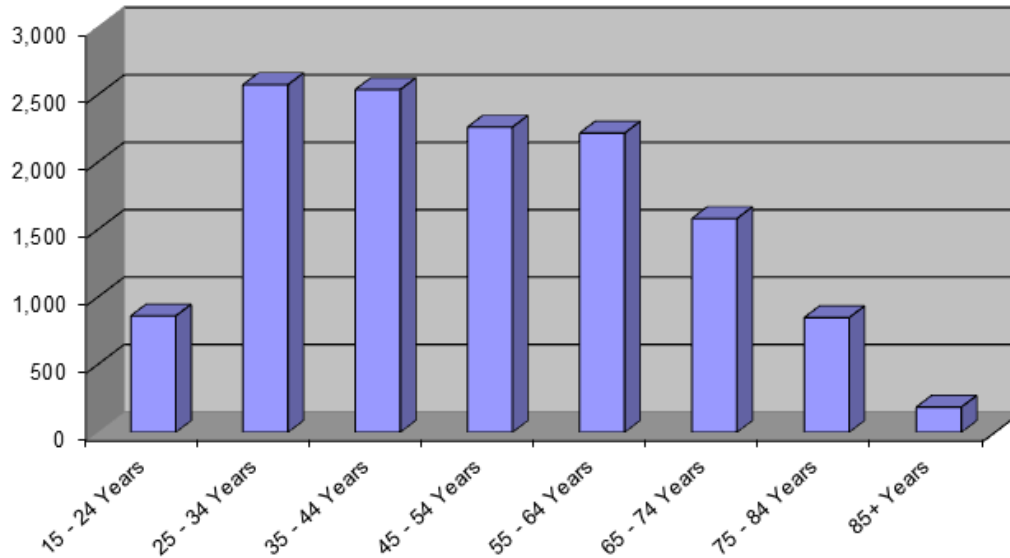
**Estimated Household Age Change 2000 - 2016
Market Area**



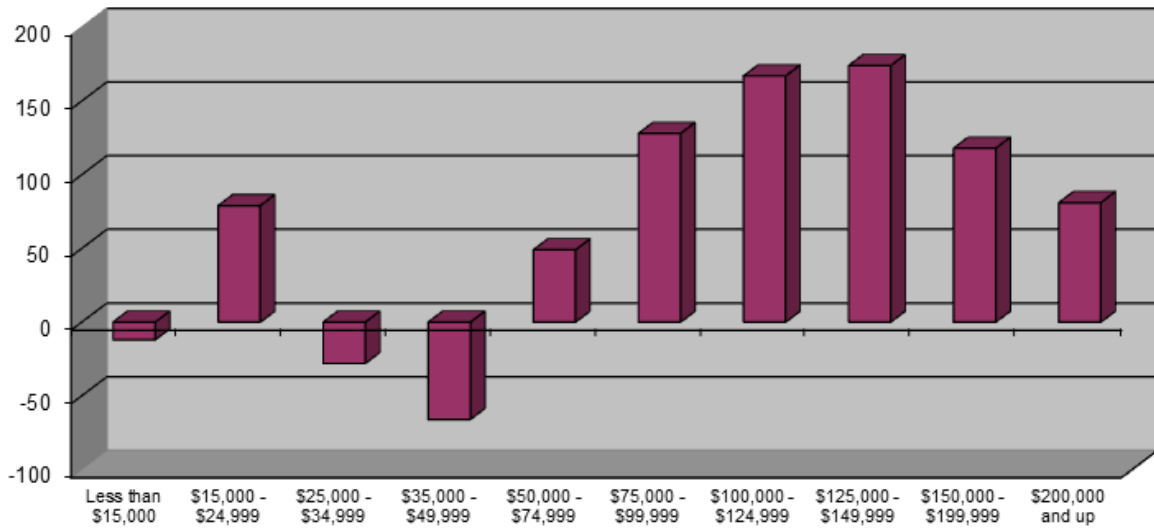
Projected Households by Income - 2021
Market Area



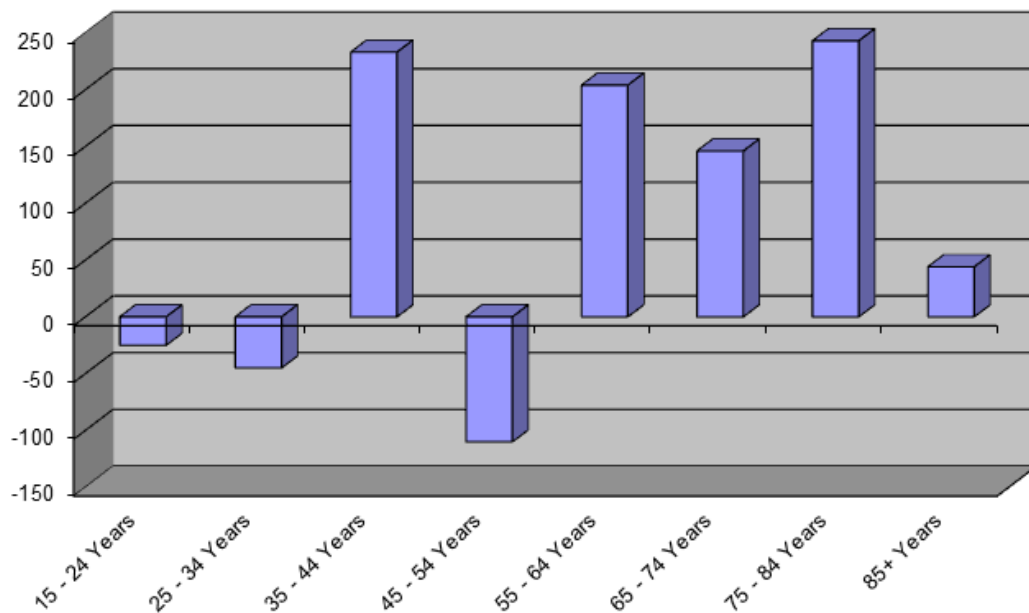
Projected Households by Age - 2021
Market Area



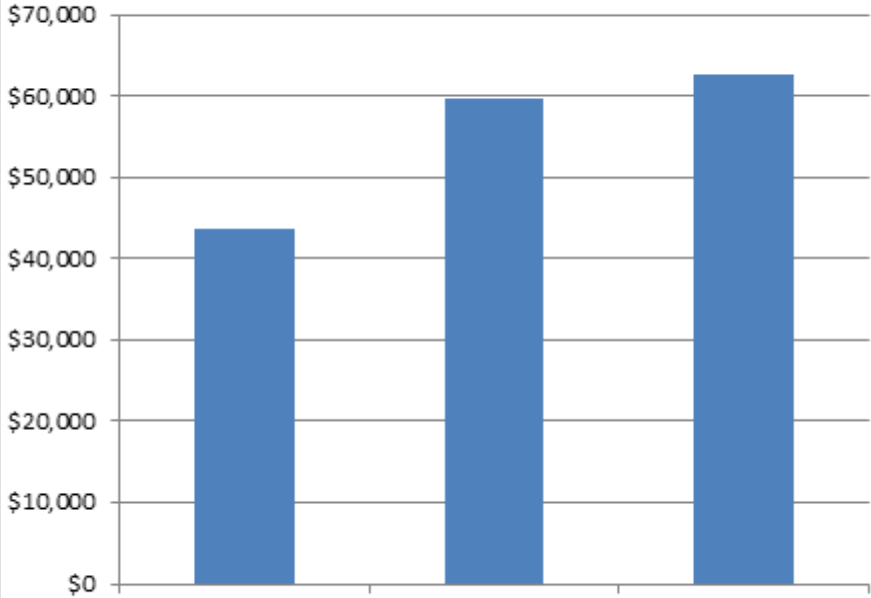
**Projected Household Income Change 2016 to 2021
Market Area**



**Projected Household Age Change 2016 to 2021
Market Area**



Median Household Income



Census 2000

2016 Estimate

2021 Projection

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Households by Income and Age										
Market Area										
Census Data - 2000										
Income	Age	Age	Age	Age	Age	Age	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	82	109	165	140	130	110	110	38	884	10.5%
\$15,000 - \$24,999	271	194	179	115	91	86	18	8	962	11.4%
\$25,000 - \$34,999	185	460	355	140	119	30	0	0	1,289	15.2%
\$35,000 - \$49,999	139	681	604	264	136	42	8	1	1,875	22.2%
\$50,000 - \$74,999	115	604	820	385	156	28	24	4	2,136	25.3%
\$75,000 - \$99,999	13	159	325	199	118	10	0	0	824	9.7%
\$100,000 - \$124,999	0	43	57	102	49	19	0	0	270	3.2%
\$125,000 - \$149,999	0	13	23	91	0	0	0	0	127	1.5%
\$150,000 - \$199,999	0	0	16	8	0	0	9	2	35	0.4%
\$200,000 and up	0	0	7	11	17	19	0	0	54	0.6%
Total	805	2,263	2,551	1,455	816	344	169	53	8,456	100.0%
Percent	9.5%	26.8%	30.2%	17.2%	9.6%	4.1%	2.0%	0.6%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2016										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	198	331	221	231	248	155	112	40	1,536	12.4%
\$15,000 - \$24,999	118	244	181	98	98	132	106	32	1,009	8.1%
\$25,000 - \$34,999	66	134	108	116	111	117	70	16	738	6.0%
\$35,000 - \$49,999	187	429	348	235	219	216	101	18	1,753	14.1%
\$50,000 - \$74,999	125	692	612	556	474	367	109	20	2,955	23.8%
\$75,000 - \$99,999	70	514	498	449	351	143	42	6	2,073	16.7%
\$100,000 - \$124,999	116	157	173	307	229	224	47	8	1,261	10.2%
\$125,000 - \$149,999	1	92	112	188	145	9	4	1	552	4.5%
\$150,000 - \$199,999	7	27	47	91	70	62	13	2	319	2.6%
\$200,000 and up	0	3	8	102	70	14	3	0	200	1.6%
Total	888	2,623	2,308	2,373	2,015	1,439	607	143	12,396	100.0%
Percent	7.2%	21.2%	18.6%	19.1%	16.3%	11.6%	4.9%	1.2%		

Source: Nielsen Claritas; Ribbon Demographics



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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2016										
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	116	222	56	91	118	45	2	2	652	73.8%
\$15,000 - \$24,999	-153	50	2	-17	7	46	88	24	47	4.9%
\$25,000 - \$34,999	-119	-326	-247	-24	-8	87	70	16	-551	-42.7%
\$35,000 - \$49,999	48	-252	-256	-29	83	174	93	17	-122	-6.5%
\$50,000 - \$74,999	10	88	-208	171	318	339	85	16	819	38.3%
\$75,000 - \$99,999	57	355	173	250	233	133	42	6	1,249	151.6%
\$100,000 - \$124,999	116	114	116	205	180	205	47	8	991	367.0%
\$125,000 - \$149,999	1	79	89	97	145	9	4	1	425	334.6%
\$150,000 - \$199,999	7	27	31	83	70	62	4	0	284	811.4%
\$200,000 and up	0	2	1	91	52	-5	2	0	146	270.4%
Total	83	360	-243	918	1,199	1,095	438	90	3,940	46.6%
Percent Change	10.3%	15.9%	-9.5%	63.1%	146.9%	318.3%	259.2%	169.8%		46.6%

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Households by Income and Age										
Market Area										
Five Year Projections - 2021										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	185	303	232	199	246	157	151	51	1,524	11.6%
\$15,000 - \$24,999	119	253	194	82	100	147	152	41	1,088	8.3%
\$25,000 - \$34,999	60	115	103	95	107	121	91	18	710	5.4%
\$35,000 - \$49,999	170	394	345	199	217	210	128	24	1,687	12.9%
\$50,000 - \$74,999	123	663	641	500	492	403	156	26	3,004	23.0%
\$75,000 - \$99,999	68	524	568	428	384	160	60	9	2,201	16.8%
\$100,000 - \$124,999	129	168	217	304	260	265	71	14	1,428	10.9%
\$125,000 - \$149,999	2	120	162	218	202	12	8	2	726	5.5%
\$150,000 - \$199,999	7	35	64	111	103	89	26	2	437	3.3%
\$200,000 and up	0	2	15	127	108	21	7	0	281	2.1%
Total	863	2,578	2,541	2,263	2,219	1,585	850	187	13,086	100.0%
Percent	6.6%	19.7%	19.4%	17.3%	17.0%	12.1%	6.5%	1.4%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Projected Change - 2016 to 2021										
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	-28	11	-32	-2	2	39	11	-12	-0.8%
\$15,000 - \$24,999	1	9	13	-16	2	15	46	9	79	7.8%
\$25,000 - \$34,999	-6	-19	-5	-21	-4	4	21	2	-28	-3.8%
\$35,000 - \$49,999	-17	-35	-3	-36	-2	-6	27	6	-66	-3.8%
\$50,000 - \$74,999	-2	-29	29	-56	18	36	47	6	49	1.7%
\$75,000 - \$99,999	-2	10	70	-21	33	17	18	3	128	6.2%
\$100,000 - \$124,999	13	11	44	-3	31	41	24	6	167	13.2%
\$125,000 - \$149,999	1	28	50	30	57	3	4	1	174	31.5%
\$150,000 - \$199,999	0	8	17	20	33	27	13	0	118	37.0%
\$200,000 and up	0	0	7	25	38	7	4	0	81	40.5%
Total	-25	-45	233	-110	204	146	243	44	690	5.6%
Percent Change	-2.8%	-1.7%	10.1%	-4.6%	10.1%	10.1%	40.0%	30.8%	5.6%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
Market Area		
Census 2000	2016 Estimate	2021 Projection
\$43,744	\$59,831	\$62,766

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Median Household Income by Area			
Market Area			
Geography ID	Census 2000	2016 Estimate	2021 Projection
13039010403	\$48,240	\$79,644	\$86,737
13039010402	\$48,276	\$63,867	\$65,227
13039010401	\$48,218	\$59,546	\$62,924
13039010302	\$40,332	\$57,769	\$61,650
13039010301	\$38,351	\$49,161	\$51,472

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	40	95	52	80	28	295
\$10,000-20,000	154	237	121	20	19	551
\$20,000-30,000	100	53	0	94	75	322
\$30,000-40,000	108	47	121	68	47	391
\$40,000-50,000	13	70	167	14	40	304
\$50,000-60,000	10	80	19	30	0	139
\$60,000-75,000	83	239	56	125	18	521
\$75,000-100,000	0	37	39	76	6	158
\$100,000-125,000	0	11	0	8	232	251
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	25	0	0	0	25
\$200,000+	1	0	1	1	1	4
Total	509	894	576	516	466	2,961

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	90	7	34	2	0	133
\$10,000-20,000	99	32	17	1	0	149
\$20,000-30,000	61	43	1	1	0	106
\$30,000-40,000	26	24	23	0	0	73
\$40,000-50,000	36	64	4	0	0	104
\$50,000-60,000	27	8	3	0	0	38
\$60,000-75,000	13	40	4	0	0	57
\$75,000-100,000	32	14	12	1	0	59
\$100,000-125,000	16	12	1	0	0	29
\$125,000-150,000	26	6	38	0	0	70
\$150,000-200,000	21	4	9	0	0	34
\$200,000+	12	4	7	0	0	23
Total	459	258	153	5	0	875

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	70	4	34	2	0	110
\$10,000-20,000	68	14	14	1	0	97
\$20,000-30,000	60	11	1	1	0	73
\$30,000-40,000	24	15	23	0	0	62
\$40,000-50,000	36	10	4	0	0	50
\$50,000-60,000	27	8	3	0	0	38
\$60,000-75,000	13	17	4	0	0	34
\$75,000-100,000	31	5	12	1	0	49
\$100,000-125,000	15	4	1	0	0	20
\$125,000-150,000	24	4	16	0	0	44
\$150,000-200,000	18	1	8	0	0	27
\$200,000+	12	2	7	0	0	22
Total	398	96	127	5	0	626

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	130	102	86	82	28	428
\$10,000-20,000	253	269	138	21	19	700
\$20,000-30,000	161	96	1	95	75	428
\$30,000-40,000	134	71	144	68	47	464
\$40,000-50,000	49	134	171	14	40	408
\$50,000-60,000	37	88	22	30	0	177
\$60,000-75,000	96	279	60	125	18	578
\$75,000-100,000	32	51	51	77	6	217
\$100,000-125,000	16	23	1	8	232	280
\$125,000-150,000	26	6	38	0	0	70
\$150,000-200,000	21	29	9	0	0	59
\$200,000+	13	4	8	1	1	27
Total	968	1,152	729	521	466	3,836

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.4%	3.2%	1.8%	2.7%	0.9%	10.0%
\$10,000-20,000	5.2%	8.0%	4.1%	0.7%	0.6%	18.6%
\$20,000-30,000	3.4%	1.8%	0.0%	3.2%	2.3%	10.9%
\$30,000-40,000	3.6%	1.6%	4.1%	2.3%	1.6%	13.2%
\$40,000-50,000	0.4%	2.4%	5.6%	0.5%	1.4%	10.3%
\$50,000-60,000	0.3%	2.7%	0.6%	1.0%	0.0%	4.7%
\$60,000-75,000	2.8%	8.1%	1.9%	4.2%	0.6%	17.6%
\$75,000-100,000	0.0%	1.2%	1.3%	2.6%	0.2%	5.3%
\$100,000-125,000	0.0%	0.4%	0.0%	0.3%	7.8%	8.5%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.8%	0.0%	0.0%	0.0%	0.8%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	17.2%	30.2%	19.5%	17.4%	15.7%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	10.3%	0.8%	3.9%	0.2%	0.0%	15.2%
\$10,000-20,000	11.3%	3.7%	1.9%	0.1%	0.0%	17.0%
\$20,000-30,000	7.0%	4.9%	0.1%	0.1%	0.0%	12.1%
\$30,000-40,000	3.0%	2.7%	2.6%	0.0%	0.0%	8.3%
\$40,000-50,000	4.1%	7.3%	0.5%	0.0%	0.0%	11.9%
\$50,000-60,000	3.1%	0.9%	0.3%	0.0%	0.0%	4.3%
\$60,000-75,000	1.5%	4.6%	0.5%	0.0%	0.0%	6.5%
\$75,000-100,000	3.7%	1.6%	1.4%	0.1%	0.0%	6.7%
\$100,000-125,000	1.8%	1.4%	0.1%	0.0%	0.0%	3.3%
\$125,000-150,000	3.0%	0.7%	4.3%	0.0%	0.0%	8.0%
\$150,000-200,000	2.4%	0.5%	1.0%	0.0%	0.0%	3.9%
\$200,000+	1.4%	0.5%	0.8%	0.0%	0.0%	2.6%
Total	52.5%	29.5%	17.5%	0.6%	0.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	11.2%	0.6%	5.4%	0.3%	0.0%	17.6%
\$10,000-20,000	10.9%	2.2%	2.2%	0.2%	0.0%	15.5%
\$20,000-30,000	9.6%	1.8%	0.2%	0.2%	0.0%	11.7%
\$30,000-40,000	3.8%	2.4%	3.7%	0.0%	0.0%	9.9%
\$40,000-50,000	5.8%	1.6%	0.6%	0.0%	0.0%	8.0%
\$50,000-60,000	4.3%	1.3%	0.5%	0.0%	0.0%	6.1%
\$60,000-75,000	2.1%	2.7%	0.6%	0.0%	0.0%	5.4%
\$75,000-100,000	5.0%	0.8%	1.9%	0.2%	0.0%	7.8%
\$100,000-125,000	2.4%	0.6%	0.2%	0.0%	0.0%	3.2%
\$125,000-150,000	3.8%	0.6%	2.6%	0.0%	0.0%	7.0%
\$150,000-200,000	2.9%	0.2%	1.3%	0.0%	0.0%	4.3%
\$200,000+	1.9%	0.5%	1.1%	0.0%	0.0%	3.5%
Total	63.6%	15.3%	20.3%	0.8%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.4%	2.7%	2.2%	2.1%	0.7%	11.2%
\$10,000-20,000	6.6%	7.0%	3.6%	0.5%	0.5%	18.2%
\$20,000-30,000	4.2%	2.5%	0.0%	2.5%	2.0%	11.2%
\$30,000-40,000	3.5%	1.9%	3.8%	1.8%	1.2%	12.1%
\$40,000-50,000	1.3%	3.5%	4.5%	0.4%	1.0%	10.6%
\$50,000-60,000	1.0%	2.3%	0.6%	0.8%	0.0%	4.6%
\$60,000-75,000	2.5%	7.3%	1.6%	3.3%	0.5%	15.1%
\$75,000-100,000	0.8%	1.3%	1.3%	2.0%	0.2%	5.7%
\$100,000-125,000	0.4%	0.6%	0.0%	0.2%	6.0%	7.3%
\$125,000-150,000	0.7%	0.2%	1.0%	0.0%	0.0%	1.8%
\$150,000-200,000	0.5%	0.8%	0.2%	0.0%	0.0%	1.5%
\$200,000+	0.3%	0.1%	0.2%	0.0%	0.0%	0.7%
Total	25.2%	30.0%	19.0%	13.6%	12.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	85	59	28	45	0	217
\$10,000-20,000	43	36	32	135	37	283
\$20,000-30,000	111	77	38	27	87	340
\$30,000-40,000	86	119	67	122	45	439
\$40,000-50,000	17	137	186	114	102	556
\$50,000-60,000	124	218	103	90	126	661
\$60,000-75,000	36	156	151	230	57	630
\$75,000-100,000	2	192	233	229	222	878
\$100,000-125,000	23	83	147	125	28	406
\$125,000-150,000	0	42	52	38	23	155
\$150,000-200,000	34	55	56	24	44	213
\$200,000+	0	25	3	2	14	44
Total	561	1,199	1,096	1,181	785	4,822

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	154	57	10	7	2	230
\$10,000-20,000	121	117	7	7	7	259
\$20,000-30,000	39	68	13	4	1	125
\$30,000-40,000	60	111	35	5	22	233
\$40,000-50,000	39	144	65	1	4	253
\$50,000-60,000	89	129	82	32	1	333
\$60,000-75,000	14	209	33	43	21	320
\$75,000-100,000	23	133	76	42	36	310
\$100,000-125,000	11	140	26	7	0	184
\$125,000-150,000	11	67	8	1	6	93
\$150,000-200,000	14	71	28	1	8	122
\$200,000+	6	31	6	0	6	49
Total	581	1,277	389	150	114	2,511

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	122	30	6	3	2	163
\$10,000-20,000	114	70	4	6	4	198
\$20,000-30,000	23	48	11	3	1	86
\$30,000-40,000	29	87	22	4	22	164
\$40,000-50,000	18	98	49	0	4	169
\$50,000-60,000	58	83	29	8	1	179
\$60,000-75,000	8	104	21	6	1	140
\$75,000-100,000	19	71	18	1	2	111
\$100,000-125,000	8	39	13	0	0	60
\$125,000-150,000	10	27	8	1	6	52
\$150,000-200,000	9	31	27	1	6	74
\$200,000+	2	20	6	0	1	32
Total	423	708	214	33	50	1,428

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+ Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	239	116	38	52	2	447
\$10,000-20,000	164	153	39	142	44	542
\$20,000-30,000	150	145	51	31	88	465
\$30,000-40,000	146	230	102	127	67	672
\$40,000-50,000	56	281	251	115	106	809
\$50,000-60,000	213	347	185	122	127	994
\$60,000-75,000	50	365	184	273	78	950
\$75,000-100,000	25	325	309	271	258	1,188
\$100,000-125,000	34	223	173	132	28	590
\$125,000-150,000	11	109	60	39	29	248
\$150,000-200,000	48	126	84	25	52	335
\$200,000+	6	56	9	2	20	93
Total	1,142	2,476	1,485	1,331	899	7,333

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Market Area

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	1.8%	1.2%	0.6%	0.0%	0.0%	4.5%
\$10,000-20,000	0.9%	0.7%	0.7%	2.8%	0.8%	5.9%
\$20,000-30,000	2.3%	1.6%	0.8%	0.6%	1.8%	7.1%
\$30,000-40,000	1.8%	2.5%	1.4%	2.5%	0.9%	9.1%
\$40,000-50,000	0.4%	2.8%	3.9%	2.4%	2.1%	11.5%
\$50,000-60,000	2.6%	4.5%	2.1%	1.9%	2.6%	13.7%
\$60,000-75,000	0.7%	3.2%	3.1%	4.8%	1.2%	13.1%
\$75,000-100,000	0.0%	4.0%	4.8%	4.7%	4.6%	18.2%
\$100,000-125,000	0.5%	1.7%	3.0%	2.6%	0.6%	8.4%
\$125,000-150,000	0.0%	0.9%	1.1%	0.8%	0.5%	3.2%
\$150,000-200,000	0.7%	1.1%	1.2%	0.5%	0.9%	4.4%
\$200,000+	0.0%	0.5%	0.1%	0.0%	0.3%	0.9%
Total	11.6%	24.9%	22.7%	24.5%	16.3%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	6.1%	2.3%	0.4%	0.3%	0.1%	9.2%
\$10,000-20,000	4.8%	4.7%	0.3%	0.3%	0.3%	10.3%
\$20,000-30,000	1.6%	2.7%	0.5%	0.2%	0.0%	5.0%
\$30,000-40,000	2.4%	4.4%	1.4%	0.2%	0.9%	9.3%
\$40,000-50,000	1.6%	5.7%	2.6%	0.0%	0.2%	10.1%
\$50,000-60,000	3.5%	5.1%	3.3%	1.3%	0.0%	13.3%
\$60,000-75,000	0.6%	8.3%	1.3%	1.7%	0.8%	12.7%
\$75,000-100,000	0.9%	5.3%	3.0%	1.7%	1.4%	12.3%
\$100,000-125,000	0.4%	5.6%	1.0%	0.3%	0.0%	7.3%
\$125,000-150,000	0.4%	2.7%	0.3%	0.0%	0.2%	3.7%
\$150,000-200,000	0.6%	2.8%	1.1%	0.0%	0.3%	4.9%
\$200,000+	0.2%	1.2%	0.2%	0.0%	0.2%	2.0%
Total	23.1%	50.9%	15.5%	6.0%	4.5%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	8.5%	2.1%	0.4%	0.2%	0.1%	11.4%
\$10,000-20,000	8.0%	4.9%	0.3%	0.4%	0.3%	13.9%
\$20,000-30,000	1.6%	3.4%	0.8%	0.2%	0.1%	6.0%
\$30,000-40,000	2.0%	6.1%	1.5%	0.3%	1.5%	11.5%
\$40,000-50,000	1.3%	6.9%	3.4%	0.0%	0.3%	11.8%
\$50,000-60,000	4.1%	5.8%	2.0%	0.6%	0.1%	12.5%
\$60,000-75,000	0.6%	7.3%	1.5%	0.4%	0.1%	9.8%
\$75,000-100,000	1.3%	5.0%	1.3%	0.1%	0.1%	7.8%
\$100,000-125,000	0.6%	2.7%	0.9%	0.0%	0.0%	4.2%
\$125,000-150,000	0.7%	1.9%	0.6%	0.1%	0.4%	3.6%
\$150,000-200,000	0.6%	2.2%	1.9%	0.1%	0.4%	5.2%
\$200,000+	0.4%	1.4%	0.4%	0.0%	0.1%	2.2%
Total	29.6%	49.6%	15.0%	2.3%	3.5%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	3.3%	1.6%	0.5%	0.7%	0.0%	6.1%
\$10,000-20,000	2.2%	2.1%	0.5%	1.9%	0.6%	7.4%
\$20,000-30,000	2.0%	2.0%	0.7%	0.4%	1.2%	6.3%
\$30,000-40,000	2.0%	3.1%	1.4%	1.7%	0.9%	9.2%
\$40,000-50,000	0.8%	3.8%	3.4%	1.6%	1.4%	11.0%
\$50,000-60,000	2.9%	4.7%	2.5%	1.7%	1.7%	13.6%
\$60,000-75,000	0.7%	5.0%	2.5%	3.7%	1.1%	13.0%
\$75,000-100,000	0.3%	4.4%	4.2%	3.7%	3.5%	16.2%
\$100,000-125,000	0.5%	3.0%	2.4%	1.8%	0.4%	8.0%
\$125,000-150,000	0.2%	1.5%	0.8%	0.5%	0.4%	3.4%
\$150,000-200,000	0.7%	1.7%	1.1%	0.3%	0.7%	4.6%
\$200,000+	0.1%	0.8%	0.1%	0.0%	0.3%	1.3%
Total	15.6%	33.8%	20.3%	18.2%	12.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	62	77	96	112	53	400
\$10,000-20,000	269	238	105	11	19	642
\$20,000-30,000	58	8	0	56	50	172
\$30,000-40,000	139	34	95	74	42	384
\$40,000-50,000	14	48	232	17	54	365
\$50,000-60,000	13	78	26	30	6	153
\$60,000-75,000	104	195	67	161	49	576
\$75,000-100,000	1	32	78	145	25	281
\$100,000-125,000	1	10	5	22	224	262
\$125,000-150,000	3	2	4	0	7	16
\$150,000-200,000	1	8	4	2	4	19
\$200,000+	3	5	3	2	5	18
Total	668	735	715	632	538	3,288

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	46	12	12	1	4	75
\$10,000-20,000	120	27	21	1	7	176
\$20,000-30,000	67	60	0	1	6	134
\$30,000-40,000	11	13	20	0	4	48
\$40,000-50,000	33	54	6	0	8	101
\$50,000-60,000	32	4	5	0	5	46
\$60,000-75,000	27	47	2	1	10	87
\$75,000-100,000	42	21	16	0	6	85
\$100,000-125,000	39	65	7	1	6	118
\$125,000-150,000	14	6	23	0	5	48
\$150,000-200,000	11	6	4	1	5	27
\$200,000+	6	4	1	0	5	16
Total	448	319	117	6	71	961

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	32	2	11	0	3	48
\$10,000-20,000	95	18	17	1	6	137
\$20,000-30,000	63	22	0	1	5	91
\$30,000-40,000	9	9	20	0	3	41
\$40,000-50,000	32	16	6	0	6	60
\$50,000-60,000	32	4	5	0	4	45
\$60,000-75,000	27	36	2	1	7	73
\$75,000-100,000	40	11	16	0	4	71
\$100,000-125,000	37	55	7	0	5	104
\$125,000-150,000	12	4	1	0	3	20
\$150,000-200,000	10	5	3	0	4	22
\$200,000+	6	3	0	0	2	11
Total	395	185	88	3	52	723

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	108	89	108	113	57	475
\$10,000-20,000	389	265	126	12	26	818
\$20,000-30,000	125	68	0	57	56	306
\$30,000-40,000	150	47	115	74	46	432
\$40,000-50,000	47	102	238	17	62	466
\$50,000-60,000	45	82	31	30	11	199
\$60,000-75,000	131	242	69	162	59	663
\$75,000-100,000	43	53	94	145	31	366
\$100,000-125,000	40	75	12	23	230	380
\$125,000-150,000	17	8	27	0	12	64
\$150,000-200,000	12	14	8	3	9	46
\$200,000+	9	9	4	2	10	34
Total	1,116	1,054	832	638	609	4,249

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	1.9%	2.3%	2.9%	3.4%	1.6%	12.2%
\$10,000-20,000	8.2%	7.2%	3.2%	0.3%	0.6%	19.5%
\$20,000-30,000	1.8%	0.2%	0.0%	1.7%	1.5%	5.2%
\$30,000-40,000	4.2%	1.0%	2.9%	2.3%	1.3%	11.7%
\$40,000-50,000	0.4%	1.5%	7.1%	0.5%	1.6%	11.1%
\$50,000-60,000	0.4%	2.4%	0.8%	0.9%	0.2%	4.7%
\$60,000-75,000	3.2%	5.9%	2.0%	4.9%	1.5%	17.5%
\$75,000-100,000	0.0%	1.0%	2.4%	4.4%	0.8%	8.5%
\$100,000-125,000	0.0%	0.3%	0.2%	0.7%	6.8%	8.0%
\$125,000-150,000	0.1%	0.1%	0.1%	0.0%	0.2%	0.5%
\$150,000-200,000	0.0%	0.2%	0.1%	0.1%	0.1%	0.6%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.2%	0.5%
Total	20.3%	22.4%	21.7%	19.2%	16.4%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	4.8%	1.2%	1.2%	0.1%	0.4%	7.8%
\$10,000-20,000	12.5%	2.8%	2.2%	0.1%	0.7%	18.3%
\$20,000-30,000	7.0%	6.2%	0.0%	0.1%	0.6%	13.9%
\$30,000-40,000	1.1%	1.4%	2.1%	0.0%	0.4%	5.0%
\$40,000-50,000	3.4%	5.6%	0.6%	0.0%	0.8%	10.5%
\$50,000-60,000	3.3%	0.4%	0.5%	0.0%	0.5%	4.8%
\$60,000-75,000	2.8%	4.9%	0.2%	0.1%	1.0%	9.1%
\$75,000-100,000	4.4%	2.2%	1.7%	0.0%	0.6%	8.8%
\$100,000-125,000	4.1%	6.8%	0.7%	0.1%	0.6%	12.3%
\$125,000-150,000	1.5%	0.6%	2.4%	0.0%	0.5%	5.0%
\$150,000-200,000	1.1%	0.6%	0.4%	0.1%	0.5%	2.8%
\$200,000+	0.6%	0.4%	0.1%	0.0%	0.5%	1.7%
Total	46.6%	33.2%	12.2%	0.6%	7.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	4.4%	0.3%	1.5%	0.0%	0.4%	6.6%
\$10,000-20,000	13.1%	2.5%	2.4%	0.1%	0.8%	18.9%
\$20,000-30,000	8.7%	3.0%	0.0%	0.1%	0.7%	12.6%
\$30,000-40,000	1.2%	1.2%	2.8%	0.0%	0.4%	5.7%
\$40,000-50,000	4.4%	2.2%	0.8%	0.0%	0.8%	8.3%
\$50,000-60,000	4.4%	0.6%	0.7%	0.0%	0.6%	6.2%
\$60,000-75,000	3.7%	5.0%	0.3%	0.1%	1.0%	10.1%
\$75,000-100,000	5.5%	1.5%	2.2%	0.0%	0.6%	9.8%
\$100,000-125,000	5.1%	7.6%	1.0%	0.0%	0.7%	14.4%
\$125,000-150,000	1.7%	0.6%	0.1%	0.0%	0.4%	2.8%
\$150,000-200,000	1.4%	0.7%	0.4%	0.0%	0.6%	3.0%
\$200,000+	0.8%	0.4%	0.0%	0.0%	0.3%	1.5%
Total	54.6%	25.6%	12.2%	0.4%	7.2%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ -Person Household	Total
\$0-10,000	2.5%	2.1%	2.5%	2.7%	1.3%	11.2%
\$10,000-20,000	9.2%	6.2%	3.0%	0.3%	0.6%	19.3%
\$20,000-30,000	2.9%	1.6%	0.0%	1.3%	1.3%	7.2%
\$30,000-40,000	3.5%	1.1%	2.7%	1.7%	1.1%	10.2%
\$40,000-50,000	1.1%	2.4%	5.6%	0.4%	1.5%	11.0%
\$50,000-60,000	1.1%	1.9%	0.7%	0.7%	0.3%	4.7%
\$60,000-75,000	3.1%	5.7%	1.6%	3.8%	1.4%	15.6%
\$75,000-100,000	1.0%	1.2%	2.2%	3.4%	0.7%	8.6%
\$100,000-125,000	0.9%	1.8%	0.3%	0.5%	5.4%	8.9%
\$125,000-150,000	0.4%	0.2%	0.6%	0.0%	0.3%	1.5%
\$150,000-200,000	0.3%	0.3%	0.2%	0.1%	0.2%	1.1%
\$200,000+	0.2%	0.2%	0.1%	0.0%	0.2%	0.8%
Total	26.3%	24.8%	19.6%	15.0%	14.3%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	118	21	33	38	0	210
\$10,000-20,000	65	27	12	88	17	209
\$20,000-30,000	47	34	23	9	21	134
\$30,000-40,000	89	80	50	79	35	333
\$40,000-50,000	27	107	131	77	54	396
\$50,000-60,000	101	209	101	60	131	602
\$60,000-75,000	55	120	183	207	89	654
\$75,000-100,000	21	253	333	317	326	1,250
\$100,000-125,000	33	97	176	150	35	491
\$125,000-150,000	3	132	106	66	70	377
\$150,000-200,000	14	32	51	26	30	153
\$200,000+	1	23	4	4	13	95
Total	574	1,185	1,203	1,121	821	4,904

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	128	65	11	10	1	215
\$10,000-20,000	156	104	8	7	7	282
\$20,000-30,000	62	127	23	3	1	216
\$30,000-40,000	63	76	33	4	20	196
\$40,000-50,000	52	230	59	5	2	348
\$50,000-60,000	123	179	45	27	1	375
\$60,000-75,000	49	253	44	102	14	462
\$75,000-100,000	39	235	103	40	40	457
\$100,000-125,000	44	290	40	14	2	390
\$125,000-150,000	12	88	6	3	2	111
\$150,000-200,000	10	95	13	0	2	120
\$200,000+	7	50	6	1	7	71
Total	745	1,792	391	216	99	3,243

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	91	26	2	2	1	122
\$10,000-20,000	147	72	4	6	2	231
\$20,000-30,000	40	116	21	2	1	180
\$30,000-40,000	33	54	17	2	20	126
\$40,000-50,000	34	195	47	3	2	281
\$50,000-60,000	100	150	15	17	1	283
\$60,000-75,000	32	116	38	42	1	229
\$75,000-100,000	32	154	18	4	3	211
\$100,000-125,000	36	164	20	7	2	229
\$125,000-150,000	6	13	5	2	2	28
\$150,000-200,000	8	52	10	0	1	71
\$200,000+	4	17	1	0	0	22
Total	563	1,129	198	87	36	2,013

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	246	86	44	48	1	425
\$10,000-20,000	221	131	20	95	24	491
\$20,000-30,000	109	161	46	12	22	350
\$30,000-40,000	152	156	83	83	55	529
\$40,000-50,000	79	337	190	82	56	744
\$50,000-60,000	224	388	146	87	132	977
\$60,000-75,000	104	373	227	309	103	1,116
\$75,000-100,000	60	488	436	357	366	1,707
\$100,000-125,000	77	387	216	164	37	881
\$125,000-150,000	15	220	112	69	72	488
\$150,000-200,000	24	127	64	26	32	273
\$200,000+	8	123	10	5	20	166
Total	1,319	2,977	1,594	1,337	920	8,147

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.4%	0.4%	0.7%	0.8%	0.0%	4.3%
\$10,000-20,000	1.3%	0.6%	0.2%	1.8%	0.3%	4.3%
\$20,000-30,000	1.0%	0.7%	0.5%	0.2%	0.4%	2.7%
\$30,000-40,000	1.8%	1.6%	1.0%	1.6%	0.7%	6.8%
\$40,000-50,000	0.6%	2.2%	2.7%	1.6%	1.1%	8.1%
\$50,000-60,000	2.1%	4.3%	2.1%	1.2%	2.7%	12.3%
\$60,000-75,000	1.1%	2.4%	3.7%	4.2%	1.8%	13.3%
\$75,000-100,000	0.4%	5.2%	6.8%	6.5%	6.6%	25.5%
\$100,000-125,000	0.7%	2.0%	3.6%	3.1%	0.7%	10.0%
\$125,000-150,000	0.1%	2.7%	2.2%	1.3%	1.4%	7.7%
\$150,000-200,000	0.3%	0.7%	1.0%	0.5%	0.6%	3.1%
\$200,000+	0.0%	1.5%	0.1%	0.1%	0.3%	1.9%
Total	11.7%	24.2%	24.5%	22.9%	16.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.9%	2.0%	0.3%	0.3%	0.0%	6.6%
\$10,000-20,000	4.8%	3.2%	0.2%	0.2%	0.2%	8.7%
\$20,000-30,000	1.9%	3.9%	0.7%	0.1%	0.0%	6.7%
\$30,000-40,000	1.9%	2.3%	1.0%	0.1%	0.6%	6.0%
\$40,000-50,000	1.6%	7.1%	1.8%	0.2%	0.1%	10.7%
\$50,000-60,000	3.8%	5.5%	1.4%	0.8%	0.0%	11.6%
\$60,000-75,000	1.5%	7.8%	1.4%	3.1%	0.4%	14.2%
\$75,000-100,000	1.2%	7.2%	3.2%	1.2%	1.2%	14.1%
\$100,000-125,000	1.4%	8.9%	1.2%	0.4%	0.1%	12.0%
\$125,000-150,000	0.4%	2.7%	0.2%	0.1%	0.1%	3.4%
\$150,000-200,000	0.3%	2.9%	0.4%	0.0%	0.1%	3.7%
\$200,000+	0.2%	1.5%	0.2%	0.0%	0.2%	2.2%
Total	23.0%	55.3%	12.1%	6.7%	3.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.5%	1.3%	0.1%	0.1%	0.0%	6.1%
\$10,000-20,000	7.3%	3.6%	0.2%	0.3%	0.1%	11.5%
\$20,000-30,000	2.0%	5.8%	1.0%	0.1%	0.0%	8.9%
\$30,000-40,000	1.6%	2.7%	0.8%	0.1%	1.0%	6.3%
\$40,000-50,000	1.7%	9.7%	2.3%	0.1%	0.1%	14.0%
\$50,000-60,000	5.0%	7.5%	0.7%	0.8%	0.0%	14.1%
\$60,000-75,000	1.6%	5.8%	1.9%	2.1%	0.0%	11.4%
\$75,000-100,000	1.6%	7.7%	0.9%	0.2%	0.1%	10.5%
\$100,000-125,000	1.8%	8.1%	1.0%	0.3%	0.1%	11.4%
\$125,000-150,000	0.3%	0.6%	0.2%	0.1%	0.1%	1.4%
\$150,000-200,000	0.4%	2.6%	0.5%	0.0%	0.0%	3.5%
\$200,000+	0.2%	0.8%	0.0%	0.0%	0.0%	1.1%
Total	28.0%	56.1%	9.8%	4.3%	1.8%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.0%	1.1%	0.5%	0.6%	0.0%	5.2%
\$10,000-20,000	2.7%	1.6%	0.2%	1.2%	0.3%	6.0%
\$20,000-30,000	1.3%	2.0%	0.6%	0.1%	0.3%	4.3%
\$30,000-40,000	1.9%	1.9%	1.0%	1.0%	0.7%	6.5%
\$40,000-50,000	1.0%	4.1%	2.3%	1.0%	0.7%	9.1%
\$50,000-60,000	2.7%	4.8%	1.8%	1.1%	1.6%	12.0%
\$60,000-75,000	1.3%	4.6%	2.8%	3.8%	1.3%	13.7%
\$75,000-100,000	0.7%	6.0%	5.4%	4.4%	4.5%	21.0%
\$100,000-125,000	0.9%	4.8%	2.7%	2.0%	0.5%	10.8%
\$125,000-150,000	0.2%	2.7%	1.4%	0.8%	0.9%	6.0%
\$150,000-200,000	0.3%	1.6%	0.8%	0.3%	0.4%	3.4%
\$200,000+	0.1%	1.5%	0.1%	0.1%	0.2%	2.0%
Total	16.2%	36.5%	19.6%	16.4%	11.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	52	71	97	115	59	394
\$10,000-20,000	247	213	104	12	24	600
\$20,000-30,000	59	10	1	68	46	184
\$30,000-40,000	137	27	92	64	43	363
\$40,000-50,000	8	49	232	20	61	370
\$50,000-60,000	11	68	26	39	8	152
\$60,000-75,000	99	187	72	171	52	581
\$75,000-100,000	0	36	83	166	31	316
\$100,000-125,000	0	9	4	27	262	302
\$125,000-150,000	3	3	8	0	6	20
\$150,000-200,000	0	17	3	0	5	25
\$200,000+	2	4	3	4	3	20
Total	618	694	727	686	602	3,327

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	55	13	10	0	7	85
\$10,000-20,000	152	28	25	1	8	214
\$20,000-30,000	86	67	3	1	8	165
\$30,000-40,000	10	13	24	0	4	51
\$40,000-50,000	48	68	8	1	9	134
\$50,000-60,000	46	7	6	2	5	66
\$60,000-75,000	34	53	3	2	5	97
\$75,000-100,000	48	24	20	1	6	99
\$100,000-125,000	49	73	4	2	8	136
\$125,000-150,000	19	10	31	0	5	65
\$150,000-200,000	20	8	10	0	6	44
\$200,000+	8	2	3	0	6	22
Total	575	369	147	10	77	1,178

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	40	4	9	0	6	59
\$10,000-20,000	127	19	21	1	7	175
\$20,000-30,000	83	25	3	1	6	118
\$30,000-40,000	10	10	23	0	3	46
\$40,000-50,000	48	20	8	1	7	84
\$50,000-60,000	46	7	6	1	4	64
\$60,000-75,000	33	42	3	2	3	83
\$75,000-100,000	45	13	20	0	4	82
\$100,000-125,000	45	62	4	0	7	118
\$125,000-150,000	17	6	3	0	4	30
\$150,000-200,000	18	5	7	0	5	35
\$200,000+	7	4	3	0	3	17
Total	519	217	110	6	59	911

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	107	84	107	115	66	479
\$10,000-20,000	399	241	129	13	32	814
\$20,000-30,000	145	77	4	69	54	349
\$30,000-40,000	147	40	116	64	47	414
\$40,000-50,000	56	117	240	21	70	504
\$50,000-60,000	57	75	32	41	13	218
\$60,000-75,000	133	240	75	173	57	678
\$75,000-100,000	48	60	103	167	37	415
\$100,000-125,000	49	82	8	29	270	438
\$125,000-150,000	22	13	39	0	11	85
\$150,000-200,000	20	25	13	0	11	69
\$200,000+	10	9	8	4	11	42
Total	1,193	1,063	874	696	679	4,505

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.6%	2.1%	2.9%	3.5%	1.8%	11.8%
\$10,000-20,000	7.4%	6.4%	3.1%	0.4%	0.7%	18.0%
\$20,000-30,000	1.8%	0.3%	0.0%	2.0%	1.4%	5.5%
\$30,000-40,000	4.1%	0.8%	2.8%	1.9%	1.3%	10.9%
\$40,000-50,000	0.2%	1.5%	7.0%	0.6%	1.8%	11.1%
\$50,000-60,000	0.3%	2.0%	0.8%	1.2%	0.2%	4.6%
\$60,000-75,000	3.0%	5.6%	2.2%	5.1%	1.6%	17.5%
\$75,000-100,000	0.0%	1.1%	2.5%	5.0%	0.9%	9.5%
\$100,000-125,000	0.0%	0.3%	0.1%	0.8%	7.9%	9.1%
\$125,000-150,000	0.1%	0.1%	0.2%	0.0%	0.2%	0.6%
\$150,000-200,000	0.0%	0.5%	0.1%	0.0%	0.2%	0.8%
\$200,000+	0.1%	0.1%	0.2%	0.1%	0.2%	0.6%
Total	18.6%	20.9%	21.9%	20.6%	18.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.7%	1.1%	0.8%	0.0%	0.6%	7.2%
\$10,000-20,000	12.9%	2.4%	2.1%	0.1%	0.7%	18.2%
\$20,000-30,000	7.3%	5.7%	0.3%	0.1%	0.7%	14.0%
\$30,000-40,000	0.8%	1.1%	2.0%	0.0%	0.3%	4.3%
\$40,000-50,000	4.1%	5.8%	0.7%	0.1%	0.8%	11.4%
\$50,000-60,000	3.9%	0.6%	0.5%	0.2%	0.4%	5.6%
\$60,000-75,000	2.9%	4.5%	0.3%	0.2%	0.4%	8.2%
\$75,000-100,000	4.1%	2.0%	1.7%	0.1%	0.5%	8.4%
\$100,000-125,000	4.2%	6.2%	0.3%	0.2%	0.7%	11.5%
\$125,000-150,000	1.6%	0.8%	2.6%	0.0%	0.4%	5.5%
\$150,000-200,000	1.7%	0.7%	0.8%	0.0%	0.5%	3.7%
\$200,000+	0.7%	0.4%	0.3%	0.0%	0.5%	1.9%
Total	48.8%	31.3%	12.5%	0.8%	6.5%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.4%	0.4%	1.0%	0.0%	0.7%	6.5%
\$10,000-20,000	13.9%	2.1%	2.3%	0.1%	0.8%	19.2%
\$20,000-30,000	9.1%	2.7%	0.3%	0.1%	0.7%	13.0%
\$30,000-40,000	1.1%	1.1%	2.5%	0.0%	0.3%	5.0%
\$40,000-50,000	5.3%	2.2%	0.9%	0.1%	0.8%	9.2%
\$50,000-60,000	5.0%	0.8%	0.7%	0.1%	0.4%	7.0%
\$60,000-75,000	3.6%	4.6%	0.3%	0.2%	0.3%	9.1%
\$75,000-100,000	4.9%	1.4%	2.2%	0.0%	0.4%	9.0%
\$100,000-125,000	4.9%	6.8%	0.4%	0.0%	0.8%	13.0%
\$125,000-150,000	1.9%	0.7%	0.3%	0.0%	0.4%	3.3%
\$150,000-200,000	2.0%	0.5%	0.8%	0.0%	0.5%	3.8%
\$200,000+	0.8%	0.4%	0.3%	0.0%	0.3%	1.9%
Total	57.0%	23.8%	12.1%	0.7%	6.5%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.4%	1.9%	2.4%	2.6%	1.5%	10.6%
\$10,000-20,000	8.9%	5.3%	2.9%	0.3%	0.7%	18.1%
\$20,000-30,000	3.2%	1.7%	0.1%	1.5%	1.2%	7.7%
\$30,000-40,000	3.3%	0.9%	2.6%	1.4%	1.0%	9.2%
\$40,000-50,000	1.2%	2.6%	5.3%	0.5%	1.6%	11.2%
\$50,000-60,000	1.3%	1.7%	0.7%	0.9%	0.3%	4.8%
\$60,000-75,000	3.0%	5.3%	1.7%	3.8%	1.3%	15.0%
\$75,000-100,000	1.1%	1.3%	2.3%	3.7%	0.8%	9.2%
\$100,000-125,000	1.1%	1.8%	0.2%	0.6%	6.0%	9.7%
\$125,000-150,000	0.5%	0.3%	0.9%	0.0%	0.2%	1.9%
\$150,000-200,000	0.4%	0.6%	0.3%	0.0%	0.2%	1.5%
\$200,000+	0.2%	0.2%	0.2%	0.1%	0.2%	0.9%
Total	26.5%	23.6%	19.4%	15.4%	15.1%	100.0%



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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	106	18	26	39	0	189
\$10,000-20,000	60	20	10	92	19	201
\$20,000-30,000	50	30	28	8	19	135
\$30,000-40,000	72	71	41	61	29	274
\$40,000-50,000	25	88	118	62	45	338
\$50,000-60,000	100	189	93	61	130	573
\$60,000-75,000	48	115	176	196	86	621
\$75,000-100,000	23	243	328	327	351	1,272
\$100,000-125,000	29	103	196	156	32	516
\$125,000-150,000	3	154	146	99	80	482
\$150,000-200,000	28	38	55	30	41	192
\$200,000+	3	24	4	5	19	125
Total	547	1,163	1,221	1,136	851	4,918

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	155	65	11	9	1	241
\$10,000-20,000	164	96	10	5	6	281
\$20,000-30,000	89	143	24	2	2	260
\$30,000-40,000	59	73	34	2	15	183
\$40,000-50,000	48	239	51	7	2	347
\$50,000-60,000	121	214	51	30	1	417
\$60,000-75,000	55	271	51	105	15	497
\$75,000-100,000	40	264	115	45	50	514
\$100,000-125,000	59	345	50	17	3	474
\$125,000-150,000	20	122	13	2	2	159
\$150,000-200,000	17	134	17	1	7	176
\$200,000+	13	77	8	3	13	114
Total	840	2,043	435	228	117	3,663

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	119	22	2	1	0	144
\$10,000-20,000	156	70	5	4	2	237
\$20,000-30,000	64	133	22	1	2	222
\$30,000-40,000	33	50	19	1	15	118
\$40,000-50,000	32	206	45	4	2	289
\$50,000-60,000	100	185	19	18	1	323
\$60,000-75,000	39	132	44	39	1	255
\$75,000-100,000	35	179	19	8	4	245
\$100,000-125,000	53	199	29	9	3	293
\$125,000-150,000	9	20	10	0	2	41
\$150,000-200,000	12	77	13	1	3	106
\$200,000+	6	27	2	1	1	37
Total	658	1,300	229	87	36	2,310

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	261	83	37	48	1	430
\$10,000-20,000	224	116	20	97	25	482
\$20,000-30,000	139	173	52	10	21	395
\$30,000-40,000	131	144	75	63	44	457
\$40,000-50,000	73	327	169	69	47	685
\$50,000-60,000	221	403	144	91	131	990
\$60,000-75,000	103	386	227	301	101	1,118
\$75,000-100,000	63	507	443	372	401	1,786
\$100,000-125,000	88	448	246	173	35	990
\$125,000-150,000	23	276	159	101	82	641
\$150,000-200,000	45	172	72	31	48	368
\$200,000+	16	171	12	8	32	239
Total	1,387	3,206	1,656	1,364	968	8,581



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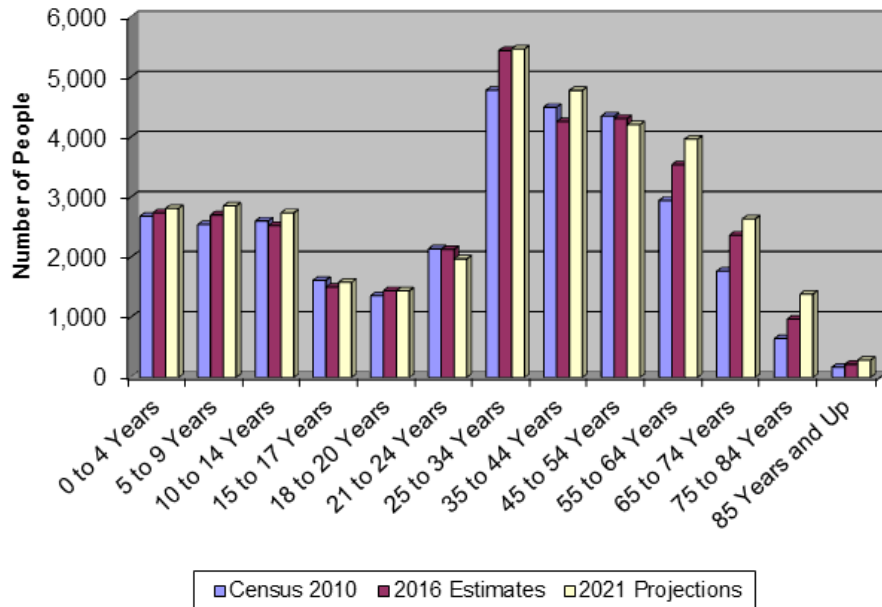
Percent OwnerHouseholds						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.2%	0.4%	0.5%	0.8%	0.0%	3.8%
\$10,000-20,000	1.2%	0.4%	0.2%	1.9%	0.4%	4.1%
\$20,000-30,000	1.0%	0.6%	0.6%	0.2%	0.4%	2.7%
\$30,000-40,000	1.5%	1.4%	0.8%	1.2%	0.6%	5.6%
\$40,000-50,000	0.5%	1.8%	2.4%	1.3%	0.9%	6.9%
\$50,000-60,000	2.0%	3.8%	1.9%	1.2%	2.6%	11.7%
\$60,000-75,000	1.0%	2.3%	3.6%	4.0%	1.7%	12.6%
\$75,000-100,000	0.5%	4.9%	6.7%	6.6%	7.1%	25.9%
\$100,000-125,000	0.6%	2.1%	4.0%	3.2%	0.7%	10.5%
\$125,000-150,000	0.1%	3.1%	3.0%	2.0%	1.6%	9.8%
\$150,000-200,000	0.6%	0.8%	1.1%	0.6%	0.8%	3.9%
\$200,000+	0.1%	1.8%	0.1%	0.1%	0.4%	2.5%
Total	11.1%	23.6%	24.8%	23.1%	17.3%	100.0%

Percent OwnerHouseholds						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.2%	1.8%	0.3%	0.2%	0.0%	6.6%
\$10,000-20,000	4.5%	2.6%	0.3%	0.1%	0.2%	7.7%
\$20,000-30,000	2.4%	3.9%	0.7%	0.1%	0.1%	7.1%
\$30,000-40,000	1.6%	2.0%	0.9%	0.1%	0.4%	5.0%
\$40,000-50,000	1.3%	6.5%	1.4%	0.2%	0.1%	9.5%
\$50,000-60,000	3.3%	5.8%	1.4%	0.8%	0.0%	11.4%
\$60,000-75,000	1.5%	7.4%	1.4%	2.9%	0.4%	13.6%
\$75,000-100,000	1.1%	7.2%	3.1%	1.2%	1.4%	14.0%
\$100,000-125,000	1.6%	9.4%	1.4%	0.5%	0.1%	12.9%
\$125,000-150,000	0.5%	3.3%	0.4%	0.1%	0.1%	4.3%
\$150,000-200,000	0.5%	3.7%	0.5%	0.0%	0.2%	4.8%
\$200,000+	0.4%	2.1%	0.2%	0.1%	0.4%	3.1%
Total	22.9%	55.8%	11.9%	6.2%	3.2%	100.0%

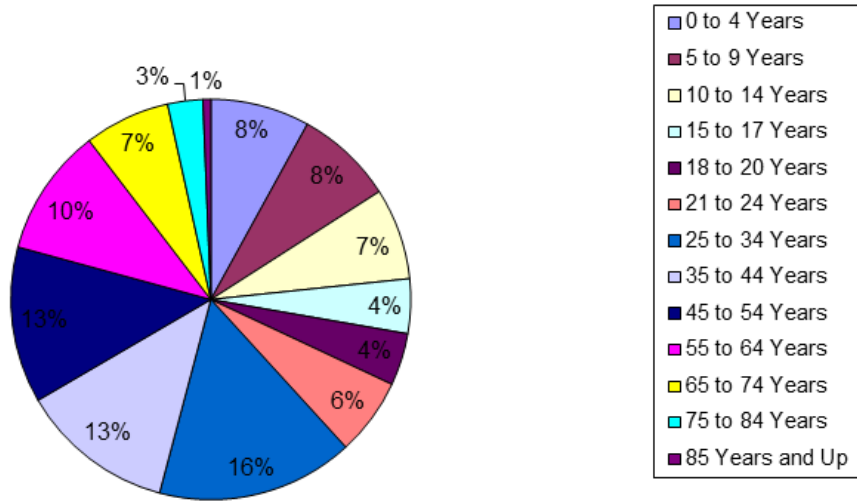
Percent OwnerHouseholds						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.2%	1.0%	0.1%	0.0%	0.0%	6.2%
\$10,000-20,000	6.8%	3.0%	0.2%	0.2%	0.1%	10.3%
\$20,000-30,000	2.8%	5.8%	1.0%	0.0%	0.1%	9.6%
\$30,000-40,000	1.4%	2.2%	0.8%	0.0%	0.6%	5.1%
\$40,000-50,000	1.4%	8.9%	1.9%	0.2%	0.1%	12.5%
\$50,000-60,000	4.3%	8.0%	0.8%	0.8%	0.0%	14.0%
\$60,000-75,000	1.7%	5.7%	1.9%	1.7%	0.0%	11.0%
\$75,000-100,000	1.5%	7.7%	0.8%	0.3%	0.2%	10.6%
\$100,000-125,000	2.3%	8.6%	1.3%	0.4%	0.1%	12.7%
\$125,000-150,000	0.4%	0.9%	0.4%	0.0%	0.1%	1.8%
\$150,000-200,000	0.5%	3.3%	0.6%	0.0%	0.1%	4.6%
\$200,000+	0.3%	1.2%	0.1%	0.0%	0.0%	1.6%
Total	28.5%	56.3%	9.9%	3.8%	1.6%	100.0%

Percent OwnerHouseholds						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.0%	1.0%	0.4%	0.6%	0.0%	5.0%
\$10,000-20,000	2.6%	1.4%	0.2%	1.1%	0.3%	5.6%
\$20,000-30,000	1.6%	2.0%	0.6%	0.1%	0.2%	4.6%
\$30,000-40,000	1.5%	1.7%	0.9%	0.7%	0.5%	5.3%
\$40,000-50,000	0.9%	3.8%	2.0%	0.8%	0.5%	8.0%
\$50,000-60,000	2.6%	4.7%	1.7%	1.1%	1.5%	11.5%
\$60,000-75,000	1.2%	4.5%	2.6%	3.5%	1.2%	13.0%
\$75,000-100,000	0.7%	5.9%	5.2%	4.3%	4.7%	20.8%
\$100,000-125,000	1.0%	5.2%	2.9%	2.0%	0.4%	11.5%
\$125,000-150,000	0.3%	3.2%	1.9%	1.2%	1.0%	7.5%
\$150,000-200,000	0.5%	2.0%	0.8%	0.4%	0.6%	4.3%
\$200,000+	0.2%	2.0%	0.1%	0.1%	0.4%	2.8%
Total	16.2%	37.4%	19.3%	15.9%	11.3%	100.0%

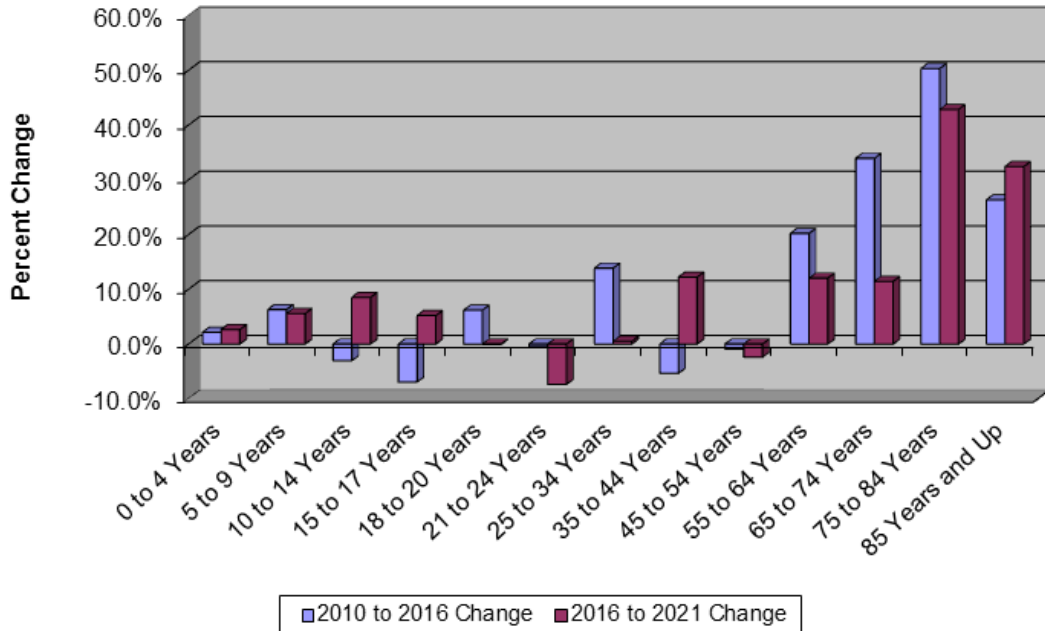
Population by Age



2016 Population by Age Market Area



Population Change by Age Market Area



POPULATION DATA

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Population by Age & Sex Market Area											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	1,366	1,318	2,684	0 to 4 Years	1,382	1,359	2,741	0 to 4 Years	1,429	1,384	2,813
5 to 9 Years	1,330	1,215	2,545	5 to 9 Years	1,394	1,311	2,705	5 to 9 Years	1,455	1,400	2,855
10 to 14 Years	1,322	1,283	2,605	10 to 14 Years	1,293	1,233	2,526	10 to 14 Years	1,407	1,334	2,741
15 to 17 Years	820	797	1,617	15 to 17 Years	779	726	1,505	15 to 17 Years	810	773	1,583
18 to 20 Years	641	719	1,360	18 to 20 Years	765	679	1,444	18 to 20 Years	752	691	1,443
21 to 24 Years	1,090	1,050	2,140	21 to 24 Years	1,148	982	2,130	21 to 24 Years	1,039	934	1,973
25 to 34 Years	2,407	2,373	4,780	25 to 34 Years	2,765	2,677	5,442	25 to 34 Years	2,818	2,651	5,469
35 to 44 Years	2,155	2,343	4,498	35 to 44 Years	2,059	2,199	4,258	35 to 44 Years	2,401	2,377	4,778
45 to 54 Years	2,066	2,286	4,352	45 to 54 Years	2,071	2,240	4,311	45 to 54 Years	2,009	2,199	4,208
55 to 64 Years	1,412	1,534	2,946	55 to 64 Years	1,666	1,875	3,541	55 to 64 Years	1,858	2,109	3,967
65 to 74 Years	867	902	1,769	65 to 74 Years	1,120	1,249	2,369	65 to 74 Years	1,215	1,425	2,640
75 to 84 Years	314	332	646	75 to 84 Years	465	506	971	75 to 84 Years	640	747	1,387
85 Years and Up	48	123	171	85 Years and Up	82	134	216	85 Years and Up	116	170	286
Total	15,838	16,275	32,113	Total	16,989	17,170	34,159	Total	17,949	18,194	36,143
62+ Years	n/a	n/a	3,441	62+ Years	n/a	n/a	4,456	62+ Years	n/a	n/a	5,402
Median Age:		30.8		Median Age:		31.7		Median Age:		32.7	

Source: Nielsen Claritas, Ribbon Demographics

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

POPULATION DATA

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Nielsen Claritas

Percent Population by Age & Sex Market Area											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.3%	4.1%	8.4%	0 to 4 Years	4.0%	4.0%	8.0%	0 to 4 Years	4.0%	3.8%	7.8%
5 to 9 Years	4.1%	3.8%	7.9%	5 to 9 Years	4.1%	3.8%	7.9%	5 to 9 Years	4.0%	3.9%	7.9%
10 to 14 Years	4.1%	4.0%	8.1%	10 to 14 Years	3.8%	3.6%	7.4%	10 to 14 Years	3.9%	3.7%	7.6%
15 to 17 Years	2.6%	2.5%	5.0%	15 to 17 Years	2.3%	2.1%	4.4%	15 to 17 Years	2.2%	2.1%	4.4%
18 to 20 Years	2.0%	2.2%	4.2%	18 to 20 Years	2.2%	2.0%	4.2%	18 to 20 Years	2.1%	1.9%	4.0%
21 to 24 Years	3.4%	3.3%	6.7%	21 to 24 Years	3.4%	2.9%	6.2%	21 to 24 Years	2.9%	2.6%	5.5%
25 to 34 Years	7.5%	7.4%	14.9%	25 to 34 Years	8.1%	7.8%	15.9%	25 to 34 Years	7.8%	7.3%	15.1%
35 to 44 Years	6.7%	7.3%	14.0%	35 to 44 Years	6.0%	6.4%	12.5%	35 to 44 Years	6.6%	6.6%	13.2%
45 to 54 Years	6.4%	7.1%	13.6%	45 to 54 Years	6.1%	6.6%	12.6%	45 to 54 Years	5.6%	6.1%	11.6%
55 to 64 Years	4.4%	4.8%	9.2%	55 to 64 Years	4.9%	5.5%	10.4%	55 to 64 Years	5.1%	5.8%	11.0%
65 to 74 Years	2.7%	2.8%	5.5%	65 to 74 Years	3.3%	3.7%	6.9%	65 to 74 Years	3.4%	3.9%	7.3%
75 to 84 Years	1.0%	1.0%	2.0%	75 to 84 Years	1.4%	1.5%	2.8%	75 to 84 Years	1.8%	2.1%	3.8%
85 Years and Up	0.1%	0.4%	0.5%	85 Years and Up	0.2%	0.4%	0.6%	85 Years and Up	0.3%	0.5%	0.8%
Total	49.3%	50.7%	100.0%	Total	49.7%	50.3%	100.0%	Total	49.7%	50.3%	100.0%
62+ Years	n/a	n/a	10.7%	62+ Years	n/a	n/a	13.0%	62+ Years	n/a	n/a	14.9%

Source: Nielsen Claritas; Ribbon Demographics

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

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Changes in Population by Age & Sex Market Area									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	16	41	57	2.1%	0 to 4 Years	47	25	72	2.6%
5 to 9 Years	64	96	160	6.3%	5 to 9 Years	61	89	150	5.5%
10 to 14 Years	-29	-50	-79	-3.0%	10 to 14 Years	114	101	215	8.5%
15 to 17 Years	-41	-71	-112	-6.9%	15 to 17 Years	31	47	78	5.2%
18 to 20 Years	124	-40	84	6.2%	18 to 20 Years	-13	12	-1	-0.1%
21 to 24 Years	58	-68	-10	-0.5%	21 to 24 Years	-109	-48	-157	-7.4%
25 to 34 Years	358	304	662	13.8%	25 to 34 Years	53	-26	27	0.5%
35 to 44 Years	-96	-144	-240	-5.3%	35 to 44 Years	342	178	520	12.2%
45 to 54 Years	5	-46	-41	-0.9%	45 to 54 Years	-62	-41	-103	-2.4%
55 to 64 Years	254	341	595	20.2%	55 to 64 Years	192	234	426	12.0%
65 to 74 Years	253	347	600	33.9%	65 to 74 Years	95	176	271	11.4%
75 to 84 Years	151	174	325	50.3%	75 to 84 Years	175	241	416	42.8%
85 Years and Up	34	11	45	26.3%	85 Years and Up	34	36	70	32.4%
Total	1,151	895	2,046	6.4%	Total	960	1,024	1,984	5.8%
62+ Years	n/a	n/a	1,015	29.5%	62+ Years	n/a	n/a	946	21.2%

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
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Tel: 916-880-1644

ADDENDUM G

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OVERVIEW	Multifamily and commercial experience specializing in work for private contractors, the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program.
ACCREDITATIONS	Georgia State Certified General Real Estate Appraiser License No. GACG306823
EMPLOYMENT	Gill Group, Inc. 2015-Present Specializing in multi-family market studies, appraisals, and physical inspections. Adamson Real Estate Advisors 2013-2015 Performed duties regarding commercial real estate appraisals under the guidance of an MAI. Engaged in the appraisals of lots, large tract vacant land, office, multi-family, retail, flex-industrial properties.
EDUCATION	State University of New York Plattsburgh, NY
EXPERIENCE (2005 To Present)	Provider of appraisals for HUD, Public Housing Authorities, Property Management Companies, Non-Profit Entities, For-Profit Entities, Commercial Property Chains, Banks and Lenders everywhere.
ADDITIONAL EDUCATION	Appraisal Principles, AREA* – 09/2005 Appraisal Applications, AREA*- 10/2005 15-HR National USPAP, AREA*-10/2005 Appraisal Techniques, AREA*- 06/2006 Residential Sales Comparison & Income Approach Part 1, AREA*-04/2008 Residential Sales Comparison & Income Approach Part 2, AREA*-04/2008 Residential Market Analysis and Highest and Best Use, Career Webschool-05/2008 Residential Appraisers Site Valuation and Cost Approach, Career Webschool-05/2008 Advanced Residential Applications and Case Studies, McKissock LP-07/2009 Statistics, Modeling, and Finance, McKissock LP-08/2009 Appraisal Subject Matter Electives, McKissock LP-07/2009 2010-2011 7hr USPAP Update, Career Webschool-10/2009 Appraising FHA Today, McKissock LP-10/10 Introduction to the Uniform Dataset, McKissock LP-08/11 REO & Foreclosure Properties, McKissock LP-09/11 2-4 Family Finesse, McKissock LP-11/12 Even Odder: More Oddball Appraisals, McKissock LP-11/12 2014-2015 7-Hour National USPAP Update, Georgia Appraiser School, LLC-10/13 Income Capitalization Overview, Career Webschool-10/13 General Report Writing and Case Studies, McKissock LP-03-14 General Appraiser Income Approach, McKissock LP, 05-14 General Appraiser Site Valuation and Cost Approach, McKissock LP, 05-14 General Appraiser Sales Comparison Approach, McKissock LP, 05-14 <i>* Americas Real Estate Academy</i>