

**Need and Demand Analysis For
Sawgrass Cove Apartments
534 McIntosh Road
Darien, Georgia 31305**

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

Effective Date
May 10, 2016

Date of Report
May 12, 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 with the word "Group" below it. The "G" is significantly larger and more prominent than the other text.
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May 12, 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 Sawgrass Cove Apartments according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by the Hallmark Companies, Inc. The subject is located at 534 McIntosh Road, Darien, Georgia. The site is improved with eleven one-story garden-style buildings containing 50 Low Income Housing Tax Credit units designed for families, one non-revenue unit and an accessory building. The subject also contains asphalt parking. The total site size is approximately 8.87 acres, or 386,377 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 May 10, 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, the Hallmark Companies, Inc., 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

TABLE OF CONTENTS

Title Page 1
Letter of Transmittal 2
Table of Contents 3-4
Certification 5
Identity of Interest 6-7
NCHMA Member Certification 8

PART I: EXECUTIVE SUMMARY

Executive Summary 10-15
Executive Summary Table 16

PART II: PROJECT DESCRIPTION

General Project Information 18-20

PART III: SITE EVALUATION

Location & Site Characteristics 22-24
Subject Photos 25-40
Location Map 41
Vicinity Map 42
Community Service Legend 43-45
Community Service Map 46
Subsidized/Restricted Legend 47
Subsidized/Restricted Map 48

PART IV: MARKET AREA

Delineation of Market Area 50-54
Primary Market Area Map 55

PART V: COMMUNITY DEMOGRAPHIC DATA

POPULATION

Population Household Trends and Analysis 57-59

HOUSEHOLDS

Tenure 59-62
Household Income Trends and Analysis 62-64

PART VI: EMPLOYMENT TREND

EMPLOYMENT

Labor Force and Employment Trends 66-68
Major Employers 68
Place of Work Employment Data 69-71
Employment Outside the County 72

PART VII: PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

Household Income Trends 74
Sources of Demand 74
Eligible Households 75
New & Pipeline Units 76
Capture Rate 76-77

PART VIII: EXISTING RENTAL HOUSING STOCK

Comparable Properties 79-92
Vacancy Data 93
Existing Housing Map Legend 94
Existing Housing Map 95-96
Additional Developments 97
Comparable Comparisons 98
Evaluation of the Rehabilitated Development 99-100
Rent Grid Analysis 101-107
Housing Profile 108-110

PART IX: ABSORPTION & STABILIZATION RATES 112

PART X: INTERVIEWS 114

PART XI: RECOMMENDATIONS AND CONCLUSIONS

Recommendations and Conclusions 116-118
Certification 119

ADDENDUM

Market Study Index A
Market Study Terminology B
Subject Data C
Flood Zone Determination D
Google Satellite Photograph E
Ribbon Demographics F
Experience and Qualifications G

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 Darien.

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 12, 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 12, 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 12, 2016

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 51-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, Sawgrass Cove Apartments, is an existing 50 revenue units and one non-revenue unit development designed for families. The site is located at 534 McIntosh Road, Darien, McIntosh County, Georgia, 31305. McIntosh Road is located east of Interstate 95.

The existing development contains eleven one-story garden-style buildings. The property is 100 percent occupied. The property contains 18 one-bedroom/one-bath units with 616 square feet for a total of 11,088 square feet and 32 two-bedroom/one-bath units with 771 square feet for a total of 24,672 square feet. The property contain one two-bedroom/one-bath non-revenue unit that is 894 square feet. The total net rentable area is 35,760 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.	% of	Maximum	Gross	Utility	Net Rent
1/1 (50%)	4	616	50%	\$499	\$282	\$133	\$149
1/1 (60%)	14	616	60%	\$599	\$595	\$133	\$462
2/1 (50%)	7	771	50%	\$600	\$313	\$178	\$135
2/1 (60%)	25	771	60%	\$720	\$715	\$178	\$537
2/1 (non-revenue)	1	894	N/A	N/A	N/A	N/A	N/A

The subject is currently a Rural Development property, with Rental Assistance for 25 units. After rehabilitation it will also be Low Income Housing Tax Credit with all units set at 50 and 60 percent of the area median income. Unit amenities include a refrigerator, range/oven, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closets, safety bars, exterior storage and patios. After rehabilitation, units will also include dishwashers, microwaves, garbage disposals and ceiling fans. Project amenities include a laundry facility, security patrol, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, business center, playground, covered picnic area, outdoor smoking pavilion, outdoor seating, and a gazebo. The subject’s unit mix and project amenities will be similar to superior to most surveyed comparables.

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

The subject property's proposed net rents are lower than the market rents of \$840 for the one-bedroom units and \$920 for the two-bedroom units.

Site Description/Evaluation

The subject is located at 534 McIntosh Road, and contains approximately 8.87 acres. The subject property is currently zoned R-2, 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 is 80 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 30 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. The remaining 20 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 McIntosh County. The primary market area has the following boundaries: North – Liberty County; East – Atlantic Ocean; South – Glynn and Wayne Counties; and West – Long County. The northern boundary is approximately 21.9 miles from the subject, and the southern boundary is approximately 3.1 miles from the subject. The western boundary is approximately 20.5 miles from the subject, and the eastern boundary is approximately 10.5 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2016, the population in this market area had decreased by 0.4 percent to 14,269. It is projected that between 2016 and 2018, population in the market area will increase 0.8 percent to 14,382. It is projected that between 2018 and 2021, population in the market area will increase 2.0 percent to 14,551.

Between 2000 and 2010, the market area gained approximately 177 households per year. The market area is projected to gain 76 households between 2016 and 2018. The market area is projected to

continue to gain 115 households between 2018 and 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, one-bedroom units range from \$360 to \$825 and two-bedroom units range from \$465 to \$1,105 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes between \$9,669 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 43.7 percent of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$20,400 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 6.9 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$10,731 and \$24,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 25.8 percent of the primary market area tenants are within this range.

Households who have two to three persons and annual incomes between \$24,514 and \$28,800 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 5.8 percent of the primary market area tenants are within this range.

According to www.realtytrac.com, there are currently 29 properties for sale that are foreclosures within the subject's zip code. In March, the number of properties that received a foreclosure filing in 31305 were the same as the previous month and the same as the prior year. The City of Darien foreclosure rate is 1 in every 3,376 housing units. McIntosh County foreclosure rate is 1 in 4,362. Therefore, it appears that the foreclosure rate in the city has been stable. 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 construction; 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 McIntosh County has been increasing an average of 1.0 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 McIntosh County has fluctuated from 4.1 percent to 10.7 percent over the past 10 years. These fluctuations are in line with the unemployment rates for McIntosh County and the State of Georgia.

There have not any business closures openings within the past two years in Darien and McIntosh County. Overall, it is believed that the economy of Darien 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
1/1 (50%)	\$282	\$9,669	\$21,300	43.7%	573
1/1 (60%)	\$595	\$20,400	\$25,560	6.9%	91
2/1 (50%)	\$313	\$10,731	\$24,000	25.8%	338
2/1 (60%)	\$715	\$24,514	\$28,800	5.8%	75
All Units (50%)	\$282	\$9,669	\$24,000	47.4%	621
All Units (60%)	\$595	\$20,400	\$28,800	11.3%	148
Total Units		\$9,669	\$28,800	53.8%	705

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	1 BR/ 1 BA	\$9,669 to \$21,300	0	222	0	222	0.0%	N/A	\$680	N/A	\$149
	2 BR/ 1 BA	\$10,731 to \$24,000	0	14	0	14	0.0%	N/A	\$783	N/A	\$135
	All Units @ 50%	\$9,669 to \$24,000	0	227	0	227	0.0%	N/A	\$680-\$783	N/A	\$135-\$149
60% AMI	1 BR/ 1 BA	\$20,400 to \$25,560	0	10	0	10	0.0%	N/A	\$680	N/A	\$462
	2 BR/ 1 BA	\$24,514 to \$28,800	0	4	0	4	0.0%	N/A	\$783	N/A	\$537
	All Units @ 60%	\$20,400 to \$28,800	0	8	0	8	0.0%	N/A	\$680-\$783	N/A	\$462-\$537
	Total Units	\$9,669 to \$40,320	0	110	0	110	0.0%	N/A	\$680-\$783	N/A	\$135-\$537

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 45.5 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 100 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 Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement 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 7 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 22 vacant units at the time of the survey out of 857 surveyed, for an overall vacancy rate of 2.6 percent. The amenities of these comparables are relatively similar to superior 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 \$640 for the one-bedroom units and \$720 for the two-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 50 one- and two-bedroom revenue units and one non-revenue unit that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

Conclusion

The overall capture rate for the proposed development is reasonable for the tax credit units. The property is currently applying for Low Income Housing Tax Credits. The capture rate was figured by unit size. The capture rates for the vacant units are within the acceptable range. It is believed that the subject is a viable development.

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Sawgrass Cove Apartments
Location: 534 McIntosh Road
Darien, McIntosh County, Georgia 31305

Project Type: Family

Construction Type: Existing Rehab Development

Developer: Hallmark Development Services, LLC

The existing development contains eleven one- and two-story garden-style buildings containing 50 revenue units and one non-revenue unit with brick exterior. The property contains 18 one-bedroom/one-bath units containing 616 square feet for a total of 11,088 square feet and 32 two-bedroom/one-bath units containing 771 square feet for a total of 24,672 square feet. The total net rentable area is 35,760 square feet. The property also contains one two-bedroom/one-bath unit non-revenue unit containing 894 square feet.

Project Design

The subject contains eleven one- and two-story garden-style buildings containing 50 revenue units and one non-revenue unit with brick exterior and one accessory building.

Unit Features, Project Amenities and Services

Unit amenities include a refrigerator, range/oven, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closets, safety bars, exterior storage and patios. After rehabilitation, units will also include dishwashers, microwaves, garbage disposals and ceiling fans. Project amenities include a laundry facility, security patrol, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, business center, playground, covered picnic area, outdoor smoking pavilion, outdoor seating, and a gazebo. The subject's unit mix and project amenities will be similar to superior to most surveyed comparables.

Parking

The subject contains an open asphalt parking lot.

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	Tenant
Trash Collection	N/A	Tenant

Unit Mix, Size and Rent Structure

The subject currently contains 51 total units, 50 revenue and one non-revenue and is 100 percent occupied. 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
1/1	18	616	\$405	\$133
2/1	32	771	\$437	\$178
2/1 (non-revenue)	1	894	N/A	N/A
	51			

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.	% of	Maximum	Gross	Utility	Net Rent
1/1 (50%)	4	616	50%	\$499	\$282	\$133	\$149
1/1 (60%)	14	616	60%	\$599	\$595	\$133	\$462
2/1 (50%)	7	771	50%	\$600	\$313	\$178	\$135
2/1 (60%)	25	771	60%	\$720	\$715	\$178	\$537
2/1 (non-revenue)	1	894	N/A	N/A	N/A	N/A	N/A

The subject is currently a Rural Development property with Rental Assistance for 25 units. It will continue to be Rural Development and after rehabilitation become 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 two persons and annual incomes between \$9,669 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 43.7 percent of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$20,400 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 6.9 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$10,731 and \$24,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 25.8 percent of the primary market area tenants are within this range.

Households who have two to three persons and annual incomes between \$24,514 and \$28,800 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 5.8 percent of the primary market area tenants are within this range.

LIHTC INCOME LIMITS		
Person in Households	50%	60%
1	\$18,650	\$22,380
2	\$21,300	\$25,560
3	\$24,000	\$28,800
4	\$26,650	\$31,980
5	\$28,800	\$34,560
6	\$30,900	\$37,080

Source: HUD

Rehabilitation

The rehabilitation is anticipated to begin June 2017 and end in June 2018.

PART III:
SITE EVALUATION

SITE EVALUATION

Site Inspector: David Warren

Project Location

The subject is located at 534 McIntosh Road in the eastern portion of the City of Darien, Georgia. North Gross Road is located east of Interstate 95.

Site Characteristics

The subject neighborhood is comprised primarily of single-family residences and is 80 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 30 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. The remaining 20 percent is vacant land. The area is mostly suburban.

Zoning

According to McIntosh County Building and Zoning Department, the subject is zoned R-2, Multi-Family District. The subject is a legal, conforming use. Therefore, it is unlikely that a zoning change will occur. The subject appears to meet site and setback requirements and appears to conform to the current zoning restrictions. The subject could be re-built if it were destroyed. Since there are no obvious conflicts between the subject property and the zoning of the property, there is no negative impact on the market value by the zoning classification.

Surrounding Land Uses

The neighborhood is comprised primarily of single-family residences. Single-family residences are located north of the site. A place of worship and vacant land are located south of the site. Single-family residences are located east and west of the subject.

Developments

Existing developments within the market area include Doyle Village Apartments and Blount Crossing Apartments. Blount Crossing Apartments is a Low Income Housing Tax Credit property that targets families and would directly compete with the subject. The property was built in 2003 and is currently stabilized; therefore, will not be negatively impacted by the subject. Doyle Village Apartments is a Rural Development and Low Income Housing Tax Credit property that targets seniors and would not directly compete with the subject; however, was included for the purposes of this report.

Schools

According to www.neighborhoodscout.com, the subject is served by the McIntosh County School District. The district has four schools for grades pre-kindergarten through high school. There are 1,661 students enrolled in the district. Schools in the district include McIntosh Academy, McIntosh County Middle School, Oak Grove Intermediate School and Todd Grant Elementary School.

Transportation

Major highways in the County of McIntosh include Interstate 95, U.S. Route 17, State Routes 25, 57, 99, 251, and 405. Brunswick Golden Isles Airport is approximately 12 miles away in Brunswick.

Health Services

Southeast Georgia Health System Brunswick Campus is a health care facility located in Brunswick, approximately 18 miles from Darien that serves the residents of the city and the surrounding area.

Parks and Recreational Opportunities

Darien and McIntosh County offer several recreational opportunities, including Barrington Park, Bellville Ramp, Champney River Park, Lions Club Park, South Newport Park, White Chimney, Altamaha Coastal Tours, Ansley-Hodges M.A.R.S.H Project and Nature Trail, Blackbeard Island Wilderness Refuge, Butlers Island, Darien Waterfront Park, Harris Neck National Wildlife Refuge, Rhett's Island, Sapelo Island National Estuarine Research Reserve, Sapelo Island Visitors Center and Darien Scenic By-Way.

Crime

According to www.neighborhoodscout.com, the crime index for the subject neighborhood is 44. There are 44 total crimes annually in the neighborhood, 4 of which are violent crimes and 40 of which are property crimes. The annual violent crime rate is 2.10 per 1,000 residents, while the property crime rate is 21.02 per 1,000 residents. The total annual crime rate is 23.12 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 1 in 476 which is lower than for the state which is 1 in 273. The chances of becoming a victim of a property crime are 1 in 1 in 48 which is lower than the rate for the state which is 1 in 30.

Visibility/Access

The subject property is located at 534 McIntosh Road which connects to Georgia Highway 99. Georgia Highway 99 then connects to North Way. North Way then connects to Georgia 251 which 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 not provided to the analyst with this assignment. No environmental hazards were observed on the site on the date of the inspection.

Community and Site Strengths and Weaknesses

Strengths – The site is located near a major thoroughfare which provides it with 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.

Subject Photos



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 Exterior



View of Leasing Office/Laundry Facility



View of Laundry Facility



View of Laundry Facility



View of Leasing Office



View of Maintenance Storage



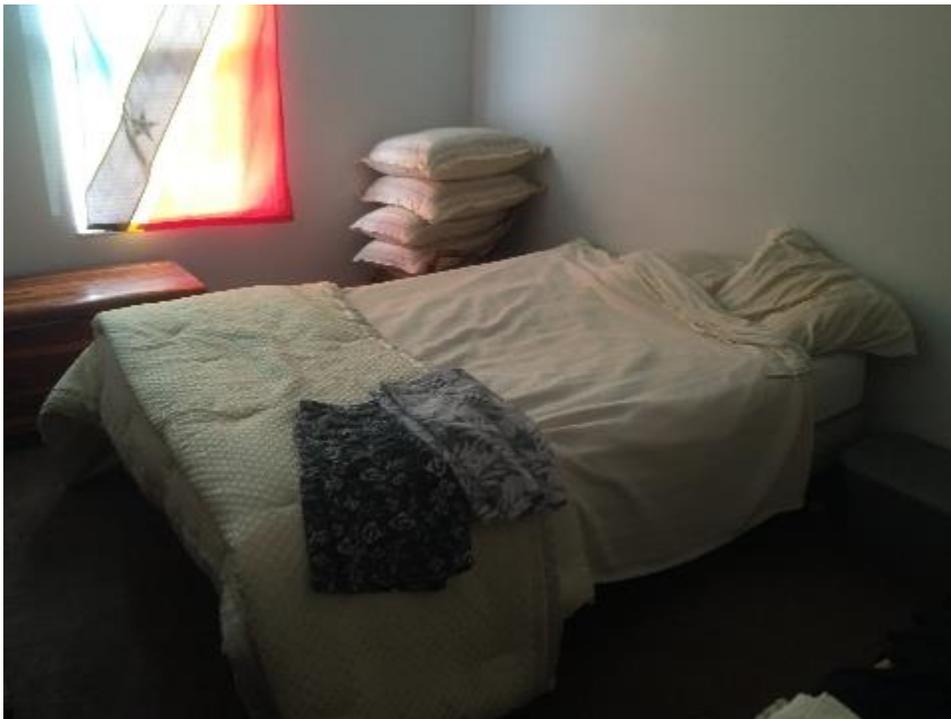
View of Maintenance Storage



View of Living Area - One-Bedroom Unit



View of Kitchen - One-Bedroom Unit



View of Bedroom - One-Bedroom Unit



View of Bath - One-Bedroom Unit



View of Living Area - Two-Bedroom Unit



View of Kitchen - Two-Bedroom Unit



View of Kitchen - Two-Bedroom Unit



View of Dining Area - Two-Bedroom Unit



View of Laundry Area - Two-Bedroom Unit



View of Bedroom - Two-Bedroom Unit



View of Bath - Two-Bedroom Unit



View to the North



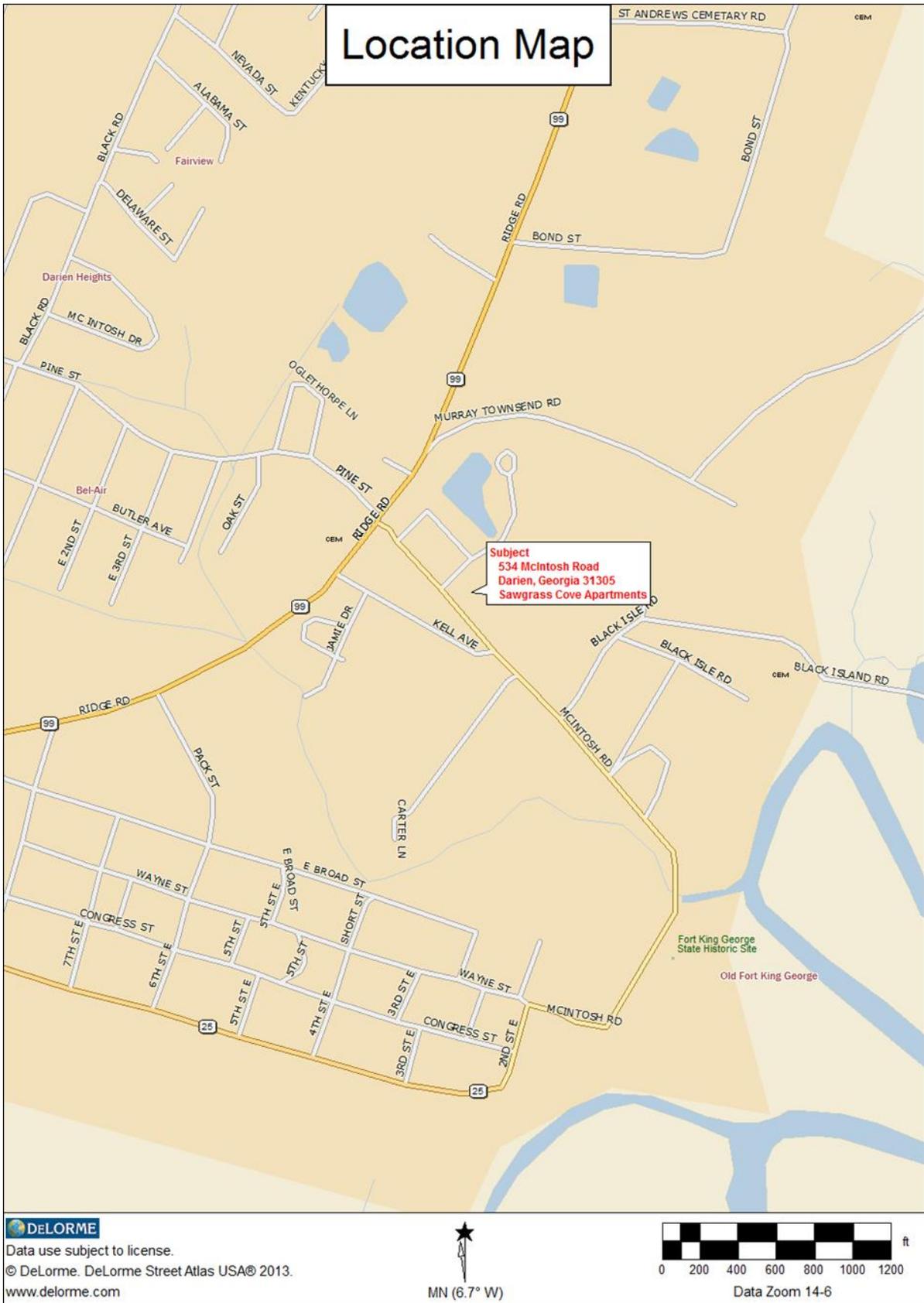
View to the South

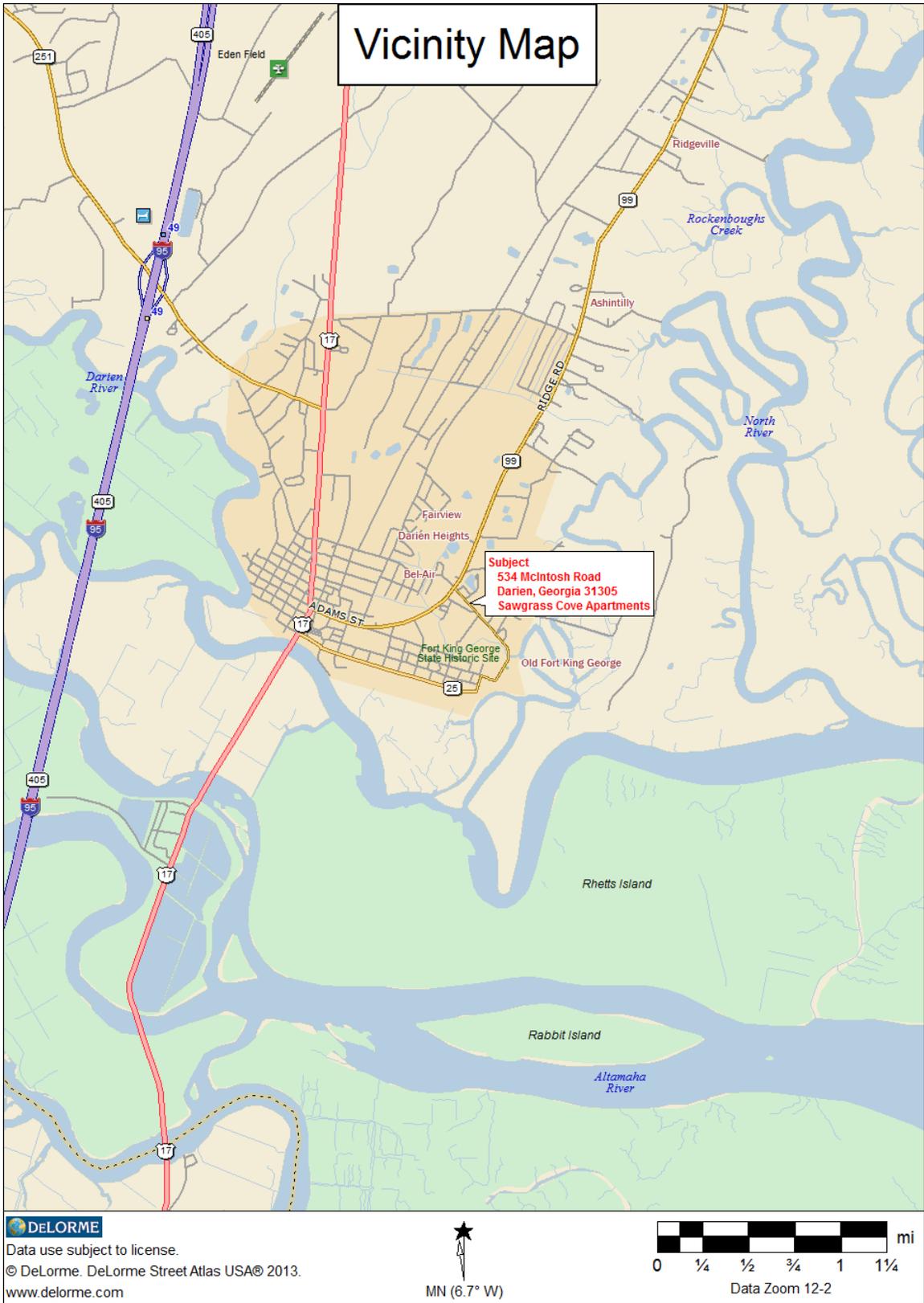


View to the East



View to the West

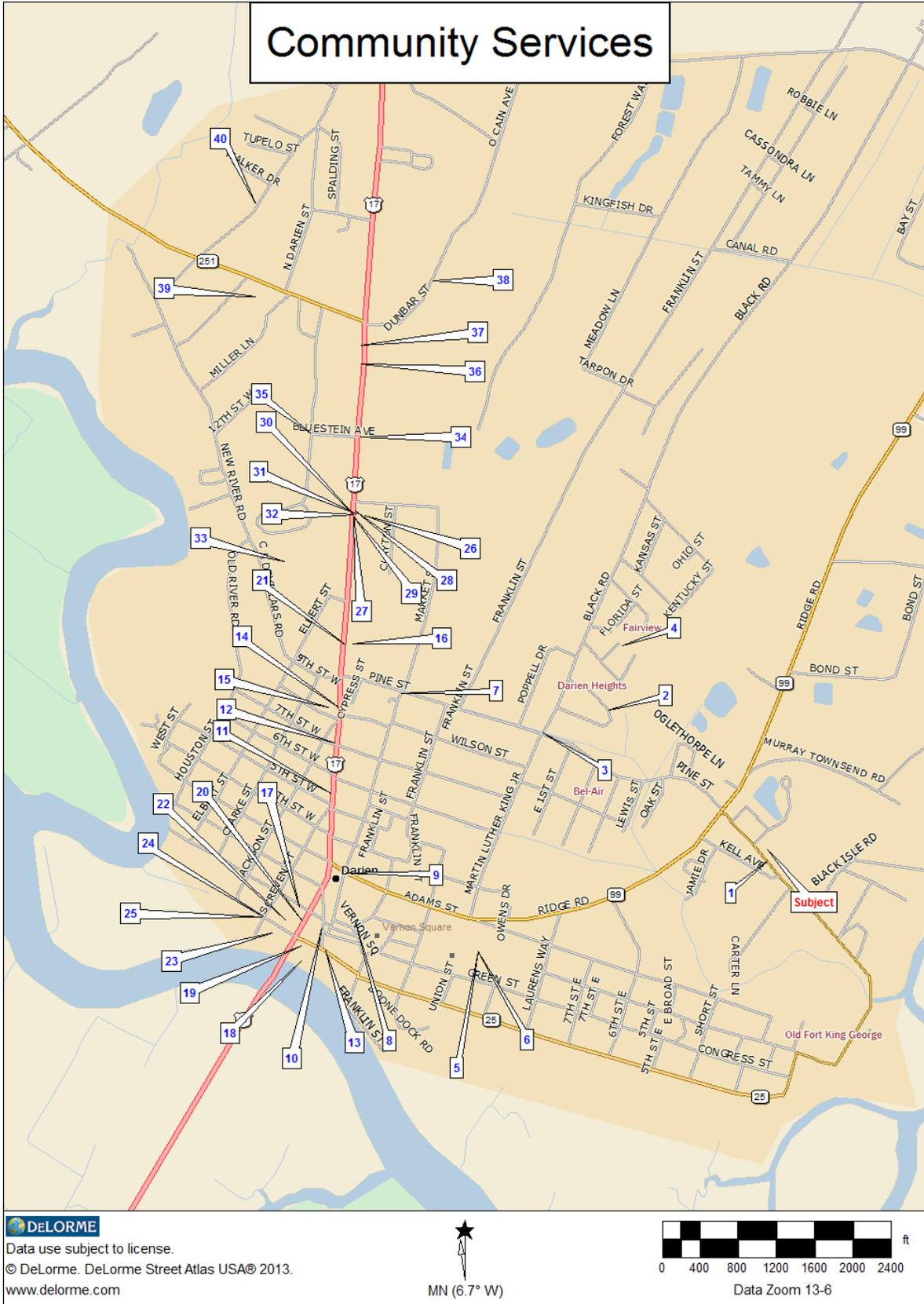




BANKING SERVICES		
Legend	Service	Distance From Site
16	Southeastern Bank	0.94
26	The Heritage Bank	1.07
GROCERY, SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
17	Turnip Greens	0.94
23	Waterfront Wine & Gourmet	1.00
38	Bi Lo Grocery Store	1.34
PHARMACY SERVICES		
Legend	Service	Distance From Site
27	Fred's Store	1.08
35	Darien Pharmacy	1.26
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
12	China 1	0.90
15	B & J's Steaks & Seafood	0.93
18	Yellow Shrimp Truck	0.94
22	Blondie's Coffee House and Cafe	0.97
24	Skipper's Fish Camp	1.01
28	Kickin Chicken	1.08
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
9	Doodlebugs & Tuxedo Central	0.84
29	Fred's Store	1.08
SALON/BARBER, FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
2	Marlena's Beauty Salon-Day Spa	0.45
3	Genie's Hair Styles	0.53
7	Cut Creator Style Shop	0.81
25	Eternity Salon & Day Spa	1.02
40	Cut & Curl	1.67

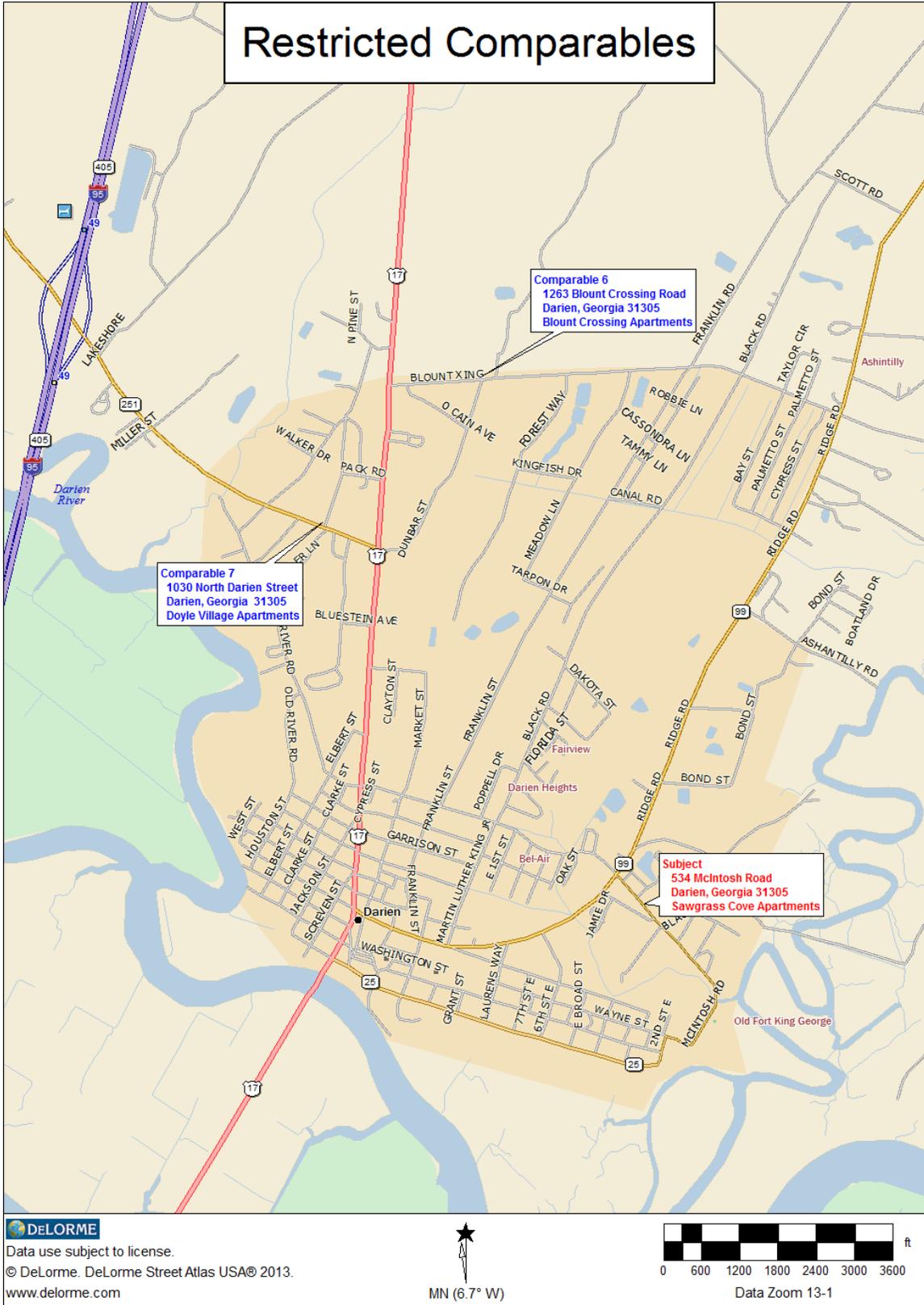
HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES		
Legend	Service	Distance From Site
13	McIntosh Family Chiropractic	0.90
21	Optima Healthcare–Darien	0.95
30	Darien Women's Health	1.08
39	McIntosh Family Medicine Center	1.53
LIBRARY, MUSEUM, ZOO, AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
31	Ida Hilton Public Library	1.08
PARK AND AMUSEMENT PARKSERVICES		
Legend	Service	Distance From Site
19	WaterFront Park	0.94
41	Lions Club Park	3.33
POST OFFICE SERVICES		
Legend	Service	Distance From Site
11	Darien Post Office	0.89
CONVENIENCE STORE GAS STATIONSERVICES		
Legend	Service	Distance From Site
20	Friendly Express	0.94
34	Snappy Foods	1.18
36	Shell	1.29
37	CIRCLE K	1.32
CHURCH, SYNAGOGUE, TEMPLE, AND MOSQUE SERVICES		
Legend	Service	Distance From Site
1	The Church of Jesus Christ of Latter-day Saints	0.01
4	J R Church of Christ	0.53
8	United Methodist Church	0.83
10	St Andrew's Episcopal Church	0.84
42	Grant Chapel Presbyterian Church	6.69
POLICE, CITY HALL, AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
32	Darien Police Department	1.08
FIRE STATION SERVICES		
Legend	Service	Distance From Site
14	Darien City Fire Department	0.92

SCHOOL SERVICES		
Legend	Service	Distance From Site
5	McIntosh County Middle School	0.61
6	Oak Grove Intermediate School	0.61
33	Todd Grant Elementary School	1.14



SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Doyle Village Apartments	Rural Development/LIHTC	1.9 Miles
Blount Crossing Apartments	LIHTC	2.4 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-

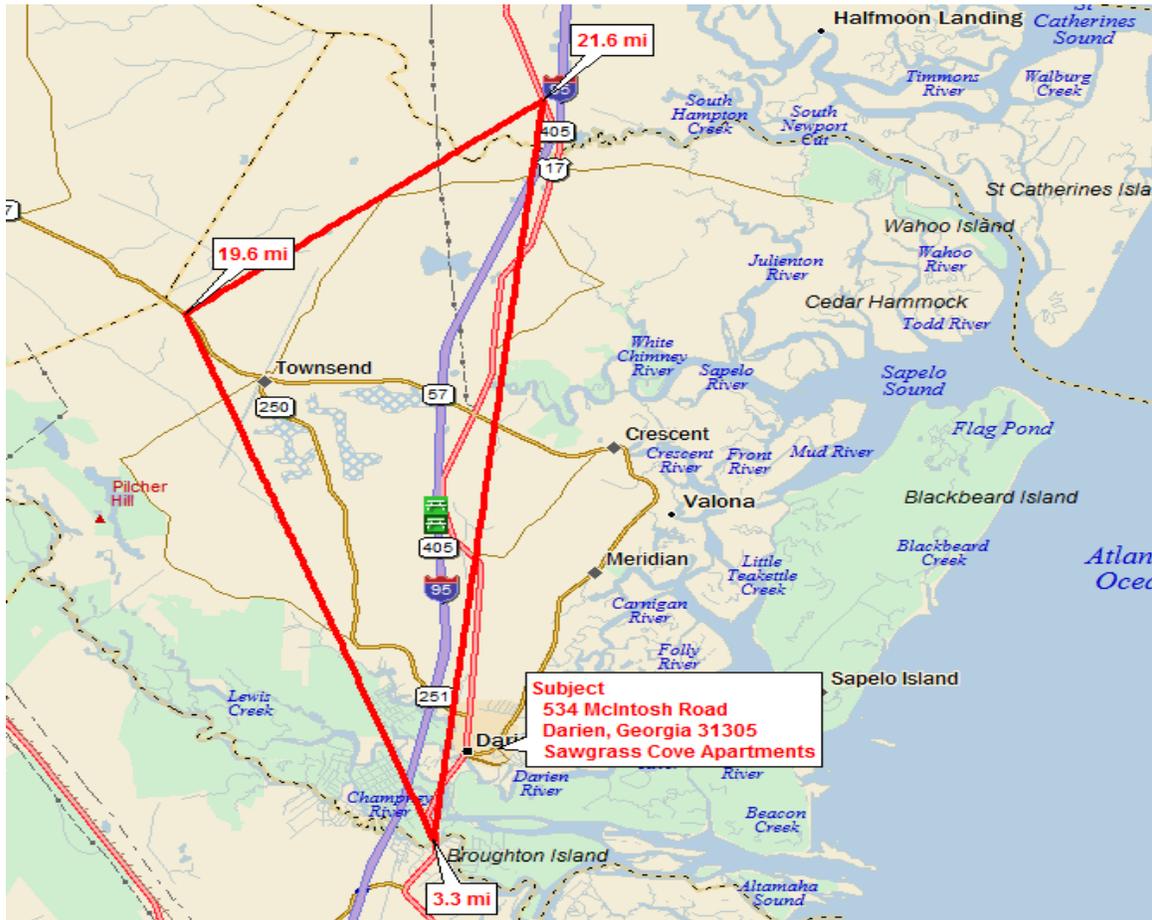
markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

- **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.

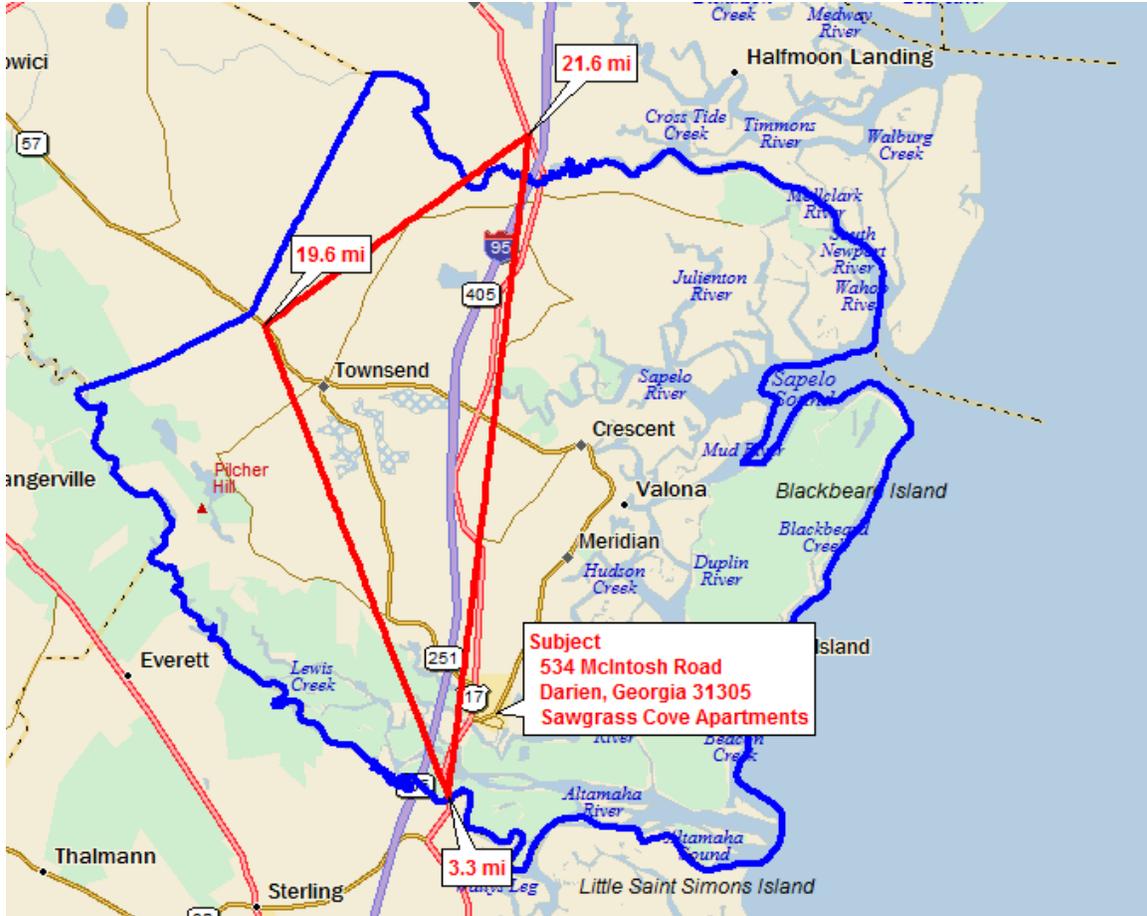
The subject's City of Darien is adjacent to Riceboro to the north, Brunswick to the south, and Ludowici to the northwest. Darien is located in the southeastern portion of the county; therefore, it was necessary to incorporate the gravity model to determine a market area. According to the gravity model, the population of each adjacent city or town should be added to Darien. 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 3,465. The population of Brunswick is 15,648. These two populations are added together to reach a sum of 19,113. Next, Darien's population of 3,465 is divided by 19,113. The result is 18.1 percent ($(3,465 / (15,648 + 3,465)) = 18.1 \text{ percent}$). Brunswick is approximately 18 miles from Darien. This distance is multiplied by 18.1 percent. The result is 3.3 miles. Therefore, based on the gravity model, the pull for Darien is 3.3 miles beyond the city limits when heading south toward Brunswick. The same calculations were then applied to the distance between Darien and Riceboro; and Darien and Ludowici. The population of Riceboro is 848, and the city is approximately 27 miles from Darien. Therefore, the calculations for distance are as follows: ($(3,465 / (848 + 3,465)) = 80.3\% \times 26.94 = 21.6 \text{ miles}$). The population of Ludowici is 2,563, and the city is approximately 34 miles from Darien. Therefore, the calculations for distance are as follows: ($(3,465 / (2,563 + 3,465)) = 57.5\% \times 34.20 = 19.6 \text{ miles}$).

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

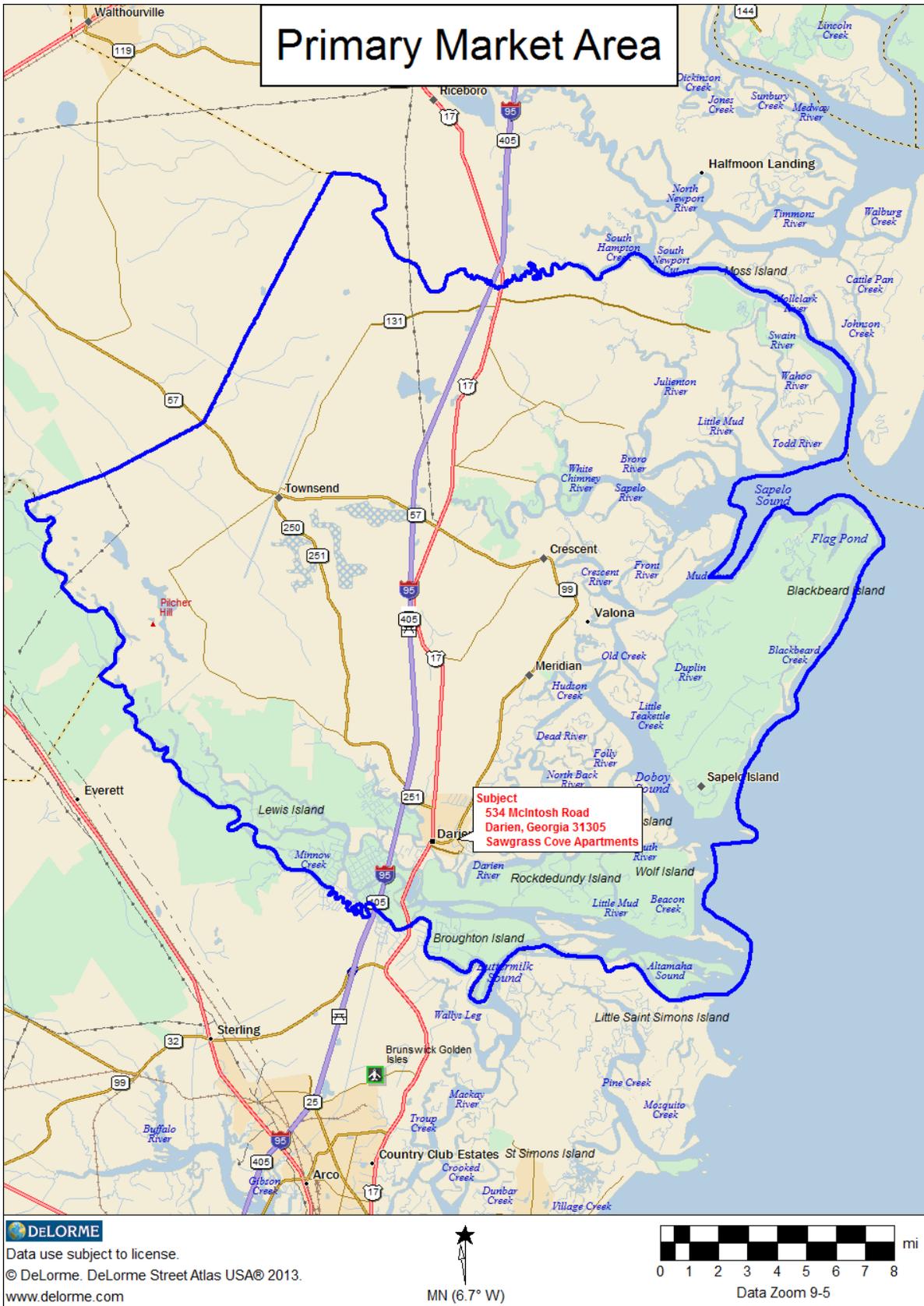


The basic market area shown in the map must be modified slightly, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown above.

The gravity model map encompasses portions of four census tracts 1101.00, 1102.00, 1103.00 and 9800.00, which is entire McIntosh County. 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 four 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 – Liberty County; East – Atlantic Ocean; South – Glynn and Wayne Counties; and West – Long County. The northern boundary is approximately 21.9 miles from the subject, and the southern boundary is approximately 3.1 miles from the subject. The western boundary is approximately 20.5 miles from the subject, and the eastern boundary is approximately 10.5 miles from the subject.



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MN (6.7° W)



Data Zoom 9-5

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Darien, Georgia. The primary market area consists of McIntosh County. The primary market area has the following boundaries: North – Liberty County; East – Atlantic Ocean; South – Glynn and Wayne Counties; and West – Long County. The northern boundary is approximately 21.9 miles from the subject, and the southern boundary is approximately 3.1 miles from the subject. The western boundary is approximately 20.5 miles from the subject, and the eastern boundary is approximately 10.5 miles from the subject.

In 2000, this geographic market area contained an estimated population of 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2016, the population in this market area had decreased by 0.4 percent to 14,269. It is projected that between 2016 and 2018, population in the market area will increase 0.8 percent to 14,382. It is projected that between 2018 and 2021, population in the market area will increase 2.0 percent to 14,551.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
MCINTOSH COUNTY	2000	10,847				
Estimated	2010	14,333	3,486	32.1%	349	3.2%
	2016	14,269	(64)	-0.4%	(11)	-0.1%
	2018	14,382	113	0.8%	56	0.4%
Projected	2021	14,551	282	2.0%	56	0.4%
DARIEN	2000	1,719				
Estimated	2010	1,975	256	14.9%	26	1.5%
	2016	1,846	(129)	-6.5%	(22)	-1.1%
	2018	1,845	(1)	0.0%	0	0.0%
Projected	2021	1,844	(2)	-0.1%	0	0.0%

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

CHANGE IN POPULATION BY AGE GROUPS						
MCINTOSH COUNTY						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	792	644	-18.7%	646	650	0.6%
5-9	637	707	11.0%	687	658	-4.3%
10-14	1,080	767	-29.0%	750	724	-3.4%
15-17	679	494	-27.2%	494	494	0.0%
18-20	829	463	-44.1%	461	458	-0.7%
21-24	549	659	20.0%	656	652	-0.6%
25-34	1,093	1,425	30.4%	1,501	1,616	7.6%
35-44	1,785	1,468	-17.8%	1,422	1,354	-4.8%
45-54	2,141	1,967	-8.1%	1,871	1,728	-7.7%
55-64	2,048	2,461	20.2%	2,494	2,544	2.0%
65-74	1,447	2,087	44.2%	2,230	2,445	9.6%
75-84	612	848	38.6%	876	919	4.9%
85+	125	279	123.2%	291	309	6.2%
Total Population	13,817	14,269	3.3%	14,382	14,551	1.2%
Elderly % Population	15.8%	22.5%	3.6%	22.5%	25.2%	2.7%
DARIEN						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	176	90	-48.9%	89	88	-1.3%
5-9	123	100	-18.7%	96	91	-5.6%
10-14	258	101	-60.9%	101	102	0.6%
15-17	181	65	-64.1%	65	64	-0.9%
18-20	167	63	-62.3%	62	60	-2.9%
21-24	89	89	0.0%	87	84	-3.4%
25-34	380	210	-44.7%	215	222	3.4%
35-44	366	203	-44.5%	197	188	-4.6%
45-54	501	265	-47.1%	254	237	-6.6%
55-64	342	280	-18.1%	284	291	2.3%
65-74	193	237	22.8%	250	269	7.7%
75-84	142	106	-25.4%	108	110	2.2%
85+	30	37	23.3%	37	38	1.6%
Total Population	2,948	1,846	-37.4%	1,845	1,844	-0.1%
Elderly % Population	12.4%	20.6%	2.5%	20.6%	22.6%	2.0%

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 McIntosh County, the city of Darien and the market area in 2016 was 21.6 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.	%
MCINTOSH COUNTY	2000	4,198	3,529	84.1%	669	15.9%
	2010	5,971	4,684	78.4%	1,287	21.6%
Estimated	2016	6,072	4,761	78.4%	1,311	21.6%
	2018	6,148	4,820	78.4%	1,329	21.6%
Projected	2021	6,263	4,908	78.4%	1,355	21.6%
DARIEN	2000	682	491	72.0%	191	28.0%
	2010	798	506	63.4%	292	36.6%
Estimated	2016	751	555	73.9%	196	26.1%
	2018	753	557	74.0%	196	26.0%
Projected	2021	757	561	74.1%	196	25.9%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
MCINTOSH COUNTY	25-34	337	217	554
	35-44	647	264	911
	45-54	1,001	257	1,258
	55-64	1,112	228	1,340
	65-74	930	134	1,064
	75+	561	84	645
DARIEN	25-34	35	51	86
	35-44	64	59	123
	45-54	95	68	163
	55-64	106	39	145
	65-74	110	28	138
	75+	78	13	91

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE		
OWNER-OCCUPIED	MCINTOSH COUNTY	DARIEN
1 person	1,239	152
2 persons	1,857	169
3 persons	675	76
4 persons	522	54
5 persons	255	31
6 persons	82	14
7 or more persons	54	10
RENTER-OCCUPIED		
1 person	455	86
2 persons	376	89
3 persons	208	54
4 persons	132	30
5 persons	70	21
6 persons	29	8
7 or more persons	17	4

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and three persons, who account for 80.7 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	455	35.4%
2 persons	376	29.2%
3 persons	208	16.2%
4 persons	132	10.3%
5 persons	70	5.4%
6 persons	29	2.3%
7 or more persons	17	1.3%
TOTAL	1,287	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK		
	MCINTOSH COUNTY	DARIEN
TOTAL HOUSING UNITS	9,220	1,090
OCCUPANCY AND TENURE		
Occupied Housing Units	5,971	798
Owner-Occupied	4,684	506
Percent Owner-Occupied	78.4%	63.4%
Renter-Occupied	1,287	292
VACANT HOUSING UNITS		
For seasonal, recreational, etc.	1992	82
Persons per owner-occupied unit	2.4	2.46
Persons per renter-occupied unit	2.34	2.49
TENURE BY YEAR STRUCTURE BUILT		
RENTER-OCCUPIED		
2005 or later	86	31
2000-2004	56	9
1980-1989	408	139
1970-1979	122	43
1960-1969	191	58
1950-1959	96	33
1940-1949	85	65
1939 or earlier	42	13
PERSONS PER ROOM: RENTER		
0.50 or less	1,007	290
0.51-1.00	409	136
1.01-1.50	24	0
1.51-2.00	0	0
2.01 or more	0	0
PLUMBING FACILITES -		
PERSON/ROOM: RENTER-OCCUPIED		
Lacking Complete Plumbing Facilities:		
1.00 or less	72	22
1.01-1.50	0	0
1.51 or more	0	0

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 24 renter households with more than 1.01 occupants per room in the market area. There are 72 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
MCINTOSH COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	2,610	61.5%	637	44.2%
1, Attached	0	0.0%	4	0.3%
2	0	0.0%	55	3.8%
3 to 4	0	0.0%	105	7.3%
5 to 9	0	0.0%	86	6.0%
10 to 19	0	0.0%	13	0.9%
20 to 49	0	0.0%	39	2.7%
50 or more	0	0.0%	7	0.5%
Mobile Home, Trailer, Other	1,637	38.5%	494	34.3%
TOTAL	4,247	100.0%	1,440	100.0%
DARIEN				
1, Detached	468	65.4%	228	53.5%
1, Attached	0	0.0%	4	0.9%
2	0	0.0%	8	1.9%
3 to 4	0	0.0%	66	15.5%
5 to 9	0	0.0%	45	10.6%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	0	0.0%
50 or more	0	0.0%	7	1.6%
Mobile Home, Trailer, Other	248	34.6%	68	16.0%
TOTAL	716	100.0%	426	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Households who have between one and two persons and annual incomes between \$10,663 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. 22.3 percent of the primary market area tenants are within this range. Households who have between one and two persons and annual incomes between \$20,160 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. 7.2 percent of the primary market area tenants are within this range. Households who have between two and three persons and annual incomes between \$12,789 and \$24,000 are potential tenants for the two-bedroom units Assistance at 50 percent of the area median income. 21.3 percent of the primary market area tenants are within this range. Households who have two to three persons and annual incomes between \$24,514 and \$28,800 are potential tenants for the two-bedroom units at 60 percent of the area median income. 5.8 percent of the primary market area tenants are within this range.



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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	88	48	30	0	4	170
\$10,000-20,000	68	9	8	70	12	167
\$20,000-30,000	46	23	14	6	1	90
\$30,000-40,000	0	2	33	9	1	45
\$40,000-50,000	27	87	13	12	0	139
\$50,000-60,000	5	7	0	0	24	36
\$60,000-75,000	1	6	0	7	63	77
\$75,000-100,000	11	0	29	0	0	40
\$100,000-125,000	4	51	2	4	3	64
\$125,000-150,000	1	1	0	2	1	5
\$150,000-200,000	0	0	1	0	0	1
\$200,000+	1	1	0	0	2	4
Total	252	235	130	110	111	838

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	79	2	0	1	1	83
\$10,000-20,000	110	10	0	0	2	122
\$20,000-30,000	17	65	1	0	3	86
\$30,000-40,000	22	6	4	0	1	33
\$40,000-50,000	38	3	0	1	1	43
\$50,000-60,000	2	4	0	2	2	10
\$60,000-75,000	17	3	3	0	0	23
\$75,000-100,000	9	7	3	0	3	22
\$100,000-125,000	6	7	0	3	0	16
\$125,000-150,000	7	2	0	0	1	10
\$150,000-200,000	7	2	1	2	2	14
\$200,000+	2	0	1	1	2	11
Total	321	111	13	10	18	473

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	74	2	0	1	1	78
\$10,000-20,000	79	4	0	0	2	85
\$20,000-30,000	17	41	1	0	2	61
\$30,000-40,000	22	5	4	0	1	32
\$40,000-50,000	36	3	0	1	1	41
\$50,000-60,000	2	4	0	2	2	10
\$60,000-75,000	17	3	3	0	0	23
\$75,000-100,000	9	7	2	0	2	20
\$100,000-125,000	6	7	0	2	0	15
\$125,000-150,000	6	2	0	0	1	9
\$150,000-200,000	7	2	1	2	2	14
\$200,000+	0	0	1	1	1	3
Total	281	80	12	9	15	397

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	167	50	30	1	5	253
\$10,000-20,000	178	19	8	70	14	289
\$20,000-30,000	63	88	15	6	4	176
\$30,000-40,000	22	8	37	9	2	78
\$40,000-50,000	65	90	13	13	1	182
\$50,000-60,000	7	11	0	2	26	46
\$60,000-75,000	18	9	3	7	63	100
\$75,000-100,000	20	7	32	0	3	62
\$100,000-125,000	10	58	2	7	3	80
\$125,000-150,000	8	3	0	2	2	15
\$150,000-200,000	7	2	2	2	2	15
\$200,000+	8	1	1	1	4	15
Total	573	346	143	120	129	1,311

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+
MCINTOSH COUNTY									
Less than \$15,000	285	428	423	197	313	362	180	273	360
\$15,000 - \$24,999	79	261	298	60	294	193	59	270	201
\$25,000 - \$34,999	147	284	166	75	339	238	71	292	235
\$35,000 - \$49,999	306	261	183	360	394	414	341	454	448
\$50,000 - \$74,999	288	564	276	76	601	304	65	520	316
\$75,000 - \$99,999	187	259	41	253	298	236	254	290	268
\$100,000 - \$149,999	126	284	74	266	195	199	320	226	276
\$150,000 - \$199,999	67	34	15	2	1	151	4	5	229
\$200,000+	0	28	10	10	13	53	15	21	99
TOTAL	5,374			5,897			6,092		
DARIEN									
Less than \$15,000	67	65	72	37	47	62	33	43	63
\$15,000 - \$24,999	17	113	78	10	32	27	10	29	25
\$25,000 - \$34,999	62	61	25	13	43	27	12	43	28
\$35,000 - \$49,999	126	57	35	46	35	21	49	33	22
\$50,000 - \$74,999	30	110	48	9	80	40	4	69	39
\$75,000 - \$99,999	19	41	9	37	35	30	32	36	37
\$100,000 - \$149,999	21	0	24	18	23	11	24	28	23
\$150,000 - \$199,999	7	6	0	0	0	20	0	0	22
\$200,000+	0	6	0	3	1	15	5	1	20
TOTAL	1,099			722			730		

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 construction; 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 McIntosh County has been increasing an average of 1.0 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**	4,846,801	4,583,037	94.6%	263,764	5.4%

* 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 MCINTOSH COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	4,890	4,678	95.7%	212	4.3%
2001	4,875	4,670	95.8%	205	4.2%
2002	4,881	4,635	95.0%	246	5.0%
2003	4,933	4,718	95.6%	215	4.4%
2004	5,088	4,854	95.4%	234	4.6%
2005	5,231	4,951	94.6%	280	5.4%
2006	5,283	5,054	95.7%	229	4.3%
2007	5,398	5,178	95.9%	220	4.1%
2008	5,469	5,145	94.1%	324	5.9%
2009	5,276	4,741	89.9%	535	10.1%
2010	6,289	5,625	89.4%	664	10.6%
2011	6,191	5,529	89.3%	662	10.7%
2012	6,030	5,439	90.2%	591	9.8%
2013	5,941	5,401	90.9%	540	9.1%
2014	5,869	5,407	92.1%	462	7.9%
2015	5,947	5,568	93.6%	379	6.4%
2016**	6,102	5,737	94.0%	365	6.0%

* 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 10.7 percent in 2011 and a low of 4.1 percent in 2007. The annual rate for McIntosh County in February 2016 was 6.0 percent.

CHANGE IN TOTAL EMPLOYMENT FOR MCINTOSH COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2000-2005	273	55	5.8%	1.2%
2005-2010	674	135	13.6%	2.7%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in McIntosh County increased an average of 1.9 percent per year between 2000 and 2010.

RECENT CHANGES IN EMPLOYMENT FOR MCINTOSH COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	4,951	97	5.4%
2006	5,054	103	4.3%
2007	5,178	124	4.1%
2008	5,145	(33)	5.9%
2009	4,741	(404)	10.1%
2010	5,625	884	10.6%
2011	5,529	(96)	10.7%
2012	5,439	(186)	9.8%
2013	5,401	(128)	9.1%
2014	5,407	(122)	7.9%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 4.1 percent to 10.7 percent over the past 10 years. These fluctuations are in line with the unemployment rates for the State of Georgia.

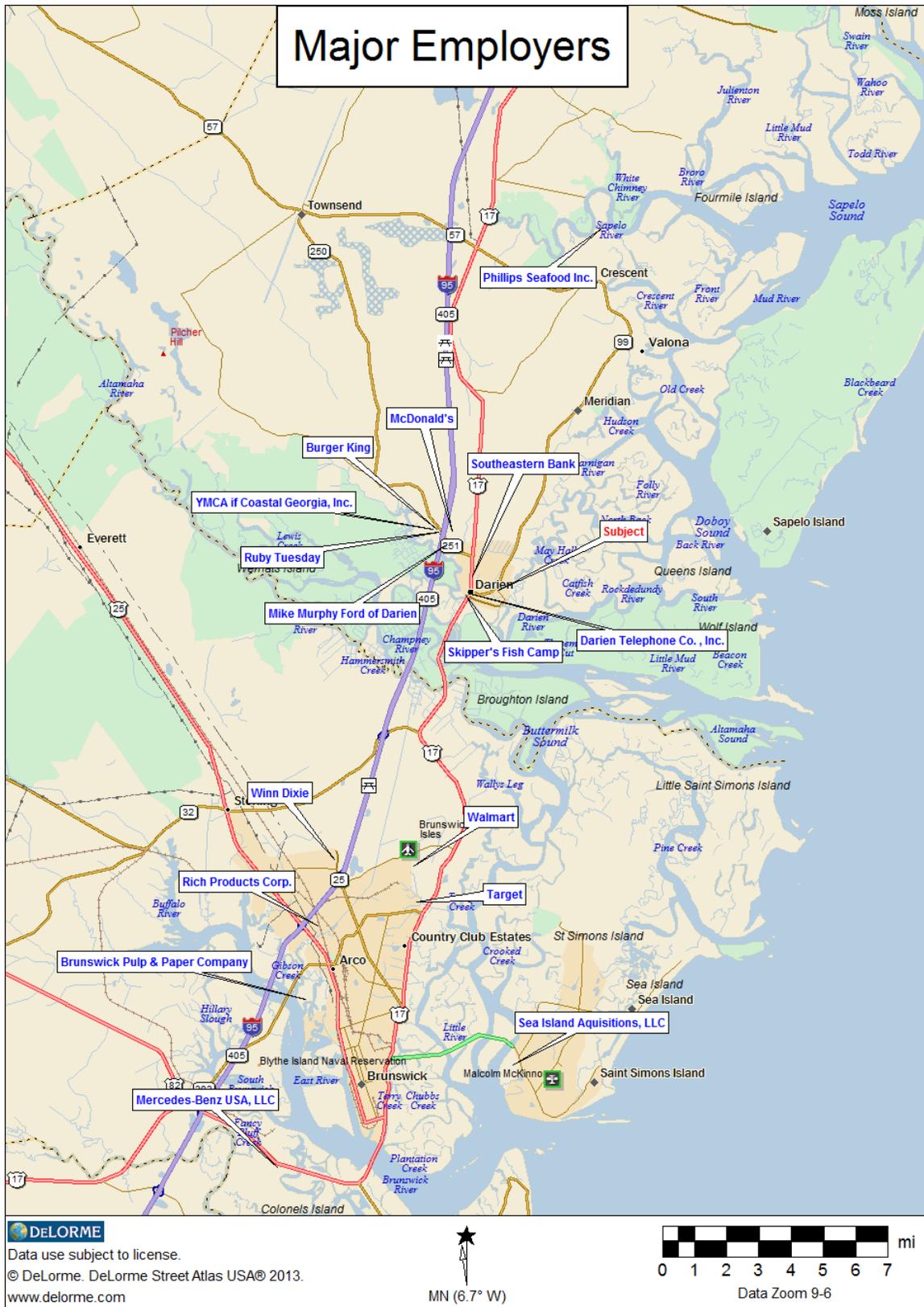
Major employers within McIntosh County as of March 2016 are in the chart below:

Employer
Burger King
Darien Telephone Co., Inc.
McDonald's
Mike Murphy Ford of Darien
Phillips Seafood, Inc.
Ruby Tuesday
Skippers Fish Camp
Southeastern Bank
Winn Dixie
YMCA of Coastal Georgia, Inc.
Brunswick Pulp & Paper Company
Mercedes-Benz USA, LLC
Rayonier Performance Fibers, LLC
Rich Products Corp.
Sea Island Acquisitions, LLC
SNF Holding Company
Target
Walmart

PLACE OF WORK EMPLOYMENT DATA				
INDUSTRY	MCINTOSH COUNTY		DARIEN	
	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	328	5.3%	0	0.0%
Construction	818	13.1%	108	8.4%
Manufacturing	537	8.6%	116	9.0%
Wholesale Trade	97	1.6%	54	4.2%
Retail Trade	673	10.8%	109	8.5%
Transportation, Communication & Utilities	295	4.7%	30	2.3%
Information	72	1.2%	0	0.0%
Finance, Insurance & Real Estate	226	3.6%	29	2.3%
Professional & Related Services	403	6.5%	69	5.4%
Educational, Health & Social Services	1,132	18.2%	329	25.6%
Entertainment & Recreation Services	687	11.0%	196	15.2%
Other	350	5.6%	106	8.2%
Public Administration	612	9.8%	141	11.0%

Source: U.S. Census Bureau

The above chart shows the number of people employed in different sectors of the McIntosh County, Darien 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 been any business openings or closures within the past two years in Darien and McIntosh County. Overall, it is believed that the economy of Darien will remain stable.

Wages

The average annual wage of McIntosh County employees was \$25,816 in 2014. Wages have been decreasing 1.2 percent per year. Wages in transportation and warehousing; wholesale trade; retail trade; leisure and hospitality; education, and health services; and other services sectors are within the income limits of the rehabilitated development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2013	2014	ANNUAL
Agriculture, Forestry, and Fisheries	*N/A	*N/A	*N/A
Mining	*N/A	*N/A	*N/A
Construction	\$27,735	\$31,679	14.2%
Manufacturing	\$22,831	N/A	*N/A
Transportation and Warehousing	\$26,656	\$22,146	-16.9%
Utilities	*N/A	*N/A	*N/A
Wholesale Trade	\$25,598	\$25,226	-1.5%
Retail Trade	\$20,820	\$19,425	-6.7%
Leisure and Hospitality	\$13,763	\$14,539	5.6%
Education and Health Services	\$27,706	\$27,787	0.3%
Professional and Business Services	\$42,904	\$41,759	-2.7%
Financial Activities	\$35,628	\$32,486	-8.8%
Information	*N/A	*N/A	*N/A
Other Services	\$17,540	\$17,295	-1.4%
Public Administration (Local Government)	*N/A	*N/A	*N/A

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Employment Outside the County

For residents employed in the market area, the travel time to work from the site will be less than 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, 43.7 percent in the market area have a travel time of less than 19 minutes; 25.0 percent have a travel time of 20 to 34 minutes; and 31.3 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	554	9.7%
5-9	816	14.3%
10-19	1,129	19.7%
20-24	561	9.8%
25-34	869	15.2%
35-44	612	10.7%
45-59	711	12.4%
60-89	276	4.8%
90+	193	3.4%
Total Commuters	5,721	

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 \$9,669 to \$21,300, or 43.7 percent, qualify for one-bedroom units at 50 percent of the area median income; renters with incomes from \$20,400 to \$25,560, or 6.9 percent, qualify for one-bedroom units at 60 percent of the area median income; renters with incomes from \$10,731 to \$24,000, or 25.8 percent, qualify for the two-bedroom units at 50 percent of the area median income; and renters with incomes from \$24,514 to \$28,800, or 5.8 percent, qualify for the two-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. 50% AMI) for a unit is divided by 35 percent. The resulting number is then multiplied by 12 to derive an annual income ($\$282 / 35\% = \$805.71 \times 12 = \$9,669$). 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. 50% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom \times 1.5 = 3 people/unit; therefore, the 50% 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 38 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 100 percent of one person households and 50 percent of two person households will occupy one-bedroom units. Fifty percent (50%) of two person households and 50 percent of three person households will occupy two-bedroom units and 50 percent will inhabit three-bedroom dwellings. Among four person households, 50 percent will live in three-bedroom units and 50 percent in four-bedroom. Households with five or more persons will occupy units with four or more bedrooms.

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 50.0 percent

of the renter housing demand, two-bedroom units account for 22.7 percent, three-bedroom units should account for 15.9 percent of the renter housing demand and units with four or more bedrooms account for 11.4 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	455	0	0	0	455
2 Persons	188	188	0	0	376
3 Persons	0	104	104	0	208
4 Persons	0	0	66	66	132
5 Persons	0	0	35	35	70
6 Persons	0	0	0	29	29
7 or More Persons	0	0	0	17	17
TOTAL	643	292	205	147	1,287
PERCENT	50.0%	22.7%	15.9%	11.4%	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
1/1 (50%)	\$282	\$9,669	\$21,300	43.7%	573
1/1 (60%)	\$595	\$20,400	\$25,560	6.9%	91
2/1 (50%)	\$313	\$10,731	\$24,000	25.8%	338
2/1 (60%)	\$715	\$24,514	\$28,800	5.8%	75
All Units (50%)	\$282	\$9,669	\$24,000	47.4%	621
All Units (60%)	\$595	\$20,400	\$28,800	11.3%	148
Total Units		\$9,669	\$28,800	53.8%	705

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

Penetration Rate

There are no vacant LIHTC units that would compete with the subject and the subject has no vacant units. If the vacant LIHTC units attain full occupancy, it will have an aggregate penetration rate of 0.0 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	425
Existing Vacant LIHTC Units	0
LIHTC Units Planned	0
Vacant Units in Subject	0
Total Inventory	0
Penetration Rate	0.0%

Projects Under Construction

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

Planned Projects

According to the City of Darien, 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	1BR @ 50%	1BR @ 60%	2BR @ 50%	2BR @ 60%	All Units (50%)	All Units (60%)
Demand from New Household Growth							
Average Annual Household Growth (2016-2021)	38	38	38	38	38	38	38
Percent Income Qualified	53.8%	43.7%	6.9%	25.8%	5.8%	47.4%	11.3%
Percent Plan to Rent	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
Demand from New Household Growth	4	4	1	2	0	4	1
Demand from Renter Substandard Housing							
Total Substandard Households	96	96	96	96	96	96	96
Percent Income Qualified	53.8%	43.7%	6.9%	25.8%	5.8%	47.4%	11.3%
Percent Appropriate Household Size	22.7%	49.9%	49.9%	22.7%	22.7%	49.9%	22.7%
Demand from Substandard Housing	12	21	3	6	1	23	2
Demand from Rent Overburdened							
Total Rent Overburdened Households	414	395	13	29	11	402	21
Percent Appropriate Household Size	22.7%	49.9%	49.9%	22.7%	22.7%	49.9%	22.7%
Demand from Rent Overburdened	94	197	6	7	2	201	5
Total Demand							
Demand from Household Growth	4	4	1	2	0	4	1
Demand from Substandard Housing	12	21	3	6	1	23	2
Demand from Rent Overburdened	94	197	6	7	2	201	5
TOTAL	110	222	10	14	4	227	8
Less Vacant Current Supply and Pipeline	0	0	0	0	0	0	0
NET DEMAND	110	222	10	14	4	227	8
Subject Units	50	4	14	7	25	11	29
Capture Rate	45.4%	1.8%	135.2%	48.9%	590.1%	4.8%	355.5%
Vacant Units at Subject	0	0	0	0	0	0	0
Net Capture Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Demand and Net Demand

	1 BR HH at 50% AMI (\$9,669 to \$21,300)	1 BR HH at 60% AMI (\$20,400 to \$25,560)	2 BR HH at 50% AMI (\$10,731 to \$24,000)	2 BR HH at 60% AMI (\$24,514 to \$28,800)	All Units (\$9,669 to \$28,800)
Demand from New Household (age and income appropriate)	4	1	2	0	4
Plus					
Demand from Existing Renter Households - Substandard Housing	21	3	6	1	12
Plus					
Demand from Existing Renter Households - Rent Overburdened Households	197	6	7	2	94
Equals Total Demand	222	10	14	4	110
Less					
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	0	0	0	0
Equals Net Demand	222	10	14	4	110

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	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	\$9,669 to \$21,300	0	222	0	222	0.0%	N/A	\$680	N/A	\$149
	2 BR/ 1 BA	\$10,731 to \$24,000	0	14	0	14	0.0%	N/A	\$783	N/A	\$135
	All Units @ 50%	\$9,669 to \$24,000	0	227	0	227	0.0%	N/A	\$680-\$783	N/A	\$135-\$149
60% AMI	1 BR/ 1 BA	\$20,400 to \$25,560	0	10	0	10	0.0%	N/A	\$680	N/A	\$462
	2 BR/ 1 BA	\$24,514 to \$28,800	0	4	0	4	0.0%	N/A	\$783	N/A	\$537
	All Units @ 60%	\$20,400 to \$28,800	0	8	0	8	0.0%	N/A	\$680-\$783	N/A	\$462-\$537
	Total Units	\$9,669 to \$40,320	0	110	0	110	0.0%	N/A	\$680-\$783	N/A	\$135-\$537

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 45.5 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 100 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 Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement 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 11251
Property Type Walk-Up
Property Name Legacy Apartment Homes
Address 101 Legacy Way, Brunswick, Glynn County, Georgia 31525
Market Type Market
Verification Brandy; 912-262-0481, May 05, 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	48	800	\$815	\$1.02
1/1		800	\$845	\$1.06
2/2	46	1,157	\$880	\$0.76
2/2		1,157	\$910	\$0.79
2/2	48	1,223	\$960	\$0.78
2/2	2	1,253	\$960	\$0.77
3/2	24	1,332	\$1,070	\$0.80

Occupancy 99%
Rent Premiums N
Total Units 168
Unit Size Range 800 – 1,332
Avg. Unit Size 1,100
Avg. Rent/Unit \$912
Avg. Rent/SF \$0.83
SF 184,800

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	19
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0, G/75
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Up, Carpet, Hardwood, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Exterior Storage, On-Site Management, On-Site Maintenance, Limited Access Gate, Theater Room

Remarks

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

Multi-Family Lease No. 2



Property Identification

Record ID 11247
Property Type Walk-Up
Property Name Merrit Landing
Address 5700 Altama Avenue, Brunswick, Glynn County, Georgia 31525
Market Type Market
Verification Cindy; 912-217-4950, May 05, 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	21	682	\$633	\$0.93
2/1	77	925	\$707	\$0.76
3/1.5	20	1,066	\$780	\$0.73
4/2	10	1,144	\$861	\$0.75

Occupancy 97%
Rent Premiums N
Total Units 128
Unit Size Range 682 – 1,144
Avg. Unit Size 924
Avg. Rent/Unit \$718
Avg. Rent/SF \$0.78
SF 118,307

Multi-Family Lease No. 2 (Cont.)

Physical Data

Construction Type	Brick/Siding
HVAC	Central Gas/Central Elec
Stories	2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1973
Condition	Good
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Electric

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Tile, Blinds, Walk-In Closet, Patio, Playground, Laundry Facility, Security Patrol

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 11249
Property Type Walk-Up
Property Name The Reserve at Altama
Address 5801 Altama Avenue, Brunswick, Glynn County, Georgia 31525
Market Type Market
Verification Veronica; 912-264-1000, May 05, 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	20	960	\$649	\$0.68
2/1.5	72	1,160	\$749	\$0.65
3/2	16	1,460	\$849	\$0.58

Occupancy 98%
Rent Premiums N
Total Units 108
Unit Size Range 960 – 1,460
Avg. Unit Size 1,167
Avg. Rent/Unit \$745
Avg. Rent/SF \$0.64
SF 126,080

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	16
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer
Parking	L/0
Year Built	1972
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

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

Remarks

The property does maintain an active waiting list, however the contact was unable to confirm the current number of applicants. The annual turnover rate is 42 percent.

Multi-Family Lease No. 4



Property Identification

Record ID 11253
Property Type Walk-Up
Property Name Palm Club Apartments
Address 111 South Palm Drive, Brunswick, Glynn County, Georgia 31525
Market Type Market
Verification Clarissa; 912-466-9090, May 06, 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	811	\$775	\$0.96
1/1		811	\$827	\$1.02
1/1	8	824	\$772	\$0.94
1/1		824	\$827	\$1.00
2/2	76	1,109	\$1,005	\$0.91
2/2		1,109	\$1,184	\$1.07
3/2	24	1,343	\$1,085	\$0.81
3/2		1,343	\$1,120	\$0.83

Multi-Family Lease No. 4 (Cont.)

Occupancy	100%
Rent Premiums	N
Total Units	132
Unit Size Range	811 – 1,343
Avg. Unit Size	1,080
Avg. Rent/Unit	\$964
Avg. Rent/SF	\$0.89
SF	142,572

Physical Data

No. of Buildings	7
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0
Year Built	1999
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Hardwood, Blinds, Balcony, Patio, Clubhouse, Swimming Pool, Spa/Hot Tub, Fitness Center, Volleyball Court, Tennis Court, Business Center, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol, Bark Park

Remarks

The property does maintain an active waiting list, however the contact was unable to confirm the current number of applicants. The annual turnover rate is 20 percent.

Multi-Family Lease No. 5



Property Identification

Record ID 11256
Property Type Walk-Up
Property Name The Retreat at Grande Lake
Address 100 Walden Shores Drive, Brunswick, Glynn County, Georgia 31525
Market Type Market
Verification Teresa; 912-264-5441, May 06, 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	72	909	\$780	\$0.86
1/1		909	\$925	\$1.02
1/1		1,094	\$825	\$0.75
1/1		1,094	\$975	\$0.89
2/2	84	1,166	\$900	\$0.77
2/2		1,166	\$1,095	\$0.94
3/2	36	1,403	\$1,025	\$0.73
3/2		1,403	\$1,150	\$0.82

Multi-Family Lease No. 5 (Cont.)

Occupancy	94%
Rent Premiums	N
Total Units	192
Unit Size Range	909 – 1,403
Avg. Unit Size	1,114
Avg. Rent/Unit	\$878
Avg. Rent/SF	\$0.79
SF	213,900

Physical Data

No. of Buildings	8
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0
Year Built	2000
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups (All but smallest one bedroom), Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Playground, Volleyball Court, Basketball Court, Tennis Court, Car Wash Area, Laundry Facility, Lake

Remarks

The property does maintain an active waiting list with five current applicants. The annual turnover rate is 25 percent.

Multi-Family Lease No. 1



Property Identification

Record ID 11254
Property Type Walk-Up
Property Name Blount Crossing Apartments
Address 1263 Blount Crossing Road, Darien, McIntosh County, Georgia 31305
Market Type LIHTC
Verification Helene; 912-437-6705, May 06, 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	Unknown	647	\$360	\$0.56
2/1	Unknown	920	\$465	\$0.51
3/2	Unknown	1,080	\$515	\$0.48
3/2	Unknown	1,080	\$600	\$0.56

Occupancy 94%
Rent Premiums N
Total Units 40

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	6
Construction Type	Siding/Brick
HVAC	Central Elec/Central Elec
Stories	1,2
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	2003
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Fitness Center, Playground, Laundry Facility, Gazebo

Remarks

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

Multi-Family Lease No. 2



Property Identification

Record ID 11290
Property Type Garden
Property Name Doyle Village Apartments
Address 1030 North Darien Street, Darien, McIntosh County, Georgia 31305
Market Type Market
Verification Linda; 912-937-2526, May 09, 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	32	648	\$644	\$0.99
2/1	6	792	\$772	\$0.97

Occupancy 100%
Rent Premiums N
Total Units 38
Unit Size Range 648 - 792
Avg. Unit Size 671
Avg. Rent/Unit \$664
Avg. Rent/SF \$0.99
SF 25,488

Multi-Family Lease No. 2 (Cont.)

Physical Data

No. of Buildings	7
Construction Type	Siding/Brick
HVAC	Central Elec/Central Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1993
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Tile, Blinds, Patio, Community Room, Picnic Area, Laundry Facility

Remarks

The property does maintain an active waiting list, however the contact was unable to confirm the current number of applicants. The annual turnover rate was not disclosed.

Market-Rate Vacancies

The field survey was completed during the second week of May 2016. There were 20 vacant units at the time of the survey out of 728 surveyed, for an overall vacancy rate of 3.0 percent. The market-rate occupancy is 97.0 percent.

Market Area Vacancy by Development - Conventional			
Property Name	# of Units	# of Vacant Units	Vacancy Percentage
Legacy Apartments Homes	168	2	1%
Meritt Landing	128	4	3%
The Retreat at Grande Lake	192	12	6%
The Reserve at Atlanta	108	2	2%
Palm Club Apartments	132	0	0%
TOTALS	728	20	3%

Subsidized/Restricted Vacancies

The field survey was completed during the second week of May 2016. There were 2 vacant unit at the time of the survey out of 129 surveyed, for an overall vacancy rate of 1.6 percent. The subsidized/restricted occupancy is 98.4 percent.

Market Area Vacancy by Development - Affordable			
Property Name	# of Units	# of Vacant Units	Vacancy Percentage
Sawgrass Cove (Subject)	51	0	0%
Blount Crossing Apartments	40	2	5%
Doyle Village Apartments	38	0	0%
TOTALS	129	2	1.6%

Overall Vacancy

The overall vacancy rate for the market area is 2.6 percent. Of the 857 market and rent restricted units surveyed, 22 units were vacant. The overall occupancy rate for the market area is 97.4 percent.

EXISTING HOUSING MAP LEGEND

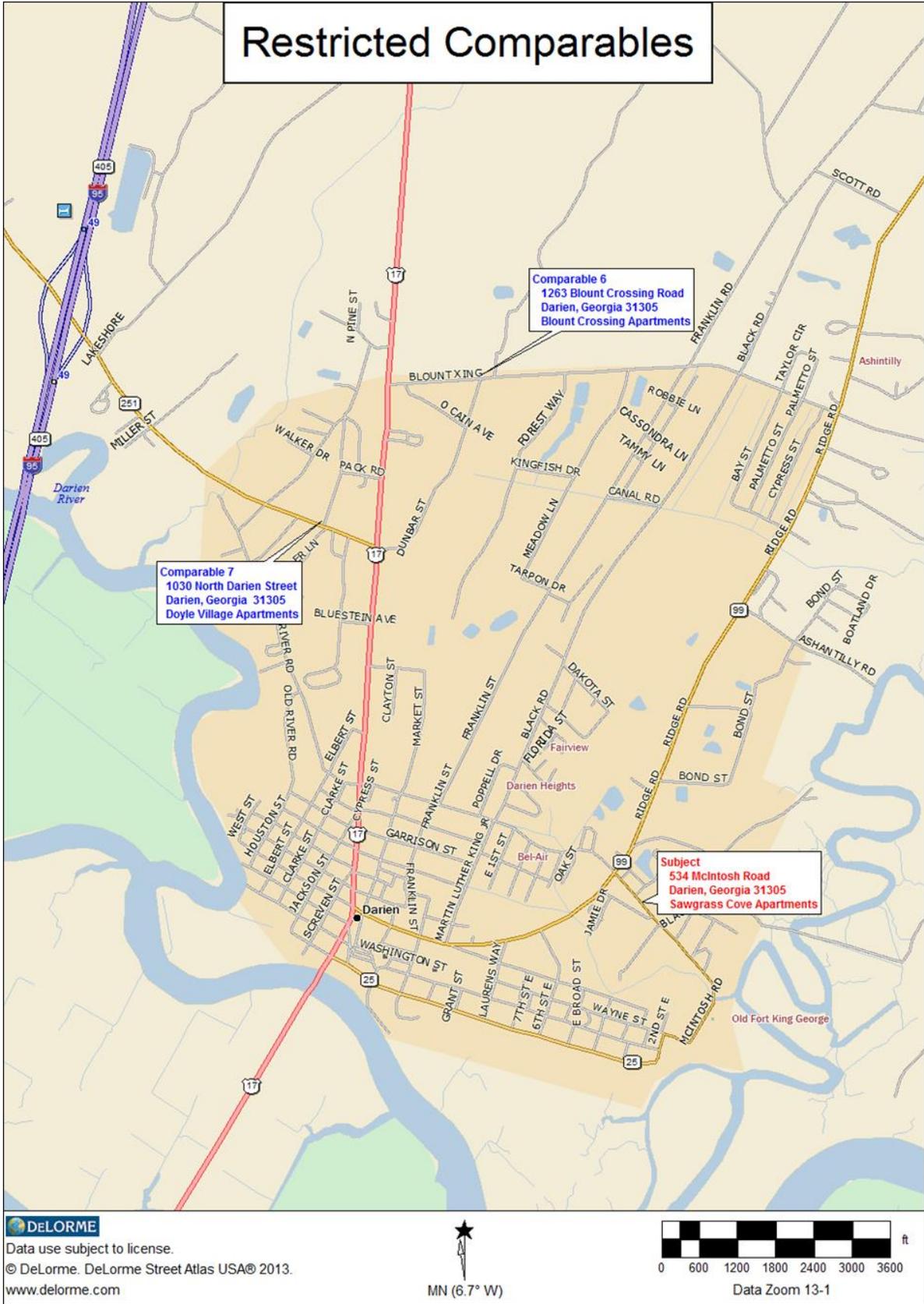
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Legacy Apartment Homes	Market Rate	14.7 Miles
Merritt Landing	Market Rate	17.7 Miles
The Reserve at Altama	Market Rate	14.0 Miles
Palm Club Apartments	Market Rate	13.6 Miles
The Retreat at Grande Lake	Market Rate	11.5 Miles

SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Doyle Village Apartments	Rural Development/LIHTC	1.9 Miles
Blount Crossing Apartments	LIHTC	2.4 Miles





Additional Developments

There were no additional developments within the primary market area.

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	RD/LIHTC	1985	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 1	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 2	Market	1973	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	N	N
Comp 3	Market	1972	Y	Y	N	Y	N	N	N	Y	Y	N	Y	N	N
Comp 4	Market	1999	Y	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 5	Market	2000	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 6	LIHTC	2003	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	N
Comp 7	RD/LIHTC	1993	Y	Y	N	N	N	N	N	Y	Y	N	Y	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Pool	Meeting Room	Picnic Area	Fitness Center	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	RD/LIHTC	1985	N	N	Y	Y	N	Y	N	Y	N	Y	N	N	Y
Comp 1	Market	2009	Y	Y	N	N	N	N	N	N	N	N	N	Y	N
Comp 2	Market	1973	N	N	N	N	N	N	N	Y	N	Y	N	N	Y
Comp 3	Market	1972	Y	Y	N	Y	N	N	N	N	N	Y	N	N	N
Comp 4	Market	1999	Y	Y	N	N	Y	N	N	N	Y	Y	N	N	Y
Comp 5	Market	2000	Y	Y	N	N	Y	N	N	Y	Y	Y	N	N	N
Comp 6	LIHTC	2003	N	N	N	N	Y	N	N	Y	N	Y	N	N	N
Comp 7	RD/LIHTC	1993	N	N	Y	Y	N	N	N	N	N	Y	N	N	N

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 eleven one-story garden-style buildings containing 50 revenue Low Income Housing Tax Credit units designed for families and one non-revenue unit.

Project Amenities

Project amenities include a laundry facility, security patrol, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, business center, playground, covered picnic area, outdoor smoking pavilion, outdoor seating, and a gazebo.

Unit Amenities

Unit amenities include a refrigerator, range/oven, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closets, safety bars, exterior storage and patios. After rehabilitation, units will also include dishwashers, microwaves, garbage disposals and ceiling fans.

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 an open asphalt parking lot.

Unit Mix

The subject's unit mix of one- and two-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. This arrangement is similar to most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments is 822 square feet for one-bedroom units and 1,012 square feet for two-bedroom units. The subject's unit sizes are smaller than the average unit size of the comparables surveyed; however, the subject maintains a stabilized occupancy. Therefore, the subject's unit sizes does not have a negative impact on the unit's marketability.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	647	1,094	822	616	-25.1%
2 BR	792	1,166	1,012	771	-23.8%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

The overall vacancy rate for the market area is 2.6 percent. Of the 857 market and rent restricted units surveyed, 22 units were vacant. The overall occupancy rate for the market area is 97.4 percent. The vacancy appears to be stable and typical for the market area.

According to property managers in the area, rental rates have remained stable within the past few years with 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 and maintains a waiting list with three current applicants. After rehabilitation, the property will be in good condition and the unit and project amenities will be superior to majority of comparables within the market area. 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.

**HUD-Forms 92273 – As Complete
One-Bedroom Units (616 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 formula, and will be used where rent levels for a specific unit type, in a Substantial Rehabilitation or New Construction Contract, exceed the existing FMR rent. The information is considered non-sensitive and does not require special protection. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)			B. Comparable Property No. 2 (address)			C. Comparable Property No. 3 (address)			D. Comparable Property No. 4 (address)			E. Comparable Property No. 5 (address)		
One-Bedroom	Sawgrass Cove Apartments 534 McIntosh Road Darien, McIntosh, Georgia	Legacy Apartment Homes 101 Legacy Way Brunswick, Glynn, GA			Meritt Landing 5700 Altama Avenue Brunswick, Glynn, GA			The Reserve at Altama 5801 Altama Avenue Brunswick, Glynn, GA			Palm Club Apartments 111 South Palm Drive Brunswick, Glynn, GA			The Retreat at Grande Lake 100 Walden Shores Drive Brunswick, Glynn, GA		
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	
3. Effective Date of Rental	05/2016	05/2016		05/2016		05/2016		05/2016		05/2016		05/2016		05/2016		
4. Type of Project/Stories	G/1	WU/2		WU/2		WU/2		WU/2		WU/3		WU/3		WU/3		
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies		Varies		Varies		Varies		
6. Project Occupancy %	100%	99%		97%		98%		100%		94%		100%		94%		
7. Concessions	N	N		N		N		N		N		N		N		
8. Year Built	1985/Proposed	2009		1973	\$75	1972	\$75	1999		2000		2000		2000		
9. Sq. Ft. Area	616	800	(\$45)	682	(\$15)	960	(\$80)	811	(\$45)	909	(\$70)	811	(\$45)	909	(\$70)	
10. Number of Bedrooms	1	1		1		1		1		1		1		1		
11. Number of Baths	10	10		10		10		10		10		10		10		
12. Number of Rooms	3	4		3		3		3		1		3		3		
13. Balc./Terrace/Patio	Y	Y		Y		Y		Y		Y		Y		Y		
14. Garage or Carport	L/0	L/0; G/75		L/0		L/0		L/0		L/0		L/0		L/0		
15. Equipment	a. A/C	C		C		C		C		C		C		C		
	b. Range/Refrigerator	RF		RF		RF		RF		RF		RF		RF		
	c. Disposal	Y		Y		Y		N		Y		Y		Y		
	d. Microwave/Dishwasher	MD		MD		D	\$5	D	\$5	MD		D		D	\$5	
	e. Washer/Dryer	HU		HU		L	\$5	L	\$5	HU		HU		HU		
	f. Carpet	C		C		C		C		C		C		C		
	g. Drapes	B		B		B		B		B		B		B		
	h. Pool/Rec. Area	R		PR	(\$10)	R		PR	(\$10)	PR	(\$10)	PR	(\$10)	PR	(\$10)	
16. Services	a. Heat/Type	N/E		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		N/E		
	c. Cook/Type	N/E		N/E		N/E		N/E		N/E		N/E		N/E		
	d. Electricity	N		N		N		N		N/E		N		N		
	e. Hot Water	N/E		N/E		N/E		N/E		N/E		N/E		N/E		
	f. Cold Water/Sewer	N		Y	(\$41)	Y	(\$41)	Y	(\$41)	N		N		N		
	g. Trash	N		Y	(\$15)	Y	(\$15)	N		N		N		N		
17. Storage	Y	Y		N	\$5	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5	
18. Project Location	Average	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	
19. Security	Y	Y		Y		N	\$5	Y	\$5	Y	\$5	Y	\$5	Y	\$5	
20. Clubhouse/Meeting Room	MR	C		N	\$5	C		C		C		C		C		
21. Special Features	N	N		N		N		N		N		N		N		
22. Business Center / Nbhnd Netwk	BC	N	\$5	N	\$5	N	\$5	BC	\$5	BC		N		N	\$5	
23. Unit Rent Per Month		\$815		\$633		\$649		\$775		\$780		\$780		\$780		
24. Total Adjustment			(\$146)		(\$11)		(\$71)		(\$90)		(\$100)		(\$100)		(\$100)	
25. Indicated Rent		\$669		\$622		\$578		\$685		\$680		\$680		\$680		
26. Correlated Subject Rent	\$640	If there are any Remarks, check here and add the remarks to the back of page.														
	high rent	\$685	low rent	\$578	60% range	\$599	to	\$664								

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): 05/10/16
 Reviewer's Signature: _____ Date (mm/dd/yyyy): _____

Previous editions are obsolete

Form HUD-92273 (07/2003)

Two-Bedroom Units (771 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)

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1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)					
Two-Bedroom	Sawgrass Cove Apartments 534 McIntosh Road Darien, McIntosh, Georgia	Legacy Apartment Homes 101 Legacy Way Brunswick, Glynn, GA	Merit Landing 5700 Altama Avenue Brunswick, Glynn, GA	The Reserve at Altama 5801 Altama Avenue Brunswick, Glynn, GA	Palm Club Apartments 111 South Palm Drive Brunswick, Glynn, GA	The Retreat at Grande Lake 100 Walden Shores Drive Brunswick, Glynn, GA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments		
3. Effective Date of Rental	05/2016	05/2016		05/2016		05/2016		05/2016			
4. Type of Project/Stories	G/1	WU/2		WU/2		WU/2		WU/3			
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies			
6. Project Occupancy %	100%	99%		97%		98%		100%			
7. Concessions	N	N		N		N		N			
8. Year Built	1985/Proposed	2009		1973	\$75	1972	\$75	1999	2000		
9. Sq. Ft. Area	771	1157	(\$75)	925	(\$30)	1160	(\$75)	1109	(\$65)		
10. Number of Bedrooms	2	2		2		2		2			
11. Number of Baths	10	2.0	(\$20)	10		15	(\$10)	2.0	(\$20)		
12. Number of Rooms	4	4		3		4		4			
13. Balc./Terrace/Patio	Y	Y		Y		Y		Y			
14. Garage or Carport	L/0	L/0; G/75		L/0		L/0		L/0			
15. Equipment a. A/C	C	C		C		C		C			
b. Range/Refrigerator	RF	RF		RF		RF		RF			
c. Disposal	Y	Y		Y		N		Y			
d. Microwave/Dishwasher	MD	MD		D	\$5	D	\$5	MD	\$5		
e. Washer/Dryer	HU	HU		L	\$5	L	\$5	HU			
f. Carpet	C	C		C		C		C			
g. Drapes	B	B		B		B		B			
h. Pool/Rec. Area	R	PR	(\$10)	R		PR	(\$10)	PR	(\$10)		
16. Services a. Heat/Type	N/E	N/E		N/E		N/E		N/E			
b. Cooling	N/E	N/E		N/E		N/E		N/E			
c. Cook/Type	N/E	N/E		N/E		N/E		N/E			
d. Electricity	N	N		N		N		N/E			
e. Hot Water	N/E	N/E		N/E		N/E		N/E			
f. Cold Water/Sewer	N	Y	(\$53)	Y	(\$53)	Y	(\$53)	N			
g. Trash	N	Y	(\$15)	Y	(\$15)	N		N			
17. Storage	Y	Y		N	\$5	N	\$5	N	\$5		
18. Project Location	Average	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)		
19. Security	Y	Y		Y		N	\$5	Y	\$5		
20. Clubhouse/Meeting Room	MR	C		N	\$5	C		C			
21. Special Features	N	N		N		N		N			
22. Business Center / N/bhd Netwk	BC	N	\$5	N	\$5	N	\$5	BC	\$5		
23. Unit Rent Per Month		\$880		\$707		\$749		\$1005	\$900		
24. Total Adjustment			(\$208)		(\$38)		(\$88)		(\$125)		
25. Indicated Rent		\$672		\$669		\$661		\$875	\$775		
26. Correlated Subject Rent	\$720	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$875	low rent	\$661	60% range	\$704	to	\$832			
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)
							05/10/16				

Previous editions are obsolete

form HUD-92273 (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

Sawgrass Cove Apartments

Primary Unit Types –One-Bedroom Units (616 SF) and Two-Bedroom Units (771 SF)

Rent comparability grids were prepared for the primary unit types with 616 and 771 square feet. Comparable apartments used include the following: Legacy Apartment Homes (Comparable 1), Merritt Landing (Comparable 2), The Reserve at Altama (Comparable 3), Palm Club Apartments (Comparable 4) and The Retreat at Grande Lake (Comparable 5).

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

Project Occupancy – The subject is currently 100 percent occupied. The occupancy rates of the comparables range from 90 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 1985. Comparable 1 was built in 2009, and Comparable 2 was constructed in 1973. Comparable 3 was built in 1972 and Comparable 4 was constructed in 1999. Comparable 5 was constructed in 2000. Comparables 1, 4 and 5 will be considered similar to the subject. Comparables 2 and 3 will be inferior to the subject. 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, Comparables 2 and 3 were each adjusted upward \$75 per month.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the one-bedroom comparison is \$0.23 and for the two-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 one- and two-bedroom units. All comparables are similar. No adjustment was needed.

of Baths – The subject contains one bath in the units. Each complex with a differing number of baths than the subject was adjusted \$20 per full bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance the marketability of a unit even if the square footage remains the same. A paired rental analysis range is determined by comparing comparables with differing numbers of baths and factoring out any other differences (amenities, utilities provided, etc.). The resulting difference is assumed to be attributable to the differing number of baths. The results are grouped together in a range. The adjustment is selected based on where the majority of the results fall within the range. If there is no majority, a conservative adjustment at the low end of the range is selected. As there was no majority for this paired analysis, a \$20 adjustment was selected for each full bath.

Balcony/Patio – The subject and all comparables contains balconies and patios. No adjustment was needed.

Parking – The subject and all comparables contain open parking lots. Comparable 1 also offers garage parking for an additional fee of \$75 per month. No adjustment is needed.

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

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

Garbage Disposal – The subject will contain a garbage disposal in the units. All of the comparables except Comparable 3 contain garbage disposals. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject will contain microwaves and dishwashers in the units. Comparables 1 and 4 contain microwaves and dishwashers and Comparables 2, 3 and 5 contain 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, comparables were adjusted upward \$10 per month for dishwashers and \$5 per month for microwaves.

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

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

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

Pool/Recreation Areas – The subject will contain a playground, picnic area, gazebo and outdoor seating area. Comparable 1 contains a swimming pool and fitness center. Comparable 2 contains a playground. Comparable 3 contains a swimming pool and picnic area. Comparables 4 contains a swimming pool, spa/hot tub, fitness center, volleyball court and tennis court. Comparable 5 contains a swimming pool, fitness center, playground, volleyball court, basketball court and tennis court. No complex in the market area shows a rent differential based on this particular item; however, the added amenities are an enhancement. Therefore, the comparables with a type of recreation area were considered similar when compared to the subject. Comparables with a swimming pools were adjusted downwards \$10 per month.

Heat – The subject does not have this utility provided. All comparables are similar. No adjustment was needed.

Cooling – The subject does not have this utility provided. All comparables are similar. No adjustment was needed.

Cooking – The subject does not have this utility provided. All comparables are similar. No adjustment was needed.

Electricity – The subject does not have this utility provided. All comparables are similar. No adjustment needed.

Hot Water – The subject does not have this utility provided. All comparables are similar. No adjustment was needed.

Cold Water/Sewer – The subject and Comparables 4 and 5 do not have this utility provided by the landlord. Comparable 1, 2 and 3 have this utility provided and were adjusted downward \$41 per month for

the one bedroom units and \$53 for the two-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 3, 4 and 5 do not have this utility provided by the landlord. Comparable 1 and 2 have this utility provided and were each adjusted downward \$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 and Comparable 1 do contain this feature. Comparables 2, 3, 4 and 5 do not contain extra storage and were each adjusted upward \$5 per month. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement.

Location – The subject's location is average. All comparables are located in Brunswick and are considered to be located in superior locations. Therefore, each comparables was adjusted downward \$40 per month.

Security – The subject and Comparables 2 and 4 contain a security/courtesy patrol. Comparable 1 contains a limited access gate. Comparables 3 and 5 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 3 and 5 were adjusted upward \$5 per month.

Clubhouse/Meeting Room – The subject will contain a meeting room. Comparables 1, 3, 4 and 5 contain clubhouses. 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. Therefore, Comparable 2 was adjusted upward \$5 per month.

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

Business Center/Neighborhood Network – The subject and Comparable 4 will contain a business center. Comparables 1, 2, 3 and 5 do not contain this feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparables 1, 2, 3 and 5 were each adjusted upward \$5 per month.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$578 to \$685 for the one-bedroom comparison and from \$661 to \$875 for the two-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **616 SF One-Bedroom Units** - **\$640**
- **771 SF Two-Bedroom Units** - **\$720**

The following table shows the proposed rents at the subject. The estimated “as complete” market rents are above the proposed rents. Therefore, the proposed rents were considered achievable.

Unit Type	# of Units	Square Footage	Maximum Net LIHTC Rent	Proposed Rent	Utility Allowance
1/1 (50%)	4	616	\$381	\$149	\$133
1/1 (60%)	14	616	\$484	\$462	\$133
2/1 (50%)	7	771	\$439	\$135	\$178
2/1 (60%)	25	771	\$563	\$537	\$178
2/1 (non-revenue)	1	894	N/A	N/A	N/A

HOUSING PROFILE

Market Area Overview

The rental housing stock in the market area is comprised of market-rate and restricted apartment complexes. The majority of the housing stock was built in the 1990s and 2000s. The market-rate complexes were built between 1972 and 2005. The restricted apartment complexes were built between 1993 and 2003. 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 McIntosh County there have been no multi-family building permits issued within the last five years.

Projects Under Construction

According to the City of Darien, 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 Darien, 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	86	6.0%
2000-2004	56	3.9%
1990-1999	354	24.6%
1980-1989	408	28.3%
1970-1979	122	8.5%
1960-1969	191	13.3%
1950-1959	96	6.7%
1940-1949	85	5.9%
1939 or earlier	42	2.9%
TOTAL	1,440	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, 11.6 percent of the market area’s rental units were one-bedroom units, and 35.2 percent were two-bedroom units. Dwellings with three bedrooms accounted for 43.8 percent of the market area’s rental housing and dwellings with four or more bedrooms accounted for 9.4 of the market area’s rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
One-Bedrooms	167	11.6%
Two-Bedrooms	507	35.2%
Three-Bedrooms	630	43.8%
Four-Bedrooms	136	9.4%
Five or More Bedrooms	0	0.0%
TOTAL	1,440	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 29 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
The Reserve at Altama	42.0%
Palm Club Apartments	20.0%
The Retreat at Grande Lake	25.0%
Average Annual Turnover	29.0%

Likely Impact of Rehabilitated Development on Rental Occupancy Rates

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

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently 29 properties for sale that are foreclosures within the subject’s zip code. In March, the number of properties that received a foreclosure filing in 31305 were the same as the previous month and the same as the prior year. The City of Darien foreclosure rate is 1 in every 3,376 housing units. McIntosh County foreclosure rate is 1 in 4,362. Therefore, it appears that the foreclosure rate in the city has been stable. 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 50 one- and two-bedroom revenue units and one non-revenue unit that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

The analyst attempted several times to contact the Brunswick Housing Authority, however none were successful. The phone number for the Southeast Georgia Housing is (912) 265-1334.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

It is the opinion of the analyst that the improvements, the unit mix of one- and two-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 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2016, the population in this market area had decreased by 0.4 percent to 14,269. It is projected that between 2016 and 2018, population in the market area will increase 0.8 percent to 14,382. It is projected that between 2018 and 2021, population in the market area will increase 2.0 percent to 14,551.

Between 2000 and 2010, the market area gained approximately 177 households per year. The market area is projected to gain 76 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 McIntosh County has been increasing an average of 1.0 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 7 confirmed apartment complexes in and surrounding the market area. There were 22 vacant units at the time of the survey out of 857 surveyed, for an overall vacancy rate of 2.6 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The subject property’s proposed net rents are lower than the market rents of \$640 for the one-bedroom units and \$720 for the two-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	1 BR/ 1 BA	\$9,669 to \$21,300	0	222	0	222	0.0%	N/A	\$680	N/A	\$149
	2 BR/ 1 BA	\$10,731 to \$24,000	0	14	0	14	0.0%	N/A	\$783	N/A	\$135
	All Units @ 50%	\$9,669 to \$24,000	0	227	0	227	0.0%	N/A	\$680-\$783	N/A	\$135-\$149
60% AMI	1 BR/ 1 BA	\$20,400 to \$25,560	0	10	0	10	0.0%	N/A	\$680	N/A	\$462
	2 BR/ 1 BA	\$24,514 to \$28,800	0	4	0	4	0.0%	N/A	\$783	N/A	\$537
	All Units @ 60%	\$20,400 to \$28,800	0	8	0	8	0.0%	N/A	\$680-\$783	N/A	\$462-\$537
	Total Units	\$9,669 to \$40,320	0	110	0	110	0.0%	N/A	\$680-\$783	N/A	\$135-\$537

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 45.4 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 100 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 Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement 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 50 one- and two-bedroom revenue units that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

Conclusion

The overall capture rate for the proposed development is elevated. The subject would need to capture 45.4 percent of the total units in the market area if the units were vacant. However, the subject is currently 100 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.



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.

		Page Number(s)
Executive Summary		
1	Executive Summary	10-15
Scope of Work		
2	Scope of Work	7-9
Project Description		
3	Unit mix including bedrooms, bathrooms, square footage, rents, and income targeting	10
4	Utilities (and utility sources) included in rent	19
5	Target market/population description	18
6	Project description including unit features and community amenities	18-20
7	Date of construction/preliminary completion	20
8	If rehabilitation, scope of work, existing rents, and existing vacancies	20
Location		
9	Concise description of the site and adjacent parcels	22-24
10	Site photos/maps	25-45
11	Map of community services	51
12	Site evaluation/neighborhood including visibility, accessibility, and crime	23
Market Area		
13	PMA description	55-59
14	PMA Map	60
Employment and Economy		
15	At-Place employment trends	72-74
16	Employment by sector	74
17	Unemployment rates	72-74
18	Area major employers/employment centers and proximity to site	74
19	Recent or planned employment expansions/reductions	13
Demographic Characteristics		
20	Population and household estimates and projections	62-63
21	Area building permits	125
22	Population and household characteristics including income, tenure, and	79
23	For senior or special needs projects, provide data specific to target market	N/A
Competitive Environment		
24	Comparable property profiles and photos	86-109
25	Map of comparable properties	112-113
26	Existing rental housing evaluation including vacancy and rents	115
27	Comparison of subject property to comparable properties	110-115
28	Discussion of availability and cost of other affordable housing options including homeownership, if applicable	115
29	Rental communities under construction, approved, or proposed	125
30	For senior or special needs populations, provide data specific to target market	N?A
Affordability, Demand, and Penetration Rate Analysis		
31	Estimate of demand	82-84
32	Affordability analysis with capture rate	82-84
33	Penetration rate analysis with capture rate	80
Analysis/Conclusions		
34	Absorption rate and estimated stabilized occupancy for subject	129
35	Evaluation of proposed rent levels including estimate of market/achievable rents.	118-124
36	Precise statement of key conclusions	117
37	Market strengths and weaknesses impacting project	117
38	Product recommendations and/or suggested modifications to subject	133-135
39	Discussion of subject property's impact on existing housing	10
40	Discussion of risks or other mitigating circumstances impacting subject	10
41	Interviews with area housing stakeholders	131
Other Requirements		
42	Certifications	5-6
43	Statement of qualifications	Addendum G
44	Sources of data not otherwise identified	135

ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

The period of time necessary for a newly constructed or renovated property to achieve the Stabilized Level of Occupancy. The Absorption Period begins when the first certificate of occupancy is issued and ends when the last unit to reach the Stabilized Level of Occupancy has a signed lease. Assumes a typical pre-marketing period, prior to the issuance of the certificate of occupancy, of about three to six months. The month that leasing is assumed to begin should accompany all absorption estimates.

Absorption Rate

The average number of units rented each month during the Absorption Period.

Acceptable Rent Burden

The rent-to-income ratio used to qualify tenants for both income restricted and non-income restricted units. The Acceptable Rent Burden varies depending on the requirements of funding sources, government funding sources, target markets, and local conditions.

Affordable Housing

Housing where the tenant household pays no more than 30 percent of its annual income on Gross Rent.

Amenity

Tangible or intangible benefits offered to a tenant at no fee, typically on-site recreational facilities or planned programs, services and activities.

Annual Demand

The total estimated demand present in the market in any one year for the type of units proposed.

Area Median Income (AMI)

One-hundred percent of the gross median household income for a specific metropolitan statistical area, county or non-metropolitan area established annually by HUD.

Assisted Housing

Housing where the monthly costs to the tenants are subsidized by federal, state or other programs.

Attached Housing

Two or more dwelling units connected with party walls (e.g. townhouses or flats).

Basic Rent

The minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and HUD Section 223 (d)(3) Below Market Interest Rate Program. The Basic Rent is calculated on the rent as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

Below Market Interest Rate Program (BMIR)

Program targeted to renters with income not exceeding 80 percent of area median income by limiting rents based on HUD's BMIR Program requirements and through the provision of an interest reduction contract to subsidize the market interest rate to a below-market rate. Interest rates are typically subsidized to effective rates of one percent or three percent.

Capture Rate

The percentage of age, size, and income qualified renter households in the Primary Market Area that the property must capture to achieve the Stabilized Level of Occupancy. Funding agencies may require restrictions to the qualified households used in the calculation including age, income, living in substandard housing, mover-ship and other comparable factors. The Capture Rate is calculated by dividing the total number of units at the property by the total number of age, size and income qualified renter households in the Primary Market Area. See Penetration Rate for rate for entire market area.

Census Tract

A small, relatively permanent statistical subdivision delineated by a local committee of census data users for the purpose of presenting data. Census tract boundaries normally follow visible features, but may follow governmental unit boundaries and other non-visible features; they always nest within counties. They are designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time of establishment. Census tracts average about 4,000 inhabitants.

Central Business District (CBD)

The center of commercial activity within a town or city; usually the largest and oldest concentration of such activity.

Community Development Corporation (CDC)

Entrepreneurial institution combining public and private resources to aid in the development of socio-economically disadvantaged areas.

Comparable Property

A property that is representative of the rental housing choices of the subject's Primary Market Area and that is similar in construction, size, amenities, or age. These Comparables and Competitives are generally used to derive market rent.

Competitive Property

A property that is comparable to the subject and that competes at nearly the same rent levels and tenant profile, such as age, family or income.

Concession

Discount given to a prospective tenant to induce the tenant to sign a lease. Concessions typically are in the form of reduced rent or free rent for a specified lease term or for free amenities which are normally charged separately (i.e. washer/dryer, parking).

Condominium

A form of joint ownership and control of property in which specified volumes of space (for example, apartments) are owned individually while the common elements of the property (for example, outside walls) are owned jointly.

Contract Rent

1. The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenants, to the owner, inclusive of all terms of the lease (HUD & RD).
2. The monthly rent agreed to between a tenant and a landlord (Census).

Demand

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

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

Housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80 percent of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

Extremely Low Income

Person or household with income below 30 percent of Area Median Income adjusted for household size.

Fair Market Rent (FMR)

The estimates established by HUD of the Gross Rents (Contract Rent plus Tenant Paid Utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40 percent of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50th percentile of rents.

Garden Apartments

Apartments in low-rise buildings (typically two to four stories) that feature low density, ample open-space around the buildings, and on-site parking.

Gross Rent

The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all Tenant Paid Utilities.

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

Changes in the number of households for a particular area over a specific period of time, which is a function of new household formations (e.g. at marriage or separation) and in average household size.

Housing Unit

House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

Housing Choice Voucher (Section 8 Program)

Federal rent subsidy program under Section 8 of the U.S. Housing Act which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant's contribution of 30 percent of adjusted income (or 10 percent of gross income, whichever is greater). In cases where 30 percent of the tenants' income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

Housing Finance Agency (HFA)

State or local agencies responsible for financing housing and administering Assisted Housing programs.

HUD Section 8 Program

Federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants adjusted income.

HUD Section 202 Program

Federal program, which provides direct capital assistance (i.e. grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50 percent of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30 percent of tenant income.

HUD Section 811 Program

Federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50 percent of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

HUD Section 236 Program

Federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80 percent of area median income who pay rent equal to the greater of Basic Rent of 30 percent of their adjusted income. All rents are capped at a HUD approved market rent.

Income Band

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

Income Limits

Maximum household income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30, 50, 60 or 80 percent of AMI. HUD publishes Income Limits each year for 30 percent median, Very Low Income (50%), and Low-Income (80%), for households with 1 through 8 people.

Infrastructure

Services and facilities including roads, highways, water, sewerage, emergency services, parks and recreation, etc. Infrastructure includes both public and private facilities.

Low Income

Person or household with gross household income below 80 percent of Area Median Income adjusted for household size.

Low Income Housing Tax Credit

A program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built by restricted for occupancy to households earning 60 percent or less of Area Median Income, and that the rents on these units be restricted accordingly.

Low Rise Building

A building with one to three stories.

Market Advantage

The difference, expressed as a percentage, between the estimated market rent for an apartment property without income restrictions and the lesser of (a) the owner's proposed rents or (b) the maximum rents permitted by the financing program for the same apartment property.

Market Analysis

A study of real estate market conditions for a specific type of property.

Market Area or Primary Market Area

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

Market Demand

The total number of households in a defined market area that would potentially move into new or renovated housing units. Market demand is not project specific and refers to the universe of tenure appropriate households, independent of income. The components of market demand are similar to those used in determining demand.

Market Rent

The rent that an apartment, without rent or income restrictions or rent subsidies, would command in the open market considering its location, features, amenities. Market rent should be adjusted for concessions and owner paid utilities included in the rent.

Market Study

A comprehensive review of the housing market in a defined market area. A market study can be used to determine the demand for specific proposed development or to examine the overall condition of an area's housing market. Project specific market studies are often used by developers, syndicators, and government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what housing needs, if any, exist within a specific geography. At a minimum, market studies include a review of location, economic conditions, demographics, and existing and proposed housing stock.

Marketability

The manner in which the subject fits into the market; the relative desirability of a property (for sale or lease) in comparison with similar or competing properties in the area.

Market Vacancy Rate – Physical

Average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same Market Area, excluding units in properties which are in the lease-up stage.

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

A geographic entity defined by the federal Office of Management and Budget, for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. Qualification of an MSA requires the presence of a city with 50,000 or more inhabitants, or the presence of an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). The county or counties containing the largest city and surrounding densely settled territory are central counties of the MSA. Additional outlying counties qualify to be included in the MSA by meeting certain other criteria of metropolitan character, such as a specified minimum population density or percentage of the population that is urban.

Mid-rise

A building with four to ten stories.

Mixed Income Property

An apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more Income Limits (i.e. Low Income Tax Credit property with income limits of 30, 50 and 60 percent).

Mobility

The ease with which people move from one location to another.

Moderate Income

Person or household with gross household income between 80 and 120 percent of Area Median Income adjusted for household size.

Move-up Demand

An estimate of how many consumers are able and willing to relocate to more expensive or desirable units, such as tenants who move up from Class C properties to Class B; and Class B tenants that move up to Class A properties; and tenants that move from Class C and B properties to a new superior Low Income Tax Credit property.

Multi-family

Structures that contain more than two or more housing units.

Neighborhood

An area of a city or town with common demographic and economic features that distinguish it from adjoining areas.

Net Rent (also referred to as Contract or Lease Rent)

Gross Rent less Tenant Paid Utilities.

Penetration Rate

The percentage of age and income qualified renter households in the Primary Market Area that live in all existing and proposed properties, to be completed within six months of the subject, and which are competitively priced to the subject that must be captured to achieve the Stabilized Level of Occupancy. Funding agencies may require restrictions to the qualified households used in the calculation including age, income, living in substandard housing, mover-ship and other comparable factors. See Capture Rate for property specific rate.

Pent-up Demand

A market in which there is a scarcity of supply and vacancy rates are very low.

Population Trends

Changes in population levels for a particular area over a specific period of time – which is a function of the levels of births, deaths, and net migration.

Primary Market Area

See Market Area

Programmatic Rents

The proposed rents for a Tax Credit or other income restricted property relative to comparable market rate properties and rents being achieved at another Low Income Housing Tax Credit or other income restricted properties in the market. Can be no greater than maximum rents permitted by the Low Income Housing Tax Credit or other program regulations.

Project Based Rent Assistance

Rental assistance from a federal, state or local program that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Public Housing or Low Income Conventional Public Housing

HUD program administered by local (or regional) Housing Authorities which serves Low- and Very-Low Income Households with rent based on the same formula used for HUD Section 8 assistance.

Qualified Census Tract (QCT)

Any census tract (or equivalent geographic area defined by the Bureau of the Census) in which at least 50 percent of households have an income less than 60 percent of Area Median Income or where the poverty rate is at least 25 percent. A project located in a QCT and receiving Low Income Housing Tax Credits may qualify for up to 130 percent of eligible basis for the purpose of calculating the Tax Credit allocation.

Rural Development (RD) Market Rent

A monthly rent that can be charged for an apartment under a specific USDA-RD housing program, that reflects the agency's estimate of the rent required to operate the property, maintain debt service on an un-subsidized mortgage and provide an adequate return to the property owner. This rent is the maximum rent that a tenant can pay at an RD property.

Rural Development (RD) Program

Federal program which provides low interest loans to finance housing which serves low- and moderate-income persons in rural areas who pay 30 percent of their adjusted income on rent or the basic rent, whichever is the higher (but not exceeding the market rent). The Program may include property based rental assistance and interest reduction contracts to write down the interest on the loan to as low as one percent.

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Gross rent divided by gross monthly household income.

Rent Burdened Households

Households with Rent Burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

Restricted Rent

The rent charged under the restrictions of a specific housing program or subsidy.

Saturation

The point at which there is no longer demand to support additional units.

Secondary Market Area

The portion of a market area that supplies additional support to an apartment property beyond that provided by the Primary Market Area.

Single-Family Housing

A dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Special Needs Population

Specific market niche that is typically not catered to in a conventional apartment property. This population should exhibit certain criteria, which can be well defined, in order, for example, to assess the need and demand from this source. Examples of special needs populations include: substance abusers, visually impaired person or persons with mobility limitations.

Stabilized Level of Occupancy

The underwritten or actual number of occupied units that a property is expected to maintain after the initial rent-up period, expressed as a percentage of the total units.

State Data Center (SDC)

A state agency or university facility identified by the governor of each state to participate in the Census Bureau's cooperative network for the dissemination of the census data.

Subsidy

Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's Contract Rent and the amount paid by the tenant toward rent.

Substandard Conditions

Housing conditions that are conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

Target Income Band

The Income Band from which the subject property will draw tenants.

Target Population

Market niche a development will appeal or cater to. State agencies often use Target Population to refer to various income set asides, elderly v. family, etc.

Tenant

One who rents real property from another.

Tenant Paid Utilities

The cost of utilities necessary for the habitation of a dwelling unit, which are paid by the tenant. Tenant Paid Utilities do not include costs for telephone or cable service.

Tenure

The distinction between owner-occupied and renter-occupied housing units.

Townhouse (or Row House)

Single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

Turnover

1. An estimate of the number of housing units in a Market Area as a percentage of total housing units in the Market Area that will likely change occupants in any one year. See Vacancy Period.
2. **Turnover Period** – The percent of occupants in a given apartment complex that move in one year.

Unmet Housing Need

New units required in the Market Area to accommodate household growth, homeless households, and housing in substandard conditions.

Unrestricted Rents

The recommended rents for the market rate units at a Mixed-Income Property.

Vacancy Period

The amount of time that an apartment remains vacant and available for rent.

Vacancy Rate – Economic

Maximum potential revenue less actual rent revenue divided by maximum potential rent revenue.

Vacancy Rate – Physical

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

Very Low Income

Person or household whose gross household income does not exceed 50 percent of Area Median Income adjusted for household size.

Zoning

Classification and regulation of land by local governments according to use categories (zones); often also includes density designations.

ADDENDUM C

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
	Cooking	Gas Aquatherm	14	21	26	33	42	13	16	22	27	34	8	11	14	16	21
		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
	Hot Water	Propane	17	21	28	34	41	17	21	28	34	41	17	21	28	34	41
		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
	Air Cond.	Propane	41	55	72	86	110	41	55	72	86	110	41	55	72	86	110
		Electric	18	25	32	39	50	23	33	42	51	65	27	38	49	60	77
		Electric	19	26	34	41	52	19	27	34	42	53	20	28	36	44	56
Sewer	Electric	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
	Cooking	Gas Aquatherm	17	24	30	37	47	14	19	24	29	37	9	12	15	19	23
		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
	Hot Water	Propane	17	21	28	34	41	17	21	28	34	41	17	21	28	34	41
		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
	Air Cond.	Propane	41	55	72	86	110	41	55	72	86	110	41	55	72	86	110
		Electric	20	28	35	43	55	26	36	46	57	72	30	43	55	67	85
		Electric	21	30	37	46	58	21	30	38	46	59	22	31	40	49	63
Sewer	Electric	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	

Georgia Department of Community Affairs
Office of Affordable Housing

Rehabilitation Work Scope

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	37,732

*** All line items list must be address with either N/A (not applicable) or a description, percentage, quantity, unit, and cost. This form represents the minimum detail of scope that must be reported; additional line items may be added. Quantities and the approximate percentage of demolition or replacement are of utmost importance. These must clearly demonstrate the extent of the proposed work within the context of the entire existing property.

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
2	2	Demolition site						Excluded
			Demo existing street light heads on each pole in front of building	0%				
			Demo existing mail kiosk	100%	1	EA	\$ 500.00	\$ 500
			Demo existing playground equipment	100%	1	EA	\$ 500.00	\$ 500
			Demo monument sign	100%	1	EA	\$ 250.00	\$ 250
			Demo existing condensing pads	100%	51	EA	\$ 25.00	\$ 1,275
			Demo Curb and Gutter for accessible routes/parking	100%	300	LF	\$ 3.50	\$ 1,050
			Sidewalk Removal (5%) of property units	5%	4000	SF	\$ 3.50	\$ 14,000
			Asphalt Drive saw-cut and Removal where new dumpster pad is to be poured	100%	800	SF	\$ 3.50	\$ 2,800
			Deteriorated asphalt removal	100%	1500	SF	\$ 3.50	\$ 5,250
			Asphalt Drive saw-cut and Removal where new HC parking	100%	1600	SF	\$ 3.50	\$ 5,600
		bldg interiors: ceilings, walls, floor, plumbing, HVAC, elec	Demo all components of interior down to studs	100%	51	UNIT	\$ 2,650.00	\$ 135,150
		bldg exteriors: siding, roofing, patios, decks, stairs, breezeways	Roofs, doors, gutters & downspouts, windows, siding, trims and fascias.	100%	51	UNIT	\$ 350.00	\$ 17,850
2	2	Unusual site conditions (such as lead, asbestos, mold abatement)						
		lead abatement						
		asbestos abatement						
		mold abatement						
31	2	Earth Work						
		regrade for drainage control	fill in around buildings and re-grade to slope away from building, to create positive drainage, up to 21,000SF.	100%	21000	SF	\$ 1.00	\$ 21,000
			jet and camera storm drainage system.	100%	1	LS	\$ 5,000.00	\$ 5,000
			install 2 new inlet covers	100%	1	LS	\$ 900.00	\$ 900
		regrade for elimination of erosion situations	pipe downspouts to discharge water at least 5' away from building	100%	1	LS	\$ 10,000.00	\$ 10,000
			jet/camera all sewer lines from the buildings to the sewer main running to the property. continue to jet/camera to first manhole located off property.	100%	1	LS	\$ 7,500.00	\$ 7,500
		Sanitary sewage	Erosion Control per Earthcraft Requirements	100%	1	LS	\$ 3,000.00	\$ 3,000
		Erosion Control						
31	2	Landscaping & Irrigation						
		sodding/seeding	over-seed and straw up to 70,000SF.	100%	70000	SF	\$ 0.05	\$ 3,500
		trees, shrubs, and annuals	will upgrade landscaping with shrubbery and trees	100%	1	LS	\$ 20,000.00	\$ 20,000
		irrigation						
		tree pruning, root removal						
31	2	Retaining walls						
31	2	Site Improvements						
		fencing						
			install up to 80LF of 6' vinyl fence at the new dumpster pad.	100%	80	LF	\$ 65.00	\$ 5,200
			install up to 12 bollards at new dumpster enclosure.	100%	12	EA	\$ 450.00	\$ 5,400
		exterior amenities construction (list each amenity separately)						
			new monument sign and lighting	100%	1	LS	\$ 12,500.00	\$ 12,500
		playground	new playground including soft ground cover	100%	1	LS	\$ 25,000.00	\$ 25,000
		covered pavilion	construct a new covered pavilion picnic structure.	100%	1	LS	\$ 15,000.00	\$ 15,000
		bus shelter	pour slab and install a mail kiosk structure.	100%	1	LS	\$ 15,000.00	\$ 15,000
32	2	Roads (paving)						
		asphalt paving	patching	100%	1600	SF	\$ 6.50	\$ 10,400

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CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
			1-1/2 overlay	100%	5158	SY	\$ 11.50	\$ 59,312
			striping	100%	1	LS	\$ 2,500.00	\$ 2,500
32	2	Site concrete (curbs, gutters, & sidewalks)						
		curb & gutter	install curb and gutter up to 280LF.	100%	280	LF	\$ 18.50	\$ 5,180
		sidewalks	install new concrete ADA parking spaces to designated UFAS units and amenity parking.	100%	1800	SF	\$ 7.00	\$ 12,600
		remaining site concrete	install (1) 6" thick 40'x 20' reinforced concrete dumpster pad and approach.	100%	800	SF	\$ 9.00	\$ 7,200
			Contractor will install new concrete sidewalks and ADA ramps to meet accessibility requirements up to 600LF.	100%	4000	SF	\$ 6.50	\$ 26,000
			Contractor will install tactile strips at new ADA ramps in 6 locations.	100%	6	EA	\$ 385.00	\$ 2,310
			Contractor will pour new condensing unit pads for units (25SF for each).	100%	51	EA	\$ 225.00	\$ 11,475
			Contractor will pour concrete toppings on breezeways that contain designated UFAS units.	100%	250	SF	\$ 7.50	\$ 1,875
		Video utilities						
33	2	Site Utilities						
		Fees	Fees incurred by utility are EXCLUDED	0%				Excluded
		water service						
		fire service						
		storm water piping						
		sewer service						
		electrical service						
		gas service						
		Total (Land Improvements)						\$ 472,077
3	3	Concrete (building pads & qycrete)						
4	4	Masonry	tuck point existing brick veneer up to 5% and will match existing mortar as closely as possible.	100%	1	LS	\$ 25,000.00	\$ 25,000
			remove and reset brick where new meter gear is to be installed as necessary.	100%				Included Above
5	5	Metals (stair stringers, metal decking, handrails, structural steel)						
		stair pans/stringers						
		corrugated metal decking						
		handrails						
		structural steel	will add metal site rails up to 360LF.	100%	360	LF	\$ 55.00	\$ 19,800
6	6	Rough carpentry (framing, sheathing, decking)						
		framing	re-frame 5% units for accessibility per ADA & UFAS standards.	100%	3	UNITS	\$ 3,500.00	\$ 10,500
			re-frame door headers at bi-fold door locations at each bedroom.	100%	51	UNITS	\$ 100.00	\$ 5,100
			re-frame tub rough opening in two and three bedroom units at party walls to accommodate 2nd layer of drywall.	100%	51	UNITS	\$ 100.00	\$ 5,100
			frame for cabinet panel soffit above kitchen wall cabinets in all apartments.	100%	51	UNITS	\$ 100.00	\$ 5,100
			install any blocking required for fixtures, shelving and accessories.	100%	51	UNITS	\$ 50.00	\$ 2,550
		ext wall sheathing						
		floor decking						

Georgia Department of Community Affairs
Office of Affordable Housing

Rehabilitation Work Scope

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	37,732

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New Format	Old Format							
		attic draft stops	examine existing firewalls for code compliance after drywall demolition. Any modifications needed will be addressed through contingency.	0%				Excluded
		exterior wood decks/patios and rails						
6	6	Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc)						
		exterior trim including shutters	new shutters	100%				Included
		interior trim including wood base	install new window stool & apron in all units.	100%	51	UNITS	\$ 250.00	\$ 12,750
			install new wood base as indicated on the plans.	100%	51	UNITS	\$ 750.00	\$ 38,250
			install new shoe mould at hard surface floors.	100%	51	UNITS	\$ 100.00	\$ 5,100
			casing at doors and windows	100%	51	UNITS	\$ 50.00	\$ 2,550
7	7	Waterproofing						
7	7	Insulation						
		wall insulation	install new wall batt insulation to achieve a rating of R-13.	100%	51	UNITS	\$ 1,750.00	\$ 89,250
			insulate around unit exterior doors to achieve an R-12 rating.	100%				Included
			will have a 3 rd party inspector perform blower door test	100%				Included
		roof insulation	insulate band joist between floors to achieve a rating of R-15.	100%				Included
			install new blown attic insulation to achieve a rating of R-38.	100%				Included
			fire caulk all rated walls and assemblies.	100%				Included
		sound insulation						
7	7	Roofing						
		shingles (or other roofing material)	install new 30 year architectural shingles, felt, and roofing accessories on (9) buildings, new leasing office, & covered bus shelter.	100%	1	LS	\$ 150,000.00	\$ 150,000
		gutters & downspouts	install new 6" gutters and 4" downspouts on (9) apartment buildings, leasing office, & covered bus shelter.	100%	3500	LF	\$ 4.50	\$ 15,750
7	7	Siding/stucco	install new smooth, fiber cement siding panels at all breezeway ceilings in (9) apartment buildings.	100%	51	EA	\$ 3,000.00	\$ 153,000
			install new fiber cement trim at building exteriors.	100%				Included Above
			new fiber cement lap siding on up to 18 newly framed gables.	100%				Included Above
			install new vented vinyl soffit at newly framed building eaves and overhangs.	100%				Included Above
			install new circular vinyl gable vents at front gables.	100%				Included Above
8	8	Doors & hardware						
		interior doors	install new interior doors with 6 panel masonite interior doors where existing in all units.	100%	1	LS	\$ 95,000.00	\$ 95,000
			install new 6-panel masonite swinging doors with dummy knobs to closets in lieu existing bi-fold doors.	100%				Included Above
			provide new knob style door hardware on all non-handicap accessible doors. For all handicap accessible doors, Contractor will install new lever style door hardware on all handicap accessible doors.	100%				Included Above
			install all door hardware according to a door schedule approved by the Owner.	100%	1	LS	\$ 48,000.00	\$ 48,000

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New Format	Old Format							
		exterior doors	install new Energy Star 6-panel, 24-gauge, insulated metal doors with split metal frames at unit entries and storage areas on (5) apartment buildings and existing leasing office.	100%	51	EA	\$ 550.00	\$ 28,050
			install doors with ADA thresholds at (2) accessible units.	5%				Included Above
			install new brick mould at new exterior doors.	100%				Included Above
			install new exterior door hardware per owner provided finish schedule.	100%	51	EA	\$ 100.00	\$ 5,100
			install new over head garage door on leasing office.	100%	1	EA	\$ 1,500.00	\$ 1,500
			install peepholes and door knockers on all unit entry doors. ADA units to have (2) peepholes.	100%				Included Above
		hardware	new hardware at doors	100%				Included Above
8	8	Windows/glass						
		Windows	Install low-e double paned vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHCG) less than 0.28.	100%	84	EA	\$ 295.00	\$ 24,780
			Install low-e double paned vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHCG) less than 0.28.	100%	51	EA	\$ 405.00	\$ 20,655
		mirrors	install full vanity length mirrors in all bathrooms.	100%	51	EA	\$ 100.00	\$ 5,100
9	9	Drywall						
		repair and placement-walls	install new drywall in all units.	100%	51	UNITS	\$ 5,500.00	\$ 280,500
			install new water resistant drywall behind tub surrounds.	100%				Included Above
			add double layer of drywall at all tub surrounds on exterior walls and party walls.	100%				Included Above
		repair and placement-ceiling	will hang, tape, float and sand new drywall to have a smooth finish.	100%				Included Above
		Repair draftstop	repair attic draft stop as required by local municipality	0%				Excluded
9	9	Tile work						
		tub surrounds						
		ceramic floors						
9	9	Resilient/wood flooring						
		VCT						
			new vinyl plank flooring throughout units.	100%	51	EA	\$ 2,000.00	\$ 102,000
		sheet goods	prep	100%	51	EA	\$ 100.00	\$ 5,100
		wood flooring						
9	9	Painting						
		exterior walls	pressure wash all buildings.	100%	51	UNITS	\$ 425.00	\$ 21,675
			caulk and paint all new fiber-cementitious siding, trim and breezeway soffit per approved finish schedule.	100%				Included Above
			prime and paint all new exterior wood per finish schedule.	100%				Included Above
			exterior doors will be painted per finish schedule.	100%				Included Above
			paint all previously painted surfaces not mentioned above.	100%				Included Above
		interior walls	prime and paint all new drywall walls and ceilings.	100%	51	UNITS	\$ 1,450.00	\$ 73,950
			will prime and paint all new interior doors.	100%				Included Above
			prime and paint all new interior trim.	100%				Included Above

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New Format	Old Format							
			All paints to be used will be low VOC paints to conform to EarthCraft requirements.	100%				Included Above
		ceilings		100%				Included Above
		doors & trim		100%				Included Above
		steel: handrails, stairs, etc		100%				Included Above
		additional prep work (sandblasting)						
		Cleaning	finish clean prior to turnover	100%	51	UNITS	\$ 250.00	\$ 12,750
			Punch out	100%	51	UNITS	\$ 350.00	\$ 17,850
10	10	Specialties						
		pest control	above slab treatmeant	0%				Excluded
		signage	install Handicap Parking identification signs for each handicap parking space.	100%	1	LS	\$ 23,600.00	\$ 23,600
			upgrade the signage on the monument sign to meet DCA requirements.	100%				Included
			install new building identification signs to all buildings.	100%				Included
			install new unit identification signs to all units.	100%				Included
			install new directional and traffic signs throughout the property.	100%				Included
			install new building signage at the community center.	100%				Included
			All new pole-mounted signage will be mounted on an aluminum post.	100%				Included
		toilet accessories including framed mirrors	install new towel bars, toilet paper holders, and shower rods in all units.	100%	51	UNITS	\$ 275.00	\$ 14,025
		grab bars	grab bars in accessible units	100%	3	UNITS	\$ 350.00	\$ 1,050
		fire extinguishers	install 1 fire extinguisher in each unit.	100%	51	EA	\$ 90.00	\$ 4,590
		shelving	install new "Closetmaid" ventilated wire shelving or equal in all closets in all units.	100%	51	EA	\$ 575.00	\$ 29,325
		mailboxes	provide and install 4-C USPS aluminum mailboxes to install at the new mail kiosk structure.	100%	1	LS	\$ 6,500.00	\$ 6,500
		stovetop fire suppression	2 stove top fire suppression devices in the range hood over the range of each unit's kitchen.	100%	51	UNITS	\$ 65.00	\$ 3,315
11	11	Special Equipment (amenities equipment--list equipment as separate line items (playground equipment, movie rooms, beauty parlors, sport court surfacing & equipment, exercise equipment, pre-fab gazebos & pavilions; put stick-built gazebos and pavilions in carpentry))	construct a new ADA community center including a community area, computer center, kitchenette, laundry, & fitness center.	100%	1	LS	\$ 150,000.00	\$ 150,000
			grade area, compaction test, run underground utilities and pour foundation slab.					
			will frame community center.					
			will install house wrap over sheathing.					
			will install brick veneer to match adjacent buildings.					
			will install shake siding at gables.					
			will install composite brackets.					
			install fiber cement fascia, frieze and trim.					
			install vented vinyl soffit.					
			install roofing felt 30 yr architectural shingles w/ drip edge.					
			will install aluminum gutters & downspouts.					
			install 10" poly-resin columns.					

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New Format	Old Format							
			install exterior doors and windows per door & window schedules.					
			install R-15 wall batt & R-38 attic blown in insulation.					
			install drywall.					
			install HVAC, Plumbing and Electrical systems per plans and specs.					
			New Cooling system will be 14-SEER sized within 6000 btu/h of Manual J and heating equipment HSPF 8.0 within 25,000 btu/h of manual J. test airflow for each duct run to ensure it is measured and balanced.					
			install flooring and paint.					
			install appliances & cabinets.					
			install bath accessories, shelving and blinds.					
			conduct extensive clean after construction is complete.					
			conduct extensive clean after construction is complete.					
			will provide flashing/audio smoke alarm in community center					
11	11	Cabinets (incl. countertops)						
		unit kitchens	install kitchen cabinets, counter tops, and filler in dwelling units	100%	51	UNITS	\$ 2,550.00	\$ 130,050
			cabinets are per HUD severe use specification.	100%				Included Above
			cabinets in ADA Compliant units will be laid out and installed to meet ADA requirements.	5%				Included Above
		countertops	install new cultured marble countertop	100%				Included Above
			Counter tops will be post formed on 3/4" exterior plywood.	100%				Included Above
		bathroom vanities	install new vanity cabinets with a cultured marble countertop	100%				Included Above
			install surface mount medicine cabinets made with material to match vanities in all unit bathrooms	100%	51	EA	\$ 250.00	\$ 12,750
11	11	Appliances						
		refrigerators	install a new Energy Star rated refrigerator with a minimum 14 cubic feet space in all units. Refrigerator will be a maximum 378 kWh/yr.	100%	48	UNITS	\$ 595.00	\$ 28,560
			In ADA units. Contractor will provide and install ADA model refrigerators.	100%	3	UNITS	\$ 595.00	\$ 1,785
		stove	provide and install a new electric range in all units.	100%	48	UNITS	\$ 375.00	\$ 18,000
			ADA units. contractor will provide and install free standing ADA ranges.	100%	3	UNITS	\$ 750.00	\$ 2,250
		vent hood	provide and install a new range hood in all units. All range hoods are to be vented to the exterior of the building.	100%	48	UNITS	\$ 65.00	\$ 3,120
		dishwasher	provide and install a new Energy Star rated dishwasher (.70 Ef) in all units. In ADA accessible units	100%	48	UNITS	\$ 290.00	\$ 13,920
			install an ADA accessible dishwasher.	100%	3	UNITS	\$ 465.00	\$ 1,395
		disposals	install a new hardwired garbage disposal in all units.	100%	51	UNITS	\$ 95.00	\$ 4,845
12	12	Blinds & Shades	Install new 1" vinyl horizontal blinds on all windows.	100%	51	UNITS	\$ 185.00	\$ 9,435
12	12	Carpets	install commercial glue down carpet without pad in lieu or carpet and padding in ADA units.	0%				
12	12	Furniture (if purchased by contractor for indoor amenities such as libraries, wellness centers, computer centers, children's activity rooms, arts & crafts; also outdoor picnic tables, benches, grills)						

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New Format	Old Format							
13	13	Special Construction (pools)						
14	14	Elevators						
21	15	Sprinklers						
22	15	Plumbing						
		bathbubs and/or pre-fab showers	Contractor will install new 4 piece tubs with surrounds in all units.	100%	51	UNITS	\$ 4,550.00	\$ 232,050
			install (2) ADA tubs and surrounds and (2) roll-in ADA shower per plans and specifications.	100%				Included
		shower heads	All new showerheads to be maximum 2.0 gal/min, bathroom faucets to be less than 2.0 gal/min and toilets to be 1.6 gal/flush to meet EarthCraft requirements.	100%				Included
		tub faucets	trims	100%				Included
		bathroom sinks	install wall hung lavatories in ADA units.	100%				Included
		bathroom faucets	faucets	100%				Included
		kitchen sinks	sinks	100%				Included
		kitchen faucets	faucets	100%				Included
		toilets	install new elongated front water closets w/ a max of 1.6 gal/min/flush.	100%				Included
		new water service--piping, valves, etc	install shutoff valves for the hot and cold water pipes at each building.	100%				Included
			install shutoff valves for the hot and cold water pipes at each unit equipped with an access panel.	100%				Included
			replace all domestic water lines with CPVC or PEX piping.	100%				Included
			insulate the hot water supply from the hot water heater per EarthCraft standards.	100%				Included
		new waste/vent service--piping, valves, etc	convert plumbing for (4) ADA units.	100%				Included
			install dishwashers and disposals in all units.	100%				Included
			install new washer boxes in all units.	100%				Included
		water heaters	install new high efficiency 40 gallon electric water heaters, including drains and drain lines, with a minimum Energy Factor of 0.95 in all units.	100%				Included
		individual water metering						
23	15	HVAC						
		air conditioning equipment	replace existing HVAC systems using 14 SEER heat pumps.	100%	51	UNITS	\$ 4,750.00	\$ 242,250
			replace all existing condensate lines, ductwork, including grills, registers and thermostats with properly insulated duct work.	100%				Included
			vent all range hoods to the exterior and provide a back draft damper.	100%				Included
			will vent dryer exhaust to the exterior.	100%				Included
			will install new HVAC systems and ductwork per EarthCraft requirements	100%				Included
			will ensure duct leakage is below 10%.	100%				Included
		heating equipment	Heat Pumps shall be minimum 18k, 8 HSPF, 14 SEER in 1-bed and minimum 24k, 8 HSPF, 14 SEER in townhomes.	100%				Included
			All cooling equipment to be sized within 6,000 btu/h of Manual J. All heating equipment output to be sized within 25,000 btu/h of Manual J.	100%				Included
		ductwok cleaning						

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New Format	Old Format							
		ductwork	replace existing duct system with new rigid trunk and takeoff system. protect all ducts until construction is completed.	100%				Included
		duct insulation	insulate ducts in attic to a minimum R-8 and ducts in conditioned spaces to a minimum R-6.	100%				Included
		thermostat	will install programmable thermostats.	100%				Included
		bathroom ventilation fans	provide exhaust fans including back draft dampers and vent to the exterior. All bathroom fans shall have a maximum sound level of 2.0 zones, minimum 80 cfm, and minimum efficiency level of 1.4 cfm/watt.	100%				Included
		solar hot water heating						
26	16	Electrical						
		unit light fixtures	install new Energy Star lighting fixtures in place of existing fixtures throughout each unit. Contractor will install light fixtures.	100%	51	EA	\$ 750.00	\$ 38,250
			At least 80% of the interior light fixtures shall be fluorescent lights.	100%				Included
		common area/exterior building mounted light fixtures	install exterior building/breezeway light fixtures.	100%				Included
		pole lights	(5) additional pole lights	100%				Included
		ceiling fans		100%				Included
		electrical wiring (within unit)	will extend all wiring for devices and equipment as necessary.	100%	51	UNITS	\$ 5,300.00	\$ 270,300
			will relocate all switches in handicap accessible units to ADA specifications.	100%				Included
			install exhaust fans controlled by motion detector.	100%				Included
			will install range hoods.	100%				Included
			will install microwaves.	100%				Included
			install new light fixture at monument sign.	100%				Included
			provide and install GFCI circuits for all code requirements in bathrooms, kitchens and outdoors.	100%				Included
			will provide and install Arc-Fault breakers for all bedroom circuits for standard plug in breakers.	100%				Included
			will install dedicated circuits.	100%				Included
			will provide and install a disconnect at HVAC and water heater in each unit.	100%				Included
		outlets & light switches	will replace all electrical devices and covers.	100%				Included
			install emergency pull cords with weatherproof mini horns in ADA units.	100%				Included
								Included
		distribution--breaker boxes, breakers, meters	install new meter centers, load centers and panels.	100%				Included
		solar panels						
27	16	Communications Systems (cable, phone, internet, etc)						
		cable outlets	cable outlets	100%				Included
		cable wiring	cable wiring	100%				Included
		phone jacks	phone jacks	100%				Included
		phone wiring (per unit)	phone wiring	100%				Included
		internet system (wireless or hard wired?)	internets	100%				Included
28	16	Safety systems						
		smoke detectors	hardwired	100%				Included

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New Format	Old Format							
		fire alarm system						
		security alarm system						
		access control system						
		camera system						
		Subtotal (structures)						\$ 2,523,175
		Total (Structure & Land Imprvmts)						\$ 2,995,252
							Unit count	\$ 58,730
							square footage	\$ 79.38
		Overhead (2%)						\$ 59,905
		General Requirements (6%)						\$ 179,715
		General Requirements (6%)						\$ 179,715
		TOTAL BUDGET						\$ 3,414,587

Unit count \$ 66,953
square footage \$ 90

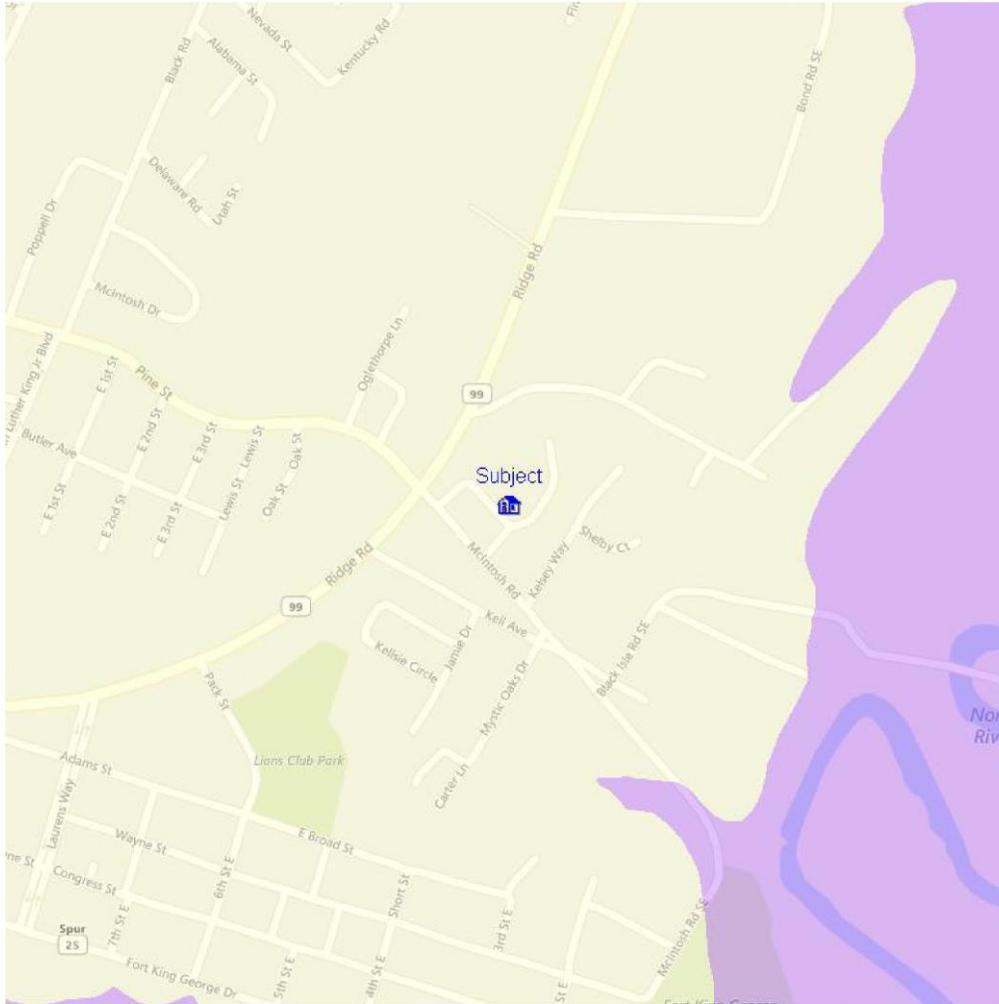
ACCESSIBILITY CONVERSION:

--In addition to the above, the extent of the work required to convert existing units to UFAS-compliant units must be detailed including whether partitions or plumbing fixtures will need to be moved, door/doorways expanded, grab bars installed, entries, thresholds, parking spaces, and accessible paths to units reworked, etc.; while the scope must be detailed separately, the cost should be included elsewhere with the trades that perform specific portions of the work.

--In addition to the above, the extent of the work required to convert the leasing office/clubhouse for UFAS, Fair Housing, and AHA compliance must be detailed including whether partitions or plumbing fixtures will need to be moved, door/doorways expanded, grab bars installed, entries, thresholds, parking spaces, and accessible paths to units reworked, etc.; while the scope must be detailed separately, the cost should be included elsewhere with the trades that perform specific portions of the work.

--In addition to the above, the extent of the work required to bring units and accessible paths into compliance with Fair Housing must be detailed including whether partitions or plumbing fixtures will need to be moved, door/doorways expanded, grab bars installed, entries, thresholds, parking spaces, and accessible paths to units reworked, etc.; while the scope must be detailed separately, the cost should be included elsewhere with the trades that perform specific portions of the work.

ADDENDUM D



MAP DATA

Map Number : 13191C0381D

Panel Date : March 16,2009

FIPS Code : 13191

Census Tract : 1103.00

Geo Result : S5 (Most Accurate) -
single close match, point located at
the street address position

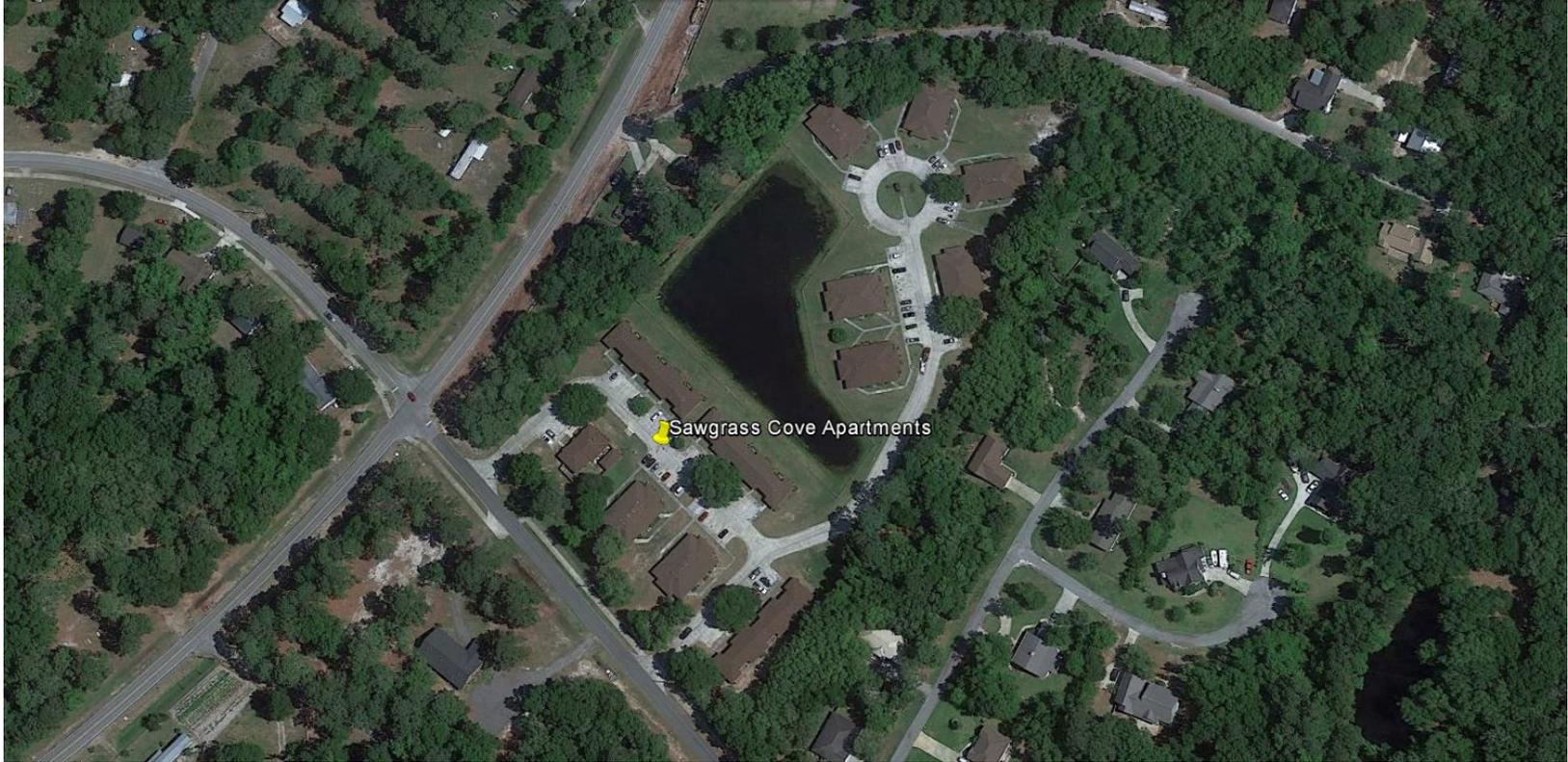
Flood

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

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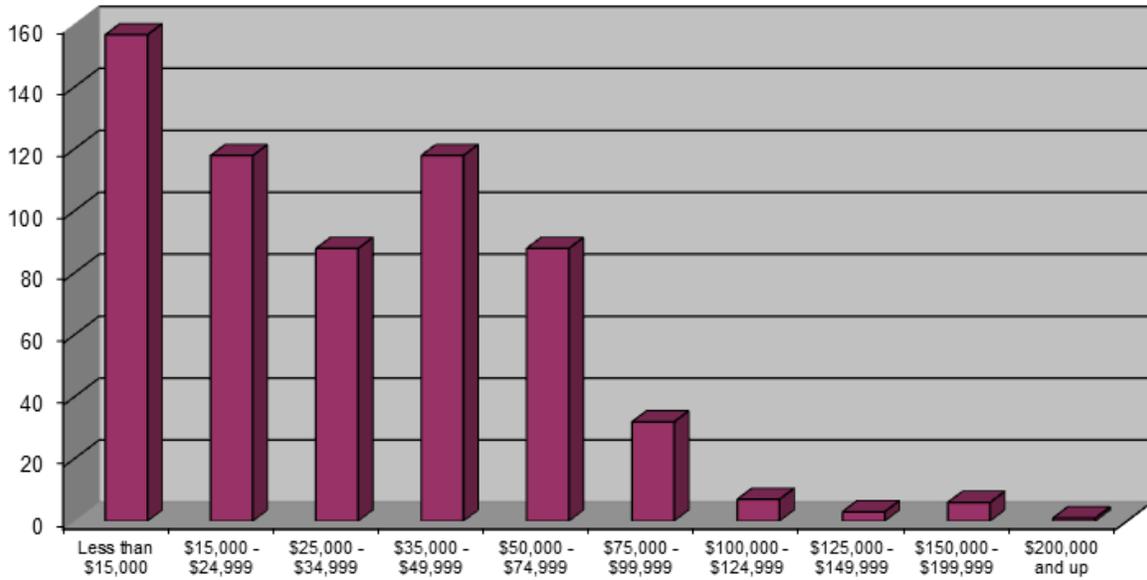
ADDENDUM E



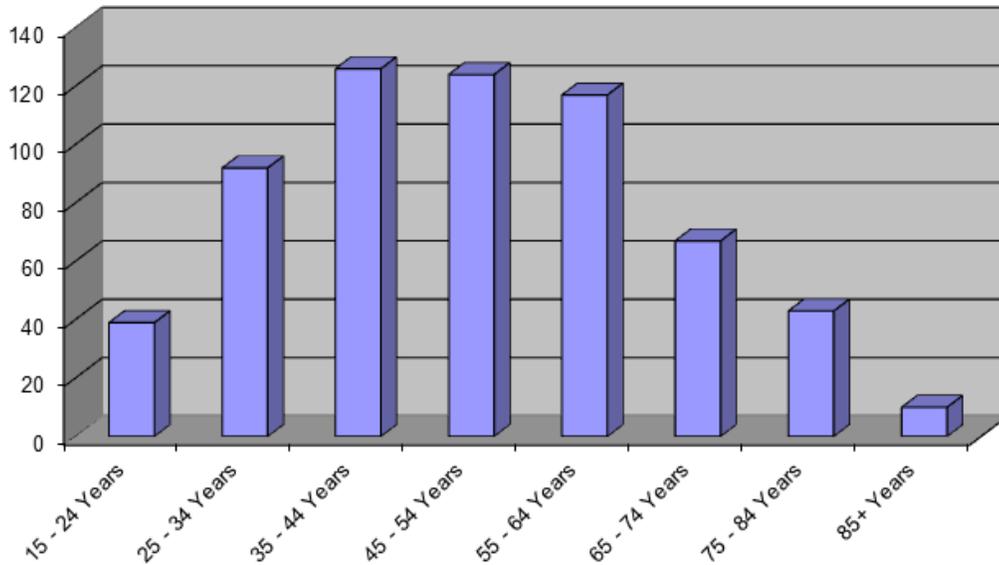
Sawgrass Cove Apartments

ADDENDUM F

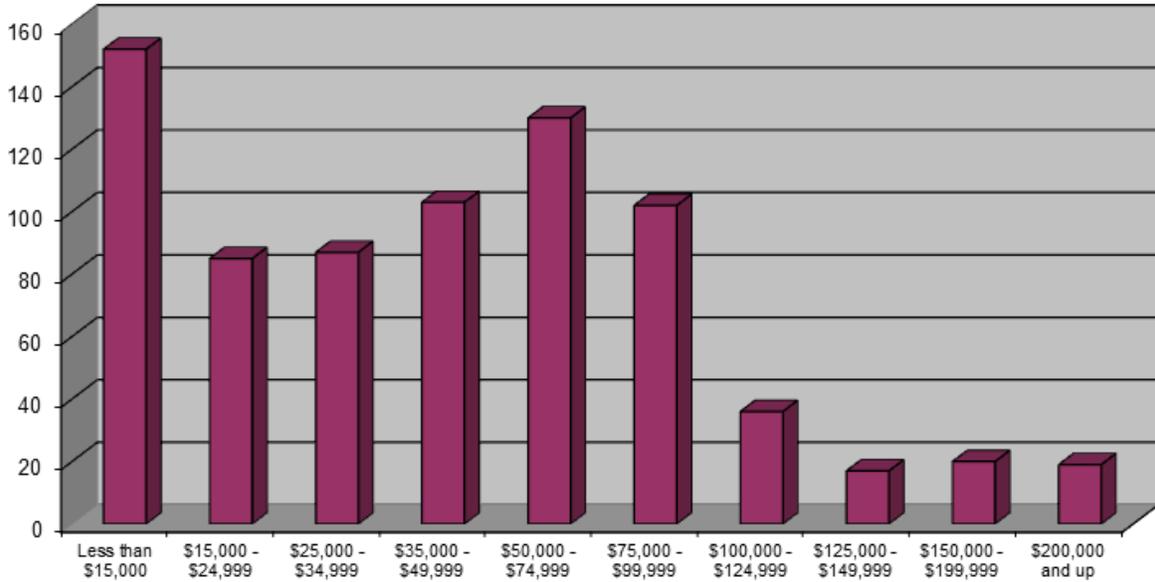
Households by Income - Census 2000



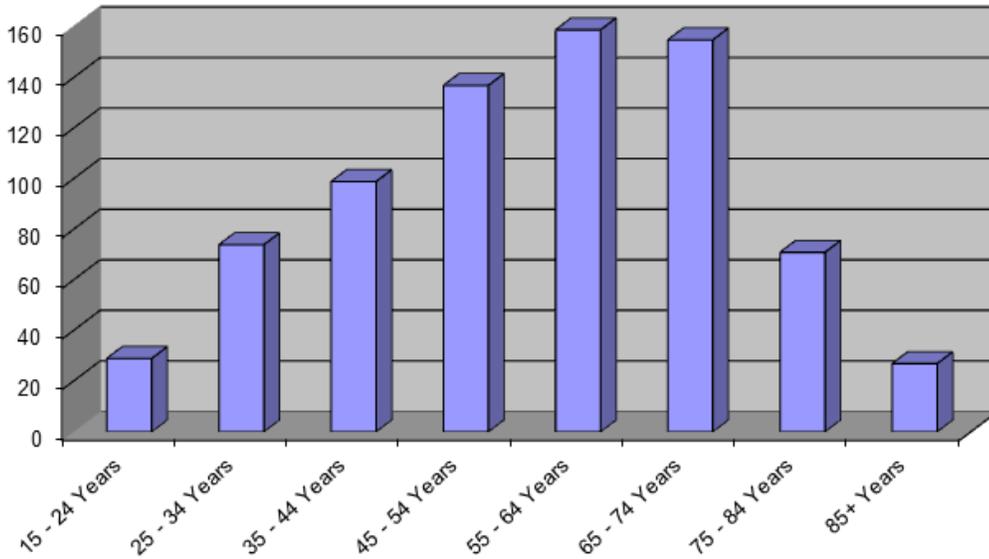
Households by Age - Census 2000
Darien city, Georgia



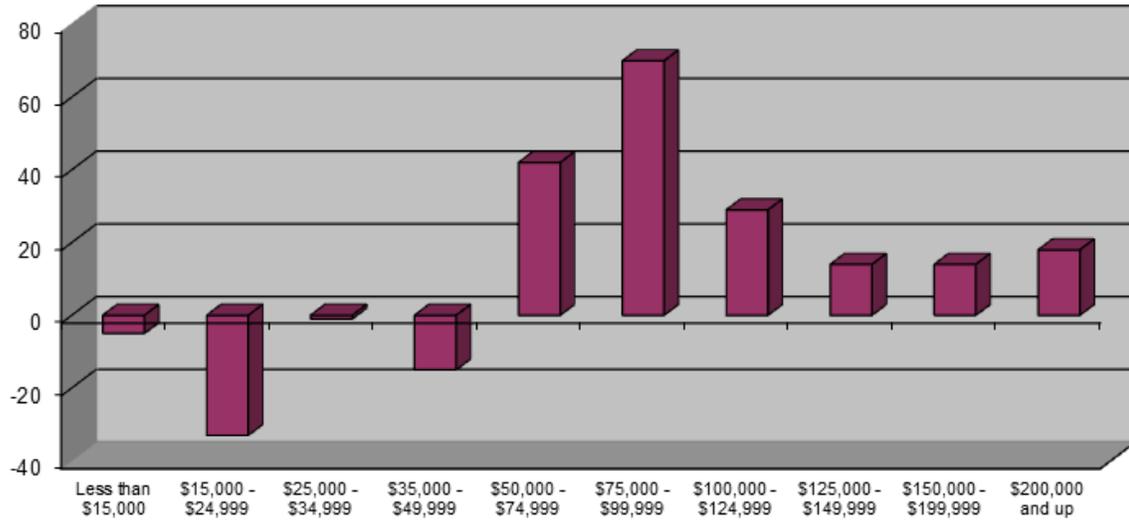
Estimated Households by Income - 2016
Darien city, Georgia



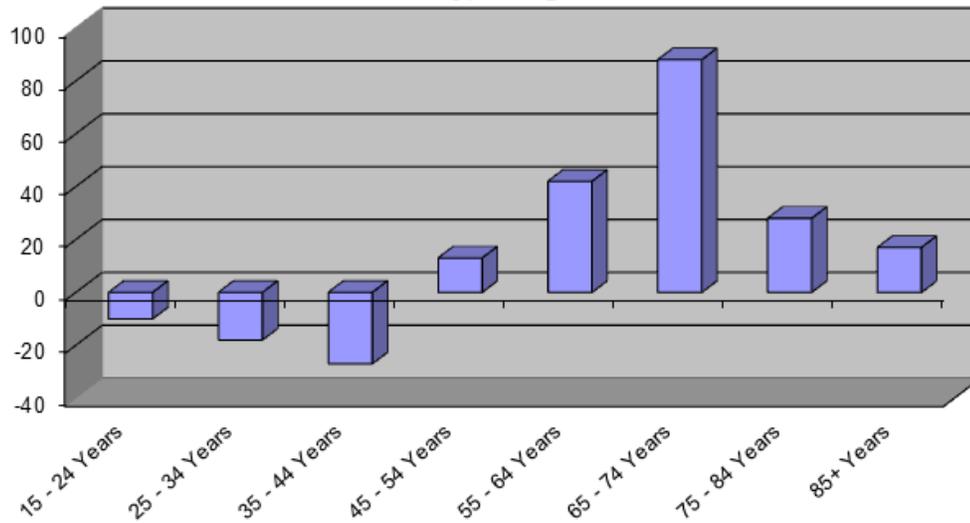
Estimated Households by Age - 2016
Darien city, Georgia



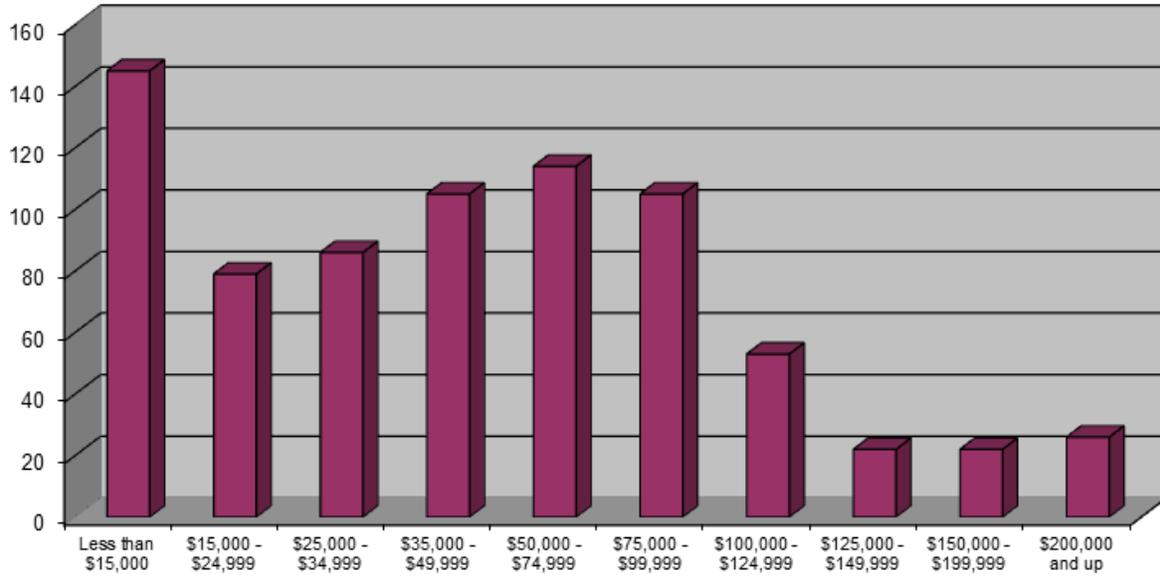
Estimated Household Income Change 2000 - 2016
Darien city, Georgia



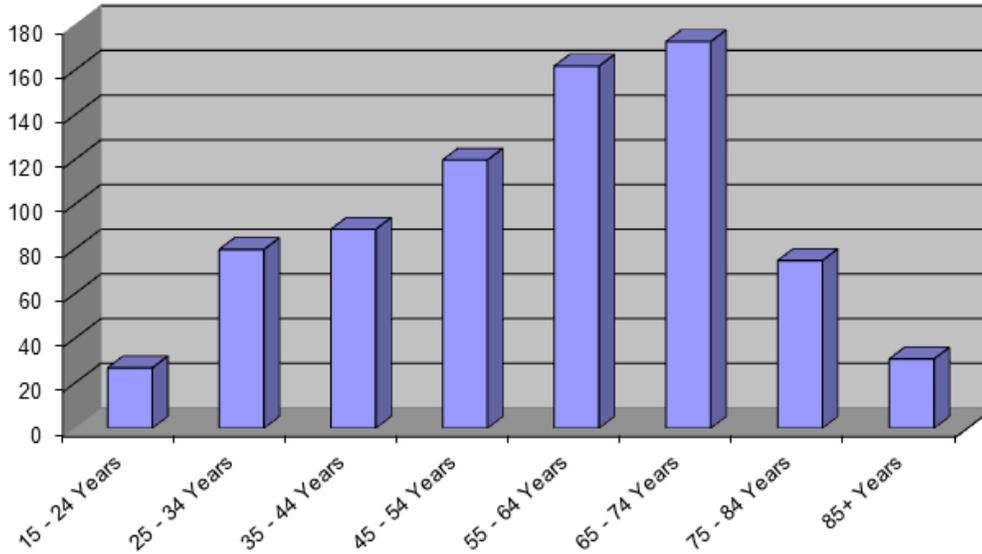
Estimated Household Age Change 2000 - 2016
Darien city, Georgia



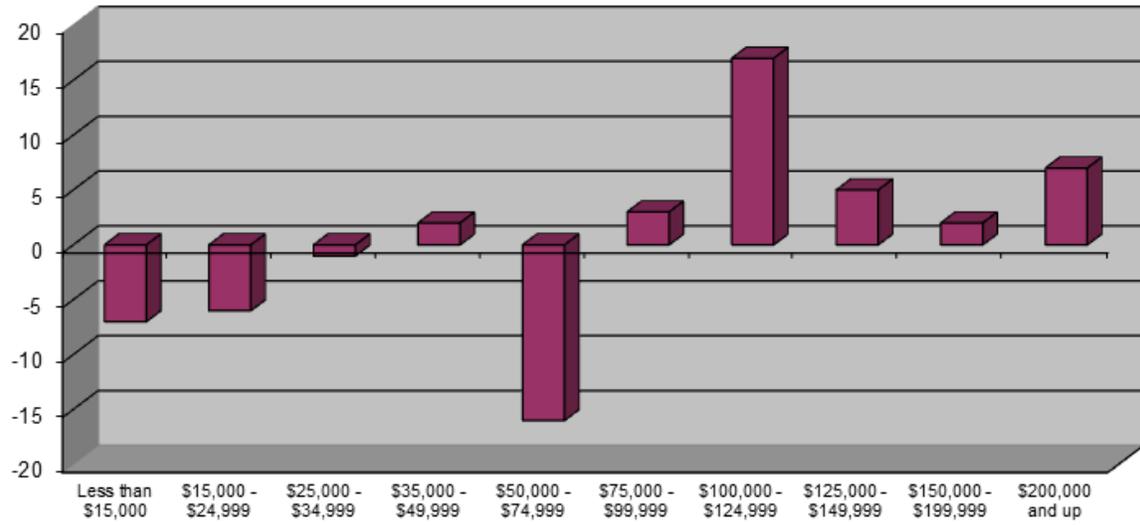
Projected Households by Income - 2021
Darien city, Georgia



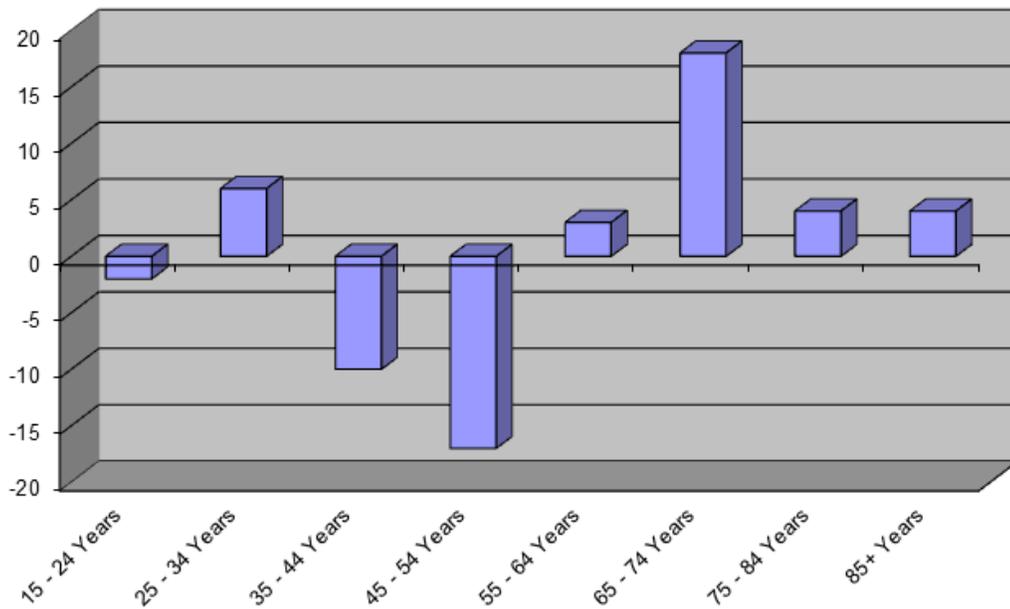
Projected Households by Age - 2021
Darien city, Georgia



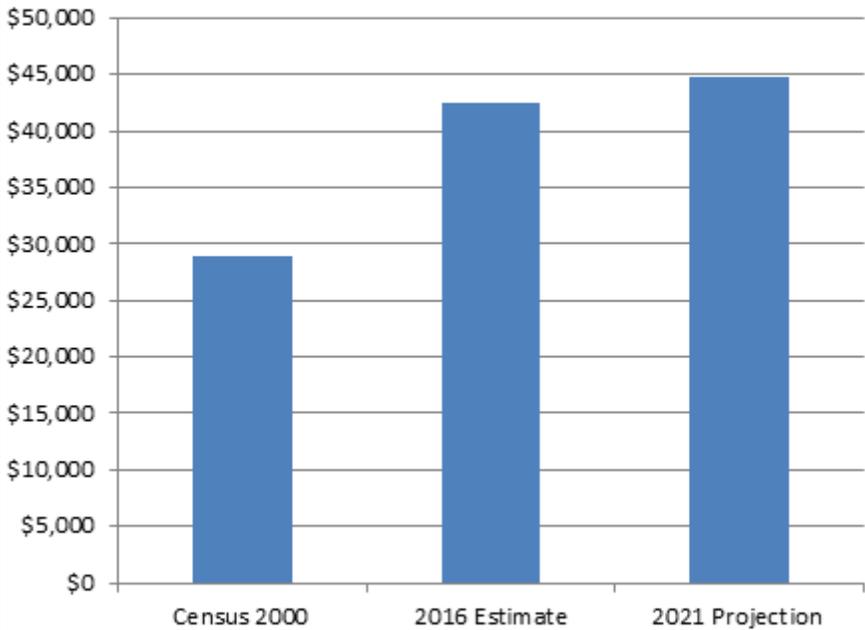
Projected Household Income Change 2016 to 2021
Darien city, Georgia



Projected Household Age Change 2016 to 2021
Darien city, Georgia



Median Household Income



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Households by Income and Age										
Darien city, Georgia										
Census Data - 2000										
	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	24	22	21	23	26	20	15	6	157	25.4%
\$15,000 - \$24,999	6	11	27	23	25	14	10	2	118	19.1%
\$25,000 - \$34,999	8	21	15	15	13	7	8	1	88	14.2%
\$35,000 - \$49,999	1	23	37	22	19	12	4	0	118	19.1%
\$50,000 - \$74,999	0	9	16	28	15	14	5	1	88	14.2%
\$75,000 - \$99,999	0	3	8	9	12	0	0	0	32	5.2%
\$100,000 - \$124,999	0	0	1	2	4	0	0	0	7	1.1%
\$125,000 - \$149,999	0	3	0	0	0	0	0	0	3	0.5%
\$150,000 - \$199,999	0	0	1	2	3	0	0	0	6	1.0%
\$200,000 and up	0	0	0	0	0	0	1	0	1	0.2%
Total	39	92	126	124	117	67	43	10	618	100.0%
Percent	6.3%	14.9%	20.4%	20.1%	18.9%	10.8%	7.0%	1.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Darien city, Georgia										
Current Year Estimates - 2016										
	Age	Age	Age	Age	Age	Age	Age	Age		
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
Income	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	6	19	18	19	28	30	21	11	152	20.2%
\$15,000 - \$24,999	16	4	6	15	17	11	11	5	85	11.3%
\$25,000 - \$34,999	4	6	7	19	24	14	9	4	87	11.6%
\$35,000 - \$49,999	1	19	27	16	19	13	5	3	103	13.7%
\$50,000 - \$74,999	1	4	5	37	43	29	9	2	130	17.3%
\$75,000 - \$99,999	0	14	23	18	17	22	7	1	102	13.6%
\$100,000 - \$124,999	1	5	9	7	6	6	1	1	36	4.8%
\$125,000 - \$149,999	0	2	2	6	4	2	1	0	17	2.3%
\$150,000 - \$199,999	0	0	0	0	0	16	4	0	20	2.7%
\$200,000 and up	0	1	2	0	1	12	3	0	19	2.5%
Total	29	74	99	137	159	155	71	27	751	100.0%
Percent	3.9%	9.9%	13.2%	18.2%	21.2%	20.6%	9.5%	3.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Darien city, Georgia										
Estimated Change - 2000 to 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		Change
Less than \$15,000	-18	-3	-3	-4	2	10	6	5	-5	-3.2%
\$15,000 - \$24,999	10	-7	-21	-8	-8	-3	1	3	-33	-28.0%
\$25,000 - \$34,999	-4	-15	-8	4	11	7	1	3	-1	-1.1%
\$35,000 - \$49,999	0	-4	-10	-6	0	1	1	3	-15	-12.7%
\$50,000 - \$74,999	1	-5	-11	9	28	15	4	1	42	47.7%
\$75,000 - \$99,999	0	11	15	9	5	22	7	1	70	218.8%
\$100,000 - \$124,999	1	5	8	5	2	6	1	1	29	414.3%
\$125,000 - \$149,999	0	-1	2	6	4	2	1	0	14	466.7%
\$150,000 - \$199,999	0	0	-1	-2	-3	16	4	0	14	233.3%
\$200,000 and up	0	1	2	0	1	12	2	0	18	1800.0%
Total	-10	-18	-27	13	42	88	28	17	133	21.5%
Percent Change	-25.6%	-19.6%	-21.4%	10.5%	35.9%	131.3%	65.1%	170.0%	21.5%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Darien 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	6	19	14	15	28	30	22	11	145	19.2%
\$15,000 - \$24,999	15	5	5	12	17	12	9	4	79	10.4%
\$25,000 - \$34,999	3	5	7	16	27	15	9	4	86	11.4%
\$35,000 - \$49,999	1	22	27	15	18	12	7	3	105	13.9%
\$50,000 - \$74,999	2	3	1	30	39	26	9	4	114	15.1%
\$75,000 - \$99,999	0	13	19	16	20	26	9	2	105	13.9%
\$100,000 - \$124,999	0	8	10	9	9	13	3	1	53	7.0%
\$125,000 - \$149,999	0	3	3	7	3	4	1	1	22	2.9%
\$150,000 - \$199,999	0	0	0	0	0	18	3	1	22	2.9%
\$200,000 and up	0	2	3	0	1	17	3	0	26	3.4%
Total	27	80	89	120	162	173	75	31	757	100.0%
Percent	3.6%	10.6%	11.8%	15.9%	21.4%	22.9%	9.9%	4.1%		100.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Darien city, Georgia										
Projected Change - 2016 to 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		Change
Less than \$15,000	0	0	-4	-4	0	0	1	0	-7	-4.6%
\$15,000 - \$24,999	-1	1	-1	-3	0	1	-2	-1	-6	-7.1%
\$25,000 - \$34,999	-1	-1	0	-3	3	1	0	0	-1	-1.1%
\$35,000 - \$49,999	0	3	0	-1	-1	-1	2	0	2	1.9%
\$50,000 - \$74,999	1	-1	-4	-7	-4	-3	0	2	-16	-12.3%
\$75,000 - \$99,999	0	-1	-4	-2	3	4	2	1	3	2.9%
\$100,000 - \$124,999	-1	3	1	2	3	7	2	0	17	47.2%
\$125,000 - \$149,999	0	1	1	1	-1	2	0	1	5	29.4%
\$150,000 - \$199,999	0	0	0	0	0	2	-1	1	2	10.0%
\$200,000 and up	0	1	1	0	0	5	0	0	7	36.8%
Total	-2	6	-10	-17	3	18	4	4	6	0.8%
Percent Change	-6.9%	8.1%	-10.1%	-12.4%	1.9%	11.6%	5.6%	14.8%	0.8%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
Darien city, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$28,864	\$42,500	\$44,786

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Median Household Income by Area			
Darien city, Georgia			
Geography ID	Census 2000	2016 Estimate	2021 Projection
1321716	\$28,864	\$42,500	\$44,786

HISTA 2.2 Summary Data **Darien city, Georgia**

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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	11.0%	6.2%	12.3%	0.0%	0.0%	29.5%
\$10,000-20,000	10.3%	5.5%	0.0%	4.8%	0.0%	20.5%
\$20,000-30,000	4.8%	5.5%	0.0%	2.1%	0.0%	12.3%
\$30,000-40,000	0.0%	0.0%	0.0%	3.4%	0.0%	3.4%
\$40,000-50,000	0.0%	0.0%	2.1%	4.8%	0.0%	6.8%
\$50,000-60,000	0.0%	6.8%	0.0%	0.0%	16.4%	23.3%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	1.4%	0.0%	2.1%	0.0%	0.0%	3.4%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	27.4%	24.0%	16.4%	15.1%	17.1%	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	24.6%	1.5%	0.0%	0.0%	0.0%	26.2%
\$10,000-20,000	26.2%	9.2%	0.0%	0.0%	0.0%	35.4%
\$20,000-30,000	4.6%	15.4%	0.0%	0.0%	0.0%	20.0%
\$30,000-40,000	3.1%	0.0%	3.1%	0.0%	0.0%	6.2%
\$40,000-50,000	1.5%	0.0%	0.0%	0.0%	0.0%	1.5%
\$50,000-60,000	0.0%	1.5%	0.0%	0.0%	0.0%	1.5%
\$60,000-75,000	0.0%	0.0%	4.6%	0.0%	0.0%	4.6%
\$75,000-100,000	0.0%	1.5%	0.0%	0.0%	0.0%	1.5%
\$100,000-125,000	0.0%	1.5%	0.0%	0.0%	0.0%	1.5%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	1.5%	0.0%	1.5%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	60.0%	30.8%	7.7%	1.5%	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	26.0%	2.0%	0.0%	0.0%	0.0%	28.0%
\$10,000-20,000	30.0%	4.0%	0.0%	0.0%	0.0%	34.0%
\$20,000-30,000	6.0%	10.0%	0.0%	0.0%	0.0%	16.0%
\$30,000-40,000	4.0%	0.0%	4.0%	0.0%	0.0%	8.0%
\$40,000-50,000	2.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$50,000-60,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$60,000-75,000	0.0%	0.0%	6.0%	0.0%	0.0%	6.0%
\$75,000-100,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$100,000-125,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	68.0%	22.0%	10.0%	0.0%	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	15.2%	4.7%	8.5%	0.0%	0.0%	28.4%
\$10,000-20,000	15.2%	6.6%	0.0%	3.3%	0.0%	25.1%
\$20,000-30,000	4.7%	8.5%	0.0%	1.4%	0.0%	14.7%
\$30,000-40,000	0.9%	0.0%	0.9%	2.4%	0.0%	4.3%
\$40,000-50,000	0.5%	0.0%	1.4%	3.3%	0.0%	5.2%
\$50,000-60,000	0.0%	5.2%	0.0%	0.0%	11.4%	16.6%
\$60,000-75,000	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%
\$75,000-100,000	0.9%	0.5%	1.4%	0.0%	0.0%	2.8%
\$100,000-125,000	0.0%	0.5%	0.0%	0.0%	0.0%	0.5%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.5%	0.5%
\$150,000-200,000	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	37.4%	26.1%	13.7%	10.9%	11.8%	100.0%

HISTA 2.2 Summary Data **Darien city, 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	0	0	0	0	0	0
\$10,000-20,000	4	10	21	0	0	35
\$20,000-30,000	13	12	6	0	0	31
\$30,000-40,000	0	0	12	17	12	41
\$40,000-50,000	5	8	11	25	0	49
\$50,000-60,000	0	3	18	0	0	21
\$60,000-75,000	0	15	6	9	16	46
\$75,000-100,000	0	8	0	18	17	43
\$100,000-125,000	0	34	0	0	0	34
\$125,000-150,000	0	2	2	0	0	4
\$150,000-200,000	0	0	0	2	0	2
\$200,000+	0	0	0	2	0	2
Total	22	92	76	73	45	308

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	29	5	0	0	0	34
\$10,000-20,000	49	15	0	0	0	64
\$20,000-30,000	11	4	1	0	0	16
\$30,000-40,000	15	6	3	0	7	31
\$40,000-50,000	11	11	1	0	0	23
\$50,000-60,000	3	28	15	0	0	46
\$60,000-75,000	2	36	5	0	5	48
\$75,000-100,000	1	23	1	0	0	25
\$100,000-125,000	2	22	1	0	0	25
\$125,000-150,000	2	0	1	0	2	5
\$150,000-200,000	3	1	0	0	0	4
\$200,000+	0	2	0	0	0	2
Total	128	153	28	0	14	323

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	17	5	0	0	0	22
\$10,000-20,000	49	6	0	0	0	55
\$20,000-30,000	11	0	0	0	0	11
\$30,000-40,000	14	6	3	0	0	23
\$40,000-50,000	3	11	1	0	0	15
\$50,000-60,000	3	27	1	0	0	31
\$60,000-75,000	2	20	5	0	5	32
\$75,000-100,000	1	5	1	0	0	7
\$100,000-125,000	2	8	1	0	0	11
\$125,000-150,000	2	0	1	0	0	3
\$150,000-200,000	3	1	0	0	0	4
\$200,000+	0	0	0	0	0	0
Total	107	89	13	0	5	214

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	29	5	0	0	0	34
\$10,000-20,000	53	25	21	0	0	99
\$20,000-30,000	24	16	7	0	0	47
\$30,000-40,000	15	6	15	17	19	72
\$40,000-50,000	16	19	12	25	0	72
\$50,000-60,000	3	31	33	0	0	67
\$60,000-75,000	2	51	11	9	21	94
\$75,000-100,000	1	31	1	18	17	68
\$100,000-125,000	2	56	1	0	0	59
\$125,000-150,000	2	2	3	0	2	9
\$150,000-200,000	3	1	0	2	0	6
\$200,000+	0	2	0	2	0	4
Total	150	245	104	73	59	631

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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	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	1.3%	3.2%	6.8%	0.0%	0.0%	11.4%
\$20,000-30,000	4.2%	3.9%	1.9%	0.0%	0.0%	10.1%
\$30,000-40,000	0.0%	0.0%	3.9%	5.5%	3.9%	13.3%
\$40,000-50,000	1.6%	2.6%	3.6%	8.1%	0.0%	15.9%
\$50,000-60,000	0.0%	1.0%	5.8%	0.0%	0.0%	6.8%
\$60,000-75,000	0.0%	4.9%	1.9%	2.9%	5.2%	14.9%
\$75,000-100,000	0.0%	2.6%	0.0%	5.8%	5.5%	14.0%
\$100,000-125,000	0.0%	11.0%	0.0%	0.0%	0.0%	11.0%
\$125,000-150,000	0.0%	0.6%	0.6%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%
\$200,000+	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%
Total	7.1%	29.9%	24.7%	23.7%	14.6%	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	9.0%	1.5%	0.0%	0.0%	0.0%	10.5%
\$10,000-20,000	15.2%	4.6%	0.0%	0.0%	0.0%	19.8%
\$20,000-30,000	3.4%	1.2%	0.3%	0.0%	0.0%	5.0%
\$30,000-40,000	4.6%	1.9%	0.9%	0.0%	2.2%	9.6%
\$40,000-50,000	3.4%	3.4%	0.3%	0.0%	0.0%	7.1%
\$50,000-60,000	0.9%	8.7%	4.6%	0.0%	0.0%	14.2%
\$60,000-75,000	0.6%	11.1%	1.5%	0.0%	1.5%	14.9%
\$75,000-100,000	0.3%	7.1%	0.3%	0.0%	0.0%	7.7%
\$100,000-125,000	0.6%	6.8%	0.3%	0.0%	0.0%	7.7%
\$125,000-150,000	0.6%	0.0%	0.3%	0.0%	0.6%	1.5%
\$150,000-200,000	0.9%	0.3%	0.0%	0.0%	0.0%	1.2%
\$200,000+	0.0%	0.6%	0.0%	0.0%	0.0%	0.6%
Total	39.6%	47.4%	8.7%	0.0%	4.3%	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	7.9%	2.3%	0.0%	0.0%	0.0%	10.3%
\$10,000-20,000	22.9%	2.8%	0.0%	0.0%	0.0%	25.7%
\$20,000-30,000	5.1%	0.0%	0.0%	0.0%	0.0%	5.1%
\$30,000-40,000	6.5%	2.8%	1.4%	0.0%	0.0%	10.7%
\$40,000-50,000	1.4%	5.1%	0.5%	0.0%	0.0%	7.0%
\$50,000-60,000	1.4%	12.6%	0.5%	0.0%	0.0%	14.5%
\$60,000-75,000	0.9%	9.3%	2.3%	0.0%	2.3%	15.0%
\$75,000-100,000	0.5%	2.3%	0.5%	0.0%	0.0%	3.3%
\$100,000-125,000	0.9%	3.7%	0.5%	0.0%	0.0%	5.1%
\$125,000-150,000	0.9%	0.0%	0.5%	0.0%	0.0%	1.4%
\$150,000-200,000	1.4%	0.5%	0.0%	0.0%	0.0%	1.9%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	50.0%	41.6%	6.1%	0.0%	2.3%	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	4.6%	0.8%	0.0%	0.0%	0.0%	5.4%
\$10,000-20,000	8.4%	4.0%	3.3%	0.0%	0.0%	15.7%
\$20,000-30,000	3.8%	2.5%	1.1%	0.0%	0.0%	7.4%
\$30,000-40,000	2.4%	1.0%	2.4%	2.7%	3.0%	11.4%
\$40,000-50,000	2.5%	3.0%	1.9%	4.0%	0.0%	11.4%
\$50,000-60,000	0.5%	4.9%	5.2%	0.0%	0.0%	10.6%
\$60,000-75,000	0.3%	8.1%	1.7%	1.4%	3.3%	14.9%
\$75,000-100,000	0.2%	4.9%	0.2%	2.9%	2.7%	10.8%
\$100,000-125,000	0.3%	8.9%	0.2%	0.0%	0.0%	9.4%
\$125,000-150,000	0.3%	0.3%	0.5%	0.0%	0.3%	1.4%
\$150,000-200,000	0.5%	0.2%	0.0%	0.3%	0.0%	1.0%
\$200,000+	0.0%	0.3%	0.0%	0.3%	0.0%	0.6%
Total	23.8%	38.8%	16.5%	11.6%	9.4%	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	19	10	12	3	0	44
\$10,000-20,000	9	3	0	4	0	16
\$20,000-30,000	7	6	0	2	0	15
\$30,000-40,000	0	1	0	4	0	5
\$40,000-50,000	0	3	1	5	0	9
\$50,000-60,000	0	3	0	1	10	14
\$60,000-75,000	1	1	0	0	2	4
\$75,000-100,000	5	0	3	0	0	8
\$100,000-125,000	0	1	0	0	1	2
\$125,000-150,000	0	0	0	1	0	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	41	28	16	20	13	118

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	25	1	0	0	0	26
\$10,000-20,000	9	3	0	0	0	12
\$20,000-30,000	4	20	0	0	0	24
\$30,000-40,000	1	0	2	0	0	3
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	2	1	0	0	4
\$100,000-125,000	0	0	1	0	2	3
\$125,000-150,000	0	1	0	0	0	1
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	1	0	0	0	0	1
Total	43	28	5	0	2	78

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	23	1	0	0	0	24
\$10,000-20,000	8	0	0	0	0	8
\$20,000-30,000	4	8	0	0	0	12
\$30,000-40,000	1	0	2	0	0	3
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	2	1	0	0	4
\$100,000-125,000	0	0	1	0	2	3
\$125,000-150,000	0	1	0	0	0	1
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	1	0	0	0	0	1
Total	40	13	5	0	2	60

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	44	11	12	3	0	70
\$10,000-20,000	18	6	0	4	0	28
\$20,000-30,000	11	26	0	2	0	39
\$30,000-40,000	1	1	2	4	0	8
\$40,000-50,000	1	3	1	5	0	10
\$50,000-60,000	0	4	0	1	10	15
\$60,000-75,000	1	1	1	0	2	5
\$75,000-100,000	6	2	4	0	0	12
\$100,000-125,000	0	1	1	0	3	5
\$125,000-150,000	0	1	0	1	0	2
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	1	0	0	0	0	1
Total	84	56	21	20	15	196

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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	16.1%	8.5%	10.2%	2.5%	0.0%	37.3%
\$10,000-20,000	7.6%	2.5%	0.0%	3.4%	0.0%	13.6%
\$20,000-30,000	5.9%	5.1%	0.0%	1.7%	0.0%	12.7%
\$30,000-40,000	0.0%	0.8%	0.0%	3.4%	0.0%	4.2%
\$40,000-50,000	0.0%	2.5%	0.8%	4.2%	0.0%	7.6%
\$50,000-60,000	0.0%	2.5%	0.0%	0.8%	8.5%	11.9%
\$60,000-75,000	0.8%	0.8%	0.0%	0.0%	1.7%	3.4%
\$75,000-100,000	4.2%	0.0%	2.5%	0.0%	0.0%	6.8%
\$100,000-125,000	0.0%	0.8%	0.0%	0.0%	0.8%	1.7%
\$125,000-150,000	0.0%	0.0%	0.0%	0.8%	0.0%	0.8%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	34.7%	23.7%	13.6%	16.9%	11.0%	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	32.1%	1.3%	0.0%	0.0%	0.0%	33.3%
\$10,000-20,000	11.5%	3.8%	0.0%	0.0%	0.0%	15.4%
\$20,000-30,000	5.1%	25.6%	0.0%	0.0%	0.0%	30.8%
\$30,000-40,000	1.3%	0.0%	2.6%	0.0%	0.0%	3.8%
\$40,000-50,000	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
\$50,000-60,000	0.0%	1.3%	0.0%	0.0%	0.0%	1.3%
\$60,000-75,000	0.0%	0.0%	1.3%	0.0%	0.0%	1.3%
\$75,000-100,000	1.3%	2.6%	1.3%	0.0%	0.0%	5.1%
\$100,000-125,000	0.0%	0.0%	1.3%	0.0%	2.6%	3.8%
\$125,000-150,000	0.0%	1.3%	0.0%	0.0%	0.0%	1.3%
\$150,000-200,000	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
\$200,000+	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
Total	55.1%	35.9%	6.4%	0.0%	2.6%	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	38.3%	1.7%	0.0%	0.0%	0.0%	40.0%
\$10,000-20,000	13.3%	0.0%	0.0%	0.0%	0.0%	13.3%
\$20,000-30,000	6.7%	13.3%	0.0%	0.0%	0.0%	20.0%
\$30,000-40,000	1.7%	0.0%	3.3%	0.0%	0.0%	5.0%
\$40,000-50,000	1.7%	0.0%	0.0%	0.0%	0.0%	1.7%
\$50,000-60,000	0.0%	1.7%	0.0%	0.0%	0.0%	1.7%
\$60,000-75,000	0.0%	0.0%	1.7%	0.0%	0.0%	1.7%
\$75,000-100,000	1.7%	3.3%	1.7%	0.0%	0.0%	6.7%
\$100,000-125,000	0.0%	0.0%	1.7%	0.0%	3.3%	5.0%
\$125,000-150,000	0.0%	1.7%	0.0%	0.0%	0.0%	1.7%
\$150,000-200,000	1.7%	0.0%	0.0%	0.0%	0.0%	1.7%
\$200,000+	1.7%	0.0%	0.0%	0.0%	0.0%	1.7%
Total	66.7%	21.7%	8.3%	0.0%	3.3%	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	22.4%	5.6%	6.1%	1.5%	0.0%	35.7%
\$10,000-20,000	9.2%	3.1%	0.0%	2.0%	0.0%	14.3%
\$20,000-30,000	5.6%	13.3%	0.0%	1.0%	0.0%	19.9%
\$30,000-40,000	0.5%	0.5%	1.0%	2.0%	0.0%	4.1%
\$40,000-50,000	0.5%	1.5%	0.5%	2.6%	0.0%	5.1%
\$50,000-60,000	0.0%	2.0%	0.0%	0.5%	5.1%	7.7%
\$60,000-75,000	0.5%	0.5%	0.5%	0.0%	1.0%	2.6%
\$75,000-100,000	3.1%	1.0%	2.0%	0.0%	0.0%	6.1%
\$100,000-125,000	0.0%	0.5%	0.5%	0.0%	1.5%	2.6%
\$125,000-150,000	0.0%	0.5%	0.0%	0.5%	0.0%	1.0%
\$150,000-200,000	0.5%	0.0%	0.0%	0.0%	0.0%	0.5%
\$200,000+	0.5%	0.0%	0.0%	0.0%	0.0%	0.5%
Total	42.9%	28.6%	10.7%	10.2%	7.7%	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	0	0	0	1	0	1
\$10,000-20,000	1	7	15	0	0	23
\$20,000-30,000	6	11	4	0	0	21
\$30,000-40,000	0	0	13	13	7	33
\$40,000-50,000	4	7	9	15	0	35
\$50,000-60,000	1	0	4	0	0	5
\$60,000-75,000	0	7	6	6	5	24
\$75,000-100,000	0	14	3	17	13	47
\$100,000-125,000	0	20	0	0	0	20
\$125,000-150,000	0	5	2	2	0	9
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	2	1	3
Total	12	71	56	56	26	221

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	37	3	1	0	0	41
\$10,000-20,000	18	8	1	1	0	28
\$20,000-30,000	24	7	1	2	0	34
\$30,000-40,000	14	7	5	0	9	35
\$40,000-50,000	10	7	3	1	0	21
\$50,000-60,000	1	17	12	0	1	31
\$60,000-75,000	2	38	6	0	4	50
\$75,000-100,000	9	30	4	0	0	43
\$100,000-125,000	0	9	2	0	0	11
\$125,000-150,000	2	3	0	0	1	6
\$150,000-200,000	10	6	3	0	0	19
\$200,000+	8	4	3	0	0	15
Total	135	139	41	4	15	334

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	26	3	1	0	0	30
\$10,000-20,000	17	2	0	1	0	20
\$20,000-30,000	24	1	0	1	0	26
\$30,000-40,000	13	7	5	0	0	25
\$40,000-50,000	5	7	2	1	0	15
\$50,000-60,000	1	16	0	0	1	18
\$60,000-75,000	2	20	6	0	4	32
\$75,000-100,000	9	17	4	0	0	30
\$100,000-125,000	0	4	2	0	0	6
\$125,000-150,000	2	0	0	0	1	3
\$150,000-200,000	10	6	3	0	0	19
\$200,000+	7	4	3	0	0	14
Total	116	87	26	3	6	238

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	37	3	1	1	0	42
\$10,000-20,000	19	15	16	1	0	51
\$20,000-30,000	30	18	5	2	0	55
\$30,000-40,000	14	7	18	13	16	68
\$40,000-50,000	14	14	12	16	0	56
\$50,000-60,000	2	17	16	0	1	36
\$60,000-75,000	2	45	12	6	9	74
\$75,000-100,000	9	44	7	17	13	90
\$100,000-125,000	0	29	2	0	0	31
\$125,000-150,000	2	8	2	2	1	15
\$150,000-200,000	10	6	3	0	0	19
\$200,000+	8	4	3	2	1	18
Total	147	210	97	60	41	555

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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	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%
\$10,000-20,000	0.5%	3.2%	6.8%	0.0%	0.0%	10.4%
\$20,000-30,000	2.7%	5.0%	1.8%	0.0%	0.0%	9.5%
\$30,000-40,000	0.0%	0.0%	5.9%	5.9%	3.2%	14.9%
\$40,000-50,000	1.8%	3.2%	4.1%	6.8%	0.0%	15.8%
\$50,000-60,000	0.5%	0.0%	1.8%	0.0%	0.0%	2.3%
\$60,000-75,000	0.0%	3.2%	2.7%	2.7%	2.3%	10.9%
\$75,000-100,000	0.0%	6.3%	1.4%	7.7%	5.9%	21.3%
\$100,000-125,000	0.0%	9.0%	0.0%	0.0%	0.0%	9.0%
\$125,000-150,000	0.0%	2.3%	0.9%	0.9%	0.0%	4.1%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.9%	0.5%	1.4%
Total	5.4%	32.1%	25.3%	25.3%	11.8%	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	11.1%	0.9%	0.3%	0.0%	0.0%	12.3%
\$10,000-20,000	5.4%	2.4%	0.3%	0.3%	0.0%	8.4%
\$20,000-30,000	7.2%	2.1%	0.3%	0.6%	0.0%	10.2%
\$30,000-40,000	4.2%	2.1%	1.5%	0.0%	2.7%	10.5%
\$40,000-50,000	3.0%	2.1%	0.9%	0.3%	0.0%	6.3%
\$50,000-60,000	0.3%	5.1%	3.6%	0.0%	0.3%	9.3%
\$60,000-75,000	0.6%	11.4%	1.8%	0.0%	1.2%	15.0%
\$75,000-100,000	2.7%	9.0%	1.2%	0.0%	0.0%	12.9%
\$100,000-125,000	0.0%	2.7%	0.6%	0.0%	0.0%	3.3%
\$125,000-150,000	0.6%	0.9%	0.0%	0.0%	0.3%	1.8%
\$150,000-200,000	3.0%	1.8%	0.9%	0.0%	0.0%	5.7%
\$200,000+	2.4%	1.2%	0.9%	0.0%	0.0%	4.5%
Total	40.4%	41.6%	12.3%	1.2%	4.5%	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	10.9%	1.3%	0.4%	0.0%	0.0%	12.6%
\$10,000-20,000	7.1%	0.8%	0.0%	0.4%	0.0%	8.4%
\$20,000-30,000	10.1%	0.4%	0.0%	0.4%	0.0%	10.9%
\$30,000-40,000	5.5%	2.9%	2.1%	0.0%	0.0%	10.5%
\$40,000-50,000	2.1%	2.9%	0.8%	0.4%	0.0%	6.3%
\$50,000-60,000	0.4%	6.7%	0.0%	0.0%	0.4%	7.6%
\$60,000-75,000	0.8%	8.4%	2.5%	0.0%	1.7%	13.4%
\$75,000-100,000	3.8%	7.1%	1.7%	0.0%	0.0%	12.6%
\$100,000-125,000	0.0%	1.7%	0.8%	0.0%	0.0%	2.5%
\$125,000-150,000	0.8%	0.0%	0.0%	0.0%	0.4%	1.3%
\$150,000-200,000	4.2%	2.5%	1.3%	0.0%	0.0%	8.0%
\$200,000+	2.9%	1.7%	1.3%	0.0%	0.0%	5.9%
Total	48.7%	36.6%	10.9%	1.3%	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	6.7%	0.5%	0.2%	0.2%	0.0%	7.6%
\$10,000-20,000	3.4%	2.7%	2.9%	0.2%	0.0%	9.2%
\$20,000-30,000	5.4%	3.2%	0.9%	0.4%	0.0%	9.9%
\$30,000-40,000	2.5%	1.3%	3.2%	2.3%	2.9%	12.3%
\$40,000-50,000	2.5%	2.5%	2.2%	2.9%	0.0%	10.1%
\$50,000-60,000	0.4%	3.1%	2.9%	0.0%	0.2%	6.5%
\$60,000-75,000	0.4%	8.1%	2.2%	1.1%	1.6%	13.3%
\$75,000-100,000	1.6%	7.9%	1.3%	3.1%	2.3%	16.2%
\$100,000-125,000	0.0%	5.2%	0.4%	0.0%	0.0%	5.6%
\$125,000-150,000	0.4%	1.4%	0.4%	0.4%	0.2%	2.7%
\$150,000-200,000	1.8%	1.1%	0.5%	0.0%	0.0%	3.4%
\$200,000+	1.4%	0.7%	0.5%	0.4%	0.2%	3.2%
Total	26.5%	37.8%	17.5%	10.8%	7.4%	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	17	8	11	2	0	38
\$10,000-20,000	9	3	0	5	0	17
\$20,000-30,000	7	4	0	2	1	14
\$30,000-40,000	0	0	0	4	0	4
\$40,000-50,000	0	2	2	6	0	10
\$50,000-60,000	1	1	0	0	8	10
\$60,000-75,000	0	1	1	0	2	4
\$75,000-100,000	4	0	3	0	0	7
\$100,000-125,000	0	2	0	0	0	2
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	1	0	1	0	2
Total	38	22	17	20	11	108

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	24	1	0	0	0	25
\$10,000-20,000	12	4	0	0	0	16
\$20,000-30,000	3	21	0	0	0	24
\$30,000-40,000	2	0	2	0	0	4
\$40,000-50,000	2	0	0	0	0	2
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	2	0	0	2
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	3	0	1	0	1	5
\$200,000+	1	2	1	0	0	4
Total	49	30	8	0	1	88

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	22	1	0	0	0	23
\$10,000-20,000	10	1	0	0	0	11
\$20,000-30,000	3	8	0	0	0	11
\$30,000-40,000	2	0	2	0	0	4
\$40,000-50,000	2	0	0	0	0	2
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	2	0	0	2
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	3	0	1	0	1	5
\$200,000+	1	2	1	0	0	4
Total	45	14	8	0	1	68

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	41	9	11	2	0	63
\$10,000-20,000	21	7	0	5	0	33
\$20,000-30,000	10	25	0	2	1	38
\$30,000-40,000	2	0	2	4	0	8
\$40,000-50,000	2	2	2	6	0	12
\$50,000-60,000	1	2	0	0	8	11
\$60,000-75,000	0	1	3	0	2	6
\$75,000-100,000	5	1	4	0	0	10
\$100,000-125,000	1	2	0	0	0	3
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	3	0	1	0	1	5
\$200,000+	1	3	1	1	0	6
Total	87	52	25	20	12	196

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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	15.7%	7.4%	10.2%	1.9%	0.0%	35.2%
\$10,000-20,000	8.3%	2.8%	0.0%	4.6%	0.0%	15.7%
\$20,000-30,000	6.5%	3.7%	0.0%	1.9%	0.9%	13.0%
\$30,000-40,000	0.0%	0.0%	0.0%	3.7%	0.0%	3.7%
\$40,000-50,000	0.0%	1.9%	1.9%	5.6%	0.0%	9.3%
\$50,000-60,000	0.9%	0.9%	0.0%	0.0%	7.4%	9.3%
\$60,000-75,000	0.0%	0.9%	0.9%	0.0%	1.9%	3.7%
\$75,000-100,000	3.7%	0.0%	2.8%	0.0%	0.0%	6.5%
\$100,000-125,000	0.0%	1.9%	0.0%	0.0%	0.0%	1.9%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.9%	0.0%	0.9%	0.0%	1.9%
Total	35.2%	20.4%	15.7%	18.5%	10.2%	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	27.3%	1.1%	0.0%	0.0%	0.0%	28.4%
\$10,000-20,000	13.6%	4.5%	0.0%	0.0%	0.0%	18.2%
\$20,000-30,000	3.4%	23.9%	0.0%	0.0%	0.0%	27.3%
\$30,000-40,000	2.3%	0.0%	2.3%	0.0%	0.0%	4.5%
\$40,000-50,000	2.3%	0.0%	0.0%	0.0%	0.0%	2.3%
\$50,000-60,000	0.0%	1.1%	0.0%	0.0%	0.0%	1.1%
\$60,000-75,000	0.0%	0.0%	2.3%	0.0%	0.0%	2.3%
\$75,000-100,000	1.1%	1.1%	1.1%	0.0%	0.0%	3.4%
\$100,000-125,000	1.1%	0.0%	0.0%	0.0%	0.0%	1.1%
\$125,000-150,000	0.0%	0.0%	1.1%	0.0%	0.0%	1.1%
\$150,000-200,000	3.4%	0.0%	1.1%	0.0%	1.1%	5.7%
\$200,000+	1.1%	2.3%	1.1%	0.0%	0.0%	4.5%
Total	55.7%	34.1%	9.1%	0.0%	1.1%	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	32.4%	1.5%	0.0%	0.0%	0.0%	33.8%
\$10,000-20,000	14.7%	1.5%	0.0%	0.0%	0.0%	16.2%
\$20,000-30,000	4.4%	11.8%	0.0%	0.0%	0.0%	16.2%
\$30,000-40,000	2.9%	0.0%	2.9%	0.0%	0.0%	5.9%
\$40,000-50,000	2.9%	0.0%	0.0%	0.0%	0.0%	2.9%
\$50,000-60,000	0.0%	1.5%	0.0%	0.0%	0.0%	1.5%
\$60,000-75,000	0.0%	0.0%	2.9%	0.0%	0.0%	2.9%
\$75,000-100,000	1.5%	1.5%	1.5%	0.0%	0.0%	4.4%
\$100,000-125,000	1.5%	0.0%	0.0%	0.0%	0.0%	1.5%
\$125,000-150,000	0.0%	0.0%	1.5%	0.0%	0.0%	1.5%
\$150,000-200,000	4.4%	0.0%	1.5%	0.0%	1.5%	7.4%
\$200,000+	1.5%	2.9%	1.5%	0.0%	0.0%	5.9%
Total	66.2%	20.6%	11.8%	0.0%	1.5%	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	20.9%	4.6%	5.6%	1.0%	0.0%	32.1%
\$10,000-20,000	10.7%	3.6%	0.0%	2.6%	0.0%	16.8%
\$20,000-30,000	5.1%	12.8%	0.0%	1.0%	0.5%	19.4%
\$30,000-40,000	1.0%	0.0%	1.0%	2.0%	0.0%	4.1%
\$40,000-50,000	1.0%	1.0%	1.0%	3.1%	0.0%	6.1%
\$50,000-60,000	0.5%	1.0%	0.0%	0.0%	4.1%	5.6%
\$60,000-75,000	0.0%	0.5%	1.5%	0.0%	1.0%	3.1%
\$75,000-100,000	2.6%	0.5%	2.0%	0.0%	0.0%	5.1%
\$100,000-125,000	0.5%	1.0%	0.0%	0.0%	0.0%	1.5%
\$125,000-150,000	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%
\$150,000-200,000	1.5%	0.0%	0.5%	0.0%	0.5%	2.6%
\$200,000+	0.5%	1.5%	0.5%	0.5%	0.0%	3.1%
Total	44.4%	26.5%	12.8%	10.2%	6.1%	100.0%

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Owner Households						
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	0	0	0	2	0	2
\$10,000-20,000	2	4	12	0	0	18
\$20,000-30,000	5	5	4	1	1	16
\$30,000-40,000	0	0	12	10	6	28
\$40,000-50,000	3	6	14	16	1	40
\$50,000-60,000	0	0	3	0	0	3
\$60,000-75,000	0	7	5	3	4	19
\$75,000-100,000	0	10	3	15	13	41
\$100,000-125,000	0	24	0	0	1	25
\$125,000-150,000	0	7	2	4	0	13
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	3	0	0	3
Total	10	63	58	51	26	208

Owner Households						
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	36	3	0	1	0	40
\$10,000-20,000	19	7	0	0	0	26
\$20,000-30,000	23	8	1	1	0	33
\$30,000-40,000	15	7	5	0	9	36
\$40,000-50,000	12	9	1	0	0	22
\$50,000-60,000	1	17	10	0	0	28
\$60,000-75,000	2	36	7	0	2	47
\$75,000-100,000	13	33	7	0	1	54
\$100,000-125,000	3	18	4	0	0	25
\$125,000-150,000	2	4	2	0	0	8
\$150,000-200,000	7	6	4	0	0	17
\$200,000+	8	5	3	1	0	17
Total	141	153	44	3	12	353

Owner Households						
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	26	3	0	1	0	30
\$10,000-20,000	17	1	0	0	0	18
\$20,000-30,000	23	1	0	1	0	25
\$30,000-40,000	14	7	5	0	0	26
\$40,000-50,000	5	9	1	0	0	15
\$50,000-60,000	1	16	0	0	0	17
\$60,000-75,000	2	19	7	0	2	30
\$75,000-100,000	12	19	7	0	1	39
\$100,000-125,000	3	11	4	0	0	18
\$125,000-150,000	2	2	2	0	0	6
\$150,000-200,000	7	6	4	0	0	17
\$200,000+	8	5	3	0	0	16
Total	120	99	33	2	3	257

Owner Households						
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	36	3	0	3	0	42
\$10,000-20,000	21	11	12	0	0	44
\$20,000-30,000	28	13	5	2	1	49
\$30,000-40,000	15	7	17	10	15	64
\$40,000-50,000	15	15	15	16	1	62
\$50,000-60,000	1	17	13	0	0	31
\$60,000-75,000	2	43	12	3	6	66
\$75,000-100,000	13	43	10	15	14	95
\$100,000-125,000	3	42	4	0	1	50
\$125,000-150,000	2	11	4	4	0	21
\$150,000-200,000	7	6	4	0	0	17
\$200,000+	8	5	6	1	0	20
Total	151	216	102	54	38	561

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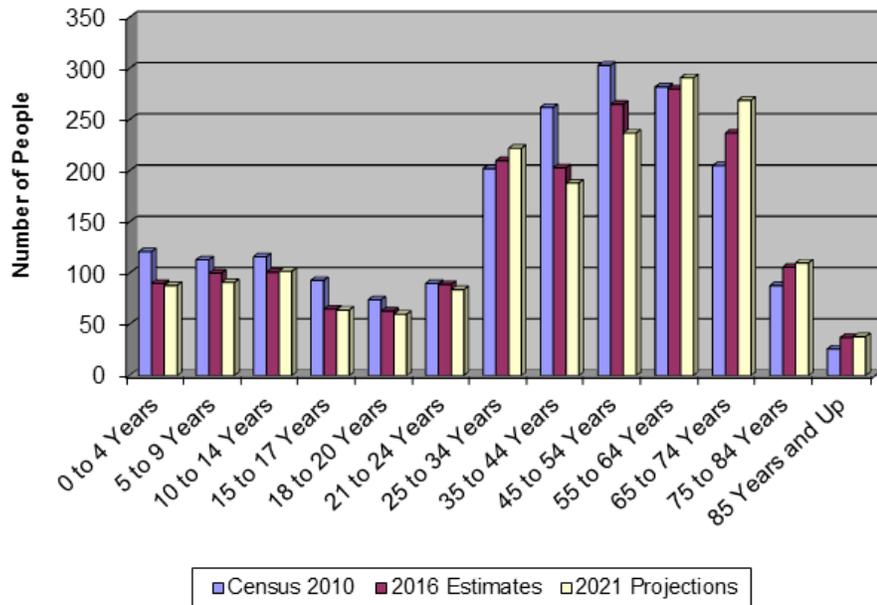
Percent OwnerHouseholds						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%
\$10,000-20,000	1.0%	1.9%	5.8%	0.0%	0.0%	8.7%
\$20,000-30,000	2.4%	2.4%	1.9%	0.5%	0.5%	7.7%
\$30,000-40,000	0.0%	0.0%	5.8%	4.8%	2.9%	13.5%
\$40,000-50,000	1.4%	2.9%	6.7%	7.7%	0.5%	19.2%
\$50,000-60,000	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%
\$60,000-75,000	0.0%	3.4%	2.4%	1.4%	1.9%	9.1%
\$75,000-100,000	0.0%	4.8%	1.4%	7.2%	6.3%	19.7%
\$100,000-125,000	0.0%	11.5%	0.0%	0.0%	0.5%	12.0%
\$125,000-150,000	0.0%	3.4%	1.0%	1.9%	0.0%	6.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%
Total	4.8%	30.3%	27.9%	24.5%	12.5%	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	10.2%	0.8%	0.0%	0.3%	0.0%	11.3%
\$10,000-20,000	5.4%	2.0%	0.0%	0.0%	0.0%	7.4%
\$20,000-30,000	6.5%	2.3%	0.3%	0.3%	0.0%	9.3%
\$30,000-40,000	4.2%	2.0%	1.4%	0.0%	2.5%	10.2%
\$40,000-50,000	3.4%	2.5%	0.3%	0.0%	0.0%	6.2%
\$50,000-60,000	0.3%	4.8%	2.8%	0.0%	0.0%	7.9%
\$60,000-75,000	0.6%	10.2%	2.0%	0.0%	0.6%	13.3%
\$75,000-100,000	3.7%	9.3%	2.0%	0.0%	0.3%	15.3%
\$100,000-125,000	0.8%	5.1%	1.1%	0.0%	0.0%	7.1%
\$125,000-150,000	0.6%	1.1%	0.6%	0.0%	0.0%	2.3%
\$150,000-200,000	2.0%	1.7%	1.1%	0.0%	0.0%	4.8%
\$200,000+	2.3%	1.4%	0.8%	0.3%	0.0%	4.8%
Total	39.9%	43.3%	12.5%	0.8%	3.4%	100.0%

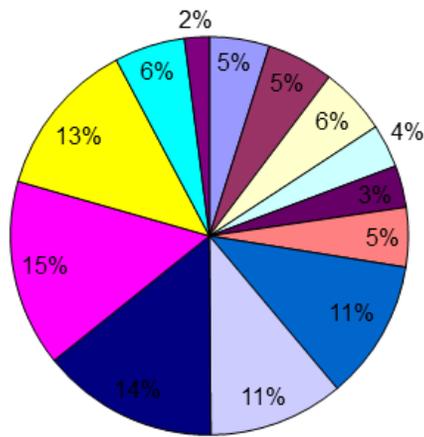
Percent OwnerHouseholds						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	10.1%	1.2%	0.0%	0.4%	0.0%	11.7%
\$10,000-20,000	6.6%	0.4%	0.0%	0.0%	0.0%	7.0%
\$20,000-30,000	8.9%	0.4%	0.0%	0.4%	0.0%	9.7%
\$30,000-40,000	5.4%	2.7%	1.9%	0.0%	0.0%	10.1%
\$40,000-50,000	1.9%	3.5%	0.4%	0.0%	0.0%	5.8%
\$50,000-60,000	0.4%	6.2%	0.0%	0.0%	0.0%	6.6%
\$60,000-75,000	0.8%	7.4%	2.7%	0.0%	0.8%	11.7%
\$75,000-100,000	4.7%	7.4%	2.7%	0.0%	0.4%	15.2%
\$100,000-125,000	1.2%	4.3%	1.6%	0.0%	0.0%	7.0%
\$125,000-150,000	0.8%	0.8%	0.8%	0.0%	0.0%	2.3%
\$150,000-200,000	2.7%	2.3%	1.6%	0.0%	0.0%	6.6%
\$200,000+	3.1%	1.9%	1.2%	0.0%	0.0%	6.2%
Total	46.7%	38.5%	12.8%	0.8%	1.2%	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	6.4%	0.5%	0.0%	0.5%	0.0%	7.5%
\$10,000-20,000	3.7%	2.0%	2.1%	0.0%	0.0%	7.8%
\$20,000-30,000	5.0%	2.3%	0.9%	0.4%	0.2%	8.7%
\$30,000-40,000	2.7%	1.2%	3.0%	1.8%	2.7%	11.4%
\$40,000-50,000	2.7%	2.7%	2.7%	2.9%	0.2%	11.1%
\$50,000-60,000	0.2%	3.0%	2.3%	0.0%	0.0%	5.5%
\$60,000-75,000	0.4%	7.7%	2.1%	0.5%	1.1%	11.8%
\$75,000-100,000	2.3%	7.7%	1.8%	2.7%	2.5%	16.9%
\$100,000-125,000	0.5%	7.5%	0.7%	0.0%	0.2%	8.9%
\$125,000-150,000	0.4%	2.0%	0.7%	0.7%	0.0%	3.7%
\$150,000-200,000	1.2%	1.1%	0.7%	0.0%	0.0%	3.0%
\$200,000+	1.4%	0.9%	1.1%	0.2%	0.0%	3.6%
Total	26.9%	38.5%	18.2%	9.6%	6.8%	100.0%

Population by Age

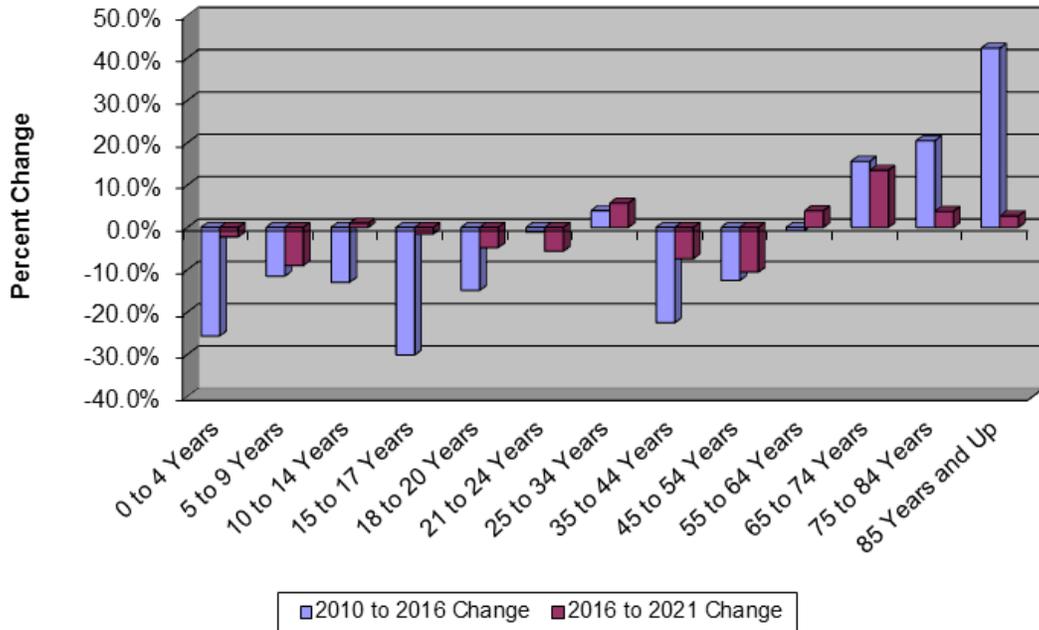


2016 Population by Age Darien city, Georgia



- 0 to 4 Years
- 5 to 9 Years
- 10 to 14 Years
- 15 to 17 Years
- 18 to 20 Years
- 21 to 24 Years
- 25 to 34 Years
- 35 to 44 Years
- 45 to 54 Years
- 55 to 64 Years
- 65 to 74 Years
- 75 to 84 Years
- 85 Years and Up

Population Change by Age Darien city, Georgia



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Population by Age & Sex Darien 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	55	66	121	0 to 4 Years	49	41	90	0 to 4 Years	45	43	88
5 to 9 Years	61	52	113	5 to 9 Years	47	53	100	5 to 9 Years	49	42	91
10 to 14 Years	62	54	116	10 to 14 Years	55	46	101	10 to 14 Years	48	54	102
15 to 17 Years	49	44	93	15 to 17 Years	35	30	65	15 to 17 Years	34	30	64
18 to 20 Years	36	38	74	18 to 20 Years	35	28	63	18 to 20 Years	33	27	60
21 to 24 Years	43	47	90	21 to 24 Years	48	41	89	21 to 24 Years	47	37	84
25 to 34 Years	100	102	202	25 to 34 Years	103	107	210	25 to 34 Years	117	105	222
35 to 44 Years	122	140	262	35 to 44 Years	97	106	203	35 to 44 Years	91	97	188
45 to 54 Years	144	159	303	45 to 54 Years	128	137	265	45 to 54 Years	111	126	237
55 to 64 Years	127	155	282	55 to 64 Years	122	158	280	55 to 64 Years	129	162	291
65 to 74 Years	98	107	205	65 to 74 Years	108	129	237	65 to 74 Years	120	149	269
75 to 84 Years	33	55	88	75 to 84 Years	49	57	106	75 to 84 Years	53	57	110
85 Years and Up	12	14	26	85 Years and Up	17	20	37	85 Years and Up	15	23	38
Total	942	1,033	1,975	Total	893	953	1,846	Total	892	952	1,844
62+ Years	n/a	n/a	399	62+ Years	n/a	n/a	457	62+ Years	n/a	n/a	504
Median Age:	41.8			Median Age:	45.1			Median Age:	46.0		

Source: Nielsen Claritas, Ribbon Demographics

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

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Percent Population by Age & Sex Darien 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	2.8%	3.3%	6.1%	0 to 4 Years	2.7%	2.2%	4.9%	0 to 4 Years	2.4%	2.3%	4.8%	
5 to 9 Years	3.1%	2.6%	5.7%	5 to 9 Years	2.5%	2.9%	5.4%	5 to 9 Years	2.7%	2.3%	4.9%	
10 to 14 Years	3.1%	2.7%	5.9%	10 to 14 Years	3.0%	2.5%	5.5%	10 to 14 Years	2.6%	2.9%	5.5%	
15 to 17 Years	2.5%	2.2%	4.7%	15 to 17 Years	1.9%	1.6%	3.5%	15 to 17 Years	1.8%	1.6%	3.5%	
18 to 20 Years	1.8%	1.9%	3.7%	18 to 20 Years	1.9%	1.5%	3.4%	18 to 20 Years	1.8%	1.5%	3.3%	
21 to 24 Years	2.2%	2.4%	4.6%	21 to 24 Years	2.6%	2.2%	4.8%	21 to 24 Years	2.5%	2.0%	4.6%	
25 to 34 Years	5.1%	5.2%	10.2%	25 to 34 Years	5.6%	5.8%	11.4%	25 to 34 Years	6.3%	5.7%	12.0%	
35 to 44 Years	6.2%	7.1%	13.3%	35 to 44 Years	5.3%	5.7%	11.0%	35 to 44 Years	4.9%	5.3%	10.2%	
45 to 54 Years	7.3%	8.1%	15.3%	45 to 54 Years	6.9%	7.4%	14.4%	45 to 54 Years	6.0%	6.8%	12.9%	
55 to 64 Years	6.4%	7.8%	14.3%	55 to 64 Years	6.6%	8.6%	15.2%	55 to 64 Years	7.0%	8.8%	15.8%	
65 to 74 Years	5.0%	5.4%	10.4%	65 to 74 Years	5.9%	7.0%	12.8%	65 to 74 Years	6.5%	8.1%	14.6%	
75 to 84 Years	1.7%	2.8%	4.5%	75 to 84 Years	2.7%	3.1%	5.7%	75 to 84 Years	2.9%	3.1%	6.0%	
85 Years and Up	0.6%	0.7%	1.3%	85 Years and Up	0.9%	1.1%	2.0%	85 Years and Up	0.8%	1.2%	2.1%	
Total	47.7%	52.3%	100.0%	Total	48.4%	51.6%	100.0%	Total	48.4%	51.6%	100.0%	
62+ Years	n/a	n/a	20.2%	62+ Years	n/a	n/a	24.8%	62+ Years	n/a	n/a	27.3%	

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
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Changes in Population by Age & Sex Darien 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	-6	-25	-31	-25.6%	0 to 4 Years	-4	2	-2	-2.2%	
5 to 9 Years	-14	1	-13	-11.5%	5 to 9 Years	2	-11	-9	-9.0%	
10 to 14 Years	-7	-8	-15	-12.9%	10 to 14 Years	-7	8	1	1.0%	
15 to 17 Years	-14	-14	-28	-30.1%	15 to 17 Years	-1	0	-1	-1.5%	
18 to 20 Years	-1	-10	-11	-14.9%	18 to 20 Years	-2	-1	-3	-4.8%	
21 to 24 Years	5	-6	-1	-1.1%	21 to 24 Years	-1	-4	-5	-5.6%	
25 to 34 Years	3	5	8	4.0%	25 to 34 Years	14	-2	12	5.7%	
35 to 44 Years	-25	-34	-59	-22.5%	35 to 44 Years	-6	-9	-15	-7.4%	
45 to 54 Years	-16	-22	-38	-12.5%	45 to 54 Years	-17	-11	-28	-10.6%	
55 to 64 Years	-5	3	-2	-0.7%	55 to 64 Years	7	4	11	3.9%	
65 to 74 Years	10	22	32	15.6%	65 to 74 Years	12	20	32	13.5%	
75 to 84 Years	16	2	18	20.5%	75 to 84 Years	4	0	4	3.8%	
85 Years and Up	5	6	11	42.3%	85 Years and Up	-2	3	1	2.7%	
Total	-49	-80	-129	-6.5%	Total	-1	-1	-2	-0.1%	
62+ Years	n/a	n/a	58	14.5%	62+ Years	n/a	n/a	47	10.3%	

Source: Nielsen Claritas; Ribbon Demographics

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

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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	10.5%	5.7%	3.6%	0.0%	0.5%	20.3%
\$10,000-20,000	8.1%	1.1%	1.0%	8.4%	1.4%	19.9%
\$20,000-30,000	5.5%	2.7%	1.7%	0.7%	0.1%	10.7%
\$30,000-40,000	0.0%	0.2%	3.9%	1.1%	0.1%	5.4%
\$40,000-50,000	3.2%	10.4%	1.6%	1.4%	0.0%	16.6%
\$50,000-60,000	0.6%	0.8%	0.0%	0.0%	2.9%	4.3%
\$60,000-75,000	0.1%	0.7%	0.0%	0.8%	7.5%	9.2%
\$75,000-100,000	1.3%	0.0%	3.5%	0.0%	0.0%	4.8%
\$100,000-125,000	0.5%	6.1%	0.2%	0.5%	0.4%	7.6%
\$125,000-150,000	0.1%	0.1%	0.0%	0.2%	0.1%	0.6%
\$150,000-200,000	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.2%	0.5%
Total	30.1%	28.0%	15.5%	13.1%	13.2%	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	16.7%	0.4%	0.0%	0.2%	0.2%	17.5%
\$10,000-20,000	23.3%	2.1%	0.0%	0.0%	0.4%	25.8%
\$20,000-30,000	3.6%	13.7%	0.2%	0.0%	0.6%	18.2%
\$30,000-40,000	4.7%	1.3%	0.8%	0.0%	0.2%	7.0%
\$40,000-50,000	8.0%	0.6%	0.0%	0.2%	0.2%	9.1%
\$50,000-60,000	0.4%	0.8%	0.0%	0.4%	0.4%	2.1%
\$60,000-75,000	3.6%	0.6%	0.6%	0.0%	0.0%	4.9%
\$75,000-100,000	1.9%	1.5%	0.6%	0.0%	0.6%	4.7%
\$100,000-125,000	1.3%	1.5%	0.0%	0.6%	0.0%	3.4%
\$125,000-150,000	1.5%	0.4%	0.0%	0.0%	0.2%	2.1%
\$150,000-200,000	1.5%	0.4%	0.2%	0.4%	0.4%	3.0%
\$200,000+	1.5%	0.0%	0.2%	0.2%	0.4%	2.3%
Total	67.9%	23.5%	2.7%	2.1%	3.8%	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	18.6%	0.5%	0.0%	0.3%	0.3%	19.6%
\$10,000-20,000	19.9%	1.0%	0.0%	0.0%	0.5%	21.4%
\$20,000-30,000	4.3%	10.3%	0.3%	0.0%	0.5%	15.4%
\$30,000-40,000	5.5%	1.3%	1.0%	0.0%	0.3%	8.1%
\$40,000-50,000	9.1%	0.8%	0.0%	0.3%	0.3%	10.3%
\$50,000-60,000	0.5%	1.0%	0.0%	0.5%	0.5%	2.5%
\$60,000-75,000	4.3%	0.8%	0.8%	0.0%	0.0%	5.8%
\$75,000-100,000	2.3%	1.8%	0.5%	0.0%	0.5%	5.0%
\$100,000-125,000	1.5%	1.8%	0.0%	0.5%	0.0%	3.8%
\$125,000-150,000	1.5%	0.5%	0.0%	0.0%	0.3%	2.3%
\$150,000-200,000	1.8%	0.5%	0.3%	0.5%	0.5%	3.5%
\$200,000+	1.5%	0.0%	0.3%	0.3%	0.3%	2.3%
Total	70.8%	20.2%	3.0%	2.3%	3.8%	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	12.7%	3.8%	2.3%	0.1%	0.4%	19.3%
\$10,000-20,000	13.6%	1.4%	0.6%	5.3%	1.1%	22.0%
\$20,000-30,000	4.8%	6.7%	1.1%	0.5%	0.3%	13.4%
\$30,000-40,000	1.7%	0.6%	2.8%	0.7%	0.2%	5.9%
\$40,000-50,000	5.0%	6.9%	1.0%	1.0%	0.1%	13.9%
\$50,000-60,000	0.5%	0.8%	0.0%	0.2%	2.0%	3.5%
\$60,000-75,000	1.4%	0.7%	0.2%	0.5%	4.8%	7.6%
\$75,000-100,000	1.5%	0.5%	2.4%	0.0%	0.2%	4.7%
\$100,000-125,000	0.8%	4.4%	0.2%	0.5%	0.2%	6.1%
\$125,000-150,000	0.6%	0.2%	0.0%	0.2%	0.2%	1.1%
\$150,000-200,000	0.5%	0.2%	0.2%	0.2%	0.2%	1.1%
\$200,000+	0.6%	0.1%	0.1%	0.1%	0.3%	1.1%
Total	43.7%	26.4%	10.9%	9.2%	9.8%	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	21	11	1	35	4	72
\$10,000-20,000	3	19	65	7	6	100
\$20,000-30,000	79	29	9	4	6	127
\$30,000-40,000	0	80	58	122	17	277
\$40,000-50,000	9	52	100	34	7	202
\$50,000-60,000	0	10	14	7	26	57
\$60,000-75,000	1	22	17	122	13	175
\$75,000-100,000	58	67	150	41	36	352
\$100,000-125,000	12	54	11	35	52	164
\$125,000-150,000	0	110	6	6	5	127
\$150,000-200,000	2	4	2	0	2	10
\$200,000+	1	3	4	3	2	13
Total	186	461	437	416	176	1,676

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	221	18	3	4	9	255
\$10,000-20,000	135	67	45	19	10	276
\$20,000-30,000	127	137	51	9	16	340
\$30,000-40,000	192	189	16	6	27	430
\$40,000-50,000	125	98	76	26	16	341
\$50,000-60,000	20	154	31	8	37	250
\$60,000-75,000	15	298	17	4	23	357
\$75,000-100,000	66	271	26	4	8	375
\$100,000-125,000	46	74	21	12	6	159
\$125,000-150,000	58	29	8	11	10	116
\$150,000-200,000	37	76	15	2	7	137
\$200,000+	17	15	12	1	4	49
Total	1,059	1,426	321	106	173	3,085

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	158	18	2	3	7	188
\$10,000-20,000	113	34	23	17	8	195
\$20,000-30,000	127	62	6	6	15	216
\$30,000-40,000	146	130	16	5	5	302
\$40,000-50,000	97	63	65	11	15	251
\$50,000-60,000	19	116	3	3	36	177
\$60,000-75,000	15	133	16	2	22	188
\$75,000-100,000	45	189	14	3	7	258
\$100,000-125,000	43	61	18	2	5	129
\$125,000-150,000	53	7	3	1	7	71
\$150,000-200,000	37	76	15	2	7	137
\$200,000+	17	12	12	1	3	45
Total	870	901	193	56	137	2,157

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	242	29	4	39	13	327
\$10,000-20,000	138	86	110	26	16	376
\$20,000-30,000	206	166	60	13	22	467
\$30,000-40,000	192	269	74	128	44	707
\$40,000-50,000	134	150	176	60	23	543
\$50,000-60,000	20	164	45	15	63	307
\$60,000-75,000	16	320	34	126	36	532
\$75,000-100,000	124	338	176	45	44	727
\$100,000-125,000	58	128	32	47	58	323
\$125,000-150,000	58	139	14	17	15	243
\$150,000-200,000	39	80	17	2	9	147
\$200,000+	18	18	16	4	6	62
Total	1,245	1,887	758	522	349	4,761

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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	13%	0.7%	0.1%	2.1%	0.2%	4.3%
\$10,000-20,000	0.2%	1.1%	3.9%	0.4%	0.4%	6.0%
\$20,000-30,000	4.7%	1.7%	0.5%	0.2%	0.4%	7.6%
\$30,000-40,000	0.0%	4.8%	3.5%	7.3%	1.0%	16.5%
\$40,000-50,000	0.5%	3.1%	6.0%	2.0%	0.4%	12.1%
\$50,000-60,000	0.0%	0.6%	0.8%	0.4%	1.6%	3.4%
\$60,000-75,000	0.1%	1.3%	1.0%	7.3%	0.8%	10.4%
\$75,000-100,000	3.5%	4.0%	8.9%	2.4%	2.1%	21.0%
\$100,000-125,000	0.7%	3.2%	0.7%	2.1%	3.1%	9.8%
\$125,000-150,000	0.0%	6.6%	0.4%	0.4%	0.3%	7.6%
\$150,000-200,000	0.1%	0.2%	0.1%	0.0%	0.1%	0.6%
\$200,000+	0.1%	0.2%	0.2%	0.2%	0.1%	0.8%
Total	11.1%	27.5%	26.1%	24.8%	10.5%	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	7.2%	0.6%	0.1%	0.1%	0.3%	8.3%
\$10,000-20,000	4.4%	2.2%	1.5%	0.6%	0.3%	8.9%
\$20,000-30,000	4.1%	4.4%	1.7%	0.3%	0.5%	11.0%
\$30,000-40,000	6.2%	6.1%	0.5%	0.2%	0.9%	13.9%
\$40,000-50,000	4.1%	3.2%	2.5%	0.8%	0.5%	11.1%
\$50,000-60,000	0.6%	5.0%	1.0%	0.3%	1.2%	8.1%
\$60,000-75,000	0.5%	9.7%	0.6%	0.1%	0.7%	11.6%
\$75,000-100,000	2.1%	8.8%	0.8%	0.1%	0.3%	12.2%
\$100,000-125,000	1.5%	2.4%	0.7%	0.4%	0.2%	5.2%
\$125,000-150,000	1.9%	0.9%	0.3%	0.4%	0.3%	3.8%
\$150,000-200,000	1.2%	2.5%	0.5%	0.1%	0.2%	4.4%
\$200,000+	0.6%	0.5%	0.4%	0.0%	0.1%	1.6%
Total	34.3%	46.2%	10.4%	3.4%	5.6%	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	7.3%	0.8%	0.1%	0.1%	0.3%	8.7%
\$10,000-20,000	5.2%	1.6%	1.1%	0.8%	0.4%	9.0%
\$20,000-30,000	5.9%	2.9%	0.3%	0.3%	0.7%	10.0%
\$30,000-40,000	6.8%	6.0%	0.7%	0.2%	0.2%	14.0%
\$40,000-50,000	4.5%	2.9%	3.0%	0.5%	0.7%	11.6%
\$50,000-60,000	0.9%	5.4%	0.1%	0.1%	1.7%	8.2%
\$60,000-75,000	0.7%	6.2%	0.7%	0.1%	1.0%	8.7%
\$75,000-100,000	2.1%	8.8%	0.6%	0.1%	0.3%	12.0%
\$100,000-125,000	2.0%	2.8%	0.8%	0.1%	0.2%	6.0%
\$125,000-150,000	2.5%	0.3%	0.1%	0.0%	0.3%	3.3%
\$150,000-200,000	1.7%	3.5%	0.7%	0.1%	0.3%	6.4%
\$200,000+	0.8%	0.6%	0.6%	0.0%	0.1%	2.1%
Total	40.3%	41.8%	8.9%	2.6%	6.4%	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	5.1%	0.6%	0.1%	0.8%	0.3%	6.9%
\$10,000-20,000	2.9%	1.8%	2.3%	0.5%	0.3%	7.9%
\$20,000-30,000	4.3%	3.5%	1.3%	0.3%	0.5%	9.8%
\$30,000-40,000	4.0%	5.7%	1.6%	2.7%	0.9%	14.8%
\$40,000-50,000	2.8%	3.2%	3.7%	1.3%	0.5%	11.4%
\$50,000-60,000	0.4%	3.4%	0.9%	0.3%	1.3%	6.4%
\$60,000-75,000	0.3%	6.7%	0.7%	2.6%	0.8%	11.2%
\$75,000-100,000	2.6%	7.1%	3.7%	0.9%	0.9%	15.3%
\$100,000-125,000	1.2%	2.7%	0.7%	1.0%	1.2%	6.8%
\$125,000-150,000	1.2%	2.9%	0.3%	0.4%	0.3%	5.1%
\$150,000-200,000	0.8%	1.7%	0.4%	0.0%	0.2%	3.1%
\$200,000+	0.4%	0.4%	0.3%	0.1%	0.1%	1.3%
Total	26.1%	39.6%	15.9%	11.0%	7.3%	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	78	33	26	0	5	142
\$10,000-20,000	56	8	8	72	12	156
\$20,000-30,000	46	16	14	4	0	80
\$30,000-40,000	0	3	22	8	0	33
\$40,000-50,000	23	100	15	14	1	153
\$50,000-60,000	8	3	1	1	17	30
\$60,000-75,000	0	4	0	7	65	76
\$75,000-100,000	11	1	43	1	2	58
\$100,000-125,000	7	50	2	4	3	66
\$125,000-150,000	2	1	0	2	5	10
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	5	2	1	2	0	10
Total	238	221	132	115	110	816

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	83	2	0	1	1	87
\$10,000-20,000	117	12	0	3	0	132
\$20,000-30,000	20	61	0	0	5	86
\$30,000-40,000	20	5	4	2	0	31
\$40,000-50,000	58	7	0	0	2	67
\$50,000-60,000	5	5	0	0	3	13
\$60,000-75,000	17	2	4	0	0	23
\$75,000-100,000	12	5	3	1	3	24
\$100,000-125,000	12	9	1	1	4	27
\$125,000-150,000	10	4	0	0	1	15
\$150,000-200,000	10	6	2	1	0	19
\$200,000+	8	2	3	0	2	15
Total	372	120	17	9	21	539

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	78	2	0	1	1	82
\$10,000-20,000	89	5	0	1	0	95
\$20,000-30,000	20	37	0	0	4	61
\$30,000-40,000	20	4	4	2	0	30
\$40,000-50,000	54	6	0	0	2	62
\$50,000-60,000	4	5	0	0	2	11
\$60,000-75,000	17	2	4	0	0	23
\$75,000-100,000	12	5	3	1	3	24
\$100,000-125,000	11	9	1	1	3	25
\$125,000-150,000	8	4	0	0	1	13
\$150,000-200,000	10	6	2	1	0	19
\$200,000+	8	2	3	0	1	14
Total	331	87	17	7	17	459

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	161	35	26	1	6	229
\$10,000-20,000	173	20	8	75	12	288
\$20,000-30,000	66	77	14	4	5	166
\$30,000-40,000	20	8	26	10	0	64
\$40,000-50,000	81	107	15	14	3	220
\$50,000-60,000	13	8	1	1	20	43
\$60,000-75,000	17	6	4	7	65	99
\$75,000-100,000	23	6	46	2	5	82
\$100,000-125,000	19	59	3	5	7	93
\$125,000-150,000	12	5	0	2	6	25
\$150,000-200,000	12	6	2	1	0	21
\$200,000+	13	4	4	2	2	25
Total	610	341	149	124	131	1,355

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Market Area

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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	9.6%	4.0%	3.2%	0.0%	0.6%	17.4%
\$10,000-20,000	6.9%	1.0%	1.0%	8.8%	1.5%	19.1%
\$20,000-30,000	5.6%	2.0%	1.7%	0.5%	0.0%	9.8%
\$30,000-40,000	0.0%	0.4%	2.7%	1.0%	0.0%	4.0%
\$40,000-50,000	2.8%	12.3%	1.8%	1.7%	0.1%	18.8%
\$50,000-60,000	1.0%	0.4%	0.1%	0.1%	2.1%	3.7%
\$60,000-75,000	0.0%	0.5%	0.0%	0.9%	8.0%	9.3%
\$75,000-100,000	1.3%	0.1%	5.3%	0.1%	0.2%	7.1%
\$100,000-125,000	0.9%	6.1%	0.2%	0.5%	0.4%	8.1%
\$125,000-150,000	0.2%	0.1%	0.0%	0.2%	0.6%	1.2%
\$150,000-200,000	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%
\$200,000+	0.6%	0.2%	0.1%	0.2%	0.0%	1.2%
Total	29.2%	27.1%	16.2%	14.1%	13.5%	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	15.4%	0.4%	0.0%	0.2%	0.2%	16.1%
\$10,000-20,000	21.7%	2.2%	0.0%	0.6%	0.0%	24.5%
\$20,000-30,000	3.7%	11.3%	0.0%	0.0%	0.9%	16.0%
\$30,000-40,000	3.7%	0.9%	0.7%	0.4%	0.0%	5.8%
\$40,000-50,000	10.8%	1.3%	0.0%	0.0%	0.4%	12.4%
\$50,000-60,000	0.9%	0.9%	0.0%	0.0%	0.6%	2.4%
\$60,000-75,000	3.2%	0.4%	0.7%	0.0%	0.0%	4.3%
\$75,000-100,000	2.2%	0.9%	0.6%	0.2%	0.6%	4.5%
\$100,000-125,000	2.2%	1.7%	0.2%	0.2%	0.7%	5.0%
\$125,000-150,000	1.9%	0.7%	0.0%	0.0%	0.2%	2.8%
\$150,000-200,000	1.9%	1.1%	0.4%	0.2%	0.0%	3.5%
\$200,000+	1.5%	0.4%	0.6%	0.0%	0.4%	2.8%
Total	69.0%	22.3%	3.2%	1.7%	3.9%	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	17.0%	0.4%	0.0%	0.2%	0.2%	17.9%
\$10,000-20,000	19.4%	1.1%	0.0%	0.2%	0.0%	20.7%
\$20,000-30,000	4.4%	8.1%	0.0%	0.0%	0.9%	13.3%
\$30,000-40,000	4.4%	0.9%	0.9%	0.4%	0.0%	6.5%
\$40,000-50,000	11.8%	1.3%	0.0%	0.0%	0.4%	13.5%
\$50,000-60,000	0.9%	1.1%	0.0%	0.0%	0.4%	2.4%
\$60,000-75,000	3.7%	0.4%	0.9%	0.0%	0.0%	5.0%
\$75,000-100,000	2.6%	1.1%	0.7%	0.2%	0.7%	5.2%
\$100,000-125,000	2.4%	2.0%	0.2%	0.2%	0.7%	5.4%
\$125,000-150,000	1.7%	0.9%	0.0%	0.0%	0.2%	2.8%
\$150,000-200,000	2.2%	1.3%	0.4%	0.2%	0.0%	4.1%
\$200,000+	1.7%	0.4%	0.7%	0.0%	0.2%	3.1%
Total	72.1%	19.0%	3.7%	1.5%	3.7%	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	11.9%	2.6%	1.9%	0.1%	0.4%	16.9%
\$10,000-20,000	12.8%	1.5%	0.6%	5.5%	0.9%	21.3%
\$20,000-30,000	4.9%	5.7%	1.0%	0.3%	0.4%	12.3%
\$30,000-40,000	1.5%	0.6%	1.9%	0.7%	0.0%	4.7%
\$40,000-50,000	6.0%	7.9%	1.1%	1.0%	0.2%	16.2%
\$50,000-60,000	1.0%	0.6%	0.1%	0.1%	1.5%	3.2%
\$60,000-75,000	1.3%	0.4%	0.3%	0.5%	4.8%	7.3%
\$75,000-100,000	1.7%	0.4%	3.4%	0.1%	0.4%	6.1%
\$100,000-125,000	1.4%	4.4%	0.2%	0.4%	0.5%	6.9%
\$125,000-150,000	0.9%	0.4%	0.0%	0.1%	0.4%	1.8%
\$150,000-200,000	0.9%	0.4%	0.1%	0.1%	0.0%	1.5%
\$200,000+	1.0%	0.3%	0.3%	0.1%	0.1%	1.8%
Total	45.0%	25.2%	11.0%	9.2%	9.7%	100.0%

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Market Area

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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	15	7	0	46	5	73
\$10,000-20,000	6	13	52	4	6	81
\$20,000-30,000	60	20	8	4	5	97
\$30,000-40,000	0	52	48	107	15	222
\$40,000-50,000	10	41	136	38	9	234
\$50,000-60,000	1	9	13	7	18	48
\$60,000-75,000	1	16	14	82	10	123
\$75,000-100,000	50	60	139	38	32	319
\$100,000-125,000	10	66	10	56	66	208
\$125,000-150,000	1	117	5	9	5	137
\$150,000-200,000	0	5	5	0	3	13
\$200,000+	1	5	3	5	2	16
Total	155	411	433	396	176	1,571

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	215	15	1	6	8	245
\$10,000-20,000	131	59	39	22	10	261
\$20,000-30,000	121	130	50	7	13	321
\$30,000-40,000	176	169	16	5	27	393
\$40,000-50,000	171	134	84	35	17	441
\$50,000-60,000	27	159	29	9	31	255
\$60,000-75,000	16	283	16	6	17	338
\$75,000-100,000	72	297	29	3	12	413
\$100,000-125,000	68	103	26	14	5	216
\$125,000-150,000	74	39	7	17	8	145
\$150,000-200,000	62	119	21	3	8	213
\$200,000+	32	25	27	5	7	96
Total	1,165	1,532	345	132	163	3,337

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	155	15	1	5	7	183
\$10,000-20,000	106	31	20	20	8	185
\$20,000-30,000	121	65	5	5	12	208
\$30,000-40,000	138	119	15	4	5	281
\$40,000-50,000	129	75	69	16	16	305
\$50,000-60,000	26	120	6	4	30	186
\$60,000-75,000	16	132	16	4	16	184
\$75,000-100,000	47	212	16	2	10	287
\$100,000-125,000	64	83	22	3	5	177
\$125,000-150,000	68	11	5	3	5	92
\$150,000-200,000	62	118	20	2	8	210
\$200,000+	31	19	27	5	5	87
Total	963	1,000	222	73	127	2,385

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	230	22	1	52	13	318
\$10,000-20,000	137	72	91	26	16	342
\$20,000-30,000	181	150	58	11	18	418
\$30,000-40,000	176	221	64	112	42	615
\$40,000-50,000	181	175	220	73	26	675
\$50,000-60,000	28	168	42	16	49	303
\$60,000-75,000	17	299	30	88	27	461
\$75,000-100,000	122	357	168	41	44	732
\$100,000-125,000	78	169	36	70	71	424
\$125,000-150,000	75	156	12	26	13	282
\$150,000-200,000	62	124	26	3	11	226
\$200,000+	33	30	30	10	9	112
Total	1,320	1,943	778	528	339	4,908



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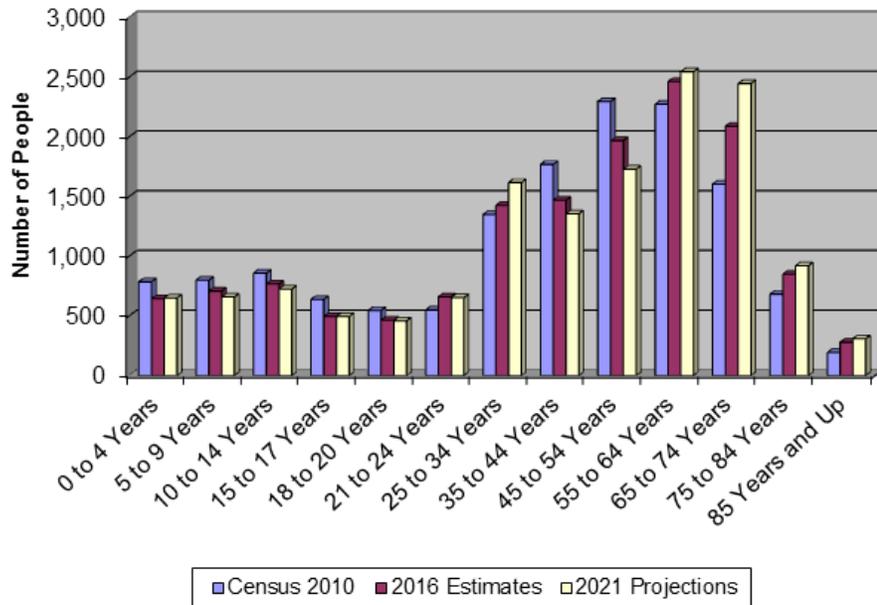
Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.0%	0.4%	0.0%	2.9%	0.3%	4.6%
\$10,000-20,000	0.4%	0.8%	3.3%	0.3%	0.4%	5.2%
\$20,000-30,000	3.8%	1.3%	0.5%	0.3%	0.3%	6.2%
\$30,000-40,000	0.0%	3.3%	3.1%	6.8%	1.0%	14.1%
\$40,000-50,000	0.6%	2.6%	8.7%	2.4%	0.6%	14.9%
\$50,000-60,000	0.1%	0.6%	0.8%	0.4%	1.1%	3.1%
\$60,000-75,000	0.1%	1.0%	0.9%	5.2%	0.6%	7.8%
\$75,000-100,000	3.2%	3.8%	8.8%	2.4%	2.0%	20.3%
\$100,000-125,000	0.6%	4.2%	0.6%	3.6%	4.2%	13.2%
\$125,000-150,000	0.1%	7.4%	0.3%	0.6%	0.3%	8.7%
\$150,000-200,000	0.0%	0.3%	0.3%	0.0%	0.2%	0.8%
\$200,000+	0.1%	0.3%	0.2%	0.3%	0.1%	1.0%
Total	9.9%	26.2%	27.6%	25.2%	11.2%	100.0%

Percent 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	6.4%	0.4%	0.0%	0.2%	0.2%	7.3%
\$10,000-20,000	3.9%	1.8%	1.2%	0.7%	0.3%	7.8%
\$20,000-30,000	3.6%	3.9%	1.5%	0.2%	0.4%	9.6%
\$30,000-40,000	5.3%	5.1%	0.5%	0.1%	0.8%	11.8%
\$40,000-50,000	5.1%	4.0%	2.5%	1.0%	0.5%	13.2%
\$50,000-60,000	0.8%	4.8%	0.9%	0.3%	0.9%	7.6%
\$60,000-75,000	0.5%	8.5%	0.5%	0.2%	0.5%	10.1%
\$75,000-100,000	2.2%	8.9%	0.9%	0.1%	0.4%	12.4%
\$100,000-125,000	2.0%	3.1%	0.8%	0.4%	0.1%	6.5%
\$125,000-150,000	2.2%	1.2%	0.2%	0.5%	0.2%	4.3%
\$150,000-200,000	1.9%	3.6%	0.6%	0.1%	0.2%	6.4%
\$200,000+	1.0%	0.7%	0.8%	0.1%	0.2%	2.9%
Total	34.9%	45.9%	10.3%	4.0%	4.9%	100.0%

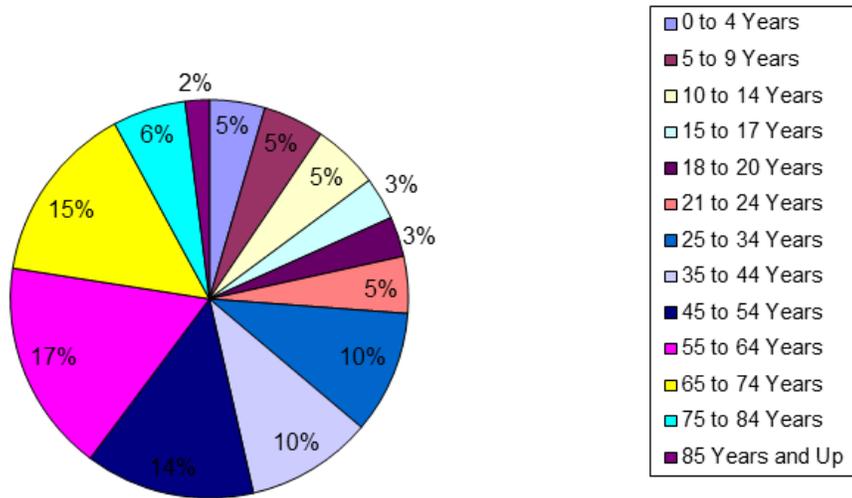
Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.5%	0.6%	0.0%	0.2%	0.3%	7.7%
\$10,000-20,000	4.4%	1.3%	0.8%	0.8%	0.3%	7.8%
\$20,000-30,000	5.1%	2.7%	0.2%	0.2%	0.5%	8.7%
\$30,000-40,000	5.8%	5.0%	0.6%	0.2%	0.2%	11.8%
\$40,000-50,000	5.4%	3.1%	2.9%	0.7%	0.7%	12.8%
\$50,000-60,000	1.1%	5.0%	0.3%	0.2%	1.3%	7.8%
\$60,000-75,000	0.7%	5.5%	0.7%	0.2%	0.7%	7.7%
\$75,000-100,000	2.0%	8.9%	0.7%	0.1%	0.4%	12.0%
\$100,000-125,000	2.7%	3.5%	0.9%	0.1%	0.2%	7.4%
\$125,000-150,000	2.9%	0.5%	0.2%	0.1%	0.2%	3.9%
\$150,000-200,000	2.6%	4.9%	0.8%	0.1%	0.3%	8.8%
\$200,000+	1.3%	0.8%	1.1%	0.2%	0.2%	3.6%
Total	40.4%	41.9%	9.3%	3.1%	5.3%	100.0%

Percent 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	4.7%	0.4%	0.0%	1.1%	0.3%	6.5%
\$10,000-20,000	2.8%	1.5%	1.9%	0.5%	0.3%	7.0%
\$20,000-30,000	3.7%	3.1%	1.2%	0.2%	0.4%	8.5%
\$30,000-40,000	3.6%	4.5%	1.3%	2.3%	0.9%	12.5%
\$40,000-50,000	3.7%	3.6%	4.5%	1.5%	0.5%	13.8%
\$50,000-60,000	0.6%	3.4%	0.9%	0.3%	1.0%	6.2%
\$60,000-75,000	0.3%	6.1%	0.6%	1.8%	0.6%	9.4%
\$75,000-100,000	2.5%	7.3%	3.4%	0.8%	0.9%	14.9%
\$100,000-125,000	1.6%	3.4%	0.7%	1.4%	1.4%	8.6%
\$125,000-150,000	1.5%	3.2%	0.2%	0.5%	0.3%	5.7%
\$150,000-200,000	1.3%	2.5%	0.5%	0.1%	0.2%	4.6%
\$200,000+	0.7%	0.6%	0.6%	0.2%	0.2%	2.3%
Total	26.9%	39.6%	15.9%	10.8%	6.9%	100.0%

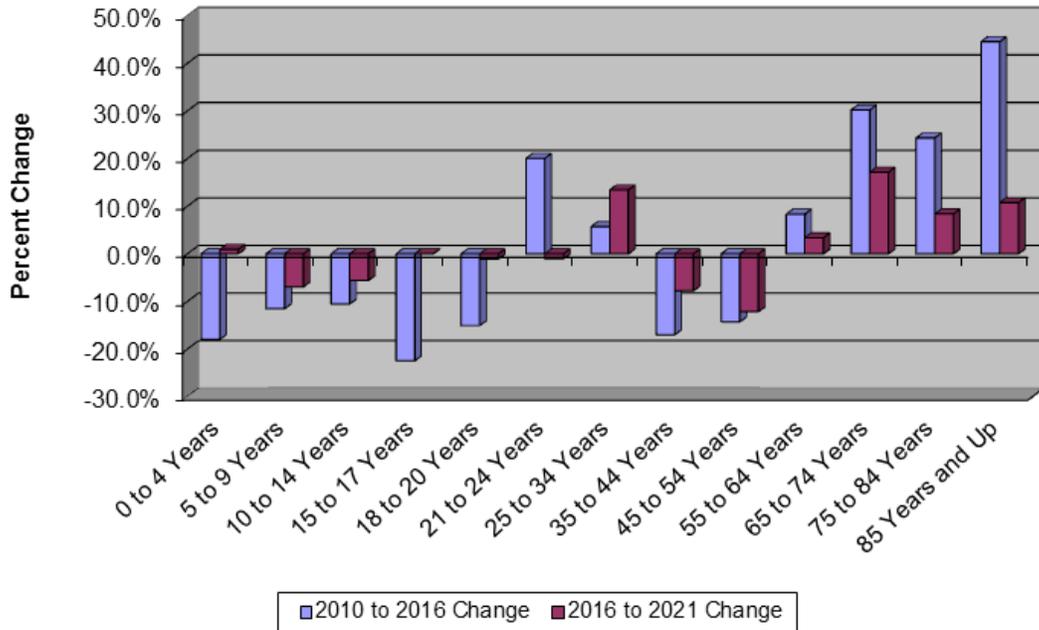
Population by Age



2016 Population by Age Market Area



Population Change by Age Market Area



POPULATION DATA

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Nielsen Claritas

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	416	369	785	0 to 4 Years	346	298	644	0 to 4 Years	332	318	650
5 to 9 Years	391	408	799	5 to 9 Years	377	330	707	5 to 9 Years	354	304	658
10 to 14 Years	436	421	857	10 to 14 Years	387	380	767	10 to 14 Years	386	338	724
15 to 17 Years	322	315	637	15 to 17 Years	254	240	494	15 to 17 Years	248	246	494
18 to 20 Years	275	270	545	18 to 20 Years	241	222	463	18 to 20 Years	237	221	458
21 to 24 Years	242	307	549	21 to 24 Years	338	321	659	21 to 24 Years	339	313	652
25 to 34 Years	677	671	1,348	25 to 34 Years	688	737	1,425	25 to 34 Years	809	807	1,616
35 to 44 Years	831	937	1,768	35 to 44 Years	705	763	1,468	35 to 44 Years	639	715	1,354
45 to 54 Years	1,154	1,141	2,295	45 to 54 Years	958	1,009	1,967	45 to 54 Years	830	898	1,728
55 to 64 Years	1,059	1,213	2,272	55 to 64 Years	1,157	1,304	2,461	55 to 64 Years	1,200	1,344	2,544
65 to 74 Years	796	807	1,603	65 to 74 Years	1,011	1,076	2,087	65 to 74 Years	1,180	1,265	2,445
75 to 84 Years	315	367	682	75 to 84 Years	419	429	848	75 to 84 Years	445	474	919
85 Years and Up	25	118	143	85 Years and Up	121	158	279	85 Years and Up	136	173	309
Total	6,989	7,344	14,333	Total	7,002	7,267	14,269	Total	7,135	7,416	14,551
62+ Years	n/a	n/a	3,166	62+ Years	n/a	n/a	3,925	62+ Years	n/a	n/a	4,470
Median Age:	43.4			Median Age:	47.3			Median Age:	48.5		

Source: Nielsen Claritas, Ribbon Demographics

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

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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	2.9%	2.6%	5.5%	0 to 4 Years	2.4%	2.1%	4.5%	0 to 4 Years	2.3%	2.2%	4.5%
5 to 9 Years	2.7%	2.8%	5.6%	5 to 9 Years	2.6%	2.3%	5.0%	5 to 9 Years	2.4%	2.1%	4.5%
10 to 14 Years	3.0%	2.9%	6.0%	10 to 14 Years	2.7%	2.7%	5.4%	10 to 14 Years	2.7%	2.3%	5.0%
15 to 17 Years	2.2%	2.2%	4.4%	15 to 17 Years	1.8%	1.7%	3.5%	15 to 17 Years	1.7%	1.7%	3.4%
18 to 20 Years	1.9%	1.9%	3.8%	18 to 20 Years	1.7%	1.6%	3.2%	18 to 20 Years	1.6%	1.5%	3.1%
21 to 24 Years	1.7%	2.1%	3.8%	21 to 24 Years	2.4%	2.2%	4.6%	21 to 24 Years	2.3%	2.2%	4.5%
25 to 34 Years	4.7%	4.7%	9.4%	25 to 34 Years	4.8%	5.2%	10.0%	25 to 34 Years	5.6%	5.5%	11.1%
35 to 44 Years	5.8%	6.5%	12.3%	35 to 44 Years	4.9%	5.3%	10.3%	35 to 44 Years	4.4%	4.9%	9.3%
45 to 54 Years	8.1%	8.0%	16.0%	45 to 54 Years	6.7%	7.1%	13.8%	45 to 54 Years	5.7%	6.2%	11.9%
55 to 64 Years	7.4%	8.5%	15.9%	55 to 64 Years	8.1%	9.1%	17.2%	55 to 64 Years	8.2%	9.2%	17.5%
65 to 74 Years	5.6%	5.6%	11.2%	65 to 74 Years	7.1%	7.5%	14.6%	65 to 74 Years	8.1%	8.7%	16.8%
75 to 84 Years	2.2%	2.6%	4.8%	75 to 84 Years	2.9%	3.0%	5.9%	75 to 84 Years	3.1%	3.3%	6.3%
85 Years and Up	0.5%	0.8%	1.3%	85 Years and Up	0.8%	1.1%	2.0%	85 Years and Up	0.9%	1.2%	2.1%
Total	48.8%	51.2%	100.0%	Total	49.1%	50.9%	100.0%	Total	49.0%	51.0%	100.0%
62+ Years	n/a	n/a	22.1%	62+ Years	n/a	n/a	27.5%	62+ Years	n/a	n/a	30.7%

Source: Nielsen Claritas; Ribbon Demographics

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

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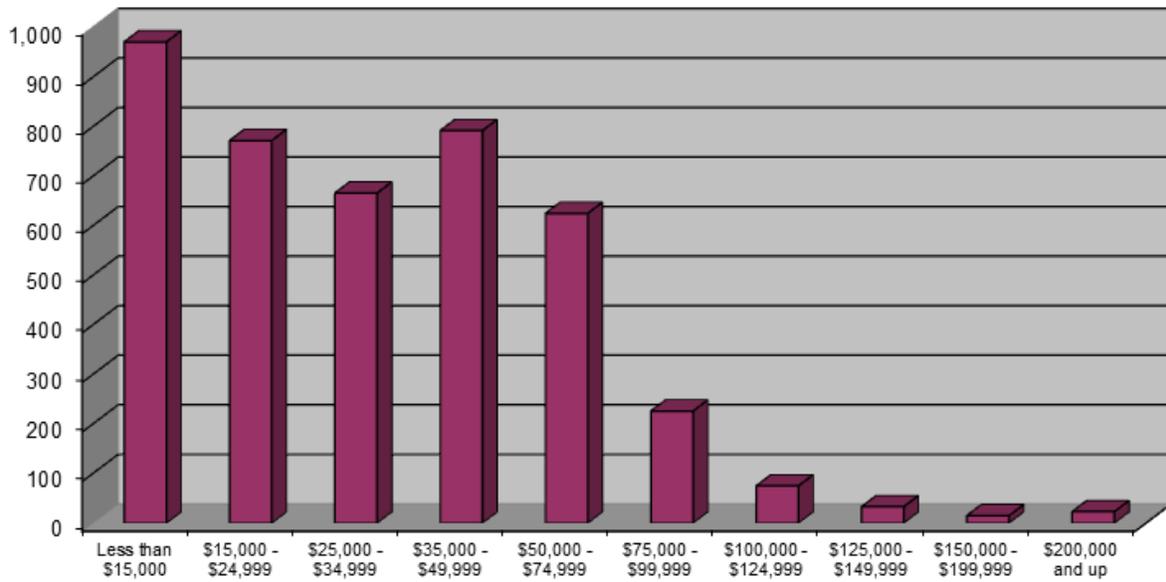
Nielsen Claritas

Changes in Population by Age & Sex 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	-70	-71	-141	-18.0%	0 to 4 Years	-14	20	6	0.9%
5 to 9 Years	-14	-78	-92	-11.5%	5 to 9 Years	-23	-26	-49	-6.9%
10 to 14 Years	-49	-41	-90	-10.5%	10 to 14 Years	-1	-42	-43	-5.6%
15 to 17 Years	-68	-75	-143	-22.4%	15 to 17 Years	-6	6	0	0.0%
18 to 20 Years	-34	-48	-82	-15.0%	18 to 20 Years	-4	-1	-5	-1.1%
21 to 24 Years	96	14	110	20.0%	21 to 24 Years	1	-8	-7	-1.1%
25 to 34 Years	11	66	77	5.7%	25 to 34 Years	121	70	191	13.4%
35 to 44 Years	-126	-174	-300	-17.0%	35 to 44 Years	-66	-48	-114	-7.8%
45 to 54 Years	-196	-132	-328	-14.3%	45 to 54 Years	-128	-111	-239	-12.2%
55 to 64 Years	98	91	189	8.3%	55 to 64 Years	43	40	83	3.4%
65 to 74 Years	215	269	484	30.2%	65 to 74 Years	169	189	358	17.2%
75 to 84 Years	104	62	166	24.3%	75 to 84 Years	26	45	71	8.4%
85 Years and Up	46	40	86	44.6%	85 Years and Up	15	15	30	10.8%
Total	13	-77	-64	-0.4%	Total	133	149	282	2.0%
62+ Years	n/a	n/a	759	24.0%	62+ Years	n/a	n/a	545	13.9%

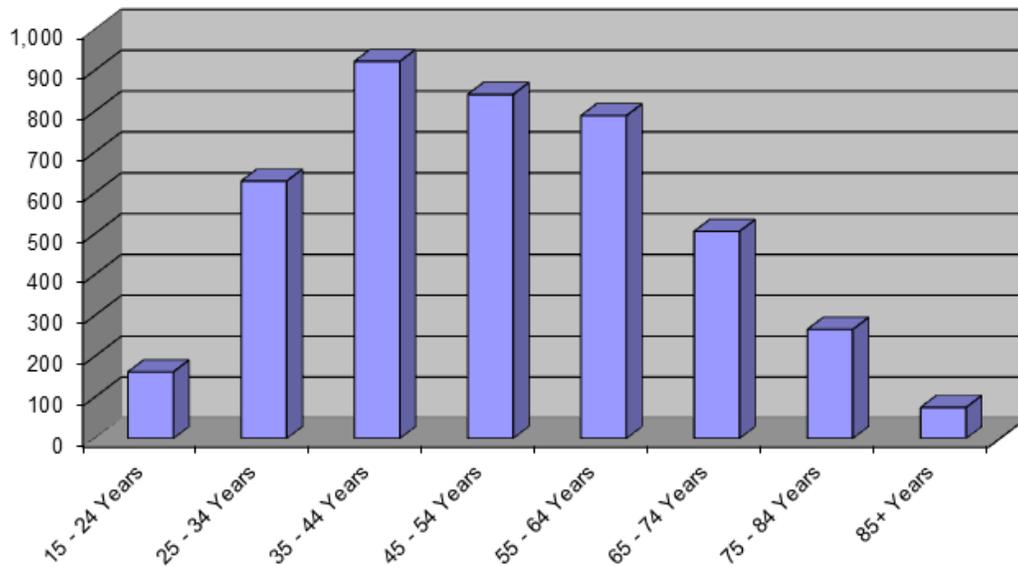
Source: Nielsen Claritas; Ribbon Demographics

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Tel: 916-880-1644

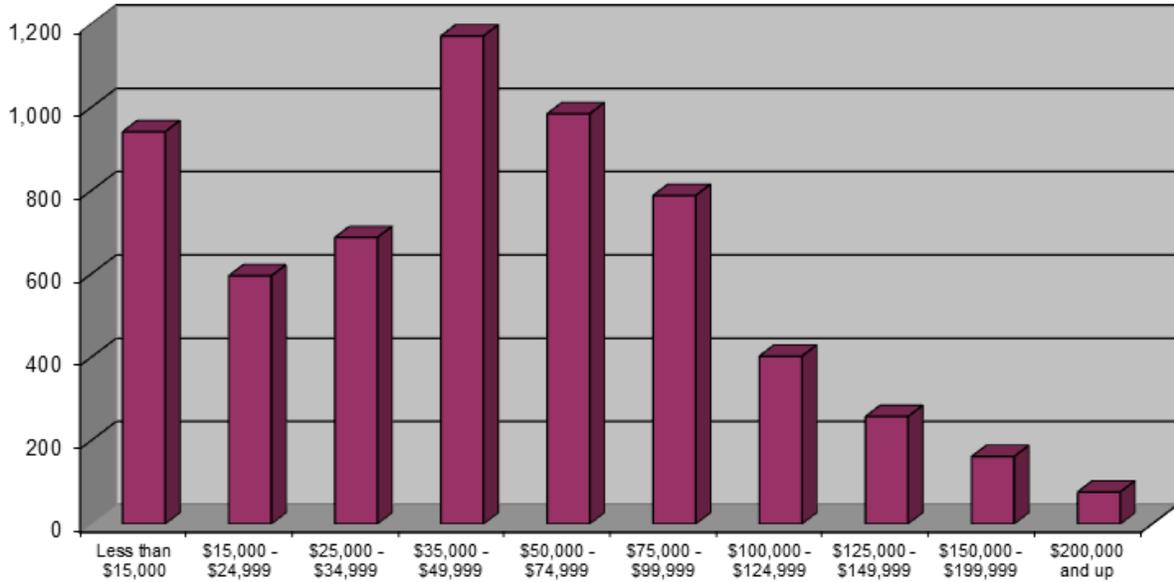
Households by Income - Census 2000



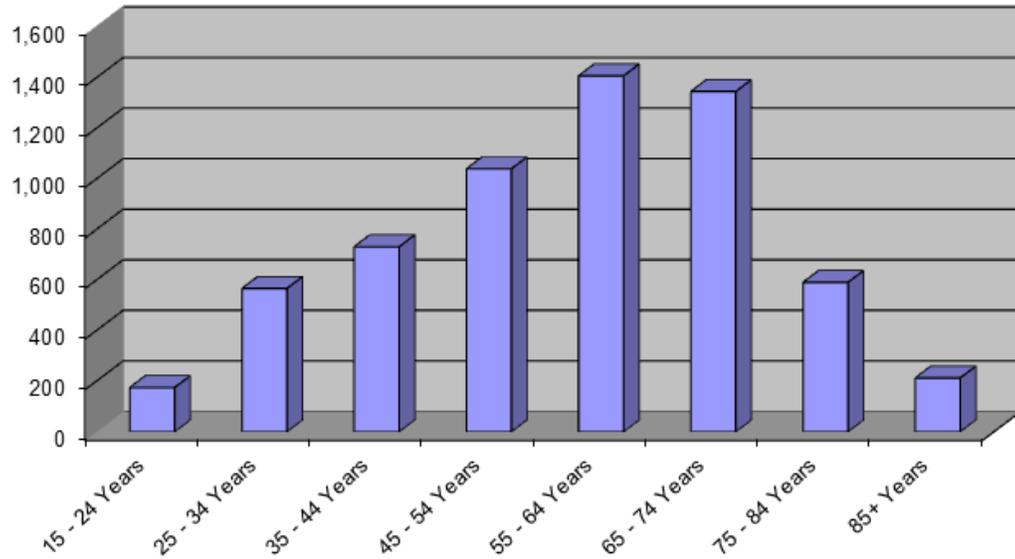
**Households by Age - Census 2000
McIntosh County, Georgia**



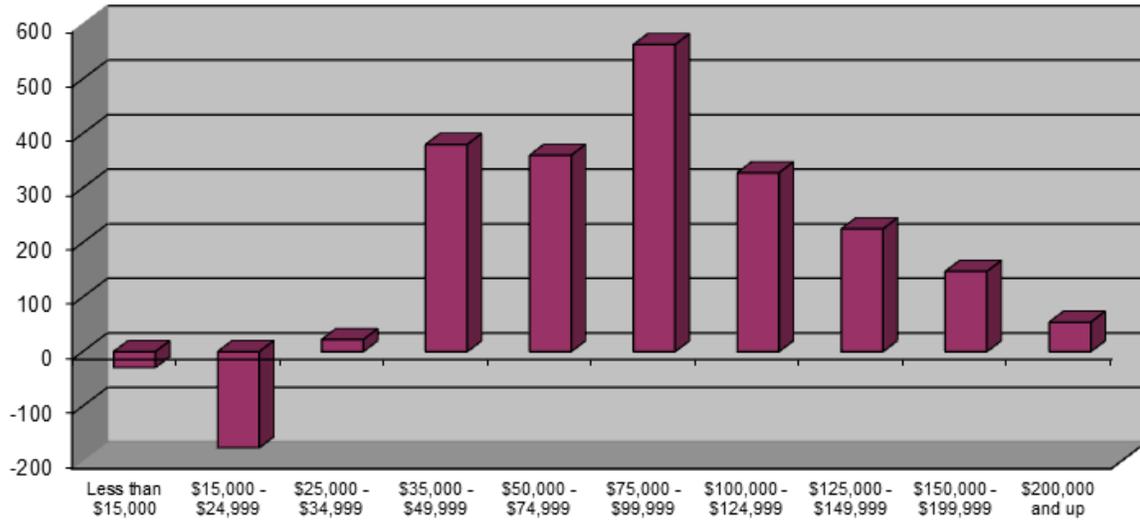
**Estimated Households by Income - 2016
McIntosh County, Georgia**



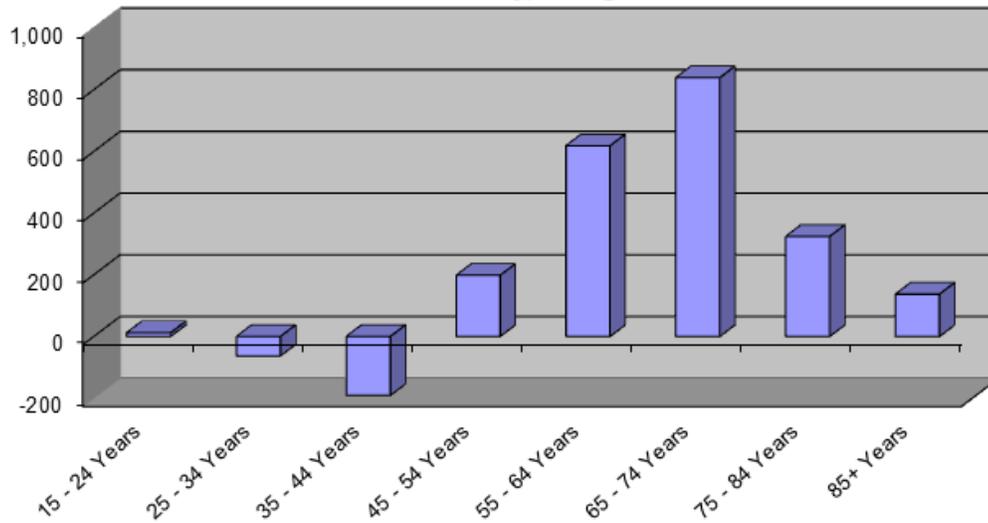
**Estimated Households by Age - 2016
McIntosh County, Georgia**



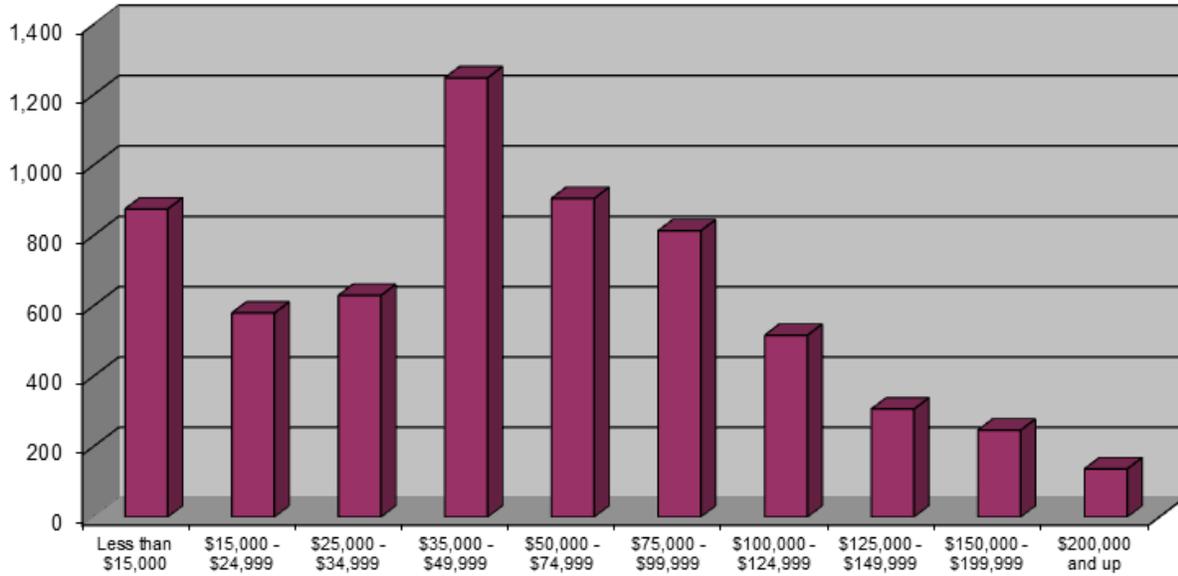
**Estimated Household Income Change 2000 - 2016
McIntosh County, Georgia**



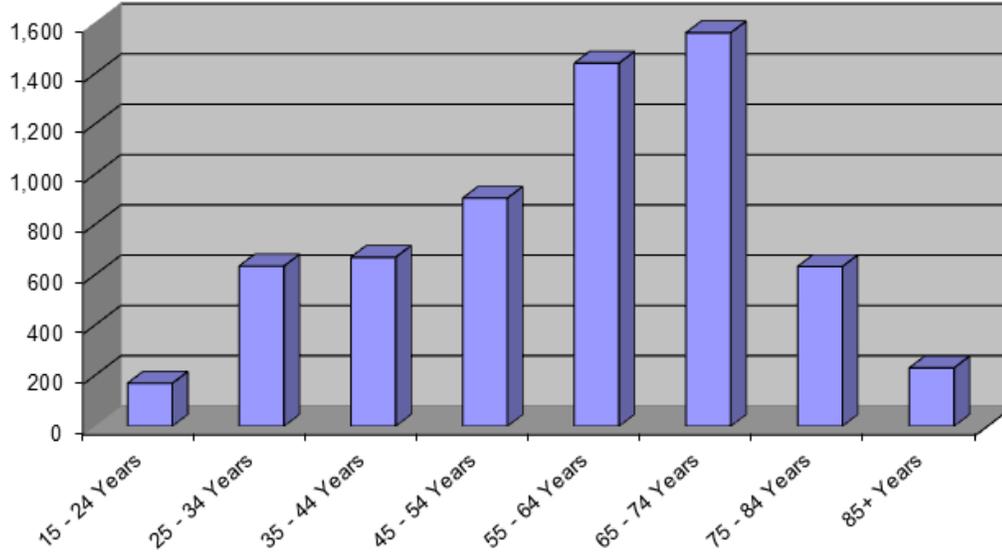
**Estimated Household Age Change 2000 - 2016
McIntosh County, Georgia**



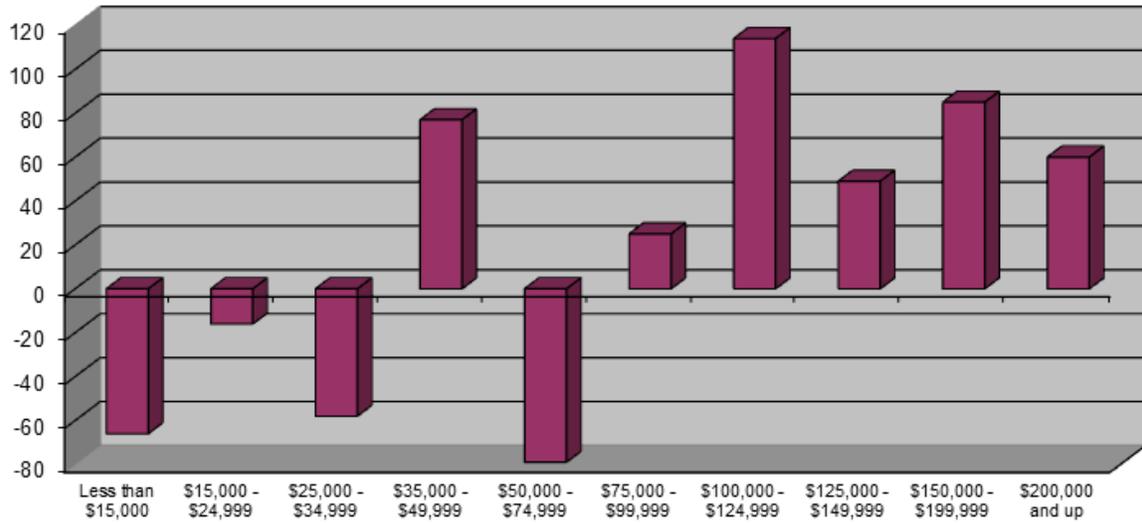
**Projected Households by Income - 2021
McIntosh County, Georgia**



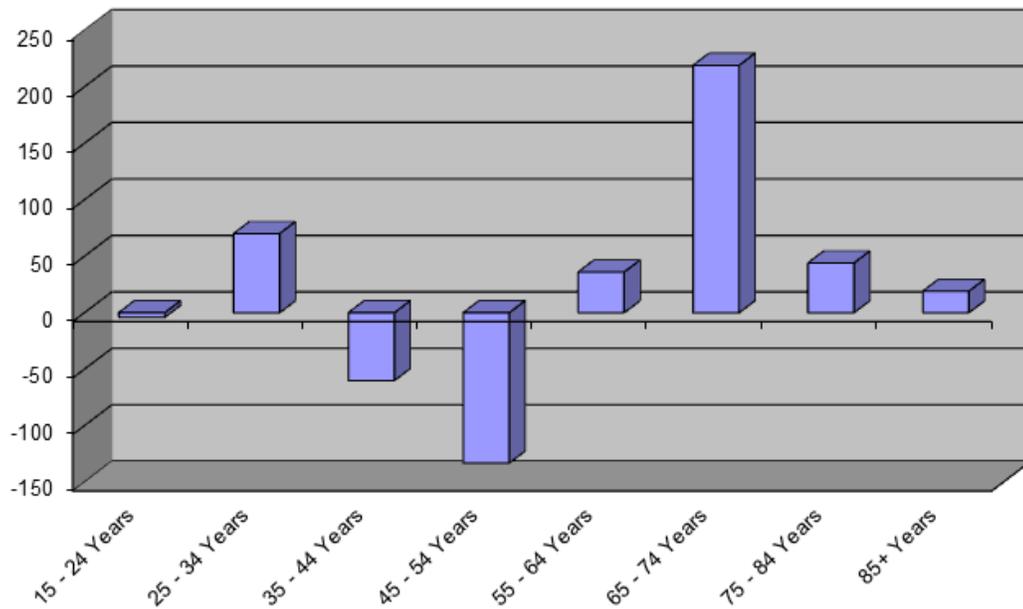
**Projected Households by Age - 2021
McIntosh County, Georgia**



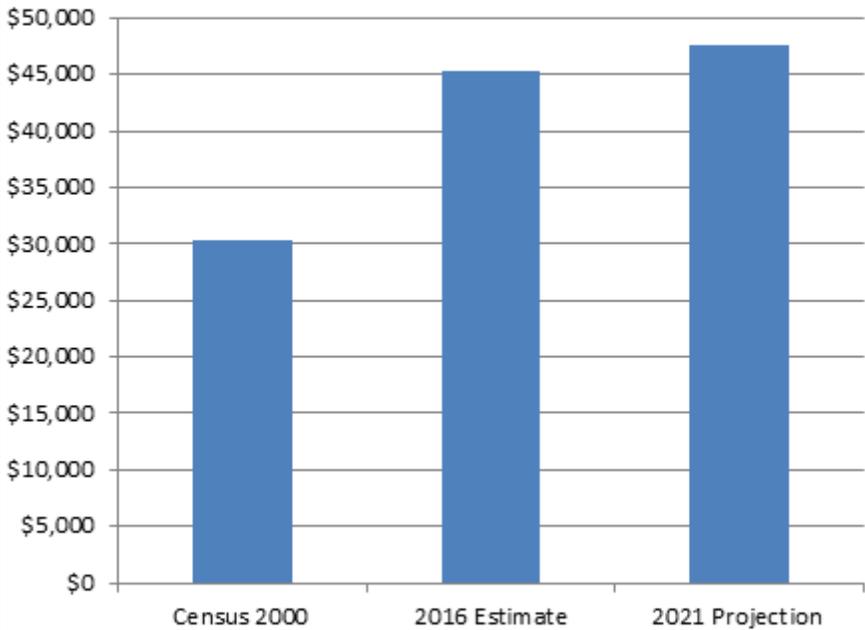
**Projected Household Income Change 2016 to 2021
McIntosh County, Georgia**



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



Median Household Income



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Households by Income and Age										
McIntosh County, Georgia										
Census Data - 2000										
	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	80	138	132	144	163	145	123	46	971	23.1%
\$15,000 - \$24,999	43	100	207	137	115	113	45	12	772	18.4%
\$25,000 - \$34,999	32	157	96	164	118	56	36	7	666	15.9%
\$35,000 - \$49,999	3	122	249	160	135	88	30	5	792	18.9%
\$50,000 - \$74,999	5	86	157	144	128	88	14	3	625	14.9%
\$75,000 - \$99,999	0	7	58	50	92	7	10	2	226	5.4%
\$100,000 - \$124,999	0	14	2	31	20	0	7	1	75	1.8%
\$125,000 - \$149,999	0	6	15	7	0	5	0	0	33	0.8%
\$150,000 - \$199,999	0	0	2	5	8	0	0	0	15	0.4%
\$200,000 and up	0	0	5	0	11	5	2	0	23	0.5%
Total	163	630	923	842	790	507	267	76	4,198	100.0%
Percent	3.9%	15.0%	22.0%	20.1%	18.8%	12.1%	6.4%	1.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh 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	70	101	96	119	194	171	126	65	942	15.5%
\$15,000 - \$24,999	49	30	30	116	178	85	75	33	596	9.8%
\$25,000 - \$34,999	36	35	40	141	198	131	77	30	688	11.3%
\$35,000 - \$49,999	4	166	194	162	232	253	122	39	1,172	19.3%
\$50,000 - \$74,999	4	35	41	265	336	216	70	18	985	16.2%
\$75,000 - \$99,999	2	101	152	137	161	176	48	12	789	13.0%
\$100,000 - \$124,999	0	69	120	39	41	105	21	8	403	6.6%
\$125,000 - \$149,999	1	28	49	54	61	50	13	2	258	4.2%
\$150,000 - \$199,999	8	0	2	1	0	117	29	5	162	2.7%
\$200,000 and up	1	2	8	6	7	42	10	1	77	1.3%
Total	175	567	732	1,040	1,408	1,346	591	213	6,072	100.0%
Percent	2.9%	9.3%	12.1%	17.1%	23.2%	22.2%	9.7%	3.5%		100.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh County, Georgia										
Estimated Change - 2000 to 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		Change
Less than \$15,000	-10	-37	-36	-25	31	26	3	19	-29	-3.0%
\$15,000 - \$24,999	6	-70	-177	-21	63	-28	30	21	-176	-22.8%
\$25,000 - \$34,999	4	-122	-56	-23	80	75	41	23	22	3.3%
\$35,000 - \$49,999	1	44	-55	2	97	165	92	34	380	48.0%
\$50,000 - \$74,999	-1	-51	-116	121	208	128	56	15	360	57.6%
\$75,000 - \$99,999	2	94	94	87	69	169	38	10	563	249.1%
\$100,000 - \$124,999	0	55	118	8	21	105	14	7	328	437.3%
\$125,000 - \$149,999	1	22	34	47	61	45	13	2	225	681.8%
\$150,000 - \$199,999	8	0	0	-4	-8	117	29	5	147	980.0%
\$200,000 and up	1	2	3	6	-4	37	8	1	54	234.8%
Total	12	-63	-191	198	618	839	324	137	1,874	44.6%
Percent Change	7.4%	-10.0%	-20.7%	23.5%	78.2%	165.5%	121.3%	180.3%	44.6%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh County, Georgia										
Five Year Projections - 2021										
	Age	Age	Age	Age	Age	Age	Age	Age		
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
Income	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	63	104	76	92	181	171	123	66	876	14.0%
\$15,000 - \$24,999	50	34	25	95	175	89	75	37	580	9.3%
\$25,000 - \$34,999	32	35	36	108	184	132	73	30	630	10.1%
\$35,000 - \$49,999	6	173	168	174	280	275	132	41	1,249	19.9%
\$50,000 - \$74,999	5	36	29	207	313	226	70	20	906	14.5%
\$75,000 - \$99,999	2	115	139	121	169	201	54	13	814	13.0%
\$100,000 - \$124,999	0	97	133	44	54	147	30	12	517	8.3%
\$125,000 - \$149,999	2	39	51	55	73	67	17	3	307	4.9%
\$150,000 - \$199,999	9	0	4	2	3	178	42	9	247	3.9%
\$200,000 and up	2	4	11	9	12	79	19	1	137	2.2%
Total	171	637	672	907	1,444	1,565	635	232	6,263	100.0%
Percent	2.7%	10.2%	10.7%	14.5%	23.1%	25.0%	10.1%	3.7%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh County, Georgia										
Projected Change - 2016 to 2021										
	Age	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		Change
Less than \$15,000	-7	3	-20	-27	-13	0	-3	1	-66	-7.0%
\$15,000 - \$24,999	1	4	-5	-21	-3	4	0	4	-16	-2.7%
\$25,000 - \$34,999	-4	0	-4	-33	-14	1	-4	0	-58	-8.4%
\$35,000 - \$49,999	2	7	-26	12	48	22	10	2	77	6.6%
\$50,000 - \$74,999	1	1	-12	-58	-23	10	0	2	-79	-8.0%
\$75,000 - \$99,999	0	14	-13	-16	8	25	6	1	25	3.2%
\$100,000 - \$124,999	0	28	13	5	13	42	9	4	114	28.3%
\$125,000 - \$149,999	1	11	2	1	12	17	4	1	49	19.0%
\$150,000 - \$199,999	1	0	2	1	3	61	13	4	85	52.5%
\$200,000 and up	1	2	3	3	5	37	9	0	60	77.9%
Total	-4	70	-60	-133	36	219	44	19	191	3.1%
Percent Change	-2.3%	12.3%	-8.2%	-12.8%	2.6%	16.3%	7.4%	8.9%	3.1%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
McIntosh County, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$30,345	\$45,367	\$47,556

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Median Household Income by Area				
McIntosh County, Georgia				
Geography ID	Census 2000	2016 Estimate	2021 Projection	
13191	\$30,345	\$45,367	\$47,556	

HISTA 2.2 Summary Data McIntosh County, 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	74	49	42	0	0	165
\$10,000-20,000	105	18	21	59	18	221
\$20,000-30,000	39	58	22	9	0	128
\$30,000-40,000	1	2	17	12	0	32
\$40,000-50,000	13	42	12	17	0	84
\$50,000-60,000	20	22	0	0	55	97
\$60,000-75,000	0	13	0	13	40	66
\$75,000-100,000	6	1	23	0	2	32
\$100,000-125,000	2	42	1	1	0	46
\$125,000-150,000	1	0	1	1	0	3
\$150,000-200,000	3	1	0	0	0	4
\$200,000+	1	1	0	0	0	2
Total	265	249	139	112	115	880

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	59	3	0	1	0	63
\$10,000-20,000	105	18	0	0	0	123
\$20,000-30,000	10	42	0	0	0	52
\$30,000-40,000	11	3	5	0	0	19
\$40,000-50,000	7	3	0	2	0	12
\$50,000-60,000	3	4	0	1	0	8
\$60,000-75,000	5	2	6	1	0	14
\$75,000-100,000	2	4	0	0	0	6
\$100,000-125,000	3	3	0	0	0	6
\$125,000-150,000	1	1	0	1	0	3
\$150,000-200,000	1	1	0	1	0	3
\$200,000+	0	1	0	1	0	2
Total	207	85	11	8	0	311

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	53	3	0	1	0	57
\$10,000-20,000	82	10	0	0	0	92
\$20,000-30,000	10	28	0	0	0	38
\$30,000-40,000	10	3	5	0	0	18
\$40,000-50,000	6	3	0	2	0	11
\$50,000-60,000	2	4	0	1	0	7
\$60,000-75,000	5	2	6	0	0	13
\$75,000-100,000	2	4	0	0	0	6
\$100,000-125,000	3	3	0	0	0	6
\$125,000-150,000	1	1	0	0	0	2
\$150,000-200,000	1	0	0	1	0	2
\$200,000+	0	1	0	1	0	2
Total	175	62	11	6	0	254

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	133	52	42	1	0	228
\$10,000-20,000	210	36	21	59	18	344
\$20,000-30,000	49	100	22	9	0	180
\$30,000-40,000	12	5	22	12	0	51
\$40,000-50,000	20	45	12	19	0	96
\$50,000-60,000	23	26	0	1	55	105
\$60,000-75,000	5	15	6	14	40	80
\$75,000-100,000	8	5	23	0	2	38
\$100,000-125,000	5	45	1	1	0	52
\$125,000-150,000	2	1	1	2	0	6
\$150,000-200,000	4	2	0	1	0	7
\$200,000+	1	2	0	1	0	4
Total	472	334	150	120	115	1,191

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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	8.4%	5.6%	4.8%	0.0%	0.0%	18.8%
\$10,000-20,000	11.9%	2.0%	2.4%	6.7%	2.0%	25.1%
\$20,000-30,000	4.4%	6.6%	2.5%	1.0%	0.0%	14.5%
\$30,000-40,000	0.1%	0.2%	1.9%	1.4%	0.0%	3.6%
\$40,000-50,000	1.5%	4.8%	1.4%	1.9%	0.0%	9.5%
\$50,000-60,000	2.3%	2.5%	0.0%	0.0%	6.3%	11.0%
\$60,000-75,000	0.0%	1.5%	0.0%	1.5%	4.5%	7.5%
\$75,000-100,000	0.7%	0.1%	2.6%	0.0%	0.2%	3.6%
\$100,000-125,000	0.2%	4.8%	0.1%	0.1%	0.0%	5.2%
\$125,000-150,000	0.1%	0.0%	0.1%	0.1%	0.0%	0.3%
\$150,000-200,000	0.3%	0.1%	0.0%	0.0%	0.0%	0.5%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.0%	0.2%
Total	30.1%	28.3%	15.8%	12.7%	13.1%	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	19.0%	1.0%	0.0%	0.3%	0.0%	20.3%
\$10,000-20,000	33.8%	5.8%	0.0%	0.0%	0.0%	39.5%
\$20,000-30,000	3.2%	13.5%	0.0%	0.0%	0.0%	16.7%
\$30,000-40,000	3.5%	1.0%	1.6%	0.0%	0.0%	6.1%
\$40,000-50,000	2.3%	1.0%	0.0%	0.6%	0.0%	3.9%
\$50,000-60,000	1.0%	1.3%	0.0%	0.3%	0.0%	2.6%
\$60,000-75,000	1.6%	0.6%	1.9%	0.3%	0.0%	4.5%
\$75,000-100,000	0.6%	1.3%	0.0%	0.0%	0.0%	1.9%
\$100,000-125,000	1.0%	1.0%	0.0%	0.0%	0.0%	1.9%
\$125,000-150,000	0.3%	0.3%	0.0%	0.3%	0.0%	1.0%
\$150,000-200,000	0.3%	0.3%	0.0%	0.3%	0.0%	1.0%
\$200,000+	0.0%	0.3%	0.0%	0.3%	0.0%	0.6%
Total	66.6%	27.3%	3.5%	2.6%	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	20.9%	1.2%	0.0%	0.4%	0.0%	22.4%
\$10,000-20,000	32.3%	3.9%	0.0%	0.0%	0.0%	36.2%
\$20,000-30,000	3.9%	11.0%	0.0%	0.0%	0.0%	15.0%
\$30,000-40,000	3.9%	1.2%	2.0%	0.0%	0.0%	7.1%
\$40,000-50,000	2.4%	1.2%	0.0%	0.8%	0.0%	4.3%
\$50,000-60,000	0.8%	1.6%	0.0%	0.4%	0.0%	2.8%
\$60,000-75,000	2.0%	0.8%	2.4%	0.0%	0.0%	5.1%
\$75,000-100,000	0.8%	1.6%	0.0%	0.0%	0.0%	2.4%
\$100,000-125,000	1.2%	1.2%	0.0%	0.0%	0.0%	2.4%
\$125,000-150,000	0.4%	0.4%	0.0%	0.0%	0.0%	0.8%
\$150,000-200,000	0.4%	0.0%	0.0%	0.4%	0.0%	0.8%
\$200,000+	0.0%	0.4%	0.0%	0.4%	0.0%	0.8%
Total	68.9%	24.4%	4.3%	2.4%	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	11.2%	4.4%	3.5%	0.1%	0.0%	19.1%
\$10,000-20,000	17.6%	3.0%	1.8%	5.0%	1.5%	28.9%
\$20,000-30,000	4.1%	8.4%	1.8%	0.8%	0.0%	15.1%
\$30,000-40,000	1.0%	0.4%	1.8%	1.0%	0.0%	4.3%
\$40,000-50,000	1.7%	3.8%	1.0%	1.6%	0.0%	8.1%
\$50,000-60,000	1.9%	2.2%	0.0%	0.1%	4.6%	8.8%
\$60,000-75,000	0.4%	1.3%	0.5%	1.2%	3.4%	6.7%
\$75,000-100,000	0.7%	0.4%	1.9%	0.0%	0.2%	3.2%
\$100,000-125,000	0.4%	3.8%	0.1%	0.1%	0.0%	4.4%
\$125,000-150,000	0.2%	0.1%	0.1%	0.2%	0.0%	0.5%
\$150,000-200,000	0.3%	0.2%	0.0%	0.1%	0.0%	0.6%
\$200,000+	0.1%	0.2%	0.0%	0.1%	0.0%	0.3%
Total	39.6%	28.0%	12.6%	10.1%	9.7%	100.0%

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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	75	15	1	30	5	126
\$10,000-20,000	11	61	149	4	8	233
\$20,000-30,000	132	72	13	1	8	226
\$30,000-40,000	1	120	59	79	30	289
\$40,000-50,000	12	64	69	62	7	214
\$50,000-60,000	0	82	66	20	52	220
\$60,000-75,000	5	30	17	166	38	256
\$75,000-100,000	57	70	104	42	43	316
\$100,000-125,000	5	85	4	16	32	142
\$125,000-150,000	0	52	3	0	5	60
\$150,000-200,000	0	29	11	9	4	53
\$200,000+	1	3	5	6	1	16
Total	299	683	501	435	233	2,151

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	267	38	1	2	8	316
\$10,000-20,000	240	139	49	14	10	452
\$20,000-30,000	73	94	28	2	9	206
\$30,000-40,000	112	148	12	2	23	297
\$40,000-50,000	53	66	24	9	7	159
\$50,000-60,000	18	191	38	9	27	283
\$60,000-75,000	12	229	14	2	22	279
\$75,000-100,000	13	113	9	2	7	144
\$100,000-125,000	14	77	9	12	5	117
\$125,000-150,000	21	17	3	3	6	50
\$150,000-200,000	7	13	1	1	4	26
\$200,000+	1	8	4	0	3	16
Total	831	1,133	192	58	131	2,345

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	166	38	0	2	7	213
\$10,000-20,000	223	93	35	13	8	372
\$20,000-30,000	73	46	3	2	8	132
\$30,000-40,000	86	115	12	2	5	220
\$40,000-50,000	30	41	21	3	6	101
\$50,000-60,000	17	120	4	1	26	168
\$60,000-75,000	12	141	14	2	21	190
\$75,000-100,000	7	38	6	2	5	58
\$100,000-125,000	8	31	4	1	4	48
\$125,000-150,000	18	4	1	0	2	25
\$150,000-200,000	7	9	1	1	2	20
\$200,000+	1	0	3	0	2	6
Total	648	676	104	29	96	1,553

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	342	53	2	32	13	442
\$10,000-20,000	251	200	198	18	18	685
\$20,000-30,000	205	166	41	3	17	432
\$30,000-40,000	113	268	71	81	53	586
\$40,000-50,000	65	130	93	71	14	373
\$50,000-60,000	18	273	104	29	79	503
\$60,000-75,000	17	259	31	168	60	535
\$75,000-100,000	70	183	113	44	50	460
\$100,000-125,000	19	162	13	28	37	259
\$125,000-150,000	21	69	6	3	11	110
\$150,000-200,000	7	42	12	10	8	79
\$200,000+	2	11	9	6	4	32
Total	1,130	1,816	693	493	364	4,496

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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	3.5%	0.7%	0.0%	1.4%	0.2%	5.9%
\$10,000-20,000	0.5%	2.8%	6.9%	0.2%	0.4%	10.8%
\$20,000-30,000	6.1%	3.3%	0.6%	0.0%	0.4%	10.5%
\$30,000-40,000	0.0%	5.6%	2.7%	3.7%	1.4%	13.4%
\$40,000-50,000	0.6%	3.0%	3.2%	2.9%	0.3%	9.9%
\$50,000-60,000	0.0%	3.8%	3.1%	0.9%	2.4%	10.2%
\$60,000-75,000	0.2%	1.4%	0.8%	7.7%	1.8%	11.9%
\$75,000-100,000	2.6%	3.3%	4.8%	2.0%	2.0%	14.7%
\$100,000-125,000	0.2%	4.0%	0.2%	0.7%	1.5%	6.6%
\$125,000-150,000	0.0%	2.4%	0.1%	0.0%	0.2%	2.8%
\$150,000-200,000	0.0%	1.3%	0.5%	0.4%	0.2%	2.5%
\$200,000+	0.0%	0.1%	0.2%	0.3%	0.0%	0.7%
Total	13.9%	31.8%	23.3%	20.2%	10.8%	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	11.4%	1.6%	0.0%	0.1%	0.3%	13.5%
\$10,000-20,000	10.2%	5.9%	2.1%	0.6%	0.4%	19.3%
\$20,000-30,000	3.1%	4.0%	1.2%	0.1%	0.4%	8.8%
\$30,000-40,000	4.8%	6.3%	0.5%	0.1%	1.0%	12.7%
\$40,000-50,000	2.3%	2.8%	1.0%	0.4%	0.3%	6.8%
\$50,000-60,000	0.8%	8.1%	1.6%	0.4%	1.2%	12.1%
\$60,000-75,000	0.5%	9.8%	0.6%	0.1%	0.9%	11.9%
\$75,000-100,000	0.6%	4.8%	0.4%	0.1%	0.3%	6.1%
\$100,000-125,000	0.6%	3.3%	0.4%	0.5%	0.2%	5.0%
\$125,000-150,000	0.9%	0.7%	0.1%	0.1%	0.3%	2.1%
\$150,000-200,000	0.3%	0.6%	0.0%	0.0%	0.2%	1.1%
\$200,000+	0.0%	0.3%	0.2%	0.0%	0.1%	0.7%
Total	35.4%	48.3%	8.2%	2.5%	5.6%	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	10.7%	2.4%	0.0%	0.1%	0.5%	13.7%
\$10,000-20,000	14.4%	6.0%	2.3%	0.8%	0.5%	24.0%
\$20,000-30,000	4.7%	3.0%	0.2%	0.1%	0.5%	8.5%
\$30,000-40,000	5.5%	7.4%	0.8%	0.1%	0.3%	14.2%
\$40,000-50,000	1.9%	2.6%	1.4%	0.2%	0.4%	6.5%
\$50,000-60,000	1.1%	7.7%	0.3%	0.1%	1.7%	10.8%
\$60,000-75,000	0.8%	9.1%	0.9%	0.1%	1.4%	12.2%
\$75,000-100,000	0.5%	2.4%	0.4%	0.1%	0.3%	3.7%
\$100,000-125,000	0.5%	2.0%	0.3%	0.1%	0.3%	3.1%
\$125,000-150,000	1.2%	0.3%	0.1%	0.0%	0.1%	1.6%
\$150,000-200,000	0.5%	0.6%	0.1%	0.1%	0.1%	1.3%
\$200,000+	0.1%	0.0%	0.2%	0.0%	0.1%	0.4%
Total	41.7%	43.5%	6.7%	1.9%	6.2%	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	7.6%	1.2%	0.0%	0.7%	0.3%	9.8%
\$10,000-20,000	5.6%	4.4%	4.4%	0.4%	0.4%	15.2%
\$20,000-30,000	4.6%	3.7%	0.9%	0.1%	0.4%	9.6%
\$30,000-40,000	2.5%	6.0%	1.6%	1.8%	1.2%	13.0%
\$40,000-50,000	1.4%	2.9%	2.1%	1.6%	0.3%	8.3%
\$50,000-60,000	0.4%	6.1%	2.3%	0.6%	1.8%	11.2%
\$60,000-75,000	0.4%	5.8%	0.7%	3.7%	1.3%	11.9%
\$75,000-100,000	1.6%	4.1%	2.5%	1.0%	1.1%	10.2%
\$100,000-125,000	0.4%	3.6%	0.3%	0.6%	0.8%	5.8%
\$125,000-150,000	0.5%	1.5%	0.1%	0.1%	0.2%	2.4%
\$150,000-200,000	0.2%	0.9%	0.3%	0.2%	0.2%	1.8%
\$200,000+	0.0%	0.2%	0.2%	0.1%	0.1%	0.7%
Total	25.1%	40.4%	15.4%	11.0%	8.1%	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	88	48	30	0	4	170
\$10,000-20,000	68	9	8	70	12	167
\$20,000-30,000	46	23	14	6	1	90
\$30,000-40,000	0	2	33	9	1	45
\$40,000-50,000	27	87	13	12	0	139
\$50,000-60,000	5	7	0	0	24	36
\$60,000-75,000	1	6	0	7	63	77
\$75,000-100,000	11	0	29	0	0	40
\$100,000-125,000	4	51	2	4	3	64
\$125,000-150,000	1	1	0	2	1	5
\$150,000-200,000	0	0	1	0	0	1
\$200,000+	1	1	0	0	2	4
Total	252	235	130	110	111	838

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	79	2	0	1	1	83
\$10,000-20,000	110	10	0	0	2	122
\$20,000-30,000	17	65	1	0	3	86
\$30,000-40,000	22	6	4	0	1	33
\$40,000-50,000	38	3	0	1	1	43
\$50,000-60,000	2	4	0	2	2	10
\$60,000-75,000	17	3	3	0	0	23
\$75,000-100,000	9	7	3	0	3	22
\$100,000-125,000	6	7	0	3	0	16
\$125,000-150,000	7	2	0	0	1	10
\$150,000-200,000	7	2	1	2	2	14
\$200,000+	7	0	1	1	2	11
Total	321	111	13	10	18	473

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	74	2	0	1	1	78
\$10,000-20,000	79	4	0	0	2	85
\$20,000-30,000	17	41	1	0	2	61
\$30,000-40,000	22	5	4	0	1	32
\$40,000-50,000	36	3	0	1	1	41
\$50,000-60,000	2	4	0	2	2	10
\$60,000-75,000	17	3	3	0	0	23
\$75,000-100,000	9	7	2	0	2	20
\$100,000-125,000	6	7	0	2	0	15
\$125,000-150,000	6	2	0	0	1	9
\$150,000-200,000	7	2	1	2	2	14
\$200,000+	6	0	1	1	1	9
Total	281	80	12	9	15	397

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	167	50	30	1	5	253
\$10,000-20,000	178	19	8	70	14	289
\$20,000-30,000	63	88	15	6	4	176
\$30,000-40,000	22	8	37	9	2	78
\$40,000-50,000	65	90	13	13	1	182
\$50,000-60,000	7	11	0	2	26	46
\$60,000-75,000	18	9	3	7	63	100
\$75,000-100,000	20	7	32	0	3	62
\$100,000-125,000	10	58	2	7	3	80
\$125,000-150,000	8	3	0	2	2	15
\$150,000-200,000	7	2	2	2	2	15
\$200,000+	8	1	1	1	4	15
Total	573	346	143	120	129	1,311

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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	10.5%	5.7%	3.6%	0.0%	0.5%	20.3%
\$10,000-20,000	8.1%	1.1%	1.0%	8.4%	1.4%	19.9%
\$20,000-30,000	5.5%	2.7%	1.7%	0.7%	0.1%	10.7%
\$30,000-40,000	0.0%	0.2%	3.9%	1.1%	0.1%	5.4%
\$40,000-50,000	3.2%	10.4%	1.6%	1.4%	0.0%	16.6%
\$50,000-60,000	0.6%	0.8%	0.0%	0.0%	2.9%	4.3%
\$60,000-75,000	0.1%	0.7%	0.0%	0.8%	7.5%	9.2%
\$75,000-100,000	1.3%	0.0%	3.5%	0.0%	0.0%	4.8%
\$100,000-125,000	0.5%	6.1%	0.2%	0.5%	0.4%	7.6%
\$125,000-150,000	0.1%	0.1%	0.0%	0.2%	0.1%	0.6%
\$150,000-200,000	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.2%	0.5%
Total	30.1%	28.0%	15.5%	13.1%	13.2%	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	16.7%	0.4%	0.0%	0.2%	0.2%	17.5%
\$10,000-20,000	23.3%	2.1%	0.0%	0.0%	0.4%	25.8%
\$20,000-30,000	3.6%	13.7%	0.2%	0.0%	0.6%	18.2%
\$30,000-40,000	4.7%	1.3%	0.8%	0.0%	0.2%	7.0%
\$40,000-50,000	8.0%	0.6%	0.0%	0.2%	0.2%	9.1%
\$50,000-60,000	0.4%	0.8%	0.0%	0.4%	0.4%	2.1%
\$60,000-75,000	3.6%	0.6%	0.6%	0.0%	0.0%	4.9%
\$75,000-100,000	1.9%	1.5%	0.6%	0.0%	0.6%	4.7%
\$100,000-125,000	1.3%	1.5%	0.0%	0.6%	0.0%	3.4%
\$125,000-150,000	1.5%	0.4%	0.0%	0.0%	0.2%	2.1%
\$150,000-200,000	1.5%	0.4%	0.2%	0.4%	0.4%	3.0%
\$200,000+	1.5%	0.0%	0.2%	0.2%	0.4%	2.3%
Total	67.9%	23.5%	2.7%	2.1%	3.8%	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	18.6%	0.5%	0.0%	0.3%	0.3%	19.6%
\$10,000-20,000	19.9%	1.0%	0.0%	0.0%	0.5%	21.4%
\$20,000-30,000	4.3%	10.3%	0.3%	0.0%	0.5%	15.4%
\$30,000-40,000	5.5%	1.3%	1.0%	0.0%	0.3%	8.1%
\$40,000-50,000	9.1%	0.8%	0.0%	0.3%	0.3%	10.3%
\$50,000-60,000	0.5%	1.0%	0.0%	0.5%	0.5%	2.5%
\$60,000-75,000	4.3%	0.8%	0.8%	0.0%	0.0%	5.8%
\$75,000-100,000	2.3%	1.8%	0.5%	0.0%	0.5%	5.0%
\$100,000-125,000	1.5%	1.8%	0.0%	0.5%	0.0%	3.8%
\$125,000-150,000	1.5%	0.5%	0.0%	0.0%	0.3%	2.3%
\$150,000-200,000	1.8%	0.5%	0.3%	0.5%	0.5%	3.5%
\$200,000+	1.5%	0.0%	0.3%	0.3%	0.3%	2.3%
Total	70.8%	20.2%	3.0%	2.3%	3.8%	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	12.7%	3.8%	2.3%	0.1%	0.4%	19.3%
\$10,000-20,000	13.6%	1.4%	0.6%	5.3%	1.1%	22.0%
\$20,000-30,000	4.8%	6.7%	1.1%	0.5%	0.3%	13.4%
\$30,000-40,000	1.7%	0.6%	2.8%	0.7%	0.2%	5.9%
\$40,000-50,000	5.0%	6.9%	1.0%	1.0%	0.1%	13.9%
\$50,000-60,000	0.5%	0.8%	0.0%	0.2%	2.0%	3.5%
\$60,000-75,000	1.4%	0.7%	0.2%	0.5%	4.8%	7.6%
\$75,000-100,000	1.5%	0.5%	2.4%	0.0%	0.2%	4.7%
\$100,000-125,000	0.8%	4.4%	0.2%	0.5%	0.2%	6.1%
\$125,000-150,000	0.6%	0.2%	0.0%	0.2%	0.2%	1.1%
\$150,000-200,000	0.5%	0.2%	0.2%	0.2%	0.2%	1.1%
\$200,000+	0.6%	0.1%	0.1%	0.1%	0.3%	1.1%
Total	43.7%	26.4%	10.9%	9.2%	9.8%	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	21	11	1	35	4	72
\$10,000-20,000	3	19	65	7	6	100
\$20,000-30,000	79	29	9	4	6	127
\$30,000-40,000	0	80	58	122	17	277
\$40,000-50,000	9	52	100	34	7	202
\$50,000-60,000	0	10	14	7	26	57
\$60,000-75,000	1	22	17	122	13	175
\$75,000-100,000	58	67	150	41	36	352
\$100,000-125,000	12	54	11	35	52	164
\$125,000-150,000	0	110	6	6	5	127
\$150,000-200,000	2	4	2	0	2	10
\$200,000+	1	3	4	3	2	13
Total	186	461	437	416	176	1,676

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	221	18	3	4	9	255
\$10,000-20,000	135	67	45	19	10	276
\$20,000-30,000	127	137	51	9	16	340
\$30,000-40,000	192	189	16	6	27	430
\$40,000-50,000	125	98	76	26	16	341
\$50,000-60,000	20	154	31	8	37	250
\$60,000-75,000	15	298	17	4	23	357
\$75,000-100,000	66	271	26	4	8	375
\$100,000-125,000	46	74	21	12	6	159
\$125,000-150,000	58	29	8	11	10	116
\$150,000-200,000	37	76	15	2	7	137
\$200,000+	17	15	12	1	4	49
Total	1,059	1,426	321	106	173	3,085

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	158	18	2	3	7	188
\$10,000-20,000	113	34	23	17	8	195
\$20,000-30,000	127	62	6	6	15	216
\$30,000-40,000	146	130	16	5	5	302
\$40,000-50,000	97	63	65	11	15	251
\$50,000-60,000	19	116	3	3	36	177
\$60,000-75,000	15	133	16	2	22	188
\$75,000-100,000	45	189	14	3	7	258
\$100,000-125,000	43	61	18	2	5	129
\$125,000-150,000	53	7	3	1	7	71
\$150,000-200,000	37	76	15	2	7	137
\$200,000+	17	12	12	1	3	45
Total	870	901	193	56	137	2,157

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	242	29	4	39	13	327
\$10,000-20,000	138	86	110	26	16	376
\$20,000-30,000	206	166	60	13	22	467
\$30,000-40,000	192	269	74	128	44	707
\$40,000-50,000	134	150	176	60	23	543
\$50,000-60,000	20	164	45	15	63	307
\$60,000-75,000	16	320	34	126	36	532
\$75,000-100,000	124	338	176	45	44	727
\$100,000-125,000	58	128	32	47	58	323
\$125,000-150,000	58	139	14	17	15	243
\$150,000-200,000	39	80	17	2	9	147
\$200,000+	18	18	16	4	6	62
Total	1,245	1,887	758	522	349	4,761

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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	1.3%	0.7%	0.1%	2.1%	0.2%	4.3%
\$10,000-20,000	0.2%	1.1%	3.9%	0.4%	0.4%	6.0%
\$20,000-30,000	4.7%	1.7%	0.5%	0.2%	0.4%	7.6%
\$30,000-40,000	0.0%	4.8%	3.5%	7.3%	1.0%	16.5%
\$40,000-50,000	0.5%	3.1%	6.0%	2.0%	0.4%	12.1%
\$50,000-60,000	0.0%	0.6%	0.8%	0.4%	1.6%	3.4%
\$60,000-75,000	0.1%	1.3%	1.0%	7.3%	0.8%	10.4%
\$75,000-100,000	3.5%	4.0%	8.9%	2.4%	2.1%	21.0%
\$100,000-125,000	0.7%	3.2%	0.7%	2.1%	3.1%	9.8%
\$125,000-150,000	0.0%	6.6%	0.4%	0.4%	0.3%	7.6%
\$150,000-200,000	0.1%	0.2%	0.1%	0.0%	0.1%	0.6%
\$200,000+	0.1%	0.2%	0.2%	0.2%	0.1%	0.8%
Total	11.1%	27.5%	26.1%	24.8%	10.5%	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	7.2%	0.6%	0.1%	0.1%	0.3%	8.3%
\$10,000-20,000	4.4%	2.2%	1.5%	0.6%	0.3%	8.9%
\$20,000-30,000	4.1%	4.4%	1.7%	0.3%	0.5%	11.0%
\$30,000-40,000	6.2%	6.1%	0.5%	0.2%	0.9%	13.9%
\$40,000-50,000	4.1%	3.2%	2.5%	0.8%	0.5%	11.1%
\$50,000-60,000	0.6%	5.0%	1.0%	0.3%	1.2%	8.1%
\$60,000-75,000	0.5%	9.7%	0.6%	0.1%	0.7%	11.6%
\$75,000-100,000	2.1%	8.8%	0.8%	0.1%	0.3%	12.2%
\$100,000-125,000	1.5%	2.4%	0.7%	0.4%	0.2%	5.2%
\$125,000-150,000	1.9%	0.9%	0.3%	0.4%	0.3%	3.8%
\$150,000-200,000	1.2%	2.5%	0.5%	0.1%	0.2%	4.4%
\$200,000+	0.6%	0.5%	0.4%	0.0%	0.1%	1.6%
Total	34.3%	46.2%	10.4%	3.4%	5.6%	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	7.3%	0.8%	0.1%	0.1%	0.3%	8.7%
\$10,000-20,000	5.2%	1.6%	1.1%	0.8%	0.4%	9.0%
\$20,000-30,000	5.9%	2.9%	0.3%	0.3%	0.7%	10.0%
\$30,000-40,000	6.8%	6.0%	0.7%	0.2%	0.2%	14.0%
\$40,000-50,000	4.5%	2.9%	3.0%	0.5%	0.7%	11.6%
\$50,000-60,000	0.9%	5.4%	0.1%	0.1%	1.7%	8.2%
\$60,000-75,000	0.7%	6.2%	0.7%	0.1%	1.0%	8.7%
\$75,000-100,000	2.1%	8.8%	0.6%	0.1%	0.3%	12.0%
\$100,000-125,000	2.0%	2.8%	0.8%	0.1%	0.2%	6.0%
\$125,000-150,000	2.5%	0.3%	0.1%	0.0%	0.3%	3.3%
\$150,000-200,000	1.7%	3.5%	0.7%	0.1%	0.3%	6.4%
\$200,000+	0.8%	0.6%	0.6%	0.0%	0.1%	2.1%
Total	40.3%	41.8%	8.9%	2.6%	6.4%	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	5.1%	0.6%	0.1%	0.8%	0.3%	6.9%
\$10,000-20,000	2.9%	1.8%	2.3%	0.5%	0.3%	7.9%
\$20,000-30,000	4.3%	3.5%	1.3%	0.3%	0.5%	9.8%
\$30,000-40,000	4.0%	5.7%	1.6%	2.7%	0.9%	14.8%
\$40,000-50,000	2.8%	3.2%	3.7%	1.3%	0.5%	11.4%
\$50,000-60,000	0.4%	3.4%	0.9%	0.3%	1.3%	6.4%
\$60,000-75,000	0.3%	6.7%	0.7%	2.6%	0.8%	11.2%
\$75,000-100,000	2.6%	7.1%	3.7%	0.9%	0.9%	15.3%
\$100,000-125,000	1.2%	2.7%	0.7%	1.0%	1.2%	6.8%
\$125,000-150,000	1.2%	2.9%	0.3%	0.4%	0.3%	5.1%
\$150,000-200,000	0.8%	1.7%	0.4%	0.0%	0.2%	3.1%
\$200,000+	0.4%	0.4%	0.3%	0.1%	0.1%	1.3%
Total	26.1%	39.6%	15.9%	11.0%	7.3%	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	78	33	26	0	5	142
\$10,000-20,000	56	8	8	72	12	156
\$20,000-30,000	46	16	14	4	0	80
\$30,000-40,000	0	3	22	8	0	33
\$40,000-50,000	23	100	15	14	1	153
\$50,000-60,000	8	3	1	1	17	30
\$60,000-75,000	0	4	0	7	65	76
\$75,000-100,000	11	1	43	1	2	58
\$100,000-125,000	7	50	2	4	3	66
\$125,000-150,000	2	1	0	2	5	10
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	5	2	1	2	0	10
Total	238	221	132	115	110	816

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	83	2	0	1	1	87
\$10,000-20,000	117	12	0	3	0	132
\$20,000-30,000	20	61	0	0	5	86
\$30,000-40,000	20	5	4	2	0	31
\$40,000-50,000	58	7	0	0	2	67
\$50,000-60,000	5	5	0	0	3	13
\$60,000-75,000	17	2	4	0	0	23
\$75,000-100,000	12	5	3	1	3	24
\$100,000-125,000	12	9	1	1	4	27
\$125,000-150,000	10	4	0	0	1	15
\$150,000-200,000	10	6	2	1	0	19
\$200,000+	8	2	3	0	2	15
Total	372	120	17	9	21	539

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	78	2	0	1	1	82
\$10,000-20,000	89	5	0	1	0	95
\$20,000-30,000	20	37	0	0	4	61
\$30,000-40,000	20	4	4	2	0	30
\$40,000-50,000	54	6	0	0	2	62
\$50,000-60,000	4	5	0	0	2	11
\$60,000-75,000	17	2	4	0	0	23
\$75,000-100,000	12	5	3	1	3	24
\$100,000-125,000	11	9	1	1	3	25
\$125,000-150,000	8	4	0	0	1	13
\$150,000-200,000	10	6	2	1	0	19
\$200,000+	8	2	3	0	1	14
Total	331	87	17	7	17	459

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	161	35	26	1	6	229
\$10,000-20,000	173	20	8	75	12	288
\$20,000-30,000	66	77	14	4	5	166
\$30,000-40,000	20	8	26	10	0	64
\$40,000-50,000	81	107	15	14	3	220
\$50,000-60,000	13	8	1	1	20	43
\$60,000-75,000	17	6	4	7	65	99
\$75,000-100,000	23	6	46	2	5	82
\$100,000-125,000	19	59	3	5	7	93
\$125,000-150,000	12	5	0	2	6	25
\$150,000-200,000	12	6	2	1	0	21
\$200,000+	13	4	4	2	2	25
Total	610	341	149	124	131	1,355

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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	9.6%	4.0%	3.2%	0.0%	0.6%	17.4%
\$10,000-20,000	6.9%	1.0%	1.0%	8.8%	1.5%	19.1%
\$20,000-30,000	5.6%	2.0%	1.7%	0.5%	0.0%	9.8%
\$30,000-40,000	0.0%	0.4%	2.7%	1.0%	0.0%	4.0%
\$40,000-50,000	2.8%	12.3%	1.8%	1.7%	0.1%	18.8%
\$50,000-60,000	1.0%	0.4%	0.1%	0.1%	2.1%	3.7%
\$60,000-75,000	0.0%	0.5%	0.0%	0.9%	8.0%	9.3%
\$75,000-100,000	1.3%	0.1%	5.3%	0.1%	0.2%	7.1%
\$100,000-125,000	0.9%	6.1%	0.2%	0.5%	0.4%	8.1%
\$125,000-150,000	0.2%	0.1%	0.0%	0.2%	0.6%	1.2%
\$150,000-200,000	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%
\$200,000+	0.6%	0.2%	0.1%	0.2%	0.0%	1.2%
Total	29.2%	27.1%	16.2%	14.1%	13.5%	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	15.4%	0.4%	0.0%	0.2%	0.2%	16.1%
\$10,000-20,000	21.7%	2.2%	0.0%	0.6%	0.0%	24.5%
\$20,000-30,000	3.7%	11.3%	0.0%	0.0%	0.9%	16.0%
\$30,000-40,000	3.7%	0.9%	0.7%	0.4%	0.0%	5.8%
\$40,000-50,000	10.8%	1.3%	0.0%	0.0%	0.4%	12.4%
\$50,000-60,000	0.9%	0.9%	0.0%	0.0%	0.6%	2.4%
\$60,000-75,000	3.2%	0.4%	0.7%	0.0%	0.0%	4.3%
\$75,000-100,000	2.2%	0.9%	0.6%	0.2%	0.6%	4.5%
\$100,000-125,000	2.2%	1.7%	0.2%	0.2%	0.7%	5.0%
\$125,000-150,000	1.9%	0.7%	0.0%	0.0%	0.2%	2.8%
\$150,000-200,000	1.9%	1.1%	0.4%	0.2%	0.0%	3.5%
\$200,000+	1.5%	0.4%	0.6%	0.0%	0.4%	2.8%
Total	69.0%	22.3%	3.2%	1.7%	3.9%	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	17.0%	0.4%	0.0%	0.2%	0.2%	17.9%
\$10,000-20,000	19.4%	1.1%	0.0%	0.2%	0.0%	20.7%
\$20,000-30,000	4.4%	8.1%	0.0%	0.0%	0.9%	13.3%
\$30,000-40,000	4.4%	0.9%	0.9%	0.4%	0.0%	6.5%
\$40,000-50,000	11.8%	1.3%	0.0%	0.0%	0.4%	13.5%
\$50,000-60,000	0.9%	1.1%	0.0%	0.0%	0.4%	2.4%
\$60,000-75,000	3.7%	0.4%	0.9%	0.0%	0.0%	5.0%
\$75,000-100,000	2.6%	1.1%	0.7%	0.2%	0.7%	5.2%
\$100,000-125,000	2.4%	2.0%	0.2%	0.2%	0.7%	5.4%
\$125,000-150,000	1.7%	0.9%	0.0%	0.0%	0.2%	2.8%
\$150,000-200,000	2.2%	1.3%	0.4%	0.2%	0.0%	4.1%
\$200,000+	1.7%	0.4%	0.7%	0.0%	0.2%	3.1%
Total	72.1%	19.0%	3.7%	1.5%	3.7%	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	11.9%	2.6%	1.9%	0.1%	0.4%	16.9%
\$10,000-20,000	12.8%	1.5%	0.6%	5.5%	0.9%	21.3%
\$20,000-30,000	4.9%	5.7%	1.0%	0.3%	0.4%	12.3%
\$30,000-40,000	1.5%	0.6%	1.9%	0.7%	0.0%	4.7%
\$40,000-50,000	6.0%	7.9%	1.1%	1.0%	0.2%	16.2%
\$50,000-60,000	1.0%	0.6%	0.1%	0.1%	1.5%	3.2%
\$60,000-75,000	1.3%	0.4%	0.3%	0.5%	4.8%	7.3%
\$75,000-100,000	1.7%	0.4%	3.4%	0.1%	0.4%	6.1%
\$100,000-125,000	1.4%	4.4%	0.2%	0.4%	0.5%	6.9%
\$125,000-150,000	0.9%	0.4%	0.0%	0.1%	0.4%	1.8%
\$150,000-200,000	0.9%	0.4%	0.1%	0.1%	0.0%	1.5%
\$200,000+	1.0%	0.3%	0.3%	0.1%	0.1%	1.8%
Total	45.0%	25.2%	11.0%	9.2%	9.7%	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	15	7	0	46	5	73
\$10,000-20,000	6	13	52	4	6	81
\$20,000-30,000	60	20	8	4	5	97
\$30,000-40,000	0	52	48	107	15	222
\$40,000-50,000	10	41	136	38	9	234
\$50,000-60,000	1	9	13	7	18	48
\$60,000-75,000	1	16	14	82	10	123
\$75,000-100,000	50	60	139	38	32	319
\$100,000-125,000	10	66	10	56	66	208
\$125,000-150,000	1	117	5	9	5	137
\$150,000-200,000	0	5	5	0	3	13
\$200,000+	1	5	3	5	2	16
Total	155	411	433	396	176	1,571

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	215	15	1	6	8	245
\$10,000-20,000	131	59	39	22	10	261
\$20,000-30,000	121	130	50	7	13	321
\$30,000-40,000	176	169	16	5	27	393
\$40,000-50,000	171	134	84	35	17	441
\$50,000-60,000	27	159	29	9	31	255
\$60,000-75,000	16	283	16	6	17	338
\$75,000-100,000	72	297	29	3	12	413
\$100,000-125,000	68	103	26	14	5	216
\$125,000-150,000	74	39	7	17	8	145
\$150,000-200,000	62	119	21	3	8	213
\$200,000+	32	25	27	5	7	96
Total	1,165	1,532	345	132	163	3,337

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	155	15	1	5	7	183
\$10,000-20,000	106	31	20	20	8	185
\$20,000-30,000	121	65	5	5	12	208
\$30,000-40,000	138	119	15	4	5	281
\$40,000-50,000	129	75	69	16	16	305
\$50,000-60,000	26	120	6	4	30	186
\$60,000-75,000	16	132	16	4	16	184
\$75,000-100,000	47	212	16	2	10	287
\$100,000-125,000	64	83	22	3	5	177
\$125,000-150,000	68	11	5	3	5	92
\$150,000-200,000	62	118	20	2	8	210
\$200,000+	31	19	27	5	5	87
Total	963	1,000	222	73	127	2,385

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	230	22	1	52	13	318
\$10,000-20,000	137	72	91	26	16	342
\$20,000-30,000	181	150	58	11	18	418
\$30,000-40,000	176	221	64	112	42	615
\$40,000-50,000	181	175	220	73	26	675
\$50,000-60,000	28	168	42	16	49	303
\$60,000-75,000	17	299	30	88	27	461
\$75,000-100,000	122	357	168	41	44	732
\$100,000-125,000	78	169	36	70	71	424
\$125,000-150,000	75	156	12	26	13	282
\$150,000-200,000	62	124	26	3	11	226
\$200,000+	33	30	30	10	9	112
Total	1,320	1,943	778	528	339	4,908



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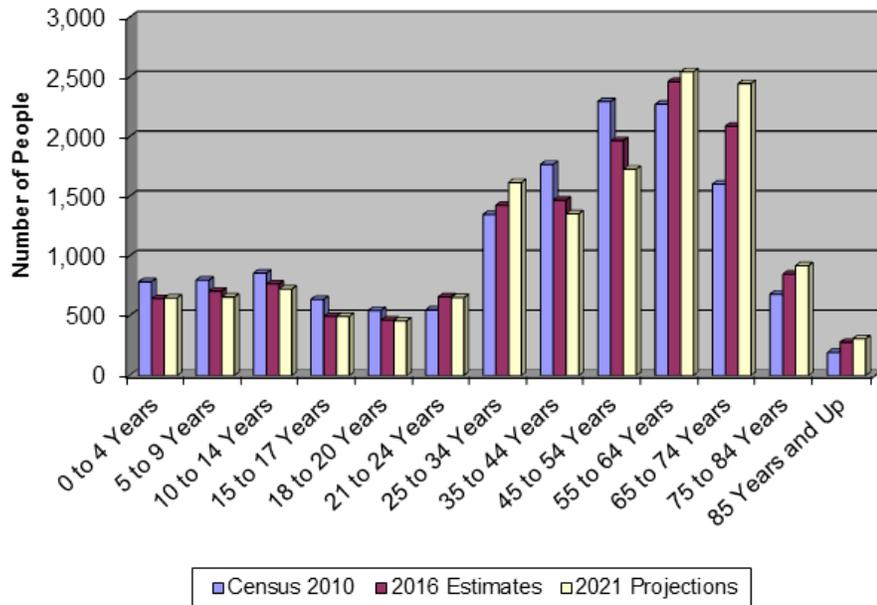
Percent OwnerHouseholds						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.0%	0.4%	0.0%	2.9%	0.3%	4.6%
\$10,000-20,000	0.4%	0.8%	3.3%	0.3%	0.4%	5.2%
\$20,000-30,000	3.8%	1.3%	0.5%	0.3%	0.3%	6.2%
\$30,000-40,000	0.0%	3.3%	3.1%	6.8%	1.0%	14.1%
\$40,000-50,000	0.6%	2.6%	8.7%	2.4%	0.6%	14.9%
\$50,000-60,000	0.1%	0.6%	0.8%	0.4%	1.1%	3.1%
\$60,000-75,000	0.1%	1.0%	0.9%	5.2%	0.6%	7.8%
\$75,000-100,000	3.2%	3.8%	8.8%	2.4%	2.0%	20.3%
\$100,000-125,000	0.6%	4.2%	0.6%	3.6%	4.2%	13.2%
\$125,000-150,000	0.1%	7.4%	0.3%	0.6%	0.3%	8.7%
\$150,000-200,000	0.0%	0.3%	0.3%	0.0%	0.2%	0.8%
\$200,000+	0.1%	0.3%	0.2%	0.3%	0.1%	1.0%
Total	9.9%	26.2%	27.6%	25.2%	11.2%	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	6.4%	0.4%	0.0%	0.2%	0.2%	7.3%
\$10,000-20,000	3.9%	1.8%	1.2%	0.7%	0.3%	7.8%
\$20,000-30,000	3.6%	3.9%	1.5%	0.2%	0.4%	9.6%
\$30,000-40,000	5.3%	5.1%	0.5%	0.1%	0.8%	11.8%
\$40,000-50,000	5.1%	4.0%	2.5%	1.0%	0.5%	13.2%
\$50,000-60,000	0.8%	4.8%	0.9%	0.3%	0.9%	7.6%
\$60,000-75,000	0.5%	8.5%	0.5%	0.2%	0.5%	10.1%
\$75,000-100,000	2.2%	8.9%	0.9%	0.1%	0.4%	12.4%
\$100,000-125,000	2.0%	3.1%	0.8%	0.4%	0.1%	6.5%
\$125,000-150,000	2.2%	1.2%	0.2%	0.5%	0.2%	4.3%
\$150,000-200,000	1.9%	3.6%	0.6%	0.1%	0.2%	6.4%
\$200,000+	1.0%	0.7%	0.8%	0.1%	0.2%	2.9%
Total	34.9%	45.9%	10.3%	4.0%	4.9%	100.0%

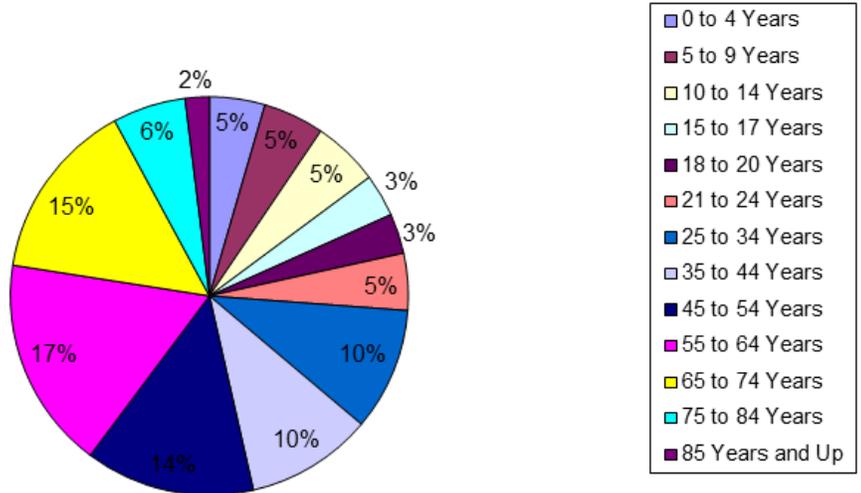
Percent OwnerHouseholds						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6.5%	0.6%	0.0%	0.2%	0.3%	7.7%
\$10,000-20,000	4.4%	1.3%	0.8%	0.8%	0.3%	7.8%
\$20,000-30,000	5.1%	2.7%	0.2%	0.2%	0.5%	8.7%
\$30,000-40,000	5.8%	5.0%	0.6%	0.2%	0.2%	11.8%
\$40,000-50,000	5.4%	3.1%	2.9%	0.7%	0.7%	12.8%
\$50,000-60,000	1.1%	5.0%	0.3%	0.2%	1.3%	7.8%
\$60,000-75,000	0.7%	5.5%	0.7%	0.2%	0.7%	7.7%
\$75,000-100,000	2.0%	8.9%	0.7%	0.1%	0.4%	12.0%
\$100,000-125,000	2.7%	3.5%	0.9%	0.1%	0.2%	7.4%
\$125,000-150,000	2.9%	0.5%	0.2%	0.1%	0.2%	3.9%
\$150,000-200,000	2.6%	4.9%	0.8%	0.1%	0.3%	8.8%
\$200,000+	1.3%	0.8%	1.1%	0.2%	0.2%	3.6%
Total	40.4%	41.9%	9.3%	3.1%	5.3%	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	4.7%	0.4%	0.0%	1.1%	0.3%	6.5%
\$10,000-20,000	2.8%	1.5%	1.9%	0.5%	0.3%	7.0%
\$20,000-30,000	3.7%	3.1%	1.2%	0.2%	0.4%	8.5%
\$30,000-40,000	3.6%	4.5%	1.3%	2.3%	0.9%	12.5%
\$40,000-50,000	3.7%	3.6%	4.5%	1.5%	0.5%	13.8%
\$50,000-60,000	0.6%	3.4%	0.9%	0.3%	1.0%	6.2%
\$60,000-75,000	0.3%	6.1%	0.6%	1.8%	0.6%	9.4%
\$75,000-100,000	2.5%	7.3%	3.4%	0.8%	0.9%	14.9%
\$100,000-125,000	1.6%	3.4%	0.7%	1.4%	1.4%	8.6%
\$125,000-150,000	1.5%	3.2%	0.2%	0.5%	0.3%	5.7%
\$150,000-200,000	1.3%	2.5%	0.5%	0.1%	0.2%	4.6%
\$200,000+	0.7%	0.6%	0.6%	0.2%	0.2%	2.3%
Total	26.9%	39.6%	15.9%	10.8%	6.9%	100.0%

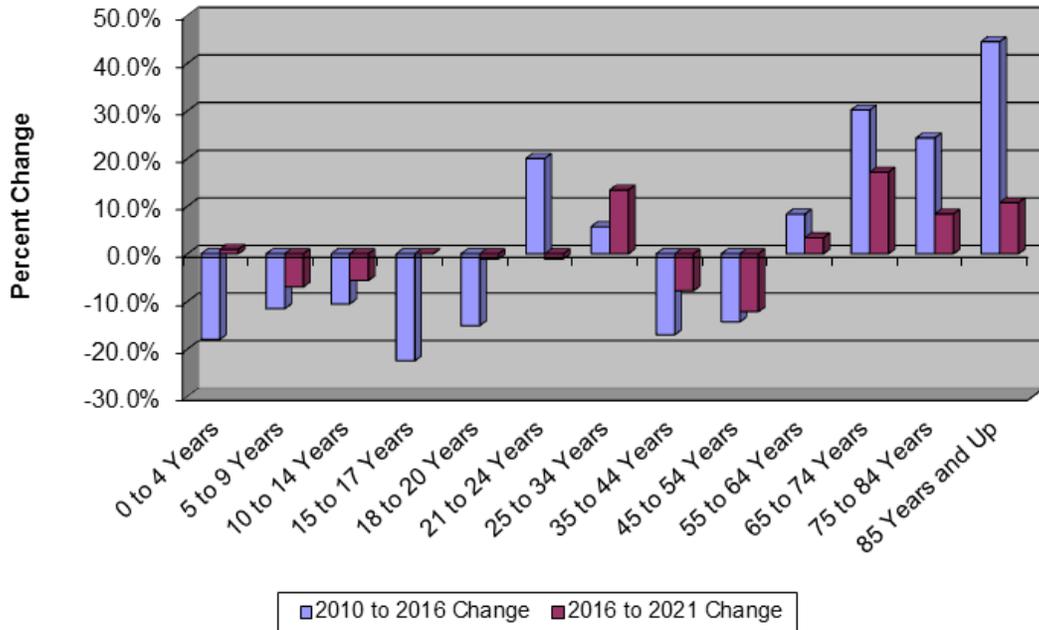
Population by Age



2016 Population by Age McIntosh County, Georgia



Population Change by Age McIntosh County, Georgia



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Population by Age & Sex McIntosh 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	416	369	785	0 to 4 Years	346	298	644	0 to 4 Years	332	318	650
5 to 9 Years	391	408	799	5 to 9 Years	377	330	707	5 to 9 Years	354	304	658
10 to 14 Years	436	421	857	10 to 14 Years	387	380	767	10 to 14 Years	386	338	724
15 to 17 Years	322	315	637	15 to 17 Years	254	240	494	15 to 17 Years	248	246	494
18 to 20 Years	275	270	545	18 to 20 Years	241	222	463	18 to 20 Years	237	221	458
21 to 24 Years	242	307	549	21 to 24 Years	338	321	659	21 to 24 Years	339	313	652
25 to 34 Years	677	671	1,348	25 to 34 Years	688	737	1,425	25 to 34 Years	809	807	1,616
35 to 44 Years	831	937	1,768	35 to 44 Years	705	763	1,468	35 to 44 Years	639	715	1,354
45 to 54 Years	1,154	1,141	2,295	45 to 54 Years	958	1,009	1,967	45 to 54 Years	830	898	1,728
55 to 64 Years	1,059	1,213	2,272	55 to 64 Years	1,157	1,304	2,461	55 to 64 Years	1,200	1,344	2,544
65 to 74 Years	796	807	1,603	65 to 74 Years	1,011	1,076	2,087	65 to 74 Years	1,180	1,265	2,445
75 to 84 Years	315	367	682	75 to 84 Years	419	429	848	75 to 84 Years	445	474	919
85 Years and Up	25	118	143	85 Years and Up	121	158	279	85 Years and Up	136	173	309
Total	6,989	7,344	14,333	Total	7,002	7,267	14,269	Total	7,135	7,416	14,551
62+ Years	n/a	n/a	3,166	62+ Years	n/a	n/a	3,925	62+ Years	n/a	n/a	4,470
Median Age:	44.3			Median Age:	47.6			Median Age:	48.9		

Source: Nielsen Claritas, Ribbon Demographics

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

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Percent Population by Age & Sex McIntosh 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	2.9%	2.6%	5.5%	0 to 4 Years	2.4%	2.1%	4.5%	0 to 4 Years	2.3%	2.2%	4.5%
5 to 9 Years	2.7%	2.8%	5.6%	5 to 9 Years	2.6%	2.3%	5.0%	5 to 9 Years	2.4%	2.1%	4.5%
10 to 14 Years	3.0%	2.9%	6.0%	10 to 14 Years	2.7%	2.7%	5.4%	10 to 14 Years	2.7%	2.3%	5.0%
15 to 17 Years	2.2%	2.2%	4.4%	15 to 17 Years	1.8%	1.7%	3.5%	15 to 17 Years	1.7%	1.7%	3.4%
18 to 20 Years	1.9%	1.9%	3.8%	18 to 20 Years	1.7%	1.6%	3.2%	18 to 20 Years	1.6%	1.5%	3.1%
21 to 24 Years	1.7%	2.1%	3.8%	21 to 24 Years	2.4%	2.2%	4.6%	21 to 24 Years	2.3%	2.2%	4.5%
25 to 34 Years	4.7%	4.7%	9.4%	25 to 34 Years	4.8%	5.2%	10.0%	25 to 34 Years	5.6%	5.5%	11.1%
35 to 44 Years	5.8%	6.5%	12.3%	35 to 44 Years	4.9%	5.3%	10.3%	35 to 44 Years	4.4%	4.9%	9.3%
45 to 54 Years	8.1%	8.0%	16.0%	45 to 54 Years	6.7%	7.1%	13.8%	45 to 54 Years	5.7%	6.2%	11.9%
55 to 64 Years	7.4%	8.5%	15.9%	55 to 64 Years	8.1%	9.1%	17.2%	55 to 64 Years	8.2%	9.2%	17.5%
65 to 74 Years	5.6%	5.6%	11.2%	65 to 74 Years	7.1%	7.5%	14.6%	65 to 74 Years	8.1%	8.7%	16.8%
75 to 84 Years	2.2%	2.6%	4.8%	75 to 84 Years	2.9%	3.0%	5.9%	75 to 84 Years	3.1%	3.3%	6.3%
85 Years and Up	0.5%	0.8%	1.3%	85 Years and Up	0.8%	1.1%	2.0%	85 Years and Up	0.9%	1.2%	2.1%
Total	48.8%	51.2%	100.0%	Total	49.1%	50.9%	100.0%	Total	49.0%	51.0%	100.0%
62+ Years	n/a	n/a	22.1%	62+ Years	n/a	n/a	27.5%	62+ Years	n/a	n/a	30.7%

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 McIntosh 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	-70	-71	-141	-18.0%	0 to 4 Years	-14	20	6	0.9%
5 to 9 Years	-14	-78	-92	-11.5%	5 to 9 Years	-23	-26	-49	-6.9%
10 to 14 Years	-49	-41	-90	-10.5%	10 to 14 Years	-1	-42	-43	-5.6%
15 to 17 Years	-68	-75	-143	-22.4%	15 to 17 Years	-6	6	0	0.0%
18 to 20 Years	-34	-48	-82	-15.0%	18 to 20 Years	-4	-1	-5	-1.1%
21 to 24 Years	96	14	110	20.0%	21 to 24 Years	1	-8	-7	-1.1%
25 to 34 Years	11	66	77	5.7%	25 to 34 Years	121	70	191	13.4%
35 to 44 Years	-126	-174	-300	-17.0%	35 to 44 Years	-66	-48	-114	-7.8%
45 to 54 Years	-196	-132	-328	-14.3%	45 to 54 Years	-128	-111	-239	-12.2%
55 to 64 Years	98	91	189	8.3%	55 to 64 Years	43	40	83	3.4%
65 to 74 Years	215	269	484	30.2%	65 to 74 Years	169	189	358	17.2%
75 to 84 Years	104	62	166	24.3%	75 to 84 Years	26	45	71	8.4%
85 Years and Up	46	40	86	44.6%	85 Years and Up	15	15	30	10.8%
Total	13	-77	-64	-0.4%	Total	133	149	282	2.0%
62+ Years	n/a	n/a	759	24.0%	62+ Years	n/a	n/a	545	13.9%

Source: Nielsen Claritas; Ribbon Demographics

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

ADDENDUM G

David Warren
512 North One Mile Road
P.O. Box 784
Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)

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>