

**Need and Demand Analysis For
Pines Apartments
1119 Douglas Drive
Saint Marys, Georgia 31558**

Prepared For
Ms. Willa Turner
Office of Affordable Housing
Georgia Department of Community Affairs
60 Executive Park South Northeast, 2nd Floor
Atlanta, Georgia 30339

Effective Date
April 19, 2016

Date of Report
April 05, 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 also in a blue serif font.
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April 05, 2016

Ms. Willa Turner
Office of Affordable Housing
Georgia Department of Community Affairs
60 Executive Park South Northeast, 2nd Floor
Atlanta, Georgia 30339

Dear Ms. Turner:

Following is a market study which was completed for Pines Apartments according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by Hamilton Companies, Inc. The subject is located at 1119 Douglas Drive, Saint Marys, Georgia. The site is existing with five one-story garden and two-story townhouse buildings containing 70 Section 8 units designed for families. The subject also contains asphalt parking with approximately 80 parking spaces. The total site size is approximately 7.02 acres, or 305,791 square feet.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analyst utilized data from the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by David Warren while visiting the site. The site was inspected on April 19, 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 Hallmark Pines, LP, Hallmark Pines Manager, LLC and 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, 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 black ink, appearing to read 'David Warren', is written above a horizontal line.

David Warren
Market Analyst

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CERTIFICATION

This is to certify that a field visit was made by the market analyst or one of his associates and information was obtained from publications of Federal, State and Local agencies. Interviews were held with apartment owners or managers, local officials and others as appropriate who may be knowledgeable of the housing market in Saint Marys.

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
April 05, 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

April 05, 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
April 05, 2016

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 70-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, Pines Apartments, is an existing 70-unit development designed for families. The site is located at 1119 Douglas Drive, Saint Marys, Camden County, Georgia, 31558. Pines Apartments is located east of Interstate 95.

The existing development contains five one-story garden and two-story townhouse buildings and one accessory building. The property is 96 percent occupied. The property contains 10 one-bedroom/one-bath units with 566 square feet for a total of 5,520 square feet; 48 two-bedroom/one-bath units with 749 square feet for a total of 35,568 square feet; and 12 three-bedroom/one-bath units with 1,029 square feet for a total of 12,480 square feet. The total net rentable area is 53,960 square feet.

The following chart lists the subject’s proposed unit distribution by unit type, size, income restriction and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median	Maximum LIHTC	Gross Rent	Utility Allowance	Net Rent
1/1 50%	2	566	50%	\$585	\$174	\$82	\$92
2/1 50%	10	749	50%	\$702	\$210	\$113	\$97
3/1 50%	3	1,029	50%	\$811	\$242	\$134	\$108
1/1 60%	8	566	60%	\$702	\$700	\$82	\$618
2/1 60%	38	749	60%	\$843	\$840	\$113	\$727
3/1 60%	9	1,029	60%	\$973	\$970	\$134	\$836

The subject is currently Section 8 and will continue to be Section 8 and will also be 100 percent 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, carpet, blinds, safety bars and coat closet. After rehabilitation, the unit amenities will also include dishwasher, garbage disposal, microwave and ceiling fans. Project amenities include meeting room, playground, laundry facility, on-site management, on-site maintenance and open parking. After rehabilitation the project amenities will also include a computer room, business center, gazebo, covered picnic area and a smoking pavilion. The subject’s unit mix and project amenities are similar to most surveyed comparables.

The subject's unit mix of one-, two- and three-bedroom units are suitable in the market. The subject's unit sizes are within range of the comparables units sizes. The subject maintains a stabilized occupancy, therefore, the unit sizes do not appear to have a negative impact on the marketability of the units.

The subject property's proposed net rents are lower than the market rents of \$760 for the one-bedroom units, \$890 for the two-bedroom units and \$950 for the three-bedroom units.

Site Description/Evaluation

The subject is located at 1119 Douglas Drive, and contains approximately 7.02 acres. The subject property is currently zoned R-3, Medium and High Density Multi-Family Residential District. The subject is a legal, conforming use. Pines Apartments 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 vacant land and is 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 25 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. About 5 percent is made up of Industrial properties. The remaining 5 percent is vacant land. The area is mostly rural.

The site is located near a major thoroughfare which provides it with average visibility and access. The crime rate for the area is average. 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 Section 8 and Low Income Housing Tax Credit, with 100 percent set at 50 and 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

Market Area Definition

The market area for the subject consists of Census Tracts 0104.01, 0104.02, 0104.03, 0105.00, 0106.01 and 0106.02. The market area has the following boundaries: North – Cumberland River; East – Atlantic Ocean; South – St. Mary's River/State of Florida; and West – Interstate 95. The northern boundary is approximately 6.7 to 18.1 miles from the subject, and the southern boundary is approximately 3.4 miles from the subject. The western boundary is approximately 8.1 miles from the subject, and the eastern boundary is approximately 6.7 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 24,894. By 2010, population in this market area had increased by 20.5 percent to 29,986. In 2016, the population in this market area had increased by 5.5 percent to 31,632. It is projected that between 2016 and 2018, population in the market area will increase 2.0 percent to 32,262. It is projected that between 2018 and 2021, population in the market area will increase 5.0 percent to 33,207.

Between 2000 and 2010, the market area gained approximately 128 households per year. The market area gained 128 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Of the surveyed comparables, one-bedroom units typically range from \$330 to \$895 per month; two-bedroom units typically range from \$350 to \$1,068; and three-bedroom units typically range from \$370 to \$1,175. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes below \$24,900 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 32 percent (31.9%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes below \$29,880 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 39 percent (38.5%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$28,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 36 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$33,600 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$33,600 are potential tenants for the three-bedroom units at 50 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$40,320 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 51 percent (50.6) of the primary market area tenants are within this range.

According to www.realtytrac.com there are currently 67 properties for sale that are foreclosures within the subject's zip code. This ratio is in the high-range for the City of Saint Marys. In April, the number of properties that received a foreclosure filing in 31558 was similar to the previous month and similar to the prior year. The City of Saint Marys foreclosure rate is 0.08 percent which is lower than the state's 0.09 percent rate. It is lower than Camden County which is at 0.13 percent. The number of foreclosures per month has varied little since June 2010. 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 retail trade; professional and related services; educational, health, and social services; entertainment and recreation services; and public administration sectors. Each of these categories has experienced reasonable growth within the past few years.

Employment in Camden County has been increasing an average of 1.3 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000. The unemployment rate for Camden County has fluctuated from 3.7 percent to 9.9 percent over the past 15 years. These fluctuations are in line with the unemployment rates for Camden County and the State of Georgia.

According to FCN News, Camden County is going to be the future home to a new Spaceport. The Camden County Commissioner has approved an option to buy 4,000 acres for the proposed Spaceport. Although still in the planning and developing stage, the new addition to Camden County will generate 2,000 or more jobs and make Georgia a player in the \$300 billion space industry. Overall, it is believed that the economy of Saint Marys 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%	\$174	\$0	\$24,900	31.9%	1,458
2/1 50%	\$210	\$0	\$28,000	36.0%	1,646
3/1 50%	\$242	\$0	\$33,600	42.8%	1,958
1/1 60%	\$700	\$0	\$29,880	38.5%	1,760
2/1 60%	\$840	\$0	\$33,600	42.8%	1,958
3/1 60%	\$970	\$0	\$40,320	50.6%	2,315
All Units @ 50%	\$367	\$0	\$33,600	42.8%	1,958
All Units @ 60%	\$690	\$0	\$40,320	50.6%	2,315
All Units	\$367	\$0	\$40,320	50.6%	2,315
Total Units		\$0	\$40,320	50.6%	2,315

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

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	\$0 to \$24,900	2	254	0	254	0.6%	2-4/Month	\$760	N/A	\$285
	2 BR/ 1 BA	\$0 to \$28,000	10	376	1	375	2.0%	2-4/Month	\$890	N/A	\$328
	3 BR/ 1 BA	\$0 to \$33,600	3	267	1	266	0.8%	2-4/Month	\$965	N/A	\$376
60% AMI	1 BR/ 1 BA	\$0 to \$29,880	8	288	0	288	2.1%	2-4/Month	\$760	N/A	\$608
	2 BR/ 1 BA	\$0 to \$33,600	38	426	1	425	6.5%	2-4/Month	\$890	N/A	\$712
	3 BR/ 1 BA	\$0 to \$40,320	9	283	2	281	2.3%	2-4/Month	\$965	N/A	\$816
	Total Units		40,320	70	1,016	5	1011	4.9%	2-4/Month	\$760-\$965	N/A

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 78 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 96 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 Section 8. Consequently, it was considered appropriate to determine the capture rate estimates considering only the three vacant units at the property. The capture rate for the subject's one-bedroom units at 50 percent of the area median income is 0.6 percent; for the subject's one-bedroom units at 60 percent of the area median income is 2.1 percent; for the subject's two-bedroom units at 50 percent of the area median income is 2.0 percent; and for the subject's two-bedroom units at 60 percent of the area median income is 6.5 percent; for the subject's three-bedroom units at 50 percent of the area median income is 0.8 percent; and for the subject's three-bedroom units at 60 percent of the area median income is 2.3 percent. The capture rate for all units at 50 percent of the area median income is 1.1 percent and the capture rate for all units at 60 percent is 3.8 percent. The capture rate for all vacant one-bedroom units is well below the 30 percent threshold

requirements, and the capture rate for all vacant two-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 4.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

Competitive Rental Analysis

There were a total of 17 confirmed apartment complexes in and surrounding the market area. There were 41 vacant units at the time of the survey out of 1,624 surveyed, for an overall vacancy rate of 2.5 percent. The amenities of these comparables are relatively similar 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 \$760 for the one-bedroom units, \$890 for the two-bedroom units and \$950 for the three-bedroom units. 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 70 one-, two- and three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

Conclusion

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

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

Development Name: Pines Apartments Total # Units: 70
 Location: 1119 Douglas Drive # LIHTC Units: 70
 PMA Boundary: The primary market area consists of the following census tracts: 0104.01, 0104.02, 0104.03, 0105.00, 0106.01 and 0106.02. Farthest Boundary Distance to Subject: 18.25 Miles

RENTAL HOUSING STOCK (found on page 77-90)				
Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	8	623	6	99.0%
Market-Rate Housing	6	552	4	99.3%
<i>Assisted/Subsidized Housing not to include LIHTC</i>	2	14	0	100.0%
LIHTC	1	70	1	97.0%
Stabilized Comps	7	623	6	99.0%
Properties in Construction & Lease Up	0	0	0	0%

Subject Development					Average Market Rent			Highest Unadjusted Comp Rent	
# Units	# Bedrooms	# Baths	Size SF	Proposed Tenant Rent	Per Unit	Per SF	Advantage	Per Unit	Per SF
2	1	1	566	\$174	\$760	\$0.73	63%	\$895	\$0.97
10	2	1	749	\$210	\$890	\$0.87	63.1%	\$1065	\$1.27
3	3	1	1,029	\$242	\$950	\$1.09	60.4%	\$1,175	\$1.33
8	1	1	566	\$700	\$760	\$0.73	20.0%	\$895	\$0.97
38	2	1	749	\$840	\$890	\$0.87	20.0%	\$1,065	\$1.27
9	3	1	1,029	\$970	\$950	\$1.09	14.1%	\$1,175	\$1.33

DEMOGRAPHIC DATA (found on page 55-62)						
	2010		2016		2018	
Renters Households	4,271	41.0%	4,573	40.9%	4,673	40.9%
Income-Qualified Renter HHS (LIHTC)	2,161	50.6%	2,314	50.6%	2,365	50.6%
Income-Qualified Renter HHS (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A

Targeted Income-Qualified Renter Household Demand (found on page 74-75)						
Type of Demand	30%%	50%	60%	Market-rate	Other: __	Overall
Renter Household Growth		21	25			25
Existing Households (Overburdened & Substandard)		942	990			991
Homeowner Conversion (Seniors)		0	0			0
Secondary Market Demand		0	0			0
Less Comparable/Competitive Study		2	3			5
Net Income-Qualified Renters HHS		1,324	1,441			1,440

Capture Rates (found on page 74-75)						
Target Population	30%%	50%	60%	Market-rate	Other: __	Overall
Capture Rate		1.1%	3.8%			4.9%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Pines Apartments
Location: 1119 Douglas Drive
Saint Marys, Camden County, Georgia 31558

Project Type: Families

Construction Type: Existing Rehab Development

Developer: Hall Properties – Pines, Ltd. (LP)

The existing development contains five one-story garden and two-story townhouse buildings containing 70 units, one of which is a non-revenue unit, with brick and siding exterior. The property contains 10 one-bedroom/one-bath units with 566 square feet for a total of 5,520 square feet; 48 two-bedroom/one-bath units with 749 square feet for a total of 35,568 square feet; and 12 three-bedroom/one-bath units with 1,029 square feet for a total of 12,480 square feet. The total net rentable area is 53,960 square feet.

Project Design

The subject contains five one-story garden and two-story townhouse buildings containing 70 units. The buildings are of wood frame construction with brick and siding exteriors. The property was constructed in 1981.

Unit Features, Project Amenities and Services

Unit amenities include a refrigerator, range/oven, carpet, blinds, safety bars and coat closet. After rehabilitation, the unit amenities will also include dishwasher, garbage disposal, microwave and ceiling fans. Project amenities include meeting room, playground, basketball court, laundry facility, on-site management, on-site maintenance and open parking. After rehabilitation the project amenities will also include a computer room, business center, gazebo, covered picnic area and a smoking pavilion.

Parking

The subject contains open parking areas with approximately 80 parking spaces. The parking ratio is 1.14 spaces per unit.

Utilities

The following table describes the project's utility combination.

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

Unit Mix, Size and Rent Structure

The subject currently contains 70 total units and is 96 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 Footage	Contract Rent	Utility Allowance
1/1	10	552	\$573	\$82
2/1	48	741	\$657	\$113
3/1	12	1,040	\$861	\$134
	70			

The following chart lists the subject's proposed unit distribution by unit type, size, income restriction and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median	Maximum LIHTC	Gross Rent	Utility Allowance	Net Rent
1/1 50%	2	566	50%	\$585	\$174	\$82	\$92
2/1 50%	10	749	50%	\$702	\$210	\$113	\$97
3/1 50%	3	1,029	50%	\$811	\$242	\$134	\$108
1/1 60%	8	566	60%	\$702	\$700	\$82	\$618
2/1 60%	38	749	60%	\$843	\$840	\$113	\$727
3/1 60%	9	1,029	60%	\$973	\$970	\$134	\$836

The subject is currently Section 8 and will continue to be Section 8 after rehabilitation. The subject will also be 100 percent Low Income Housing Tax Credit, with all units set at 50 and 60 percent of the area median income. As a result of the Section 8 HAP Contract, tenants will never be asked to pay more than 30 percent of their gross annual income for rent.

Eligibility

Households who have between one and two persons and annual incomes below \$24,900 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 32 percent (31.9%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes below \$29,880 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 39 percent (38.5%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$28,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 36 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$33,600 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$33,600 are potential tenants for the three-bedroom units at 50 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$40,320 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 51 percent (50.6) of the primary market area tenants are within this range.

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

Source: HUD

Rehabilitation

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

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: April 19, 2016

Site Inspectors: David Warren

Project Location

The subject is located at 1119 Douglas Drive in the northwestern portion of the City of Saint Marys, Georgia. Pines Apartments is located east of Interstate 95.

Site Characteristics

The subject neighborhood is comprised primarily of vacant land and is 95 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 25 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. About 5 percent is made up of Industrial properties. The remaining 5 percent is vacant land. The area is mostly rural.

Zoning

According to the City of Saint Marys, the subject is zoned R-3, Medium and High Density Multi-Family Residential District. The subject is a legal, conforming use. It is unlikely that a zoning change will occur. The subject appears to meet site and setback requirements and appears to conform to the current zoning restrictions. The subject could be re-built if it were destroyed. Since there are no obvious conflicts between the subject property and the zoning of the property, there is no negative impact on the market value by the zoning classification.

Surrounding Land Uses

Vacant land is located north of the site. Vacant land and single-family residences are located south of the site. Single-family residences and a wooded lot are located east of the subject. Covenant Life is located west of the subject.

Developments

Existing developments within the market area include Cumberland Oaks, Cumberland Village Apartments and Old Jefferson Estates. Cumberland Oaks is a Section 8 family property that will compete directly with the subject. Cumberland Village Apartments is a Rural Development property that will also compete with the subject. Old Jefferson Estate is a Tax Credit property that will compete with the subject.

Schools

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

Transportation

Major highways in the County of Camden include Interstate 95, U.S. Route 17, State Routes 25, 40, 110, 252, and 405. Jacksonville International Airport located in Jacksonville, Florida, is approximately 30 miles from St. Marys.

Health Services

Southeast Georgia Health System Camden is a health care facility located in St. Marys that serves the residents of the city and the surrounding area. Additional health care and medical facilities nearby include Charlton Memorial Hospital in Folkston, approximately 30 miles from St. Marys, and Baptist Medical Center in Nassau, approximately 31 miles from the city.

Parks and Recreational Opportunities

Saint Marys and Camden County offer several recreational opportunities, including St Marys Rec Authority Park, St Marys Pool, St Marys Civic Park, McIntosh Sugar Mill Park, Sweetwater Park, Browntown Wilderness Park, Temple Landing Boat Ramp, Harriett's Bluff Boat Ramp, Harriett's Bluff Community Park, Mary B. Smart Park, Maple Ford Park, White Oak Boat Ramp and Spring Bluff Boat Ramp.

Crime

According to www.neighborhoodscout.com, the crime index for the subject neighborhood is 19. There were 320 total crimes annually in the City of Saint Marys, 28 of which are violent crimes and 292 of which are property crimes. The annual violent crime rate is 4.39 per 1,000 residents, while the property crime rate is 45.73 per 1,000 residents. The total annual crime rate is 50.11 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 359 which is lower than the rate for the state which is 1 in 265. The chances of becoming a victim of a property crime are 1 in 30, which is the same as the state which is 1 in 30.

Visibility/Access

The subject property is located at 1119 Douglas Drive which connects to State Route 40. 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.

Weaknesses – The site has no apparent weaknesses.



View of Sign



View of Exterior



View of Exterior



View of Exterior



View of Office



View of Laundry Facility



View of Maintenance Area



View of Playground



View of Basketball Court



View of Living Area – One-Bedroom Unit



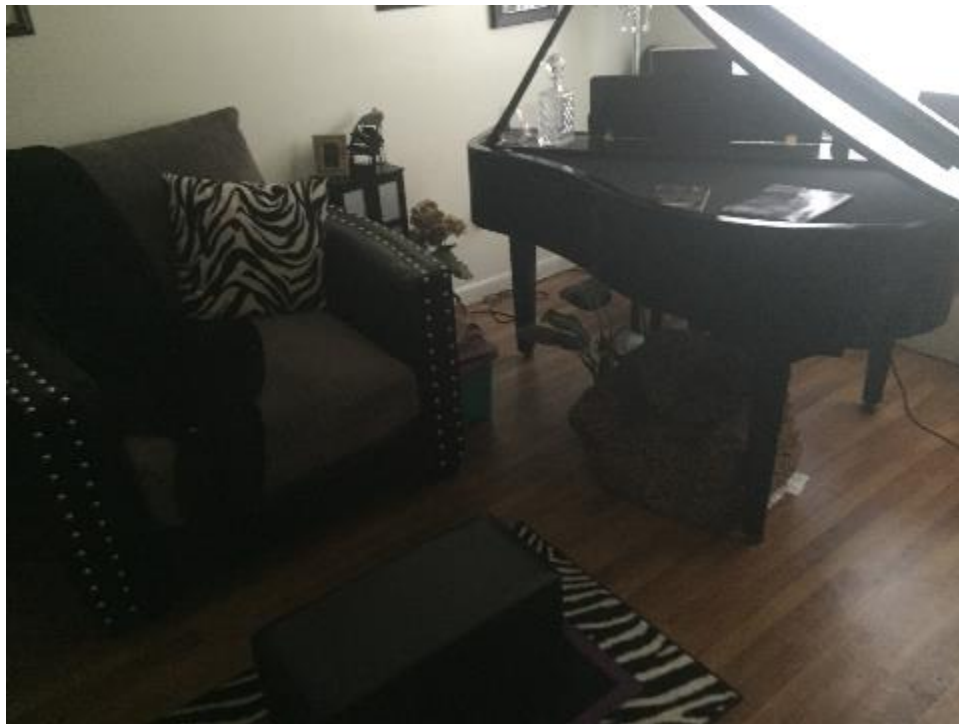
View of Kitchen – One-Bedroom Unit



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 Bedroom – Two-Bedroom Unit



View of Bath – Two-Bedroom Unit



View of Living Area - Three-Bedroom Unit



View of Kitchen - Three-Bedroom Unit



View of Bedroom - Three-Bedroom Unit



View of Bath - Three-Bedroom Unit



View of Parking Area



View to the North



View to the South



View to the East



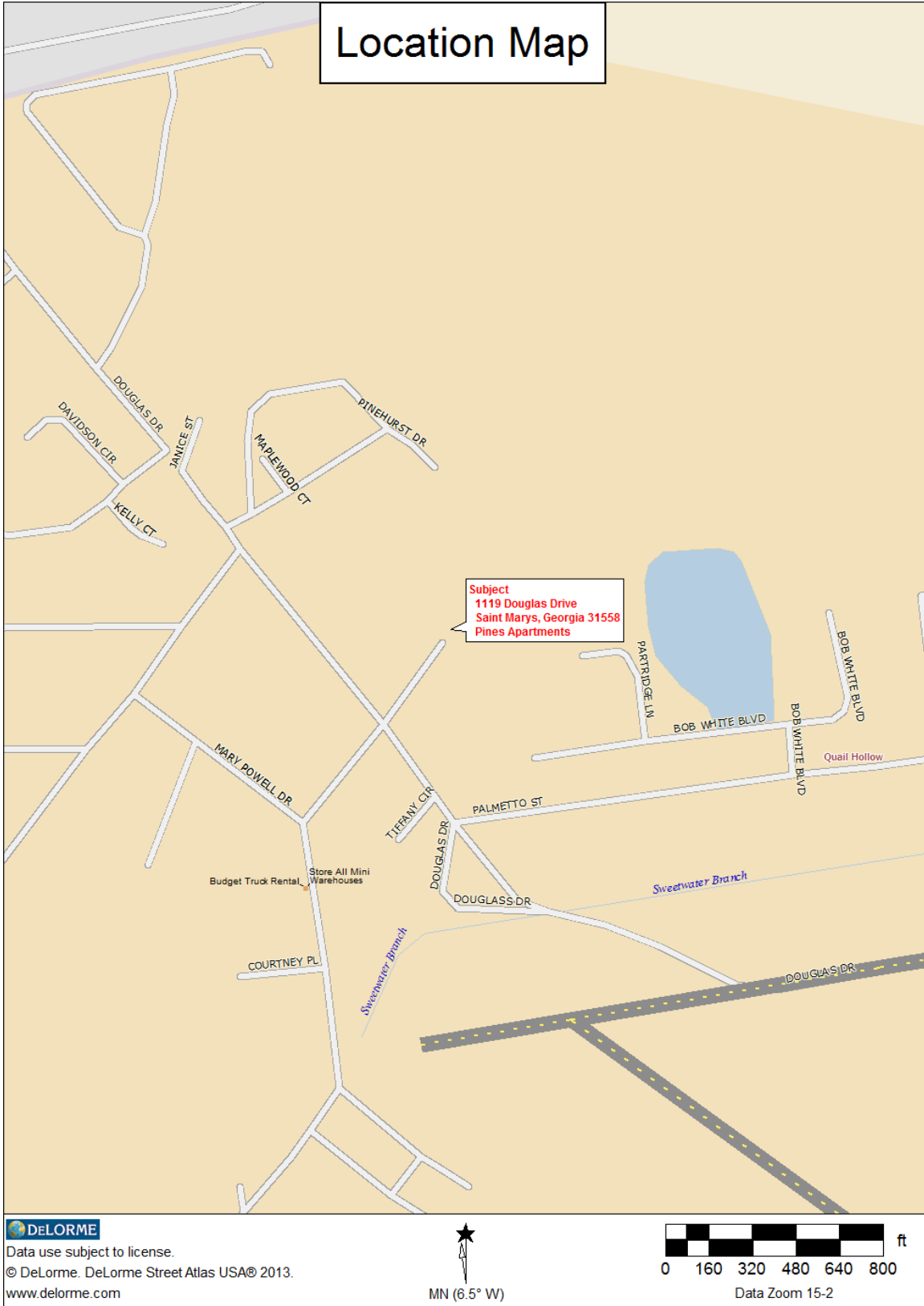
View to the West

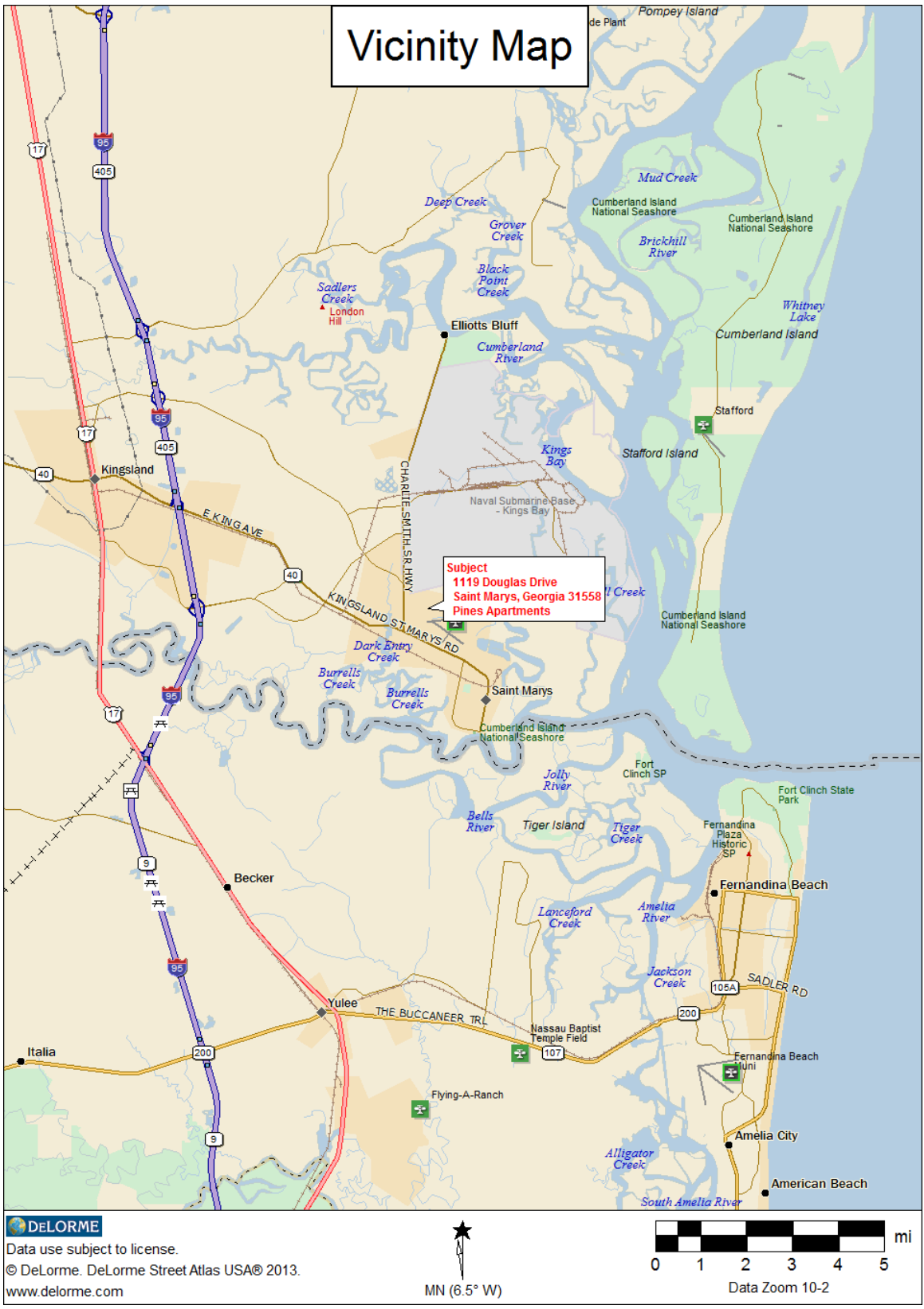


Looking Northeast Down Douglas Drive



Looking Southwest Down Douglas Drive

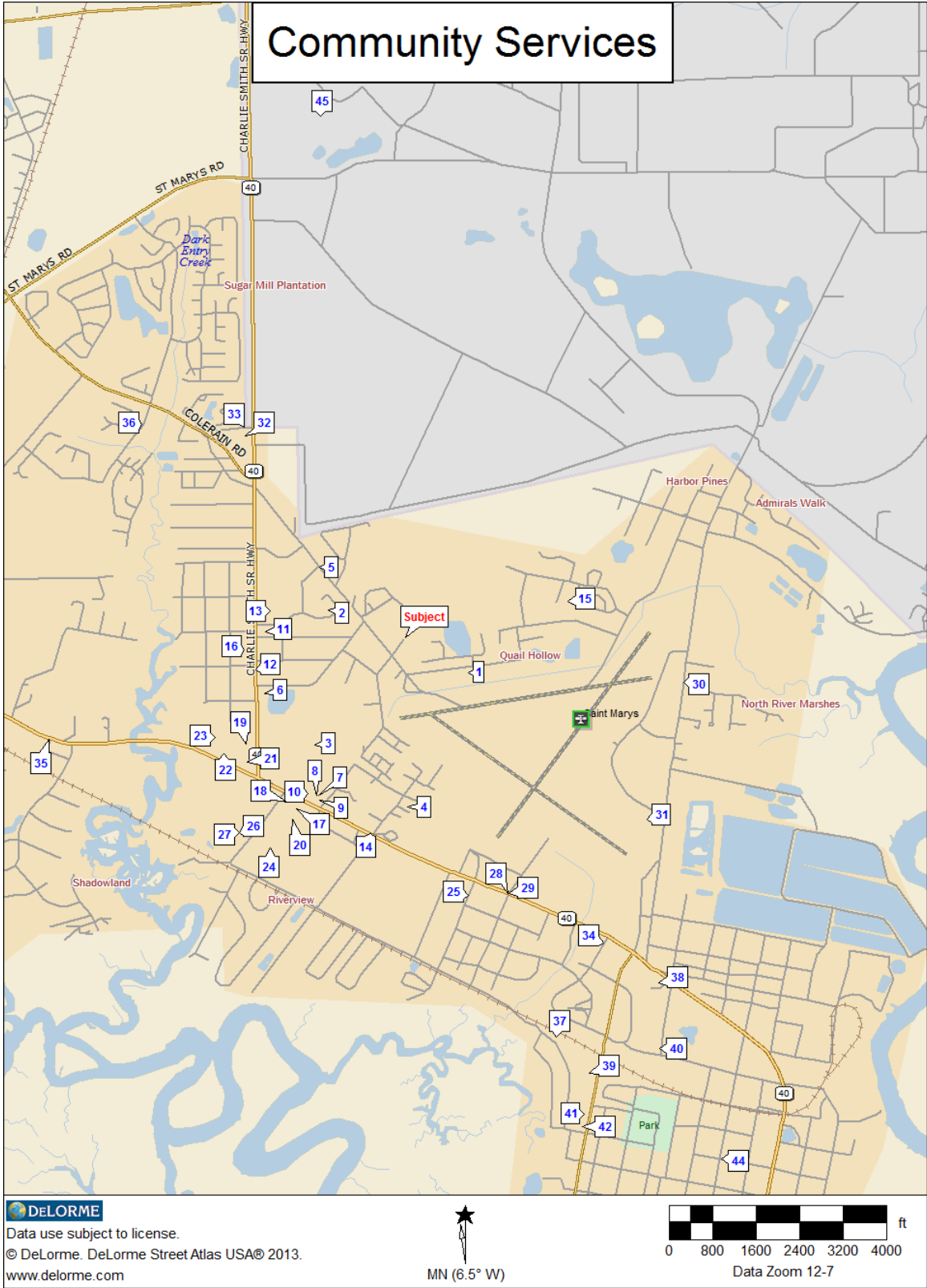




BANKING SERVICES		
Legend	Service	Distance From Site
6	Heritage Bank	0.53
10	Southeastern Bank	0.55
17	Ameris Bank	0.62
22	Bank of America Financial Center	0.72
32	Navy Federal Credit Union	1.05
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
23	Winn-Dixie #70	0.73
37	Dj's Catering Cakes & More	1.35
42	Spouses Bakery	1.68
PHARMACY SERVICES		
Legend	Service	Distance From Site
21	CVS Pharmacy	0.66
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
7	Subway	0.53
8	Domino's Pizza	0.53
12	Sonic Drive-In	0.56
18	Pizza Hut	0.62
19	Ops Pizza Kitchen & Cafe	0.63
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
20	Belk	0.65
24	Bealls Outlet	0.78
26	Goody's	0.82
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
1	Daily Trend Salon	0.18
2	Styles By Jane	0.39
14	Ce Le Vi Salon	0.57
16	VOLUME Hair Salon	0.61
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	Service	Distance From Site
4	The Loft Wellness Center	0.45
41	Camden County Health Department	1.64

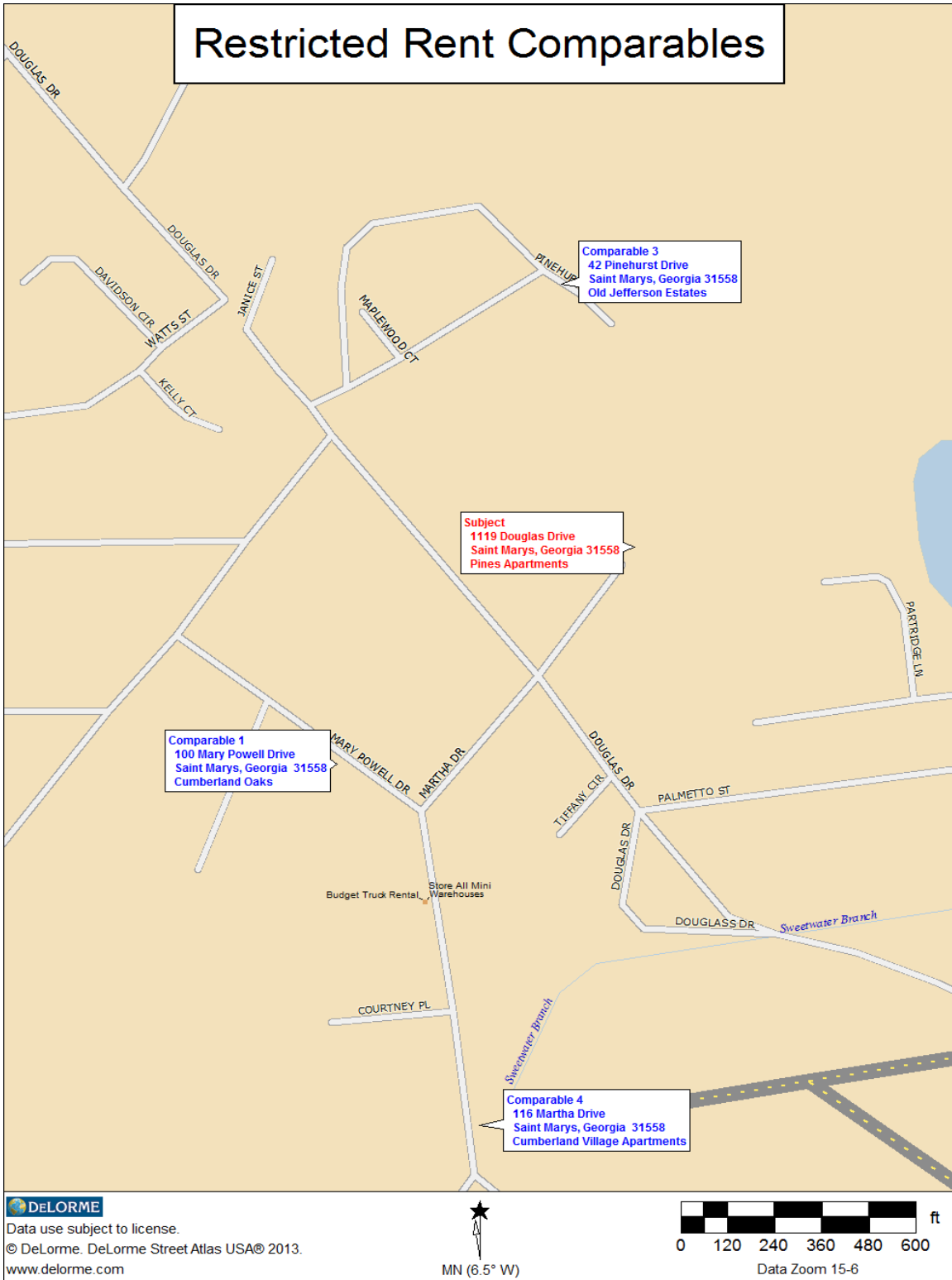
LIBRARY SERVICES		
Legend	Service	Distance From Site
27	Coastal Camden Art League	0.82
34	Picture This	1.13
38	St Marys Public Library	1.36
PARK AND AMUSEMENT PARKSERVICES		
Legend	Service	Distance From Site
30	Sweetwater Park	0.93
36	Sugarmill Plantation Park	1.32
40	St. Marys Aquatic Center	1.55
44	Tommy Casey Memorial Dog Park	2
POST OFFICE SERVICES		
Legend	Service	Distance From Site
13	US Post Office	0.56
CONVENIENCE STORE GAS STATIONSERVICES		
Legend	Service	Distance From Site
9	Flash Foods	0.54
33	Sunoco Gas Station	1.07
35	Sunoco Gas Station	1.29
39	Mom & Pop	1.51
CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	Service	Distance From Site
5	Camden Baptist Church	0.52
11	St. Marys Church	0.55
15	Greater Trinity Methodist	0.59
25	Victory Baptist Church	0.78
POLICE, CITY HALL AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
31	St. Marys Police Department	0.94
FIRE STATION SERVICES		
Legend	Service	Distance From Site
28	St Marys Fire Department	0.82
29	St Marys Fire Department Station 2	0.82

SCHOOL SERVICES		
Legend	Service	Distance From Site
3	St. Marys Middle School	0.42
44	St. Marys Elementary School	2.34



SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Cumberland Oaks	Section 8	0.20 Miles
Cumberland Village Apartments	Rural Development	0.32 Miles
Old Jefferson Estates	LIHTC	0.38 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-

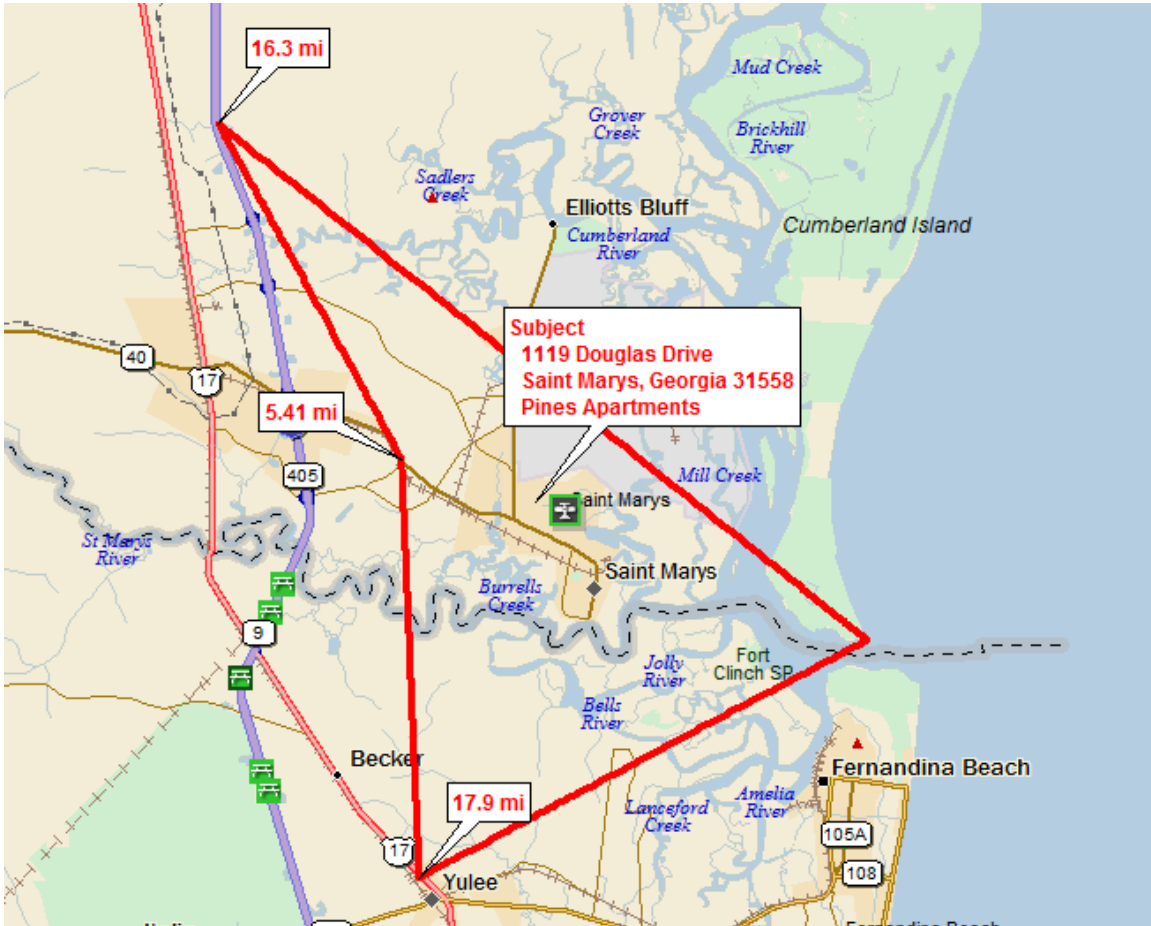
markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

- **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.

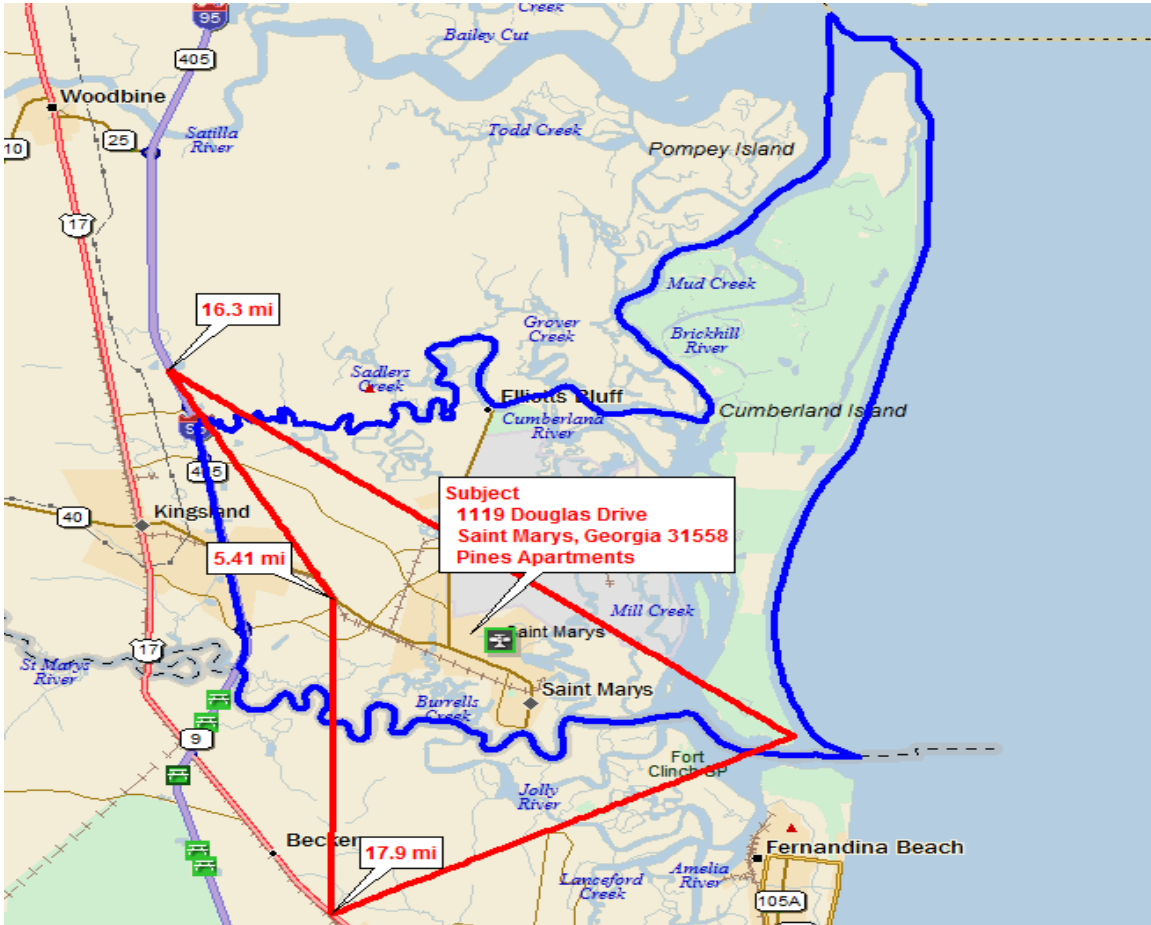
The subject's City of Saint Marys is adjacent to Woodlawn to the north, Fernandina Beach, Florida, to the south, and Kingsland to the west. Saint Marys is located in the southeastern portion of the county; therefore, it was necessary to incorporate the gravity model to determine a market area. According to the gravity model, the population of each adjacent city or town should be added to Saint Marys. 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 17,555. The population of Kingsland is 16,147. These two populations are added together to reach a sum of 33,702. Next, Saint Marys' population of 17,555 is divided by 33,702. The result is 52.1 percent ($((17,555/(16,147 + 17,555)) = 52.1 \text{ percent})$). Kingsland is approximately 10 miles from St. Mary's. This distance is multiplied by 52.1 percent. The result is 5.41 miles. Therefore, based on the gravity model, the pull for Saint Marys is 5.41 miles beyond the city limits when heading northeast toward Kingsland. The same calculations were then applied to the distance between Saint Marys and Fernandina Beach; and Saint Marys and Woodbine. The population of Fernandina Beach is 11,851, and the city is approximately 30 miles from Saint Marys. Therefore, the calculations for distance are as follows: $((17,555/(11,851+17,555)) = 59.7\% \times 30.05 = 17.9 \text{ miles})$). The population of Woodbine is 7,889, and the CCD is approximately 24 miles from Saint Marys. Therefore, the calculations for distance are as follows: $((17,555/(7,889+17,555)) = 69.0\% \times 23.59 = 16.3 \text{ miles})$.

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

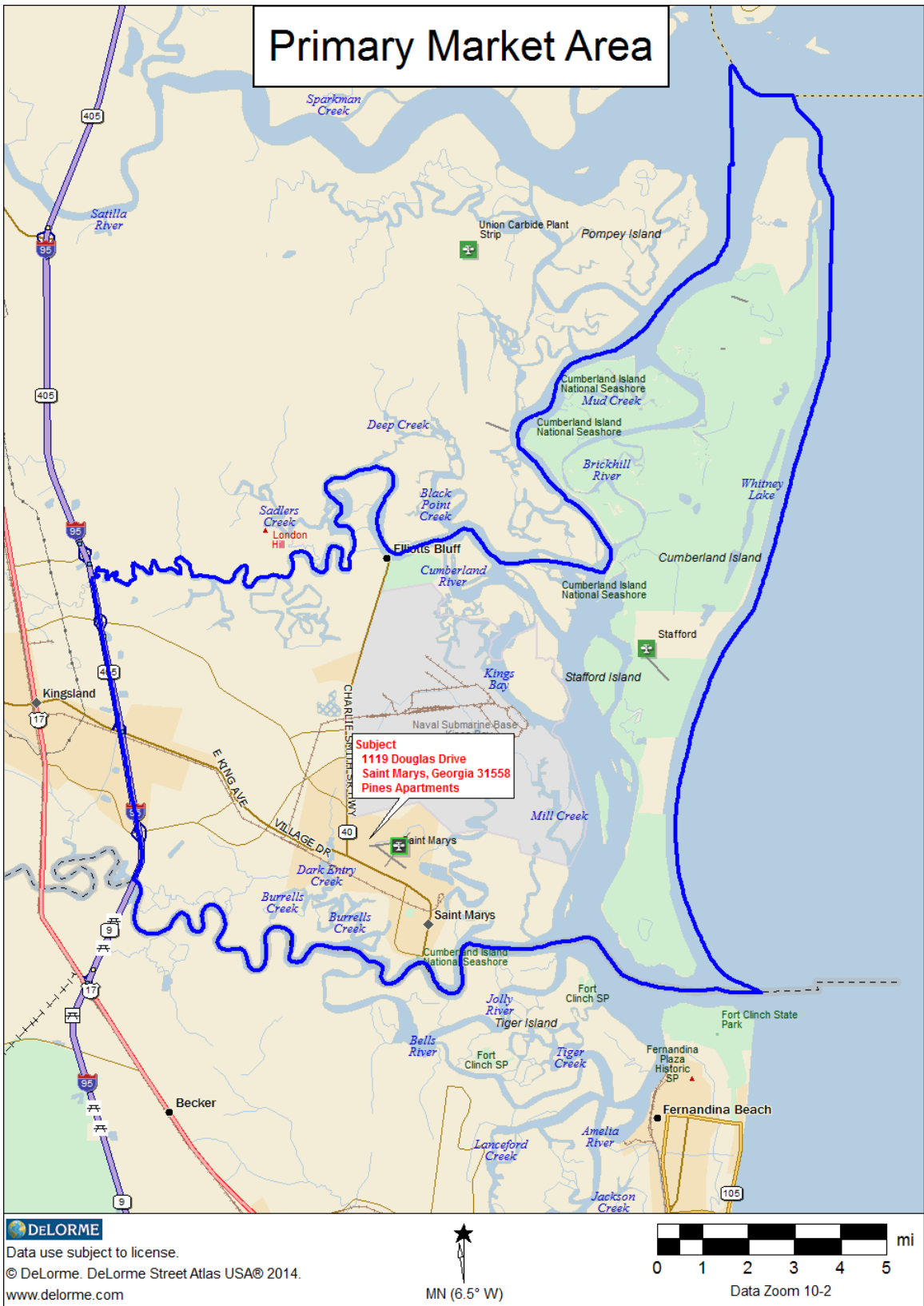


The basic market area shown in the map must be modified slightly, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown on the previous page.

The gravity model map encompasses portions of six census tracts 0104.01, 0104.02, 0104.03, 0105.00, 0106.01 and 0106.02. 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 six 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 – Cumberland River; East – Atlantic Ocean; South – St. Mary’s River/State of Florida; and West – Interstate 95. The northern boundary is approximately 6.7 to 18.1 miles from the subject, and the southern boundary is approximately 3.4 miles from the subject. The western boundary is approximately 8.1 miles from the subject, and the eastern boundary is approximately 6.7 miles from the subject.



PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Saint Marys, Georgia. The primary market area consists of the following census tracts: 0104.01, 0104.02, 0104.03, 0105.00, 0106.01 and 0106.02. The market area has the following boundaries: North – Cumberland River; East – Atlantic Ocean; South – St. Mary’s River/State of Florida; and West – Interstate 95.

In 2000, this geographic market area contained an estimated population of 24,894. By 2010, population in this market area had increased by 20.5 percent to 29,986. In 2016, the population in this market area had increased by 5.5 percent to 31,632. It is projected that between 2016 and 2018, population in the market area will increase 2.0 percent to 32,262. It is projected that between 2018 and 2021, population in the market area will increase 5.0 percent to 33,207.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
CAMDEN COUNTY	2000	43,664				
Estimated	2010	50,513	6,849	15.7%	685	1.6%
	2016	52,681	2,168	4.3%	361	0.7%
Projected	2018	53,623	942	1.8%	471	0.9%
	2021	55,035	2,354	4.5%	471	0.9%
MARKET AREA	2000	24,894				
Estimated	2010	29,986	5,092	20.5%	509	2.0%
	2016	31,632	1,646	5.5%	274	0.9%
Projected	2018	32,262	630	2.0%	315	1.0%
	2021	33,207	1,575	5.0%	315	1.0%
SAINT MARYS	2000	13,761				
Estimated	2010	17,121	3,360	24.4%	336	2.4%
	2016	18,236	1,115	6.5%	186	1.1%
Projected	2018	18,651	415	2.3%	208	1.1%
	2021	19,274	1,038	5.7%	208	1.1%

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

CHANGE IN POPULATION BY AGE GROUPS						
CAMDEN COUNTY						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	3,829	3,981	4.0%	4,016	4,069	1.3%
5-9	3,316	3,824	15.3%	3,886	3,980	2.4%
10-14	3,999	3,580	-10.5%	3,682	3,835	4.2%
15-17	2,316	2,139	-7.6%	2,182	2,246	2.9%
18-20	2,502	2,519	0.7%	2,512	2,502	-0.4%
21-24	4,119	3,945	-4.2%	3,812	3,613	-5.2%
25-34	6,745	8,198	21.5%	8,248	8,323	0.9%
35-44	6,850	6,103	-10.9%	6,395	6,834	6.9%
45-54	6,741	6,461	-4.2%	6,274	5,994	-4.5%
55-64	4,608	5,792	25.7%	5,984	6,272	4.8%
65-74	2,775	4,006	44.4%	4,195	4,478	6.8%
75-84	1,271	1,704	34.1%	1,960	2,344	19.6%
85+	222	429	93.2%	475	545	14.6%
Total Population	49,293	52,681	6.9%	53,623	55,035	2.6%
Elderly % Population	8.7%	11.7%	1.0%	11.7%	13.4%	1.7%
MARKET AREA						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	2,381	2,550	7.1%	2,572	2,604	1.3%
5-9	2,011	2,360	17.4%	2,408	2,479	3.0%
10-14	2,331	2,192	-6.0%	2,257	2,355	4.3%
15-17	1,311	1,307	-0.3%	1,333	1,373	3.0%
18-20	1,637	1,701	3.9%	1,701	1,701	0.0%
21-24	2,755	2,686	-2.5%	2,613	2,504	-4.2%
25-34	4,023	5,169	28.5%	5,174	5,181	0.1%
35-44	3,933	3,719	-5.4%	3,931	4,248	8.1%
45-54	3,158	3,570	13.0%	3,532	3,475	-1.6%
55-64	2,342	2,996	27.9%	3,114	3,292	5.7%
65-74	1,623	2,183	34.5%	2,269	2,399	5.7%
75-84	668	957	43.3%	1,090	1,290	18.3%
85+	109	242	122.0%	268	306	14.3%
Total Population	28,282	31,632	11.8%	32,262	33,207	2.9%
Elderly % Population	8.5%	10.7%	0.9%	10.7%	12.0%	1.3%
SAINT MARYS						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	1,409	1,442	2.3%	1,463	1,495	2.2%
5-9	1,009	1,395	38.3%	1,425	1,471	3.2%
10-14	1,528	1,312	-14.1%	1,354	1,417	4.7%
15-17	873	774	-11.3%	794	824	3.8%
18-20	886	755	-14.8%	756	757	0.2%
21-24	1,455	1,146	-21.2%	1,095	1,019	-7.0%
25-34	2,115	2,911	37.6%	2,917	2,927	0.3%
35-44	2,488	2,167	-12.9%	2,328	2,569	10.4%
45-54	1,825	2,203	20.7%	2,158	2,091	-3.1%
55-64	1,602	1,898	18.5%	1,971	2,080	5.5%
65-74	1,113	1,439	29.3%	1,491	1,569	5.2%
75-84	433	628	45.0%	716	847	18.4%
85+	97	166	71.1%	183	208	13.8%
Total Population	16,833	18,236	8.3%	18,651	19,274	3.3%
Elderly % Population	9.8%	12.2%	1.2%	12.2%	13.6%	1.4%

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

Household Trends

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

Some of the demand has been, or will be, satisfied by units which have been built, or will be, by the time the project is renting. The difference between demand and supply, the residual, is the total market of which the project's market will be a share.

The "tenure" of existing housing will be examined first as a guide to the future proportion of ownership and rentals, and then characteristics of the housing stock will be noted.

The most important analysis is that of demand, supply and residual demand which follows. Its product is the number of rental units which will be demanded.

Tenure

The percentage of renters in Camden County in 2016 was 34.7 percent, and the percentage for Saint Marys was 41.9 percent. The percentage of renters for the market area was 40.9 percent for 2016. According to the U.S. Census Bureau, the national rental percentage is 35.6 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
CAMDEN COUNTY	2000	14,722	9,323	63.3%	5,399	36.7%
Estimated	2010	18,047	11,810	65.4%	6,237	34.6%
	2016	19,198	12,534	65.3%	6,664	34.7%
	2018	19,581	12,772	65.2%	6,809	34.8%
Projected	2021	20,155	13,129	65.1%	7,026	34.9%
MARKET AREA	2000	8,034	4,269	53.1%	3,765	46.9%
Estimated	2010	10,423	6,152	59.0%	4,271	41.0%
	2016	11,192	6,619	59.1%	4,573	40.9%
	2018	11,432	6,759	59.1%	4,673	40.9%
Projected	2021	11,792	6,969	59.1%	4,823	40.9%
SAINT MARYS	2000	4,865	2,616	53.8%	2,249	46.2%
Estimated	2010	6,428	3,762	58.5%	2,666	41.5%
	2016	6,991	4,061	58.1%	2,930	41.9%
	2018	7,159	4,158	58.1%	3,001	41.9%
Projected	2021	7,411	4,304	58.1%	3,107	41.9%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
CAMDEN COUNTY	25-34	1,585	1,816	3,401
	35-44	2,273	1,272	3,545
	45-54	2,902	947	3,849
	55-64	2,334	556	2,890
	65-74	1,621	288	1,909
	75+	780	203	983
MARKET AREA	25-34	892	1,318	2,210
	35-44	1,244	819	2,063
	45-54	1,458	554	2,012
	55-64	1,155	333	1,488
	65-74	855	185	1,040
	75+	388	134	522
SAINT MARYS	25-34	513	781	1,294
	35-44	697	502	1,199
	45-54	859	397	1,256
	55-64	761	212	973
	65-74	589	120	709
	75+	252	100	352

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	CAMDEN COUNTY	MARKET AREA	SAINT MARYS
1 person	1,994	922	587
2 persons	4,476	2,397	1,537
3 persons	2,237	1,144	668
4 persons	1,836	1,016	600
5 persons	828	449	248
6 persons	308	162	92
7 or more persons	131	62	30
RENTER-OCCUPIED			
1 person	1,626	1,111	758
2 persons	1,638	1,108	693
3 persons	1,255	882	529
4 persons	969	666	367
5 persons	511	338	210
6 persons	161	115	74
7 or more persons	77	51	35

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and five persons, who account for 96.1 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	1,111	26.0%
2 persons	1,108	25.9%
3 persons	882	20.7%
4 persons	666	15.6%
5 persons	338	7.9%
6 persons	115	2.7%
7 or more persons	51	1.2%
TOTAL	4,271	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	CAMDEN COUNTY	MARKET AREA	SAINT MARYS
TOTAL HOUSING UNITS	21,114	12,117	7,443
OCCUPANCY AND TENURE			
Occupied Housing Units	18,047	10,423	6,428
Owner-Occupied	11,810	6,152	3,762
Percent Owner-Occupied	65.4%	59.0%	58.5%
Renter-Occupied	6,237	4,271	2,666
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	613	269	138
Persons per owner-occupied unit	2.71	1.97	2.68
Persons per renter-occupied unit	2.67	2.14	2.61
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	383	238	124
2000-2004	642	476	133
1990-1999	1,895	1,305	873
1980-1989	1,249	874	489
1970-1979	926	291	191
1960-1969	299	194	140
1950-1959	189	137	137
1940-1949	13	0	0
1939 or earlier	234	165	165
PERSONS PER ROOM: RENTER			
0.50 or less	3,274	2,062	1,360
0.51-1.00	2,447	1,577	863
1.01-1.50	52	0	0
1.51-2.00	45	29	29
2.01 or more	12	12	0
PLUMBING FACILITES -			
PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	13	0	0
1.01-1.50	0	0	0
1.51 or more	0	0	0

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 41 renter households with more than 1.01 occupants per room in the market area. There are no renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
CAMDEN COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	9,946	82.9%	1,711	29.3%
1, Attached	365	3.0%	586	10.1%
2	0	0.0%	538	9.2%
3 to 4	26	0.2%	1,068	18.3%
5 to 9	0	0.0%	568	9.7%
10 to 19	0	0.0%	418	7.2%
20 to 49	0	0.0%	28	0.5%
50 or more	0	0.0%	72	1.2%
Mobile Home, Trailer, Other	1,667	13.9%	841	14.4%
TOTAL	12,004	100.0%	5,830	100.0%
MARKET AREA				
1, Detached	5,628	90.3%	981	26.7%
1, Attached	361	5.8%	502	13.6%
2	0	0.0%	352	9.6%
3 to 4	26	0.4%	800	21.7%
5 to 9	0	0.0%	404	11.0%
10 to 19	0	0.0%	353	9.6%
20 to 49	0	0.0%	28	0.8%
50 or more	0	0.0%	55	1.5%
Mobile Home, Trailer, Other	215	3.5%	205	5.6%
TOTAL	6,230	100.0%	3,680	100.0%
SAINT MARYS				
1, Detached	3,629	94.9%	766	34.0%
1, Attached	48	1.3%	191	8.5%
2	0	0.0%	194	8.6%
3 to 4	26	0.7%	371	16.5%
5 to 9	0	0.0%	353	15.7%
10 to 19	0	0.0%	139	6.2%
20 to 49	0	0.0%	18	0.8%
50 or more	0	0.0%	15	0.7%
Mobile Home, Trailer, Other	121	3.2%	205	9.1%
TOTAL	3,824	100.0%	2,252	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Households who have between one and two persons and annual incomes below \$24,900 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 32 percent (31.9%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes below \$29,880 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 39 percent (38.5%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$28,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 36 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$33,600 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$33,600 are potential tenants for the three-bedroom units at 50 percent of the area median income. Approximately 43 percent (42.8%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes below \$40,320 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 51 percent (50.6%) 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	61	52	120	59	4	296
\$10,000-20,000	396	178	17	28	6	625
\$20,000-30,000	54	81	97	80	104	416
\$30,000-40,000	32	204	121	83	49	489
\$40,000-50,000	68	86	208	62	44	468
\$50,000-60,000	29	107	32	49	6	223
\$60,000-75,000	111	137	57	196	22	523
\$75,000-100,000	1	22	118	81	27	249
\$100,000-125,000	1	47	8	16	226	298
\$125,000-150,000	6	5	7	0	7	25
\$150,000-200,000	1	9	5	3	4	22
\$200,000+	0	3	1	1	0	11
Total	760	931	791	658	505	3,645

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	37	23	15	1	4	80
\$10,000-20,000	107	23	21	2	7	160
\$20,000-30,000	104	76	2	1	7	190
\$30,000-40,000	10	21	5	1	4	41
\$40,000-50,000	30	48	8	0	9	95
\$50,000-60,000	15	5	6	1	5	32
\$60,000-75,000	31	20	5	2	9	67
\$75,000-100,000	32	12	19	0	7	70
\$100,000-125,000	22	54	8	2	7	93
\$125,000-150,000	19	7	23	0	6	55
\$150,000-200,000	9	6	4	1	5	25
\$200,000+	10	3	2	0	2	20
Total	426	298	118	11	75	928

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	25	23	13	0	3	64
\$10,000-20,000	63	19	17	2	6	107
\$20,000-30,000	75	59	2	1	6	143
\$30,000-40,000	10	17	5	0	3	35
\$40,000-50,000	29	13	8	0	6	56
\$50,000-60,000	14	5	6	1	4	30
\$60,000-75,000	31	9	4	2	6	52
\$75,000-100,000	32	12	19	0	5	68
\$100,000-125,000	22	54	7	1	6	90
\$125,000-150,000	10	6	1	0	4	21
\$150,000-200,000	7	5	3	0	4	19
\$200,000+	0	3	1	0	2	12
Total	324	225	86	7	55	697

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	98	75	135	60	8	376
\$10,000-20,000	503	201	38	30	13	785
\$20,000-30,000	158	157	99	81	111	606
\$30,000-40,000	42	225	126	84	53	530
\$40,000-50,000	98	134	216	62	53	563
\$50,000-60,000	44	112	38	50	11	255
\$60,000-75,000	142	157	62	198	31	590
\$75,000-100,000	33	34	137	81	34	319
\$100,000-125,000	23	101	16	18	233	391
\$125,000-150,000	25	12	30	0	13	80
\$150,000-200,000	10	15	9	4	9	47
\$200,000+	10	6	3	1	11	31
Total	1,186	1,229	909	669	580	4,573

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	CAMDEN COUNTY	MARKET AREA	SAINT MARYS
Less than \$10,000			
Less than 20%	0	0	0
20-24%	0	0	0
25-29%	15	0	0
30-34%	0	0	0
35%+	577	324	154
Not Computed	137	77	65
\$10,000 - \$19,999			
Less than 20%	45	0	0
20-24%	31	11	11
25-29%	64	0	0
30-34%	43	10	10
35%+	830	467	195
Not Computed	161	11	0
\$20,000 - \$34,999			
Less than 20%	80	8	8
20-24%	188	122	104
25-29%	282	58	31
30-34%	144	126	64
35%+	500	339	296
Not Computed	96	96	60
\$35,000 - \$49,999			
Less than 20%	278	236	139
20-24%	184	149	117
25-29%	289	244	197
30-34%	93	78	19
35%+	63	63	17
Not Computed	250	191	99
\$50,000 - \$74,999			
Less than 20%	705	552	466
20-24%	133	96	39
25-29%	135	98	76
30-34%	35	11	0
35%+	0	0	0
Not Computed	12	0	0
\$75,000 or more			
Less than 20%	385	238	76
20-24%	57	57	0
25-29%	0	0	0
30-34%	0	0	0
35%+	0	0	0
Not Computed	18	18	9
TOTAL	5,830	3,680	2,252

Source: U.S. Census Bureau

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2016			2021		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
CAMDEN COUNTY									
Less than \$15,000	677	740	810	772	746	681	750	672	775
\$15,000 - \$24,999	844	414	321	853	445	576	844	408	681
\$25,000 - \$34,999	834	328	380	381	486	451	382	442	529
\$35,000 - \$49,999	1,270	905	371	1,136	707	626	1,106	631	698
\$50,000 - \$74,999	1,709	1,589	346	1,730	1,539	709	1,788	1,448	841
\$75,000 - \$99,999	947	1,088	190	1,261	1,267	327	1,376	1,245	399
\$100,000 - \$149,999	681	860	141	735	1,222	405	909	1,357	530
\$150,000 - \$199,999	184	264	108	110	223	100	155	282	154
\$200,000+	37	96	63	20	305	35	28	378	54
TOTAL	16,197			17,848			18,862		
MARKET AREA									
Less than \$15,000	363	344	369	464	372	342	454	347	374
\$15,000 - \$24,999	340	144	134	609	174	253	618	183	294
\$25,000 - \$34,999	328	150	173	200	218	146	207	210	183
\$35,000 - \$49,999	853	441	164	679	407	378	635	368	404
\$50,000 - \$74,999	1,117	723	190	1,175	742	378	1,226	683	442
\$75,000 - \$99,999	570	630	154	710	810	213	772	822	257
\$100,000 - \$149,999	408	524	124	467	664	299	572	728	378
\$150,000 - \$199,999	130	179	43	72	151	70	109	194	106
\$200,000+	8	43	34	13	180	20	21	232	32
TOTAL	8,680			10,206			10,851		
SAINT MARYS									
Less than \$15,000	110	205	233	276	221	245	277	199	267
\$15,000 - \$24,999	256	124	99	422	122	174	426	114	203
\$25,000 - \$34,999	221	81	100	120	166	99	126	158	129
\$35,000 - \$49,999	498	306	87	427	276	259	396	260	277
\$50,000 - \$74,999	732	473	132	729	483	264	785	434	303
\$75,000 - \$99,999	291	351	139	340	500	122	396	518	151
\$100,000 - \$149,999	199	305	71	280	403	174	342	428	215
\$150,000 - \$199,999	130	96	24	47	86	50	82	120	76
\$200,000+	0	43	34	9	105	11	16	141	18
TOTAL	5,340			6,410			6,857		

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

PART VI:

EMPLOYMENT TREND

Employment Trends

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

Employment in Camden County has been increasing an average of 1.3 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000.

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

* Data based on place of residence.

**Preliminary - based on monthly data through February 2016

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 3.6 percent in 2000. The rate for the State of Georgia in February 2016 was 5.6 percent.

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

* Data based on place of residence.

**Preliminary - based on monthly data through February 2016

Source: U.S. Bureau of Labor Statistics Data

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

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

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Camden County increased an average of 0.9 percent per year between 200 and 2010.

RECENT CHANGES IN EMPLOYMENT FOR CAMDEN COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	19,466	1,253	4.7%
2006	20,024	558	4.1%
2007	20,742	718	4.0%
2008	20,178	(564)	5.6%
2009	18,902	(1,276)	8.9%
2010	18,643	(259)	9.9%
2011	19,128	485	9.6%
2012	19,987	1,344	8.6%
2013	19,911	783	7.8%
2014	20,517	1,389	6.6%

Source: U.S. Bureau of Labor Statistics

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

Major employers within Camden County as of March 2015 are in the chart below:

MAJOR EMPLOYERS	
Name	Total Employees
Naval Submarine Base Kings Bay	8979
Camden County School System	1200
Express Scripts	650
Lockheed Martin	479
Camden County Government	404
Walmart Supercenter	366
Southeast Georgia Health System Camden Campus	330
Kings Bay Support Services	290
Winn Dixie	107
Publix	105
Georgia Pacific	65
BAE Systems	65

PLACE OF WORK EMPLOYMENT DATA						
INDUSTRY	CAMDEN COUNTY		MARKET AREA		SAINT MARYS	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	177	0.9%	48	0.5%	13	0.2%
Construction	1,526	7.7%	674	6.5%	493	7.5%
Manufacturing	1,654	8.3%	689	6.7%	359	5.5%
Wholesale Trade	551	2.8%	300	2.9%	157	2.4%
Retail Trade	2,614	13.1%	1,593	15.5%	956	14.5%
Transportation, Communication & Utilities	1,155	5.8%	440	4.3%	291	4.4%
Information	280	1.4%	151	1.5%	84	1.3%
Finance, Insurance & Real Estate	833	4.2%	469	4.5%	308	4.7%
Professional & Related Services	1,946	9.8%	1,069	10.4%	710	10.8%
Educational, Health & Social Services	3,664	18.4%	1,913	18.6%	1,274	19.4%
Entertainment & Recreation Services	2,102	10.6%	1,067	10.4%	755	11.5%
Other	746	3.7%	318	3.1%	261	4.0%
Public Administration	2,672	13.4%	1,578	15.3%	914	13.9%

Source: U.S. Census Bureau

The above chart shows the number of people employed in different sectors of the Camden County, Saint Marys 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 been no business openings with the past two years in Saint Marys and Camden County. However, it is believed that the economy of Saint Marys will remain stable.

Wages

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

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

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Employment Outside the County

For residents employed in the market area, the travel time to work from the site will be less than 19 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 65.1 percent in the market area have a travel time of less than 19 minutes; 20.0 percent have a travel time of 20 to 34 minutes; and 14.9 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	333	2.6%
5-9	2,792	21.8%
10-19	5,224	40.7%
20-24	1,559	12.2%
25-34	1,007	7.9%
35-44	655	5.1%
45-59	815	6.4%
60-89	298	2.3%
90+	145	1.1%
Total Commuters	12,828	

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 with incomes below \$24,900, or 31.9 percent, qualify for one-bedroom units at 50 percent of the area median income, and renters with incomes below \$29,880, or 38.5 percent, qualify for the one-bedroom at 60 percent of the area median income. Renters with incomes below \$28,000, or 36.0 percent, qualify for the two-bedroom units at 50 percent of the area median income, and renters with incomes below \$33,600, or 42.8 percent, qualify for the two-bedroom units at 60 percent of the area median income. Renters with income below \$33,600, or 42.8 percent, qualify for the three-bedroom units at 50 percent of the area median income, and renters with incomes below \$40,320, or 50.6 percent, qualify for the three-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 35 percent for family properties. The resulting number is then multiplied by 12 to derive an annual income ($\$367 / 35\% = \$1,048.57 \times 12 = \$12,583$). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom x 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used).

Sources of Demand

The potential tenants for the existing development include households who now live within the market area. It will appeal to potential tenants who have adequate incomes to pay the proposed rents and find the development more attractive in terms of price, unit features and project amenities than other available rental units. The market area is gaining approximately 128 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 50 percent of one person households and 50 percent of two person households will occupy one-bedroom units. Fifty percent of one person households, 50 percent 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 one-bedroom units should account for 26.0 percent of the renter housing demand, two-bedroom units account for 36.3 percent, three-bedroom units should account for 22.1 percent of the renter housing demand and units with four or more bedrooms account for 15.6 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	555	556	0	0	1,111
2 Persons	554	554	0	0	1,108
3 Persons	0	441	441	0	882
4 Persons	0	0	333	333	666
5 Persons	0	0	169	169	338
6 Persons	0	0	0	115	115
7 or More Persons	0	0	0	51	51
TOTAL	1,109	1,551	943	668	4,271
PERCENT	26.0%	36.3%	22.1%	15.6%	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%	\$174	\$0	\$24,900	31.9%	1,458
2/1 50%	\$210	\$0	\$28,000	36.0%	1,646
3/1 50%	\$242	\$0	\$33,600	42.8%	1,958
1/1 60%	\$700	\$0	\$29,880	38.5%	1,760
2/1 60%	\$840	\$0	\$33,600	42.8%	1,958
3/1 60%	\$970	\$0	\$40,320	50.6%	2,315
All Units @ 50%	\$367	\$0	\$33,600	42.8%	1,958
All Units @ 60%	\$690	\$0	\$40,320	50.6%	2,315
All Units	\$367	\$0	\$40,320	50.6%	2,315
Total Units		\$0	\$40,320	50.6%	2,315

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

Penetration Rate

There are 14 vacant LIHTC units. The subject has one vacant unit. If this unit attains full occupancy, it will have an aggregate penetration rate of 0.9 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	2,315
Existing Vacant LIHTC Units	14
LIHTC Units Planned	0
Vacant Units in Subject	1
Total Inventory	15
Penetration Rate	0.6%

Projects Under Construction

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

Planned Projects

According to the City of St Marys, 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	1 BR @ 50%	2 BR @ 50%	3 BR @ 50%	1 BR @ 60%	2 BR @ 60%	3 BR @ 60%	All Units @ 50%	All Units @ 60%
Demand from New Household Growth									
Average Annual Household Growth (2016-2021)	120	120	120	120	120	120	120	120	120
Percent Income Qualified	50.6%	31.9%	36.0%	42.8%	38.5%	42.8%	50.6%	42.8%	50.6%
Percent Plan to Rent	40.9%	40.9%	40.9%	40.9%	40.9%	40.9%	40.9%	40.9%	40.9%
Demand from New Household Growth	25	16	18	21	19	21	25	21	25
Demand from Existing Households									
Total Existing Renter Households (2016)	4,573	4,573	4,573	4,573	4,573	4,573	4,573	4,573	4,573
Percent Income Qualified	50.6%	31.9%	36.0%	42.8%	38.5%	42.8%	50.6%	42.8%	50.6%
Percent Appropriate Household Size	84.4%	26.0%	36.3%	22.0%	26.0%	36.3%	22.0%	84.4%	84.4%
Percent Annual Turnover	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
Demand from Existing Households	430	83	131	95	101	156	112	363	430
Demand from Renter Substandard Housing									
Total Substandard Households	41	41	41	41	41	41	41	41	41
Percent Income Qualified	50.6%	31.9%	36.0%	42.8%	38.5%	42.8%	50.6%	42.8%	50.6%
Percent Appropriate Household Size	84.4%	26.0%	36.3%	22.0%	26.0%	36.3%	22.0%	84.4%	84.4%
Demand from Substandard Housing	18	3	5	4	4	6	5	15	18
Demand from Rent Overburdened									
Total Rent Overburdened Households	1,152	902	972	1,098	1,014	1,098	1,152	1,098	1,152
Percent Appropriate Household Size	84.4%	26.0%	36.3%	22.0%	26.0%	36.3%	22.0%	84.4%	84.4%
Demand from Rent Overburdened	973	235	353	242	264	399	253	927	972
Total Demand									
Demand from Household Growth	25	16	18	21	19	21	25	21	25
Demand from Existing Households	430	83	131	95	101	156	112	363	430
Demand from Substandard Housing	18	3	5	4	4	6	5	15	18
Demand from Rent Overburdened	973	235	353	242	264	399	253	927	972
TOTAL	1,445	337	507	361	387	582	395	1,326	1,444
Less Vacant Current Supply and Pipeline	5	0	1	1	0	1	2	2	3
NET DEMAND	1,440	337	506	360	387	581	393	1,324	1,441
Subject Units	70	2	10	3	8	38	9	15	55
Capture Rate	4.9%	0.6%	2.0%	0.8%	2.1%	6.5%	2.3%	1.1%	3.8%
Vacant Units at Subject	3	1	2	0	0	0	0	3	0
Net Capture Rate	0.2%	0.3%	0.4%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%

Demand and Net Demand

	1 BR HH at 50% AMI (\$0 to \$24,900)	2 BR HH at 50% AMI (\$0 to \$28,000)	3 BR HH at 50% AMI (\$0 to \$33,600)	1 BR HH at 60% AMI (\$0 to \$29,880)	2 BR HH at 60% AMI (\$0 to \$33,600)	3 BR HH at 60% AMI (\$0 to \$40,320)	All Units (\$0 to \$40,320)	All Units at 50% AMI (\$0 to \$33,600)	All Units at 60% AMI (\$0 to \$40,320)
Demand from New Household (age and income appropriate)	16	18	21	19	21	25	25	21	25
Plus									
Demand from Existing Renter Households - Substandard Housing	3	5	4	5	6	5	18	15	18
Plus									
Demand from Existing Renter Households - Rent Overburdened Households	235	353	242	264	399	253	973	927	972
Equals Total Demand	254	376	267	288	426	283	1016	963	1,015
Less									
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	1	1	0	1	2	5	2	3
Equals Net Demand	254	375	266	288	425	281	1011	961	1,015

Required Capture Rate

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	\$0 to \$24,900	2	254	0	254	0.6%	2-4/Month	\$760	N/A	\$285
	2 BR/ 1 BA	\$0 to \$28,000	10	376	1	375	2.0%	2-4/Month	\$890	N/A	\$328
	3 BR/ 1 BA	\$0 to \$33,600	3	267	1	266	0.8%	2-4/Month	\$965	N/A	\$376
60% AMI	1 BR/ 1 BA	\$0 to \$29,880	8	288	0	288	2.1%	2-4/Month	\$760	N/A	\$608
	2 BR/ 1 BA	\$0 to \$33,600	38	426	1	425	6.5%	2-4/Month	\$890	N/A	\$712
	3 BR/ 1 BA	\$0 to \$40,320	9	283	2	281	2.3%	2-4/Month	\$965	N/A	\$816
	Total Units	40,320	70	1,016	5	1011	4.9%	2-4/Month	\$760-\$965	N/A	\$285-\$816

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 78 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 96 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 Section 8. Consequently, it was considered appropriate to determine the capture rate estimates considering only the three vacant units at the property. The capture rate for the subject's one-bedroom units at 50 percent of the area median income is 0.6 percent; for the subject's one-bedroom units at 60 percent of the area median income is 2.1 percent; for the subject's two-bedroom units at 50 percent of the area median income is 2.0 percent; and for the subject's two-bedroom units at 60 percent of the area median income is 6.5 percent; for the subject's three-bedroom units at 50 percent of the area median income is 0.8 percent; and for the subject's three-bedroom units at 60 percent of the area median income is 2.3 percent. The capture rate for all units at 50 percent of the area median income is 1.1 percent and the capture rate for all units at 60 percent is 3.8 percent. The capture rate for all vacant one-bedroom units is well below the 30 percent threshold requirements, and the capture rate for all vacant two-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 4.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS
Multi-Family Lease No. 1



Property Identification

Record ID 11105
Property Type Walk-Up
Property Name Park Place Apartments
Address 11919 Colerain Road, Saint Marys, Camden County, Georgia
 31538
Market Type Market
Verification Megan; 912-673-6001, April 19, 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	700	\$847	\$1.21
1/1		700	\$1,096	\$1.57
2/1	144	950	\$841	\$0.89
2/1		950	\$1,038	\$1.09
2/2		950	\$846	\$0.89
2/2		950	\$1,038	\$1.09
3/2	32	1,100	\$949	\$0.86
3/2		1,100	\$1,224	\$1.11

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

Multi-Family Lease No. 1 (Cont.)

Avg. Rent/SF	\$0.91
SF	188,800

Physical Data

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

Amenities

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

Remarks

This property does not currently maintain an active waitlist. The annual turnover rate is approximately 16 percent.

Multi-Family Lease No. 2



Property Identification

Record ID 11106
Property Type Garden
Property Name Camden Way Apartments
Address 145 North Gross Road, Kingsland, Camden County, Georgia
 31548
Market Type Market
Verification Manager; 912-501-3788, April 19, 2016

Unit Mix

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

Occupancy 100%
Rent Premiums N
Total Units 119
Unit Size Range 300 – 1,100

Multi-Family Lease No. 2 (Cont.)

Avg. Unit Size	643
Avg. Rent/Unit	\$549
Avg. Rent/SF	\$0.85
SF	76,500

Physical Data

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

Amenities

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

Remarks

This property does not currently maintain an active waitlist. The annual turnover rate was not disclosed.

Multi-Family Lease No. 3



Property Identification

Record ID 11109
Property Type Walk-Up
Property Name Brant Creek Apartments
Address 4450 Highway 40 East, Saint Marys, Camden County, Georgia 31558
Market Type Market

Verification Delany; 912-729-3101, April 19, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	56	757	\$735	\$0.97
2/2	128	1,029	\$895	\$0.87
3/2	12	1,186	\$1,095	\$0.92

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

Multi-Family Lease No. 3 (Cont.)

Physical Data

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

Amenities

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

Remarks

This property does not currently maintain an active waitlist. The annual turnover rate was not disclosed. Washers and Dryers can be rented for \$25 per month.

Multi-Family Lease No. 4



Property Identification

Record ID 11110
Property Type Walk-Up
Property Name Hammock Cove Apartments
Address 11921 Colrain Road, Saint Marys, Camden County, Georgia
31558
Market Type Market
Verification Bridgett; 912-576-1270, April 19, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	24	870	\$895	\$1.03
2/2	5	1,230	\$995	\$0.81
2/2	20	1,350	\$1,068	\$0.79
3/2	23	1,570	\$1,175	\$0.75

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

Multi-Family Lease No. 4 (Cont.)

Physical Data

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

Amenities

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

Remarks

This property does not currently maintain an active waitlist. The annual turnover rate was not disclosed.

Multi-Family Lease No. 5



Property Identification

Record ID 11111
Property Type Walk-Up
Property Name Hickory Plantation
Address 900 Dilworth Street, Saint Marys, Camden County, Georgia
 31558
Market Type Market
Verification Stephanie; 912-675-6622, April 19, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	3	719	\$600	\$0.83
2/1	94	1,029	\$750	\$0.73
3/1	3	1,297	\$850	\$0.66

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

Multi-Family Lease No. 5 (Cont.)

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1985
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

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

Remarks

This property currently maintains an active waitlist of two applicants. The annual turnover rate was not disclosed.

Multi-Family Lease No. 6



Property Identification

Record ID 11100
Property Type Walk-Up
Property Name Cumberland Oaks
Address 100 Mary Powell Drive, Saint Marys, Camden County, Georgia
31558
Market Type Section 8
Verification Monica; 912-882-6275, April 19, 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	750	\$538	\$0.72
2/1	90	1,000	\$631	\$0.63
3/2	32	1,250	\$835	\$0.67

Occupancy 100%
Rent Premiums N
Total Units 154
Unit Size Range 750 – 1,250
Avg. Unit Size 1,000
Avg. Rent/Unit \$654
Avg. Rent/SF \$0.65
SF 154,000

Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	18
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1981
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Hardwood, Blinds, Playground, Laundry Facility, On-Site Management and On-Site Maintenance

Remarks

This property currently maintains an active waitlist of 80 applicants with a six to nine month waiting period. The annual turnover rate was approximately 13 percent.

Multi-Family Lease No. 7



Property Identification

Record ID 11115
Property Type Garden
Property Name Cumberland Village Apartments
Address 116 Martha Drive, Saint Marys, Camden County, Georgia 31558
Market Type Rural Development/LIHTC

Verification Karen; 912-882-3863, April 19, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	32	750	\$330	\$0.44
1/1		750	\$445	\$0.59
2/1	90	800	\$350	\$0.44
2/1		800	\$495	\$0.62
3/1	32	950	\$370	\$0.39
3/1		950	\$575	\$0.61

Occupancy 97%
Rent Premiums N
Total Units 154
Unit Size Range 750 - 950
Avg. Unit Size 821
Avg. Rent/Unit \$350
Avg. Rent/SF \$0.43

Multi-Family Lease No. 7 (Cont.)

SF 126,400

Physical Data

No. of Buildings	15
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	1
Utilities with Rent	Trash Collection
Parking	L/0
Year Built	1982
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Tile, Blinds, Playground, Laundry Facility, On-Site Management and On-Site Maintenance

Remarks

This property currently maintains a four-month waiting list. The annual turnover rate was not disclosed.

Multi-Family Lease No. 8



Property Identification

Record ID 11113
Property Type Garden
Property Name Old Jefferson Estates
Address 42 Pinehurst Drive, Saint Marys, Camden County, Georgia
31558
Market Type LIHTC
Verification Karen; 912-673-6344, April 19, 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>
3/2	24	1,300	\$606	\$0.47
3/2		1,300	\$774	\$0.60
4/2	38	1,330	\$643	\$0.48
4/2		1,330	\$820	\$0.62

Occupancy 94%
Rent Premiums N
Total Units 62
Unit Size Range 1300 – 1,330
Avg. Unit Size 1,318
Avg. Rent/Unit \$629
Avg. Rent/SF \$0.48
SF 81,740

Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	62
Construction Type	Stucco
HVAC	Central Gas/Central Elec
Stories	1
Utilities with Rent	None
Parking	G/0
Year Built	1987
Condition	Good
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Electric

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Up, Carpet, Tile, Blinds, Patio and On-Site Maintenance

Remarks

This property does not currently maintain an active waitlist. The annual turnover rate was not disclosed.

Market-Rate Vacancies

The field survey was completed during the third week of April 2016. There were 29 vacant units at the time of the survey out of 979 surveyed, for an overall vacancy rate of 0.3 percent. The market-rate occupancy is 98 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Park Place Apartments	200	10	5.0%
Camden Way Apartments	118	0	0.0%
Greenbriar Townhomes	72	0	0.0%
Brant Creek Apartments	196	6	3.0%
Hammock Cove Apartments	72	0	0.0%
Willow Way Apartments	61	6	3.0%
Pelican Point Apartments	56	4	7.0%
Hickory Plantation Apartments	100	0	0.0%
Mission Forest Apartments	104	3	3.0%
Totals	979	29	3.0%

Subsidized/Restricted Vacancies

The field survey was completed during the third week of April 2016. There were 12 vacant units at the time of the survey out of 645 surveyed, for an overall vacancy rate of 1.9 percent. The restricted occupancy is 98 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Pines Apartments	70	1	1.0%
Cumberland Oaks	154	0	0.0%
Satilla Villas Apartments	59	0	0.0%
Kings Grant Apartments	60	0	0.0%
Hilltop Terrace Phase II	55	0	0.0%
Reserve at Sugar Mill Apartments	70	5	7.0%
Village at Winding Road	50	0	0.0%
Cumberland Village Apartments	65	2	3.0%
Old Jefferson Estates	62	4	6.0%
Totals	645	12	1.9%

Overall Vacancy

The overall vacancy rate for the market area is 2.45 percent. Of the 1,624 market and rent restricted units surveyed, 41 units were vacant. The overall occupancy rate for the market area is 98.0 percent.

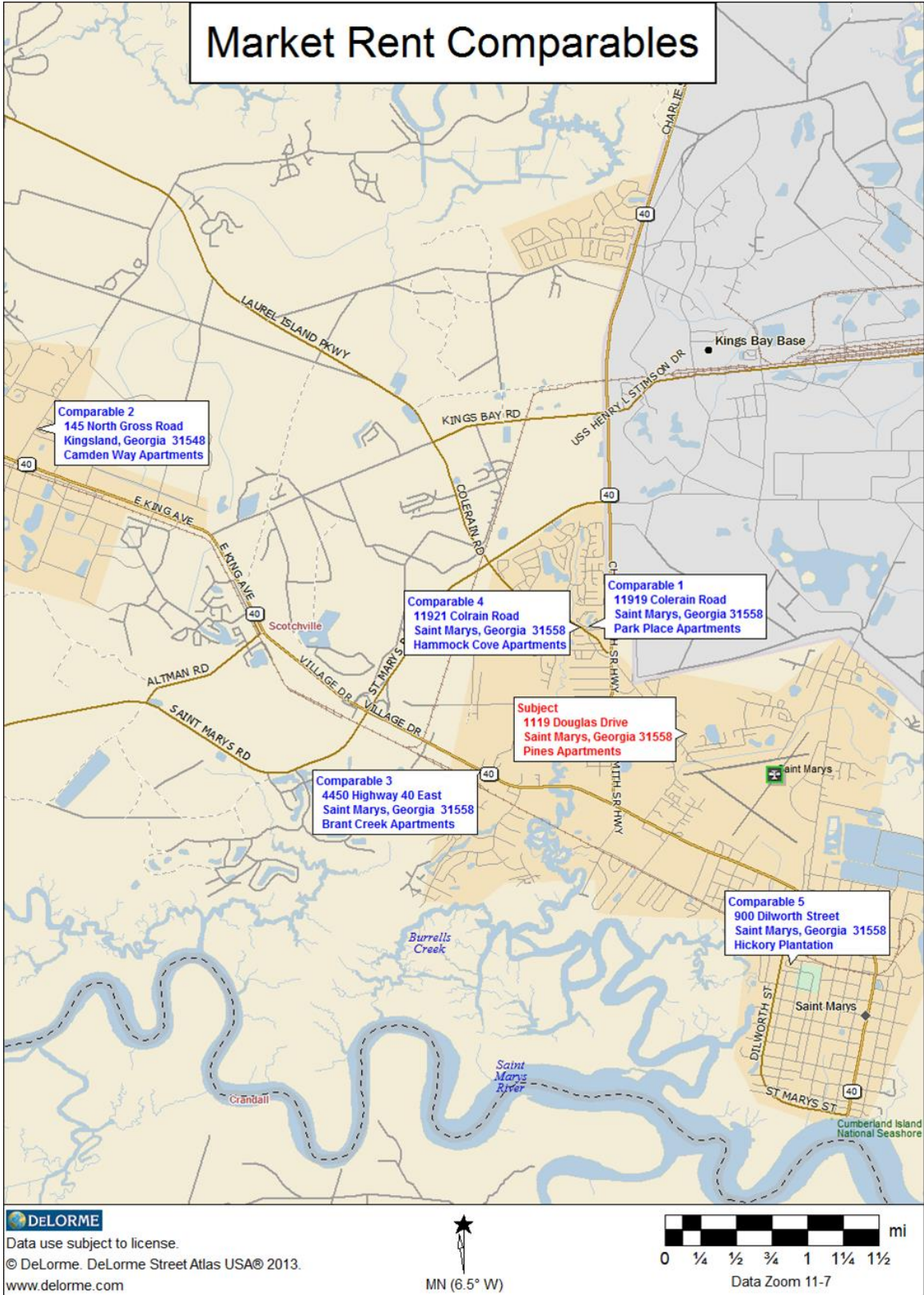
EXISTING HOUSING MAP LEGEND

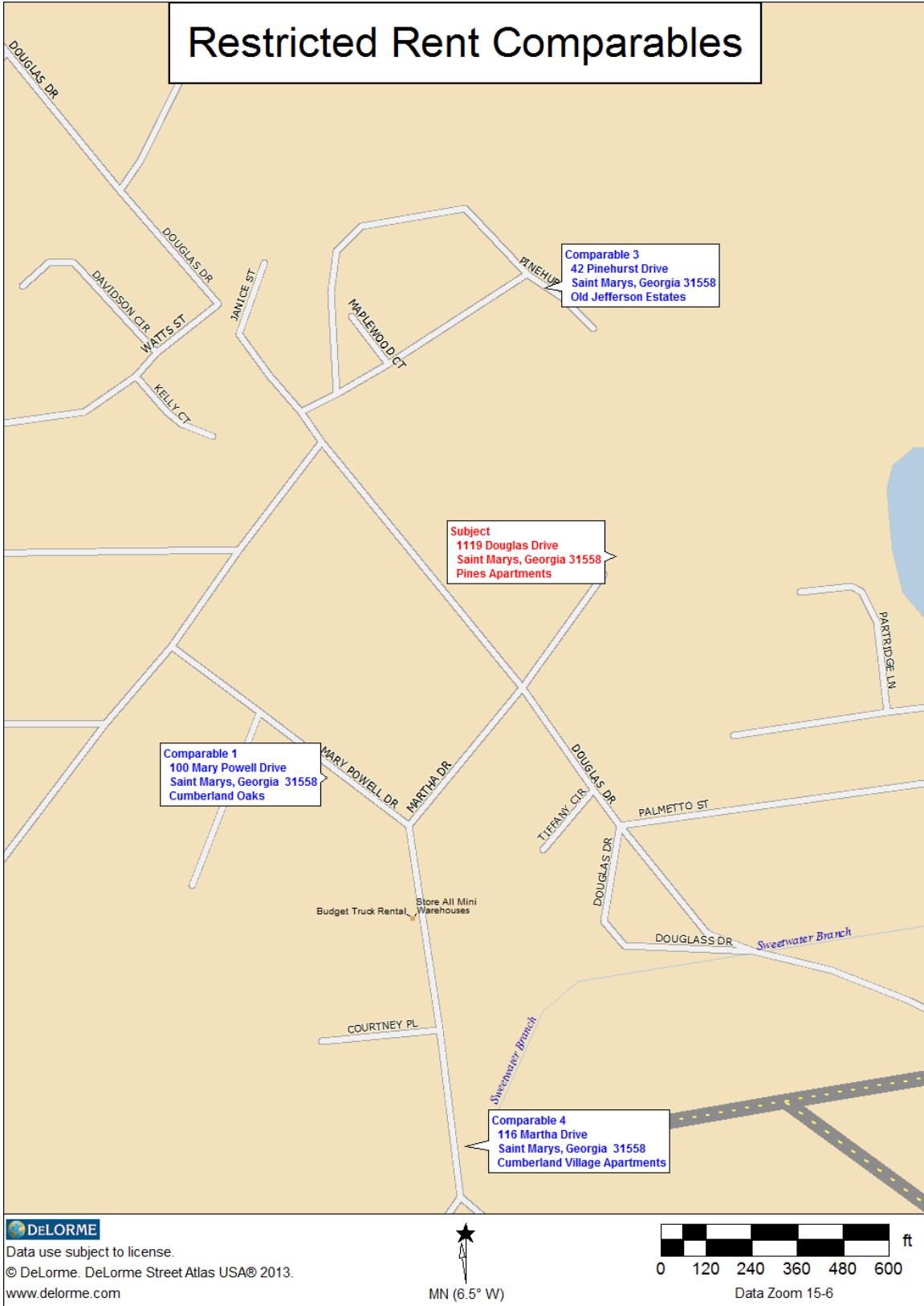
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Park Place Apartments	Market Rate	1.52 Miles
Camden Way Apartments	Market Rate	6.27 Miles
Brant Creek Apartments	Market Rate	1.96 Miles
Hammock Cove Apartments	Market Rate	1.48 Miles
Hickory Plantation	Market Rate	2.68 Miles

RENT-RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Cumberland Oaks	Section 8	0.20 Miles
Cumberland Village Apartments	Rural Development	0.32 Miles
Old Jefferson Estates	LIHTC	0.38 Miles





Additional Developments

The following developments were not included due to being unverifiable: The Crossing Apartments, Kings Landing Apartments, Pine Haven Apartments, Lakewood Villas, Ingleside Townhomes, Madison Square, Harbor Pines Apartments, Kingsland Phase II and Kingsland Phase III.

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Refrigerator	Stove	Dis-postal	Dish-washer	Micro-wave	Washer Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	Sec. 8	1981	Y	Y	N	N	N	N	N	Y	Y	N	N	N	N
Comp 1	Market	1988	Y	Y	Y	Y	N	N	N	Y	Y	Y	Y	N	N
Comp 2	Market	1985	Y	Y	Y	N	N	N	Y	Y	Y	Y	Y	N	N
Comp 3	Market	2009	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 4	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 5	Market	1985	Y	Y	N	Y	Y	N	N	Y	Y	Y	Y	N	N
Comp 6	Sec. 8	1981	Y	Y	N	N	N	N	N	Y	Y	N	N	N	N
Comp 7	TC	1987	Y	Y	Y	Y	N	N	Y	Y	Y	N	Y	N	N
Comp 8	RD	1982	Y	Y	N	N	N	N	Y	Y	Y	N	N	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Po ol	Comm Room	Picnic Area	Fitness Center	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	Sec. 8	1981	N	N	Y	N	N	N	N	Y	Y	Y	N	N	N
Comp 1	Market	1988	N	Y	N	Y	Y	N	N	Y	Y	Y	N	N	Y
Comp 2	Market	1985	Y	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 3	Market	2009	Y	Y	N	Y	Y	N	Y	Y	N	Y	N	N	N
Comp 4	Market	2009	N	Y	N	Y	N	N	N	N	N	N	N	N	Y
Comp 5	Market	1985	N	Y	N	Y	N	N	N	N	N	Y	N	N	N
Comp 6	Sec. 8	1981	N	N	N	N	N	N	N	Y	N	Y	N	N	N
Comp 7	TC	1987	N	N	N	N	N	N	N	N	N	N	N	N	N
Comp 8	RD	1982	N	N	N	N	N	N	N	Y	N	Y	N	N	N

Evaluation of the Rehabilitated Development

Location

The subject is in a 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 offers the same locational attributes to all projects.

Project Design

The subject contains five one-story garden and two-story townhouse buildings containing 70 units. The buildings are of wood frame construction with brick and siding exteriors.

Project Amenities

Project amenities include meeting room, playground, basketball court, laundry facility, on-site management, on-site maintenance and open parking. After rehabilitation the project amenities will also include a computer room, business center, gazebo, covered picnic area and a smoking pavilion. These amenities are generally similar to competing properties in the market area.

Unit Amenities

Unit amenities include a refrigerator, range/oven, carpet, blinds, safety bars and coat closet. After rehabilitation, the unit amenities will also include dishwasher, garbage disposal, microwave and ceiling fans. These amenities are generally similar to competing properties in the market area.

Tenant Services

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

Parking

The subject contains open parking areas with approximately 80 parking spaces. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

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

Unit Size

The average size of the units in the surveyed developments is 707 square feet for one-bedroom units, 960 square feet for two-bedroom units and 1,178 for the three-bedroom units. The average unit size of the comparables are larger than the subject's one-bedroom units. However, the subject's units are within range of the comparables unit size. The subject is an existing property that typically maintains a stabilized occupancy rate. Therefore, even though the subject's one-bedroom unit sizes are smaller, it does not appear to have a negative impact on the marketability of the units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	560	870	707	566	-19.9%
2 BR	700	1,230	960	749	-22.0%
3 BR	900	1,570	1,178	1,029	-12.6%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

The overall vacancy rate for the market area is 2.45 percent. Of the 1,624 market and rent restricted units surveyed, 41 units were vacant. The overall occupancy rate for the market area is 98.0 percent. The vacancy appears to be stable and typical for the market area.

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

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

Summary of Developments Strength and Weaknesses

Strengths – The development is located near a major thoroughfare which provides it with average visibility and access. In addition, the subject is an existing development with an established tenant base. The occupancy rate has historically remained above 95 percent. After rehabilitation, the property will be in good condition.

Weaknesses – The development has no apparent weaknesses.

**Estimates of Market Rent
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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)		
One-Bedroom	Pines Apartments 1119 Douglas Drive Saint Marys, Camden, GA	Park Place Apartments 1919 Colerain Road Saint Marys, Camden, GA		Camden Way Apartments 145 North Gross Road Kingsland, Camden, GA		Brant Creek Apartments 4450 Highway 40 East Saint Marys, Camden, GA		Hammock Cove Apartments 1921 Colrain Road Saint Marys, Camden, GA		Hickory Plantation 900 Dilworth Street Saint Marys, Camden, GA		
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	
3. Effective Date of Rental	04/2016	04/2016		04/2016		04/2016		04/2016		04/2016		
4. Type of Project/Stories	WU/1-2	WU/ 2, 3		G/1		WU/3		WU/3		WU/2		
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies		
6. Project Occupancy %	96%	95%		100%		97%		100%		100%		
7. Concessions	N	N		N		N		N		N		
8. Year Built	1981	1988	\$50	1985	\$50	2009		2009		1985	\$50	
9. Sq. Ft. Area	566	700	(\$35)	600	(\$10)	757	(\$45)	870	(\$75)	719	(\$35)	
10. Number of Bedrooms	1	1		1		1		1		1		
11. Number of Baths	10	10		10		10		10		10		
12. Number of Rooms	3	3		3		3		3		3		
13. Balc./Terrace/Patio	N	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	
14. Garage or Carport	L/0	L/0		L/0		L/0, G/85		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		Y		N		
	d. Microwave/Dishwasher	MD	\$5	N	\$5	D	\$5	MD		MD		
	e. Washer/Dryer	L		HU	(\$10)	HU	(\$10)	HU	(\$10)	L		
	f. Carpet	C		C		C		C		C		
	g. Drapes	B		B		B		B		B		
	h. Pool/Rec. Area	R	PR	(\$10)	N	PR	(\$10)	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. Hot Water	N/E		N/E		N/E		N/E		N/E		
	f. Cold Water/Sewer	Y	\$38	Y		N	\$38	N	\$38	Y		
	g. Trash	Y		Y		N	\$22	N	\$22	Y		
17. Storage	N	N		N		Y/35:55		N		N		
18. Project Location	Good	Similar		Similar		Similar		Similar		Similar		
19. Security	N	Y	(\$5)	N		N		Y	(\$5)	N		
20. Clubhouse/Meeting Room	MR	N	\$5	C		C		N	\$5	N	\$5	
21. Special Features	N	Y	(\$5)	N		N		N		N		
22. Business Center / Nbrhd Netwk	Y	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5	
23. Unit Rent Per Month		\$847		\$540		\$735		\$895		\$600		
24. Total Adjustment			\$43		\$55				(\$35)		\$10	
25. Indicated Rent		\$890		\$595		\$735		\$860		\$610		
26. Correlated Subject Rent	\$760	If there are any Remarks, check here and add the remarks to the back of page.										
	high rent	\$890	low rent	\$595	60% range	\$654	to	\$831				
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>			Date (mm/dd/yy) 04/19/16		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)

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Two-Bedroom	Pines Apartments 1119 Douglas Drive Saint Marys, Camden, GA	Park Place Apartments 1199 Colerain Road Saint Marys, Camden, GA		Camden Way Apartments 145 North Cross Road Kingsland, Camden, GA		Brant Creek Apartments 4450 Highway 40 East Saint Marys, Camden, GA		Hammock Cove Apartments 11921 Colrain Road Saint Marys, Camden, GA		Hickory Plantation 900 Dilworth Street Saint Marys, Camden, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	04/2016	04/2016		04/2016		04/2016		04/2016		04/2016	
4. Type of Project/Stories	WU/1+2	WU/ 2, 3		G/1		WU/3		WU/3		WU/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	96%	95%		100%		97%		100%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1981	1988	\$50	1985	\$50	2009		2009		1985	\$50
9. Sq. Ft. Area	749	950	(\$45)	600	\$30	1,029	(\$60)	1,230	(\$105)	1,029	(\$60)
10. Number of Bedrooms	2	2		2		2		2		2	
11. Number of Baths	10	10		10		2.0	(\$20)	2.0	(\$20)	10	
12. Number of Rooms	4	4		4		5		5		4	
13. Balc/Terrace/Patio	N	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0		L/0		L/0, G/85		L/0		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		Y		Y		N	
d. Microwave/Dishwasher	MD	D	\$5	N	\$15	D	\$5	MD		MD	
e. Washer/Dryer	L	HU	(\$10)	HU	(\$10)	HU	(\$10)	HU	(\$10)	L	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PR	(\$10)	N	\$10	PR	(\$10)	PR	(\$10)	PR	(\$10)
16. Services a. Heat/Type	N/E	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$38	Y		N	\$38	N	\$38	Y	
g. Trash	Y	Y		Y		N	\$22	N	\$22	Y	
17. Storage	N	N		N		Y/35,55		N		N	
18. Project Location	Good	Similar		Similar		Similar		Similar		Similar	
19. Security	N	Y	(\$5)	N		N		Y	(\$5)	N	
20. Clubhouse/Meeting Room	MR	N	\$5	C		C		N	\$5	N	\$5
21. Special Features	N	Y	(\$5)	N		N		N		N	
22. Business Center / Nbhnd Netwk	BC	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$841		\$900		\$895		\$995		\$750	
24. Total Adjustment			\$23		\$95		(\$35)		(\$85)		(\$15)
25. Indicated Rent		\$864		\$995		\$860		\$910		\$735	
26. Co-related Subject Rent	\$ 890	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$995	low rent	\$735	\$787	to	\$943				
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>		Date (mm/dd/yy) 04/19/16		Reviewer's Signature		Date (mm/dd/yyyy)	

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Three-Bedroom	Pines Apartments 1119 Douglas Drive Saint Marys, Camden, GA	Park Place Apartments 1199 Colerain Road Saint Marys, Camden, GA		Camden Way Apartments 145 North Cross Road Kingsland, Camden, GA		Brant Creek Apartments 4450 Highway 40 East Saint Marys, Camden, GA		Hammock Cove Apartments 11921 Colerain Road Saint Marys, Camden, GA		Hickory Plantation 900 Dilworth Street Saint Marys, Camden, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	04/2016	04/2016		04/2016		04/2016		04/2016		04/2016	
4. Type of Project/Stories	WU/1-2	WU/ 2, 3		G/1		WU/3		WU/3		WU/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	96%	95%		100%		97%		100%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1981	1988	\$50	1985	\$50	2009		2009		1985	\$50
9. Sq. Ft. Area	1029	1100	(\$5)	1100	(\$5)	1166	(\$30)	1570	(\$95)	1297	(\$50)
10. Number of Bedrooms	3	3		3		3		3		3	
11. Number of Baths	10	2.0	(\$20)	2.0	(\$20)	2.0	(\$20)	2.0	(\$20)	10	
12. Number of Rooms	5	6		6		6		6		5	
13. Balc/Terrace/Patio	N	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0		L/0		L/0, G/85		L/0		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		Y		Y		N	
d. Microwave/Dishwasher	MD	D	\$5	N	\$5	D	\$5	MD		MD	
e. Washer/Dryer	L	HU	(\$10)	HU	(\$10)	HU	(\$10)	HU	(\$10)	L	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PR	(\$10)	N	\$10	PR	(\$10)	PR	(\$10)	PR	(\$10)
16. Services a. Heat/Type	N/E	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	Y	N	\$38	Y		N	\$38	N	\$38	Y	
g. Trash	Y	Y		Y		N	\$22	N	\$22	Y	
17. Storage	N	N		N		Y/35,55		N		N	
18. Project Location	Good	Similar		Similar		Similar		Similar		Similar	
19. Security	N	Y	(\$5)	N		N		Y	(\$5)	N	
20. Clubhouse/Meeting Room	MR	N	\$5	C		C		N	\$5	N	\$5
21. Special Features	N	Y	(\$5)	N		N		N		N	
22. Business Center / Nbhnd Netwk	BC	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5
23. Unit Rent Per Month		\$949		\$700		\$1095		\$1,125		\$850	
24. Total Adjustment			\$33		\$30		(\$5)		(\$75)		(\$5)
25. Indicated Rent		\$982		\$730		\$1090		\$1050		\$845	
26. Co-related Subject Rent	\$ 965	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$1090	low rent	\$730	60% range	\$802	to	\$1,018			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>		Date (mm/dd/yy) 04/19/16		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

Primary Unit Types –One-Bedroom Units (566 SF), Two-Bedroom Units (749 SF) and Three-Bedroom Units (1,029 SF)

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

Rent comparability grids were prepared for the primary unit types with 566, 749 and 1,029 square feet. Comparable apartments used include the following: Park Place Apartments (Comparable 1), Camden Way Apartments (Comparable 2), Brant Creek Apartments (Comparable 3), Hammock Cove Apartments (Comparable 4) and Hickory Plantation (Comparable 5).

Structure/Stories – The subject is located in one-story garden and two-story townhouse style buildings. All comparables are located in one-story garden or walk-up two- and 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 96 percent occupied. The occupancy rates range from 95 to 100 percent. No adjustment was needed.

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

Year Built/Year Renovated – The subject was constructed in 1981. It will undergo a substantial renovation and will be in good condition. Comparable 1 was built in 1988, and Comparable 2 was constructed in 1985. Comparables 3 and 4 were built in 2009. Comparable 5 was constructed in 1985. As renovated, all comparables will be inferior to varying degrees. It is difficult to determine adjustment amounts for condition/street appeal as it is difficult to determine rent level fluctuations based on these items. Therefore, it was necessary to rely in large part on opinions of area apartment managers and tenants. In addition, adjusted rents of the comparables were considered as the difference in rents of the comparables after everything else is factored out is assumed to be attributable to condition/street appeal. After considering all factors, the comparables were adjusted as follows: Comparable 1 - \$50; Comparable 2 - \$50; and Comparable 5 - \$50.

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 \$0.24, for the two-bedroom comparison is \$0.22 and for the three-bedroom comparison is \$0.18. 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-, two- and three-bedroom units. All comparables have similar number of bedroom units. No adjustment was needed.

of Baths – The subject contains one bath in all unit types. Comparable 5 is similar to the subject. Comparables 3 and 4 contain two baths in the two-bedroom unit types. Comparables 1, 2, 3 and 4 contain two baths in the three-bedroom units. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance marketability of a unit even if the square footage remains the same. There was insufficient market data available for a paired analysis as the majority of properties containing two- and three-bedroom units in this market contain similar number of baths. Therefore, a \$20 per bath adjustment was selected.

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

Parking – The subject and all comparables contain open parking lots. Comparable 3 also contains garage parking with an additional fee of \$85 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 – After rehabilitation, the subject will contain a garbage disposal in the units. All of the comparables except Comparables 4, 5 and 6 contain garbage disposals. Since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – After rehabilitation, the subject will contain both amenities. Comparables 1 and 3 contain dishwashers in the units. Comparable 2 does not contain either amenity. Comparables 4 and 5 are similar to the subject. 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, all comparables containing only one amenity was adjusted upward \$5 per month, and comparables containing neither amenity was adjusted upward \$15 per month.

Washer/Dryer – The subject and Comparables 1, and 5 contain laundry facilities. Comparables 2, 3 and 4 contains washer/dryer hook-ups in the units. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 2, 3, and 4 were adjusted downward \$10 per month.

Carpet – The subject contains carpet floor coverings in the units. All comparables contain are similar to the subject. Therefore, no adjustment was needed.

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

Pool/Recreation Areas – The subject contains a playground and basketball court. Comparable 1 contains a swimming pool, fitness center, picnic area, playground and volleyball court. Comparable 2 does not contain either amenity. Comparable 3 contains a swimming pool, fitness center, picnic area and playground. Comparables 4 and 5 contain a swimming pool and picnic area. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, the comparables with only one type of recreation area were considered similar when compared to the subject. The comparables with both types of recreation areas were adjusted downward \$10 per month. Comparable 2 was adjusted upward \$10 per month.

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

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

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

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

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

Cold Water/Sewer – The subject has this utility provided by the landlord. Comparables 2 and 5 are similar to the subject. The remaining comparables do not have this utility provided. Comparables 1, 3 and 4 were adjusted upward \$38 per month. The adjustment was determined after conversations with local utility companies and area apartment managers.

Trash – The subject and Comparables 1, 2 and 5 have this utility provided by the landlord. Comparables 3 and 4 does not have this utility provided. Comparables 3 and 4 were adjusted upward \$22 per month. The adjustment was determined after conversations with local utility companies and area apartment managers.

Extra Storage – The subject does not contain this feature. All comparables except Comparable 3 are similar to the subject. Comparable 3 contains exterior storage with a \$35- \$55 fee. 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. However, because the amenity doesn't come free with the unit, no adjustment was needed.

Location – The subject's location is good with easy access to all services available within the city limits. All comparables are relatively similar in location when compared to the subject. No adjustment was needed.

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

Clubhouse/Meeting Room – The subject contains a meeting room. Comparables 2 and 3 contain clubhouses. The remaining comparables do not contain either amenity. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparables 1, 4 and 5 were 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 – After rehabilitation, the subject will contain a business center. None comparables contain either amenity. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, all comparables were adjusted upward \$5 per month.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$605 to \$890 for the one-bedroom comparison; from \$730 to \$1,020 for the two-bedroom comparison; and from \$760 to \$1,100 for the three-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **566 SF One-Bedroom Units** - **\$760**
- **749 SF Two-Bedroom Units** - **\$890**
- **1,029 SF Three-Bedroom Units** - **\$950**

Average Rents for Competing Properties and Rent Advantage

The one-bedroom rents for the competing properties in the market area range from \$510 to \$1,096, with an average rent of \$685. The two-bedroom rents for the competing properties in the market area range from \$595 to \$1,065, with an average rent of \$788. The three-bedroom rents for the competing properties in the market area range from \$695 to \$1,224, with an average rent of \$923.

The following table shows the subjects market rent advantages:

Unit Type	% of AMI	Proposed Rent	Market Rent	\$ Rent Advantage	% Rent Advantage
1/1 50%	50%	\$92	\$740	\$648	87.6%
2/1 50%	50%	\$97	\$875	\$778	88.9%
3/1 50%	50%	\$108	\$950	\$842	88.6%
1/1 60%	60%	\$618	\$740	\$122	16.5%
2/1 60%	60%	\$727	\$875	\$148	16.9%
3/1 60%	60%	\$836	\$950	\$114	12.0%

HOUSING PROFILE

Market Area Overview

The rental housing stock in the market area is comprised of market-rate and restricted apartment complexes. The majority of the housing stock was built in the 1980s. The market-rate complexes were built between 1985 and 2009. The restricted apartment complexes were built between 1981 and 2013. 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 the City of Saint Marys, there have not been any permits issued for multi-family constructions during the years of 2014 and 2015. There currently have been no permits issued for 2016.

Projects Under Construction

According to the City of Saint Marys, there is currently one multifamily project under construction in the market area. Ashton Pines is an existing rehabilitation, containing 34 two-bedroom units and 36 three-bedroom units. The property is Low Income Housing Tax Credit with rents at 50 and 60 percent of the area median income.

Planned Projects

According to the City of Saint Marys, there is currently one multifamily planned project in the market area. Village at Wilding Road I is a proposed new construction development that will contain 16 one-bedroom units and 34 two-bedroom units. The property will be at 50 and 60 percent of the area median income.

Age of Rental Units

Rental housing construction in the market area has decreased considerably since the early 2000s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	238	6.5%
2000-2004	476	12.9%
1990-1999	1,305	35.5%
1980-1989	874	23.8%
1970-1979	291	7.9%
1960-1969	194	5.3%
1950-1959	137	3.7%
1940-1949	0	0.0%
1939 or earlier	165	4.5%
TOTAL	3,680	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, 6.4 percent of the market area's rental units were efficiency or one-bedroom units, and 43.6 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 50.1 percent of the market area's rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	78	2.1%
One-Bedrooms	158	4.3%
Two-Bedrooms	1,603	43.6%
Three-Bedrooms	1,538	41.8%
Four-Bedrooms	260	7.1%
Five or More Bedrooms	43	1.2%
TOTAL	3,680	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

Historic Trends

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.

Among regions, the rental vacancy rate was highest in the South (9.2 percent), followed by the Midwest (7.0 percent), Northeast (5.5 percent) and the West (4.8 percent). The rental vacancy rates in the Northeast, Midwest, South and West were all lower than a year ago.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2013	4th Quarter 2014	% of 2014 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 2014 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.5%	7.0%	9.2%	4.8%	

Source: U.S. Census Bureau

Lease Terms and Concessions

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

Turnover Rates

An estimated turnover rate of 20 percent was deemed reasonable for the market area. This was based on the Institute of Real Estate Management (IREM).

Likely Impact of Rehabilitated Development on Rental Occupancy Rates

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

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com there are currently 67 properties for sale that are foreclosures within the subject's zip code. This ratio is in the high-range for the City of Saint Marys. In April, the number of properties that received a foreclosure filing in 31558 was similar to the previous month and similar to the prior year. The City of Saint Marys foreclosure rate is 0.08 percent which is lower than the state's 0.09 percent rate. It is lower than Camden County which is at 0.13 percent. The number of foreclosures per month has varied little since June 2010. 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. Many of the residents in Saint Marys travel to Americus for employment. 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 70 revenue one-, two- and three-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

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

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

It is the opinion of the analyst that the improvements, the unit mix of one-, two- and three-bedroom units, unit size, unit/project amenities and services are well suited for the primary market area.

Site Evaluation

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

Economic and Demographic Profile

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

In 2000, this geographic market area contained an estimated population of 24,894. By 2010, population in this market area had increased by 20.5 percent to 29,986. In 2016, the population in this market area had increased by 5.5 percent to 31,632. It is projected that between 2016 and 2018, population in the market area will increase 2.0 percent to 32,262. It is projected that between 2018 and 2021, population in the market area will increase 5.0 percent to 33,207.

Between 2000 and 2010, the market area gained approximately 128 households per year. The market area gained 128 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Employment in Camden County has been increasing an average of 1.3 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 17 confirmed apartment complexes in and surrounding the market area. There were 41 vacant units at the time of the survey out of 1,624 surveyed, for an overall vacancy rate of 2.5 percent. The amenities of these comparables are relatively similar 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 \$760 for the one-bedroom units; \$875 for the two-bedroom units; and \$950 for the three-bedroom units. 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 Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	\$0 to \$24,900	2	254	0	254	0.6%	2-4/Month	\$760	N/A	\$285
	2 BR/ 1 BA	\$0 to \$28,000	10	376	1	375	2.0%	2-4/Month	\$890	N/A	\$328
	3 BR/ 1 BA	\$0 to \$33,600	3	267	1	266	0.8%	2-4/Month	\$965	N/A	\$376
60% AMI	1 BR/ 1 BA	\$0 to \$29,880	8	288	0	288	2.1%	2-4/Month	\$760	N/A	\$608
	2 BR/ 1 BA	\$0 to \$33,600	38	426	1	425	6.5%	2-4/Month	\$890	N/A	\$712
	3 BR/ 1 BA	\$0 to \$40,320	9	283	2	281	2.3%	2-4/Month	\$965	N/A	\$816
	Total Units	40,320	70	1,016	5	1011	4.9%	2-4/Month	\$760-\$965	N/A	\$285-\$816

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 78 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 96 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 Section 8. Consequently, it was considered appropriate to determine the capture rate estimates considering only the three vacant units at the property. The capture rate for the subject’s one-bedroom units at 50 percent of the area median income is 0.6 percent; for the subject’s one-bedroom units at 60 percent of the area median income is 2.1 percent; for the subject’s two-bedroom units at 50 percent of the area median income is 2.0 percent; and for the subject’s two-bedroom units at 60 percent of the area median income is 6.5 percent; for the subject’s three-bedroom units at 50 percent of the area median income is 0.8 percent; and for the subject’s three-bedroom units at 60 percent of the area median income is 2.3 percent. The capture rate for all units at 50 percent of the area median income is 1.1 percent and the capture rate for all units at 60 percent is 3.8 percent. The capture rate for all vacant one-bedroom units is well below the 30 percent threshold requirements, and the capture rate for all vacant two-bedroom units is well below the 40 percent threshold requirement. The overall capture rate for all vacant tax credit units is 4.9 percent and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels

there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

Absorption Rates

The subject is an existing multifamily development that contains 70 revenue units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

Conclusion

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

Data Sources

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

I affirm that I have made a physical inspection of the market area and the subject property and that information has been used in the full study of the need and demand for the 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.

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ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

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

Absorption Rate

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

Acceptable Rent Burden

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

Affordable Housing

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

Amenity

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

Annual Demand

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

Area Median Income (AMI)

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

Assisted Housing

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

Attached Housing

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

Basic Rent

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

Below Market Interest Rate Program (BMIR)

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

Capture Rate

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

Census Tract

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

Central Business District (CBD)

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

Community Development Corporation (CDC)

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

Comparable Property

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

Competitive Property

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

Concession

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

Condominium

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

Contract Rent

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

Demand

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

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

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

Low Rise Building

A building with one to three stories.

Market Advantage

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

Market Analysis

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

Market Area or Primary Market Area

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

Market Demand

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

Market Rent

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

Market Study

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

Marketability

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

Market Vacancy Rate – Physical

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

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

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

Mid-rise

A building with four to ten stories.

Mixed Income Property

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

Mobility

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

Moderate Income

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

Move-up Demand

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

Multi-family

Structures that contain more than two or more housing units.

Neighborhood

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

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

Gross Rent less Tenant Paid Utilities.

Penetration Rate

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

Pent-up Demand

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

Population Trends

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

Primary Market Area

See Market Area

Programmatic Rents

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

Project Based Rent Assistance

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

Public Housing or Low Income Conventional Public Housing

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

Qualified Census Tract (QCT)

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

Rural Development (RD) Market Rent

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

Rural Development (RD) Program

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

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Gross rent divided by gross monthly household income.

Rent Burdened Households

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

Restricted Rent

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

Saturation

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

Secondary Market Area

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

Single-Family Housing

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

Special Needs Population

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

Stabilized Level of Occupancy

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

State Data Center (SDC)

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

Subsidy

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

Substandard Conditions

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

Target Income Band

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

Target Population

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

Tenant

One who rents real property from another.

Tenant Paid Utilities

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

Tenure

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

Townhouse (or Row House)

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

Turnover

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

Unmet Housing Need

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

Unrestricted Rents

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

Vacancy Period

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

Vacancy Rate – Economic

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

Vacancy Rate – Physical

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

Very Low Income

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

Zoning

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

ADDENDUM C

Georgia Department of Community Affairs

UTILITY ALLOWANCES

Effective 7/1/2015

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

Parameters: Property - ALL; SubJournal - ALL; Farmers excluded - Yes; Unit Designation - ALL;
Details As of 04/11/2016

Unit	Floorplan	Unit Designation	Unit Lease Status	Unit Name	Move-In	Lease Start	Lease End	Market + Addl.	Trans	Lease Rent	Other Charges/Credits	Total Billing	Dep On Hand	Balance
					Move-Out				Journal Code					
101	1A	N/A	0	Occupied	09/16/2011	09/15/2012	09/15/2012	560.00	RESIDENT RENT	279.00	0.00	279.00	90.00	0.00
				McDermott, Rena					SUB SUBRENT	281.00	0.00	281.00	0.00	(281.00)
									SUBSIDY	0.00	0.00	0.00	0.00	281.00
102	3A	N/A	0	Occupied	03/18/2014	03/17/2015	03/17/2015	841.00	RESIDENT UTILREMB	0.00	(109.00)	(109.00)	95.00	0.00
				Martin, Kelesea					SUB SUBRENT	841.00	0.00	841.00	0.00	(794.00)
									SUB UTAC	0.00	109.00	109.00	0.00	950.00
									SUBSIDY	0.00	0.00	0.00	0.00	950.00
103	1A	N/A	0	Occupied	11/04/2011	11/03/2012	11/03/2012	560.00	RESIDENT RENT	211.00	0.00	211.00	211.00	0.00
				Rhone, Turel					SUB SUBRENT	349.00	0.00	349.00	0.00	(349.00)
									SUBSIDY	0.00	0.00	0.00	0.00	349.00
104	3A	N/A	0	Occupied	08/22/2014	08/21/2015	08/21/2015	841.00	RESIDENT UTILREMB	0.00	(83.00)	(83.00)	50.00	0.00
				Lord, Christi					SUB SUBRENT	841.00	0.00	841.00	0.00	(834.00)
									SUB UTAC	0.00	83.00	83.00	0.00	934.00
									SUBSIDY	0.00	0.00	0.00	0.00	934.00
105	1A	N/A	0	Occupied	07/10/2015	07/09/2016	07/09/2016	560.00	RESIDENT RENT	130.00	0.00	130.00	50.00	(1.00)
				HIERS, ROY K					SUB SUBRENT	430.00	0.00	430.00	0.00	(430.00)
									SUBSIDY	0.00	0.00	0.00	0.00	430.00
106	3A	N/A	0	Occupied	12/20/2013	12/19/2014	12/19/2014	841.00	RESIDENT RENT	91.00	0.00	91.00	176.00	0.00
				Causey, Tomisha					SUB SUBRENT	750.00	0.00	750.00	0.00	(750.00)
									SUBSIDY	0.00	0.00	0.00	0.00	750.00
107	1A	N/A	0	Occupied	03/08/2016	03/07/2017	03/07/2017	560.00	RESIDENT RENT	43.00	0.00	43.00	95.00	0.00
				Turner, Marvin					SUB SUBRENT	517.00	0.00	517.00	0.00	400.00
									SUBSIDY	0.00	0.00	0.00	0.00	517.00
108	3A	N/A	0	Occupied	12/21/2015	12/20/2016	12/20/2016	841.00	RESIDENT RENT	24.00	0.00	24.00	156.00	(32.00)
				Jehson, Whitney					SUB SUBRENT	817.00	0.00	817.00	0.00	(817.00)
									SUBSIDY	0.00	0.00	0.00	0.00	817.00
109	3A	N/A	0	Occupied	07/01/2008	07/01/2009	07/01/2009	841.00	RESIDENT UTILREMB	0.00	(109.00)	(109.00)	50.00	(78.00)
				CRANE, AMANDA					SUB SUBRENT	841.00	0.00	841.00	0.00	(872.00)
									SUB UTAC	0.00	109.00	109.00	0.00	950.00
									SUBSIDY	0.00	0.00	0.00	0.00	950.00
110	1A	N/A	0	Occupied	07/27/2015	07/26/2016	07/26/2016	560.00	RESIDENT UTILREMB	0.00	(37.00)	(37.00)	50.00	0.00
				Hardy, Keone					SUB SUBRENT	560.00	0.00	560.00	0.00	(597.00)
									SUB UTAC	0.00	37.00	37.00	0.00	597.00
									SUBSIDY	0.00	0.00	0.00	0.00	597.00

* Indicate amounts not included in detail totals

As of 04/11/2016

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;
Details

Unit	Floorplan	Designation (A,B,C,M)	Unit/Lease Status	Name	Move-In Move-Out	Lease Start	Lease End	Market +Addl.	Trans Code	Lease Rent	Other Charges/ Credits	Total Billing	Dep. Balance On Hand
111	3A	N/A	Occupied	CIOCCO, DEANNA	11/21/2006	01/01/2007	12/31/2007	841.00	RESIDENT UTILREMB	0.00	37.00	(109.00)	50.00
									SUB UTAC	0.00	0.00	0.00	597.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(109.00)	50.00
112	1A	N/A	Occupied	Davis, Willie	10/21/2014	10/20/2015		560.00	RESIDENT RENT	216.00	0.00	216.00	268.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT RENT	216.00	0.00	216.00	268.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT RENT	216.00	0.00	216.00	268.00
113	3A	N/A	Occupied	Bortz, Teresa	10/10/2013	10/09/2014		841.00	RESIDENT UTILREMB	0.00	0.00	(109.00)	125.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(109.00)	125.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(109.00)	125.00
114	1A	N/A	Occupied	Thomas, Shonica	11/13/2014	11/12/2015		560.00	RESIDENT UTILREMB	0.00	0.00	(52.00)	50.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(52.00)	50.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(52.00)	50.00
115	3A	N/A	Occupied	Johnson, Tiffany	02/02/2016	02/01/2017		841.00	RESIDENT UTILREMB	0.00	0.00	(109.00)	50.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(109.00)	50.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(109.00)	50.00
116	1A	N/A	Occupied	Tyell, Christopher	12/17/2015	12/16/2016		560.00	RESIDENT RENT	97.00	0.00	97.00	110.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT RENT	97.00	0.00	97.00	110.00
117	2A	N/A	Occupied	Johnson, Alexis	07/30/2015	07/29/2016		642.00	RESIDENT UTILREMB	0.00	0.00	(33.00)	64.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(33.00)	64.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(33.00)	64.00
118	2A	N/A	Occupied	Mason, Gwynis	01/10/2013	01/09/2014		642.00	RESIDENT UTILREMB	0.00	0.00	(54.00)	59.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(54.00)	59.00
									SUBSUB	0.00	0.00	0.00	0.00
									RESIDENT UTILREMB	0.00	0.00	(54.00)	59.00
119	2A	N/A	Occupied	Nixon, Keondra	12/24/2015	12/23/2016		642.00	RESIDENT RENT	6.00	0.00	6.00	119.00
									SUB UTAC	0.00	0.00	0.00	0.00
									RESIDENT RENT	6.00	0.00	6.00	119.00

* Indicates amounts not included in detail totals

As of 04/11/2016

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;
Details

Unit	Floorplan	Unit Designation (3.0.0010)	SOFT	Unit/Lease Status	Name	Move-In Move-Out	Lease Start	Lease End	Market + Addl.	Sub Journal Code	Trans	Lease Rent	Other Charges/Credits	Total Billing	Dep Balance On Hand
120	2A	N/A	0	Occupied	Mason, Angelica	11/14/2014 11/14/2014	11/14/2014	11/13/2015	642.00	RESIDENT RENT	RENT	218.00	0.00	218.00	280.00 (1.00)
										SUB	SUBRENT	424.00	0.00	424.00	0.00 (424.00)
										SUB	SUBRENT	0.00	0.00	0.00	0.00 (424.00)
121	2A	N/A	0	Occupied	Allen, Aundrea	03/11/2016 03/11/2016	03/10/2017		642.00	RESIDENT RENT	RENT	85.00	0.00	85.00	198.00 (27.00)
										SUB	SUBRENT	557.00	0.00	557.00	0.00 (377.00)
										SUB	SUBRENT	0.00	0.00	0.00	0.00 (557.00)
122	2A	N/A	0	Occupied	Bartley, Christina	09/16/2015 09/16/2015	09/15/2016		642.00	RESIDENT UTILREIMB	REIMB	0.00	(63.00)	(63.00)	60.00 (27.00)
										SUB	SUBRENT	642.00	0.00	642.00	0.00 (695.00)
										SUB	UTAC	0.00	53.00	53.00	0.00 (695.00)
123	2A	N/A	0	Occupied	Murphy, Patricia	11/02/2012 11/02/2012	11/01/2013		642.00	RESIDENT UTILREIMB	REIMB	0.00	(88.00)	(88.00)	50.00 (1.00)
										SUB	SUBRENT	642.00	0.00	642.00	0.00 (729.00)
										SUB	UTAC	0.00	88.00	88.00	0.00 (729.00)
124	2A	N/A	0	Occupied	Searles, Romie	08/28/2015 08/28/2015	08/27/2016		642.00	RESIDENT RENT	RENT	117.00	0.00	117.00	230.00 0.00
										SUB	SUBRENT	525.00	0.00	525.00	0.00 (525.00)
										SUB	SUBRENT	0.00	0.00	0.00	0.00 (525.00)
125	2A	N/A	0	Occupied	Riley, Jamaica	12/19/2014 12/19/2014	12/18/2015		642.00	RESIDENT UTILREIMB	REIMB	0.00	(88.00)	(88.00)	63.00 1.00
										SUB	SUBRENT	642.00	0.00	642.00	0.00 (731.00)
										SUB	UTAC	0.00	88.00	88.00	0.00 (731.00)
126	2A	N/A	0	Occupied	Berryhill, Cashara	08/11/2011 08/11/2011	08/10/2012		642.00	RESIDENT RENT	RENT	89.00	0.00	89.00	145.00 (8.00)
										SUB	SUBRENT	553.00	0.00	553.00	0.00 (553.00)
										SUB	SUBRENT	0.00	0.00	0.00	0.00 (553.00)
127	2A	N/A	0	Occupied	Sanchez, Joselyn	06/27/2014 06/27/2014	06/26/2015		642.00	RESIDENT UTILREIMB	REIMB	0.00	(88.00)	(88.00)	50.00 (111.00)
										SUB	SUBRENT	642.00	0.00	642.00	0.00 (1,360.00)
										SUB	UTAC	0.00	88.00	88.00	0.00 (1,360.00)
128	2A	N/A	0	Occupied	Coney, Robbie	08/13/2015 08/13/2015	08/12/2016		642.00	RESIDENT RENT	RENT	10.00	0.00	10.00	123.00 82.00
										SUB	SUBRENT	632.00	0.00	632.00	0.00 (632.00)
										SUB	SUBRENT	0.00	0.00	0.00	0.00 (632.00)

* Indicates amounts not included in detail totals

As of 04/11/2016

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Details

Unit	Floorplan	Unit Designation	Unit Lease Status	Unit Name	Move-In	Move-Out	Lease Start	Lease End	Market + Addl.	Sub Journal	Trans Code	Lease Rent	Other Charges/ Credits	Total Billing	Dep Balance On Hand
129	2A	N/A	0	Occupied	Stowers, Ashley	02/17/2016	02/16/2017	642.00	RESIDENT	UTILREMB	0.00	(77.00)	(77.00)	50.00	(85.07)
									SUB	SUBRENT	642.00	0.00	719.00	0.00	(718.00)
									SUB	UTAC	0.00	77.00			
										SUBSIDY	0.00	0.00			719.00
130	2A	N/A	0	Occupied	Witherspoon, Nikki	10/16/2015	10/15/2016	642.00	RESIDENT	UTILREMB	0.00	(85.00)	(85.00)	50.00	0.00
									SUB	SUBRENT	642.00	0.00	730.00	0.00	(731.00)
									SUB	UTAC	0.00	88.00			
										SUBSIDY	0.00	0.00			730.00
131	2A	N/A	0	Vacant	VACANT			642.00			0.00	0.00			
132	2A	N/A	0	Occupied	Jenning, Lamonte	11/11/2015	11/10/2016	642.00	RESIDENT	RENT	86.00	0.00	86.00	191.00	(3.00)
									SUB	SUBRENT	576.00	0.00	576.00	0.00	(564.00)
										SUBSIDY	0.00	0.00			576.00
133	2A	N/A	0	Occupied	Thompson, Juanita	11/15/2013	11/14/2014	642.00	RESIDENT	RENT	113.00	0.00	113.00	219.00	0.00
									SUB	SUBRENT	529.00	0.00	529.00	0.00	(529.00)
										SUBSIDY	0.00	0.00			529.00
134	2A	N/A	0	Occupied	Wilbert, Candis	03/14/2012	03/13/2013	642.00	RESIDENT	UTILREMB	0.00	(75.00)	(75.00)	404.00	0.00
									SUB	SUBRENT	642.00	0.00	717.00	0.00	(1,491.00)
										SUBSIDY	0.00	75.00			
135	2A	N/A	0	Occupied	Taylor, Pamela	02/06/2015	02/05/2016	642.00	RESIDENT	RENT	148.00	0.00	148.00	196.00	0.00
									SUB	SUBRENT	494.00	0.00	494.00	0.00	(494.00)
										SUBSIDY	0.00	0.00			484.00
136	2A	N/A	0	Occupied	Howard, Lakeya	03/26/2013	03/25/2014	642.00	RESIDENT	UTILREMB	0.00	(85.00)	(85.00)	50.00	(1.00)
									SUB	SUBRENT	642.00	0.00	730.00	0.00	(729.00)
										SUBSIDY	0.00	88.00			
137	2A	N/A	0	Occupied	Pinsell, Robyn	08/07/2015	08/06/2016	642.00	RESIDENT	RENT	124.00	0.00	124.00	237.00	734.00
									SUB	SUBRENT	518.00	0.00	518.00	0.00	(518.00)
										SUBSIDY	0.00	0.00			518.00
138	2A	N/A	0	Occupied	Rowell, Miranda	11/15/2013	11/14/2014	642.00	RESIDENT	UTILREMB	0.00	(104.00)	(104.00)	50.00	(145.00)
									SUB	SUBRENT	642.00	0.00	746.00	0.00	(1,838.00)
										SUBSIDY	0.00	104.00			

* Indicates amounts not included in detail totals

Hallmark Management Inc - The Pines
RENT ROLL DETAIL
As of 04/11/2016

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Details

Unit	Floorplan	Unit Designation	SQFT	Unit/Lease Status	Name	Move-In Move-Out	Lease Start	Lease End	Market + Addl.	Trans Code	Sub Journal	Lease Rent	Other Charges/Credits	Total Billing	Dep Balance On Hand	
139	2A	N/A	0	Occupied	Garren, Jennifer	02/05/2016 02/04/2017	02/05/2016	02/04/2017	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	0.00	(88.00)	0.00	746.00
										SUB	SUBRENT	642.00	0.00	730.00	0.00	(730.00)
										SUB	UTAC	0.00	88.00			
140	2A	N/A	0	Occupied-NTV	Holzendorf, Enoia	08/04/2011 04/12/2016	08/04/2011	08/03/2012	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	0.00	(74.00)	0.00	730.00
										SUB	SUBRENT	642.00	0.00	716.00	0.00	(716.00)
										SUB	UTAC	0.00	74.00			
141	2A	N/A	0	Occupied	Wright, Shalevia	06/03/2011	06/03/2011	06/02/2012	642.00	RESIDENT RENT	RESIDENT RENT	249.00	0.00	249.00	50.00	716.00
										SUB	SUBRENT	393.00	0.00	393.00	0.00	(392.00)
										SUB	UTAC	0.00	0.00		0.00	393.00
142	2A	N/A	0	Occupied	Wells, Cherish	07/25/2013	07/25/2013	07/24/2014	642.00	RESIDENT RENT	RESIDENT RENT	155.00	0.00	155.00	221.00	0.00
										SUB	SUBRENT	487.00	0.00	487.00	0.00	(487.00)
										SUB	UTAC	0.00	0.00		0.00	487.00
143	2A	N/A	0	Occupied	Freeman, Kechelle	05/22/2013	05/22/2013	05/21/2014	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	(103.00)	(103.00)	50.00	(103.00)
										SUB	SUBRENT	642.00	0.00	745.00	0.00	(746.00)
										SUB	UTAC	0.00	103.00			
144	2A	N/A	0	Occupied	Gonzalez, Maritza	01/18/2012	01/18/2012	01/17/2013	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	(5.00)	(5.00)	50.00	0.00
										SUB	SUBRENT	642.00	0.00	647.00	0.00	(647.00)
										SUB	UTAC	0.00	5.00			
										SUB	UTAC	0.00	0.00		0.00	647.00
145	2A	N/A	0	Occupied	Rainey, Kimberly	03/07/2016	03/07/2016	03/06/2017	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	(86.00)	(86.00)	50.00	0.00
										SUB	SUBRENT	642.00	0.00	728.00	0.00	(728.00)
										SUB	UTAC	0.00	86.00			
146	2A	N/A	0	Occupied	Few, Stacy	12/11/2015	12/11/2015	12/10/2016	642.00	RESIDENT RENT	RESIDENT RENT	39.00	0.00	39.00	152.00	(13.00)
										SUB	SUBRENT	603.00	0.00	603.00	0.00	(603.00)
										SUB	UTAC	0.00	0.00		0.00	603.00
147	2A	N/A	0	Occupied	Harvey, Natalie	08/13/2013	08/13/2013	08/12/2014	642.00	RESIDENT UTILREMB	RESIDENT UTILREMB	0.00	(39.00)	(39.00)	50.00	0.00
										SUB	SUBRENT	642.00	0.00	661.00	0.00	(681.00)
										SUB	UTAC	0.00	39.00			

* Indicates amounts not included in detail totals

As of 04/11/2016

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Details

Unit	Floorplan	Unit Designation (3.0.0.0)	Unit/Lease Status	Unit Name	Move-In Move-Out	Lease Start	Lease End	Market + Addl.	Trans Sub Journal Code	Lease Rent	Other Charges/ Credits	Total Billing	Dep Balance On Hand
148	2A	N/A	0 Occupied	Dale, Alicia	03/25/2013	03/24/2014	642.00	RESIDENT UTILREMB	SUB SUBRENT	0.00	0.00	(33.00)	50.00
									SUB UTAC	642.00	0.00	675.00	(674.00)
									SUB UTAC	0.00	33.00	0.00	0.00
149	3A	N/A	0 Occupied	Lott, Kelly	09/18/2015	09/17/2016	841.00	RESIDENT RENT	SUB SUBRENT	0.00	0.00	163.00	297.00
									SUB SUBRENT	0.00	0.00	163.00	0.00
									SUB SUBRENT	678.00	0.00	678.00	(678.00)
									SUBSIDY	0.00	0.00	0.00	678.00
150	1A	N/A	0 Vacant	VACANT			560.00			0.00 *	0.00 *	0.00	0.00
151	3A	N/A	0 Occupied	HURT, CLAITONIA DUNN	05/29/2008	05/20/2009	841.00			0.00	0.00	0.00	0.00
									RESIDENT	0.00	0.00	0.00	157.00
									SUB	0.00	0.00	0.00	(1,221.39)
									SUBSIDY	0.00	0.00	0.00	841.00
152	1A	N/A	0 Occupied	ROBINSON, DARNEL	11/01/2002	10/31/2007	560.00	RESIDENT RENT	SUB SUBRENT	134.00	0.00	134.00	164.00
									SUB SUBRENT	426.00	0.00	426.00	0.00
									SUBSIDY	0.00	0.00	0.00	426.00
153	3A	N/A	0 Occupied	Cobb, Cheryl	07/05/2013	07/04/2014	841.00	RESIDENT UTILREMB	SUB SUBRENT	0.00	(109.00)	(109.00)	50.00
									SUB SUBRENT	841.00	0.00	950.00	0.00
									SUB UTAC	0.00	109.00	0.00	(950.00)
154	3A	N/A	0 Occupied	Coffe, Sharisetha	12/31/2014	12/30/2015	841.00	RESIDENT UTILREMB	SUB SUBRENT	0.00	0.00	(109.00)	50.00
									SUB SUBRENT	841.00	0.00	950.00	0.00
									SUB UTAC	0.00	109.00	0.00	(950.00)
155	2A	N/A	0 Occupied	Walhour, India	04/24/2015	04/23/2016	642.00	RESIDENT RENT	SUB SUBRENT	0.00	0.00	338.00	61.00
									SUB SUBRENT	304.00	0.00	304.00	0.00
									SUBSIDY	0.00	0.00	0.00	304.00
156	2A	N/A	0 Occupied	Cabrera, Alexander	05/14/2015	05/13/2016	642.00	RESIDENT RENT	SUB SUBRENT	136.00	0.00	136.00	60.00
									SUB	0.00	0.00	0.00	(506.00)
									SUBSIDY	0.00	0.00	0.00	506.00
157	2A	N/A	0 Occupied	Willis, Lori	02/04/2016	02/03/2017	642.00	RESIDENT UTILREMB	SUB SUBRENT	0.00	(54.00)	(54.00)	59.00

* Indicates amounts not included in detail totals

Parameters: Property - ALL; SubJournal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Details

Unit	Floorplan	Designation	SQFT	Unit/Lease Status	Name	Move-In Move-Out	Lease Start	Lease End	Market +Addl. Journal	Sub Trans	Lease Rent	Other Charges/Credits	Total Billing	Dep Balance On Hand
158	2A	N/A	0	Occupied	Mitchell, Shana	04/09/2012	04/09/2012	04/09/2013	642.00	RESIDENT UTILREMB	0.00	(88.00)	(88.00)	106.00
										SUB SUBRENT	642.00	0.00	730.00	0.00
										SUB UTAC	0.00	88.00	0.00	(730.00)
159	2A	N/A	0	Occupied	Haston, Ashley	06/05/2015	06/05/2015	06/04/2016	642.00	RESIDENT UTILREMB	0.00	(88.00)	(88.00)	50.00
										SUB SUBRENT	642.00	0.00	730.00	0.00
										SUB UTAC	0.00	88.00	0.00	(730.00)
160	2A	N/A	0	Occupied	Wilson, Debra	01/10/2011	01/10/2011	01/09/2012	642.00	RESIDENT UTILREMB	0.00	(80.00)	(80.00)	50.00
										SUB SUBRENT	642.00	0.00	722.00	0.00
										SUB UTAC	0.00	80.00	0.00	(692.00)
161	2A	N/A	0	Occupied	Williams, Myesha	10/09/2015	10/09/2015	10/09/2016	642.00	RESIDENT UTILREMB	0.00	(92.00)	(92.00)	259.00
										SUB SUBRENT	642.00	0.00	734.00	0.00
										SUB UTAC	0.00	92.00	0.00	(734.00)
162	2A	N/A	0	Occupied	Ceney, Nona	02/05/2016	02/05/2016	02/04/2017	642.00	RESIDENT UTILREMB	0.00	(65.00)	(65.00)	314.00
										SUB SUBRENT	642.00	0.00	707.00	0.00
										SUB UTAC	0.00	65.00	0.00	(441.00)
163	2A	N/A	0	Occupied	Shankel, Devon	09/17/2015	09/17/2015	09/16/2016	642.00	RESIDENT UTILREMB	0.00	(88.00)	(88.00)	139.00
										SUB SUBRENT	642.00	0.00	730.00	0.00
										SUB UTAC	0.00	88.00	0.00	(730.00)
164	2A	N/A	0	Vacant	VACANT				642.00		0.00	0.00	0.00	730.00
165	2A	N/A	0	Occupied	Denton, Laine	02/02/2016	02/02/2016	02/01/2017	642.00	RESIDENT RENT	246.00	0.00	246.00	250.00
										SUB SUBRENT	396.00	0.00	396.00	0.00
										SUBSIDY	0.00	0.00	0.00	(396.00)
166	2A	N/A	0	Occupied	Williams, Meklele	10/09/2015	10/09/2015	10/29/2016	642.00	RESIDENT RENT	499.00	0.00	499.00	50.00
										SUB SUBRENT	143.00	0.00	143.00	0.00
										SUBSIDY	0.00	0.00	0.00	(1,836.00)
										SUBSIDY	0.00	0.00	0.00	143.00

* Indicates amounts not included in detail totals

Hallmark Management Inc - The Pines
RENT ROLL DETAIL
As of 04/11/2016

Parameters: Property - ALL; Subjournal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Details

Unit	Floorplan	Unit Designation (3,0,ent)	UnitLease Status	Name	Move-In Move-Out	Lease Start	Lease End	Market + Addl.	Sub Journal	Trans Code	Lease Rent	Other Charges/Credits	Total Billing	Dep Balance On Hand	
167	2A	N/A	0	Occupied	Williams-Millende r. Tabitha	02/17/2012	02/16/2013	642.00	RESIDENT	UTILREIMB	0.00	(88.00)	(88.00)	50.00	
									SUB	SUBRENT	642.00	0.00	730.00	0.00	
									SUB	UTAC	0.00	88.00		(730.00)	
									SUBSIDY						
168	2A	N/A	0	Occupied	Miele, Shauna	03/13/2015	03/12/2016	642.00	RESIDENT	UTILREIMB	0.00	(88.00)	(88.00)	50.00	
									SUB	SUBRENT	642.00	0.00	730.00	0.00	
									SUB	UTAC	0.00	88.00		(730.00)	
									SUBSIDY						
169	2A	N/A	0	Occupied	Glover, Dommek	09/12/2008	09/12/2009	642.00	RESIDENT	UTILREIMB	0.00	(88.00)	(88.00)	50.00	
									SUB	SUBRENT	642.00	0.00	730.00	0.00	
									SUB	UTAC	0.00	88.00		(730.00)	
									SUBSIDY						
170	2A	N/A	0	Occupied	Wells, Amanda	11/11/2014	11/10/2015	642.00	RESIDENT	RENT	85.00	0.00	85.00	50.00	
									SUB	SUBRENT	557.00	0.00	557.00	0.00	
									SUB	UTAC	0.00	0.00		155.00	
									SUBSIDY						
Totals:											46,508.00	42,675.00	0.00	42,675.00	7,666.00

* Indicates amounts not included in detail totals

RENT ROLL DETAIL

As of 04/11/2016

Parameters: Property - ALL; Sub/Journal - ALL; Formers excluded - Yes; Unit Designation - ALL;

Amt / SQFT: Market = 0 SQFT; Leased = 0 SQFT;

Floorplan	# Units	Average SQFT	Average Market + Addl.	Market Amt / SQFT	Average Leased	Leased Amt / SQFT	Units Occupied	Occupancy %	Units Available
1A	10	0	560.00	0.00	560.00	0.00	9	90.00	1
2A	48	0	642.00	0.00	617.04	0.00	46	95.83	3
3A	12	0	841.00	0.00	770.92	0.00	12	100.00	0
Totals / Averages:	70	0	664.40	0.00	636.94	0.00	67	95.71	4

Occupancy and Rents Summary for Current Date

Unit Status	# Units	Market + Addl.	Potential Rent
Occupied, no NTV	66	44,022.00	42,033.00
Occupied, NTV	1	642.00	642.00
Occupied NTV Leased	0	-	-
Vacant Leased	0	-	-
Admin/Down	0	-	-
Vacant Not Leased	3	1,844.00	1,844.00
Totals:	70	46,508.00	44,519.00

Summary Billing by Sub Journal for Current Date

Sub Journal	Amount
RESIDENT	1,083.00
SUB	41,592.00
Total:	42,675.00

Summary Billing by Transaction Code for Current Date

Code	Amount
RENT	4,111.00
SUBRENT	38,564.00
UTAC	3,028.00
UTILREIMB	(3,028.00)
Total:	42,675.00

Rent Schedule Low Rent Housing

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

OMB Approval No. 2502-0012 (exp. 07/31/2017)

See page 3 for Instructions, Public Burden Statement and Privacy Act requirements.

Project Name: The Pines; FHA Project Number: 061-00127; Date Rents Will Be Effective (mm/dd/yyyy): 02/29/2016

Part A - Apartment Rents Show the actual rents you intend to charge, even if the total of these rents is less than the Maximum Allowable Monthly Rent Potential.

Table with columns for Unit Type, Number of Units, Rent Per Unit, Contract Rent Potential, Utility Allowances, Gross Rent, and Market Rent Potential. Includes rows for 1, 2, and 3 Bedrooms.

* These amounts may not exceed the Maximum Allowable Monthly Rent Potential approved on the last Rent Computation Worksheet or requested on the Worksheet you are now submitting. Market Rent Potential applies only to Section 236 Projects.

Part B - Items Included in Rent

Equipment/Furnishings in Unit (Check those included in rent.)

- Range, Refrigerator, Air Conditioner, Disposal, Dishwasher, Carpet, Drapes, Hot Water, Cooking, Lights, etc.

Utilities (Check those included in rent. For each item, enter E, F, or G on line beside that item) E=electric; G=gas; F=fuel oil or coal.

- Heating, Cooling, Hot Water, Cooking, Lights, etc.

Services/Facilities (check those included in rent)

- Parking, Laundry, Swimming Pool, Tennis Courts, Nursing Care, Linen/Maid Service

Part C - Charges in Addition to Rent (e.g., parking, cable TV, meals)

Table for Part C with columns for Purpose and Monthly Charge.

Part D - Non-Revenue Producing Space

Table with columns for Col. 1 Use, Col. 2 Unit Type, and Col. 3 Contract Rent.

Total Rent Loss Due to Non-Revenue Units \$ 0

Part E - Commercial Space (retail, offices, garages, etc.)

Table with columns for Col. 1 Use, Col. 2 Monthly Rent Potential, Col. 3 Square Footage, and Col. 4 Rental Rate Per Sq. Ft.

Part F - Maximum Allowable Rent Potential Enter Maximum Allowable Monthly Rent Potential From Rent Computation \$ 47,598 Worksheet (to be completed by HUD or lender)

Part G - Information on Mortgagor Entity

Name of Entity

Hall Properties - Pines, The (LP)

Type of Entity

- Individual General Partnership Joint Tenancy/Tenants in Common Other (specify)
 Corporation Limited Partnership Trust

List all Principals Comprising Mortgagor Entity: provide name and title of each principal. Use extra sheets, if needed. If mortgagor is a:
• corporation, list: (1) all officers; (2) all directors; and (3) each stockholder having a 10% or more interest.
• partnership, list: (1) all general partners; and (2) limited partners having a 25% or more interest in the partnership.
• trust, list: (1) all managers, directors or trustees and (2) each beneficiary having at least a 10% beneficial interest in the trust.

Name and Title

Hallmark Group Real Estate Services Corporation - General Partner

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

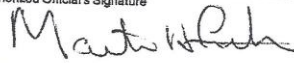
Part H - Owner Certification

To the best of my knowledge, all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name and Title

Hall Properties - Pines, The (LP)
By: Hallmark Group Real Estate Services Corporation
By: Martin H. Petersen - Managing Member

Authorized Official's Signature



Date (mm/dd/yyyy)
12/08/2015

Part I - HUD/Lender Approval

Addendum Number

Branch Chief/Lender Official Signature

HAP Contract Number

GAC6-0012-146

Date (mm/dd/yyyy)

Exhibit Number

Director, Housing Management Division Signature

Loan Servicer Signature

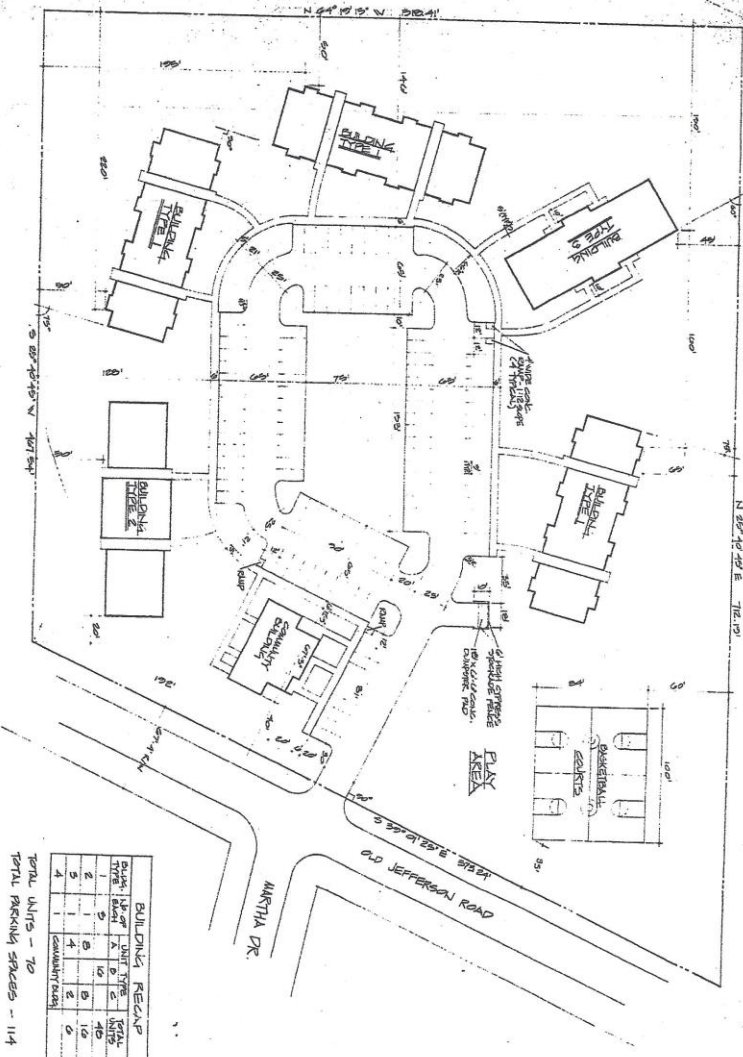
Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

Previous editions are obsolete

SITE PLAN

SCALE: 1" = 50'



TOTAL UNITS - 70
TOTAL PARKING SPACES - 114

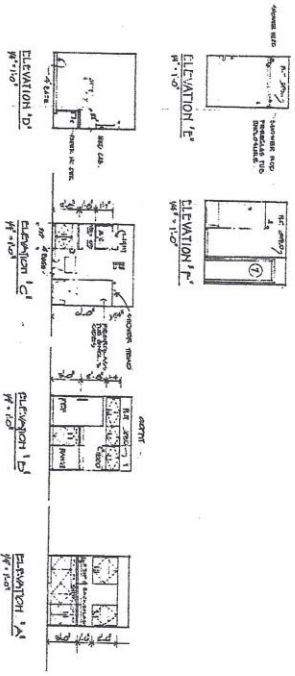
BUILDING RECORD			
BLDG. NO.	UNIT TYPE	TOTAL UNITS	SQ. FT. AREA
1	1	10	10,000
2	2	10	10,000
3	3	10	10,000
4	4	10	10,000
5	5	10	10,000
CONVERTIBLE UNITS		0	0
TOTAL UNITS		70	70,000

A-1

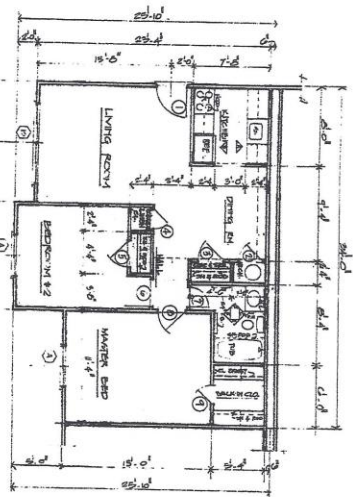
THE PINES
ST. MARYS, GEORGIA

AKEL LOGAN SHAFER
ARCHITECTS AND ENGINEERS
100 W. HUNTER STREET, SUITE 200
MARIETTA, GEORGIA 30060

DATE: 11-10-00
SCALE:
PROJECT:
CLIENT:
DESIGNER:
DATE:



FLOOR PLAN - UNIT 1, 755.01 SIF NET
2 BEDROOM 1 BATH W/100



ROOM	FINISH	WALLS	CEILING	FLOOR	REMARKS
LIVING ROOM	WOOD	WOOD	WOOD	WOOD	
BEDROOM #1	WOOD	WOOD	WOOD	WOOD	
BEDROOM #2	WOOD	WOOD	WOOD	WOOD	
BATH	WOOD	WOOD	WOOD	WOOD	
KITCHEN	WOOD	WOOD	WOOD	WOOD	
HALL	WOOD	WOOD	WOOD	WOOD	
CLOSET	WOOD	WOOD	WOOD	WOOD	

* OVER AREA REFER DOWN TO JOB FOR FL. DATA
** COMPLETION CRUSH TO MATCH WITH N. END OF WOOD



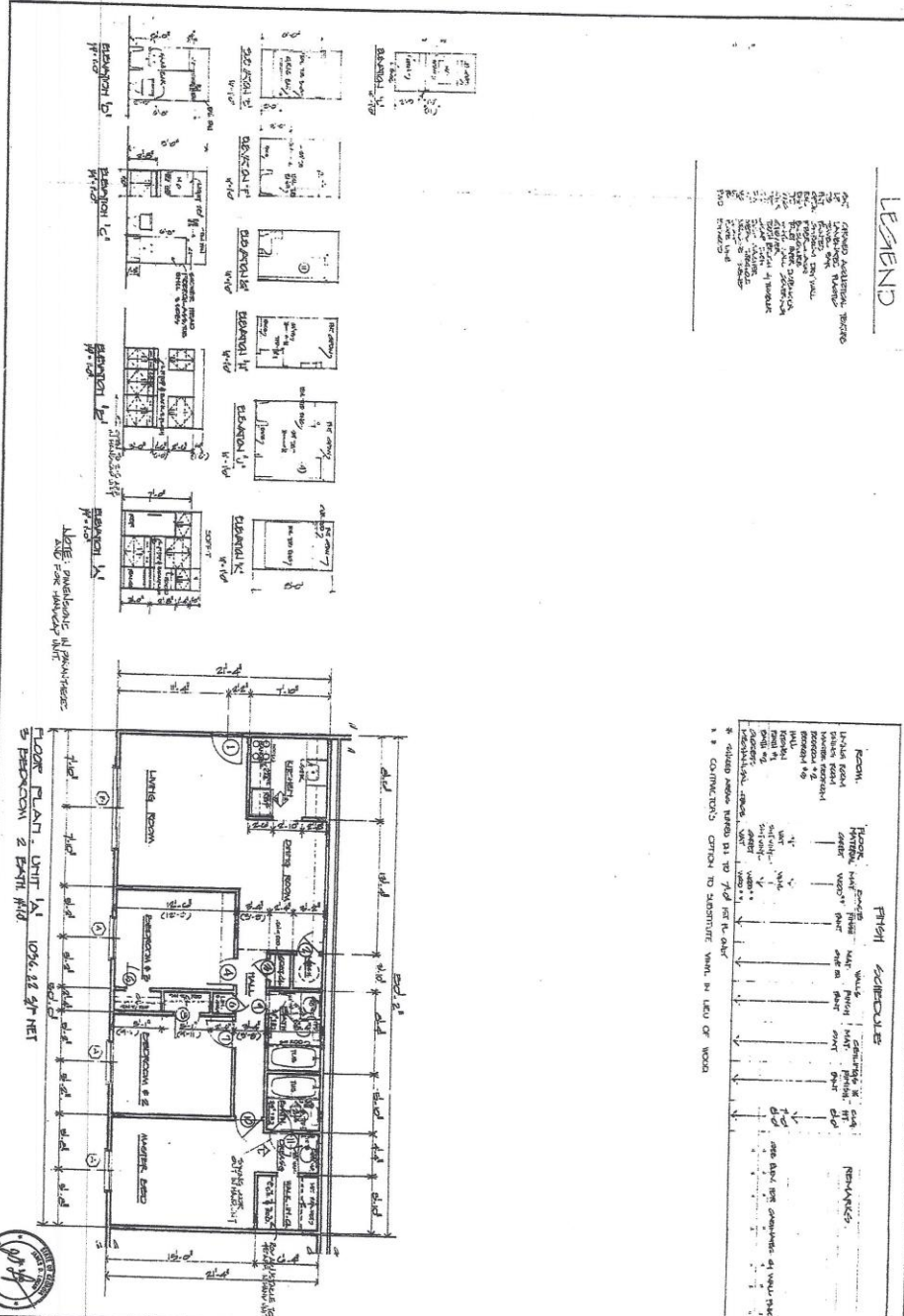
A-3

THE PINES
ST. MARYS, GEORGIA

AKEL LOGAN SHAFER
ARCHITECTS AND ENGINEERS
110 Riverside Avenue / Jacksonville, Florida 32202

DATE 7-8-2007
SCALE 1/8" = 1'-0"
JOB NO. 07-0001
SHEET NO. 03
JOB

REVISIONS



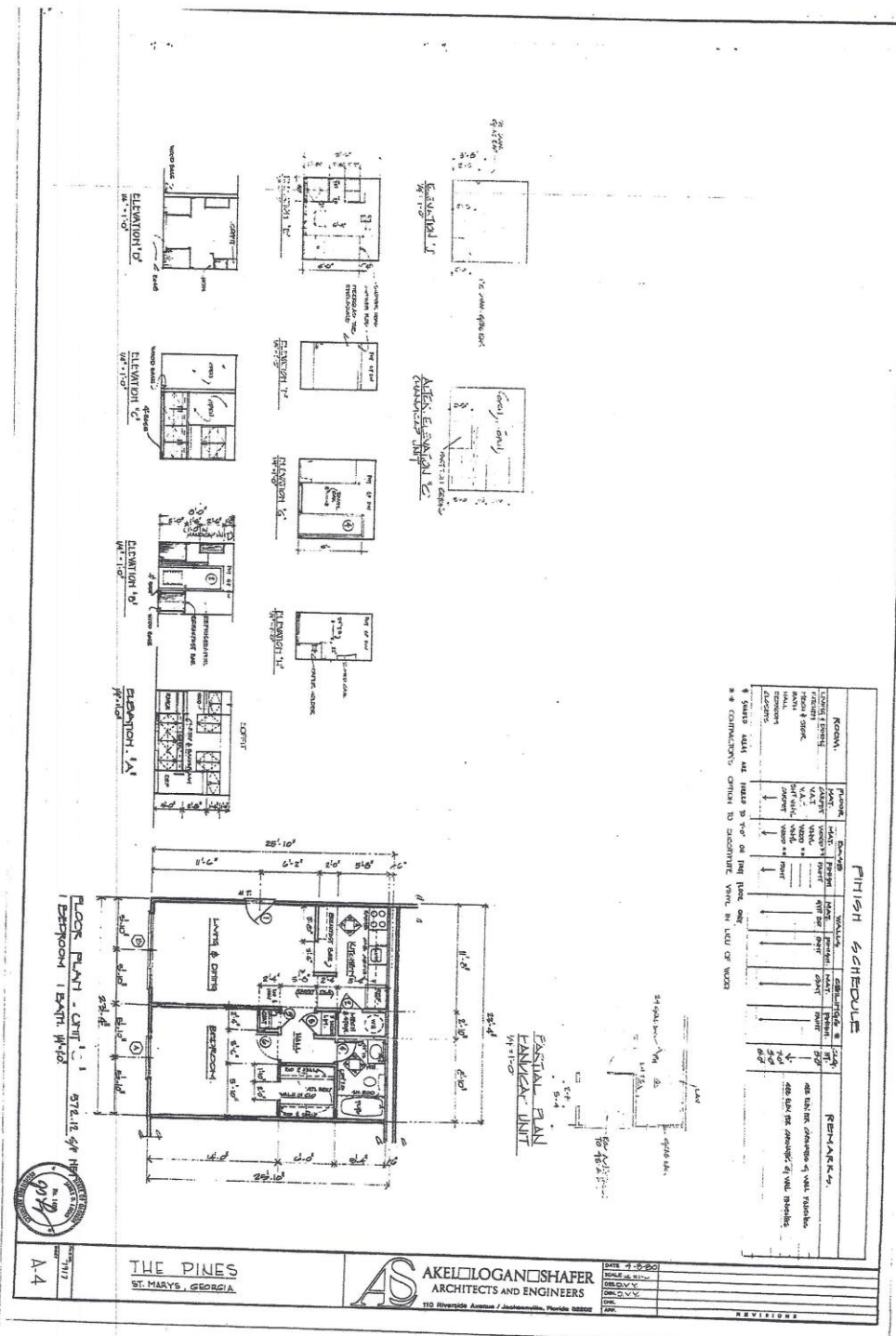
THE PINES
ST. MARY'S, GEORGIA

AS **AKELOLOGANSHAFER**
ARCHITECTS AND ENGINEERS
110 Riverside Avenue / Jacksonville, Florida 32202

DATE OF P.L. NO.	
SCALE OF P.L.	
NO. OF SHEETS	
NO. OF SHEETS	
NO. OF SHEETS	
NO. OF SHEETS	
NO. OF SHEETS	
NO. OF SHEETS	
NO. OF SHEETS	

REVISIONS

A2



THE PINES
ST. MARYS, GEORGIA

AKEL LOGAN SHAFER
ARCHITECTS AND ENGINEERS
110 Riverside Avenue / Jacksonville, Florida 32202



DATE: 7-2-80
 DRAWN BY: [Signature]
 CHECKED BY: [Signature]
 APPROVED BY: [Signature]

Georgia Department of Community Affairs
Office of Affordable Housing

Rehabilitation Work Scope

PROJECT NAME:	The Pines Apartments	YEAR BUILT:	1987
PROJECT LOCATION:	1119 DOUGLASS ST, ATLANTA, GA 31158	UNIT COUNT:	70
OWNER:	Manant Feed LP	GROSS SQUARE FOOTAGE:	56,750

*** All line items 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	New Format	Old Format	TRADE ITEM	Description	Percentage of total existing to be demolished or replaced	QUANTITY	UNIT (sf, ea, cu, sq, etc.)	UNIT COST	TOTAL (quantity * unit cost)
2		2	Demolition site	Describe scope: materials, performance specifications					
				Demo existing mail box	0%	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%	70	EA	\$ 25.00	\$ 1,750
				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
				Decorated sign/brand removal	100%	1500	SF	\$ 3.50	\$ 5,250
				Asphalt Drive saw-cut and Removal where new H/C parking	100%	1800	SF	\$ 3.50	\$ 6,300
				Demo all components of interior down to studs	100%	70	UNIT	\$ 2,650.00	\$ 185,500
2		2	Unusual site conditions (such as boulders, asbestos, mold abatement)	Roofs, doors, gutters & downspouts, windows, siding, trim and fascias	100%	70	UNIT	\$ 350.00	\$ 24,500
				Lead abatement					
				Mold abatement					
31		2	Earth Work						
				Regrade for drainage control	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
				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
				Erosion Control per Earthcraft Requirements	100%	1	LS	\$ 3,000.00	\$ 3,000
31		2	Landscape & Irrigation						
				over-seed and draw up to 70,000SF.	100%	70000	SF	\$ 0.05	\$ 3,500
				will upgrade landscaping with shrubbery and trees	100%	1	LS	\$ 20,000.00	\$ 20,000
				new irrigation system	100%	3	EA	\$ 500.00	\$ 1,500
				draw up to (3) trees around property.	100%	3	EA	\$ 3,200.00	\$ 9,600
				remove up to (3) trees less than 15" in diameter at base.	100%	3	EA	\$ 250.00	\$ 750
				grind up to (3) tree stumps.	100%	3	EA	\$ 250.00	\$ 750
31		2	Rebarbing walls						
				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
				new monument sign and lighting	100%	1	LS	\$ 12,500.00	\$ 12,500
				new playground including soft ground cover	100%	1	LS	\$ 25,000.00	\$ 25,000
				construct a new covered pavilion picnic structure.	100%	1	LS	\$ 15,000.00	\$ 15,000
				pour pad and install a mail kiosk structure.	100%	1	LS	\$ 15,000.00	\$ 15,000

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME: The Pines Apartments	YEAR BUILT: 1981
PROJECT LOCATION: 1115 Douglas Dr., St. Marys, GA 31558	UNIT COUNT: 70
OWNER: Hartman Properties, LP	GROSS SQUARE FOOTAGE: 56,760

*** 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	Old Format	New Format	TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demolished or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
	32	2	Roads (paving)	patching	100%	1800	SF	\$ 6.50	\$ 11,700
				asphalt paving	100%	4298	SY	\$ 11.50	\$ 49,427
				1'-1/2" overlay	100%	1	LS	\$ 2,500.00	\$ 2,500
				stripping	100%				
	32	2	Site concrete (curbs, gutters, & sidewalks)	Install curb and gutter up to 360L.F.	100%	280	LF	\$ 18.50	\$ 5,180
				Install new concrete ADA parking spaces to designated UFAS units and amenity parking.	100%	1800	SF	\$ 7.00	\$ 12,600
				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 600L.F.	100%	4000	SF	\$ 6.50	\$ 26,000
				Contractor will install tactile strips at new ADA ramps in 6 locations.	100%	5	EA	\$ 385.00	\$ 2,310
				Contractor will pour new condensing unit pads for (70) units (25SF for each).	100%	70	EA	\$ 225.00	\$ 15,750
				Contractor will pour concrete toppings on breezeways that contain designated UFAS units.	100%	250	SF	\$ 7.50	\$ 1,875
	33	2	Video utilities						
			Site Utilities						
			Fees	Fees Incurred by Utility are EXCLUDED	0%				Excluded
			water service						
			gas service						
			fire service						
			storm water piping						
			sewer service						
			electrical service						
			gas service						
	3	3	Total (Land Improvements)						\$ 537,792
			Concrete (Building Bases & Gutters)						
	4	4	Masonry	Licks joint existing brick veneer up to 5% and will match existing mortar to color as possible. Where an insect-bird where new mortar is to be installed as necessary.	100%	1	LS	\$ 25,000.00	\$ 25,000
					100%				Included/Above
	5	5	Metals (stair stringers, metal decking, handrails, structural steel)	replace (5) steel breezeway stairs and rails. Landings are to remain and are excluded. New stairs to be coated prior with plastic guardrail, handrail, and steel pans w/ poured concrete treads.	100%	8	EA	\$ 12,500.00	\$ 100,000
			stair cast/strings						
			completed metal decking						
			handrails						
				replace 700 floor breezeway guardrails in (5) buildings. will add metal side rails up to 360L.F.	100%	250	LF	\$ 65.00	\$ 16,250
					100%	350	LF	\$ 55.00	\$ 19,250
	6	6	Structural steel						
			Rough carpentry (framing, sheathing, decking)						
				re-frame (4) units for accessibility per ADA & UFAS standards. re-frame door headers at brick door locations at each bedroom. re-frame tub rough opening in two and three bedroom units at party walls to accommodate 2nd layer of drywall.	100%	4	UNITS	\$ 3,500.00	\$ 14,000
					100%	70	UNITS	\$ 100.00	\$ 7,000
					100%	70	UNITS	\$ 100.00	\$ 7,000

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME: The Pines Apartments	YEAR BUILT: 1981
PROJECT LOCATION: 11115 Douglas Dr. 811brzg, GA 31158	UNIT COUNT: 70
OWNER: Habitat 47441, LP	GROSS SQUARE FOOTAGE: 56,750

*** 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 removed or replaced	QUANTITY	UNIT (sf, sq, lf, sq ft, etc.)	UNIT COST	TOTAL (quantity * unit cost)
5	attic draft stop exterior wood decking and rails Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc) exterior trim including shutters interior trim including wood base	Frame for cabinet panel soffit above kitchen wall cabinets in all apartments. Install any blocking required for fixtures, shelving and accessories. Frame for doors for HVAC ducts in first floor units only per plans. replace up to 96 SF (3 sheets) of damaged MDF subfloors. will inspect sub-floor for "squeaking" and repair/replace subfloor as necessary	100% 100% 100% 10%	70 70 35 35	UNITS UNITS UNITS UNITS	\$ 100.00 \$ 50.00 \$ 250.00 \$ 250.00	\$ 7,000 \$ 3,500 \$ 8,750 \$ 8,750
7	Waterproofing insulation wall insulation roof insulation sound insulation	examine existing firewalls for code compliance after drywall demolition. Any modifications needed will be addressed through contingency. new shutters Install new window stool & apron in all units. Install new wood base as indicated on the plans. Install new shoe mould at hard surface floors. casing at doors and windows Install new wall batt insulation to achieve a rating of R-13. insulate around unit exterior doors to achieve an R-12 rating. will have a 3" party inspector perform blower door test insulate band joint between floors to achieve a rating of R-15. Install new blown attic insulation to achieve a rating of R-38. fire caulk all rated walls and assemblies.	100% 100% 100% 100% 100% 100% 100% 100% 100%	70 70 70 70 70	UNITS UNITS UNITS UNITS UNITS	\$ 1,000.00 \$ 1,750.00 \$ 750.00 \$ 100.00 \$ 50.00	\$ 1,000.00 \$ 122,500 \$ 52,500 \$ 7,000 \$ 3,500
7	Roofing	Install new 30 year architectural shingles, feet, and roofing accessories on (9) buildings, new flashing office, & covered bus shelter. Install new 6" gutters and 4" downspouts on (9) apartment buildings, leasing office, & covered bus shelter. Install new smooth fiber cement siding panels at all breezeway/ceilings in (9) apartment buildings. Install new floor cement trim at building exteriors. new floor cement top siding on up to 18 newly framed gables. Install new vented vinyl soffit at newly framed building eaves and overhangs. Install new circular vinyl gable vents at front gables.	100% 100% 100% 100% 100% 100%	1 3500 70	LS LF EA	\$ 130,000.00 \$ 4.50 \$ 3,000.00	\$ 130,000 \$ 15,750 \$ 210,000
8	Doors & hardware interior doors	Install new interior doors with 6 panel masonite interior doors where existing in all units. Install new 6-panel masonite swinging doors with dummy knobs to closets in first existing bi-fold doors.	100% 100%	1	LS	\$ 105,000.00	\$ 105,000 Included Above

Georgia Department of Community Affairs
Office of Affordable Housing

Rehabilitation Work Scope

PROJECT NAME:	The Pines Apartments	YEAR BUILT:	1981
PROJECT LOCATION:	1115 Douglas Dr. SE, N.WAY, GA 31558	UNIT COUNT:	70
OWNER:	Habitat First, LP	GROSS SQUARE FOOTAGE:	56,750

*** 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	New Format	Old Format	TRADE ITEM	Description: materials, performance specifications	Percentage of total existing to be demolished or replaced	QUANTITY	UNIT (sq. ft, ea, cy, sq, etc.)	UNIT COST	TOTAL (quantity * unit cost)
				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%	1	LS	\$ 52,000.00	Included Above
			exterior doors	Install all door hardware according to a door schedule approved by the Owner. Install new Energy Star 6-panel, 24-gauge, insulated metal doors with 2-inch fiberglass insulation and storage areas on (5) apartment building exterior doors. Install doors with ADA thresholds at (2) accessible units. Install new brick mould at new exterior doors.	100% 100% 5% 100%	70	EA	\$ 550.00	Included Above
			narrowware	Install new exterior door hardware per owner provided finish schedule.	100%	70	EA	\$ 100.00	\$ 7,000
			Windows&glass	Install new over head garage door on existing office. Install peepholes and door knockers on all unit entry doors. ADA units to have (2) peepholes. New hardware at doors	100% 100%	1	EA	\$ 1,500.00	\$ 1,500
			Windows	Install low-e double paneled vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHGC) less than 0.28.	100%	142	EA	\$ 295.00	\$ 41,890
			mirrors	Install low-e double paneled vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHGC) less than 0.28. Repair sun fading mirrors in all bathrooms.	100% 100%	70	EA	\$ 465.00	\$ 32,550
			drywall	Repair sun fading mirrors in all bathrooms.	100%	82	EA	\$ 100.00	\$ 8,200
			repair and placement-walls	Install new drywall in all units. Install new water resistant drywall behind tub surrounds. Add double layer of drywall at all tub surrounds on exterior walls and party walls.	100% 100%	70	UNITS	\$ 5,500.00	\$ 385,000
			repair and placement-ceiling	Install new water resistant drywall behind tub surrounds. Add double layer of drywall at all tub surrounds on exterior walls and party walls.	100%				Included Above
			Repair draftstop	Will hang, back, fast and sand new drywall to have a smooth finish.	100%				Included Above
			The work	Repair attic draft stop as required by local municipality	0%				Excluded
			tub surrounds						
			ceramic floors						
			Resilientwood flooring						
			VCT						
			sheet goods	new vinyl plank flooring throughout units.	100%	70	EA	\$ 2,000.00	\$ 140,000
			wood flooring	PRB	100%	70	EA	\$ 100.00	\$ 7,000
			Painting						
			exterior walls	pressure wash all buildings. caulk and paint all new fibre-cementitious siding, trim and breezeway per approved finish schedule.	100%	70	UNITS	\$ 435.00	\$ 30,450
					100%				Included Above

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME:	The Pines Apartments	YEAR BUILT:	1981
PROJECT LOCATION:	1119 Douglas Dr., S.W., Atlanta, GA 31158	UNIT COUNT:	70
OWNER:	Helmuth Pines, LP	GROSS SQUARE FOOTAGE:	56,750

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CS/DIVISION	New Format	Old Format	TRADE ITEM	Description of total existing to be demolished or replaced	Percentage of total existing to be demolished or replaced	QUANTITY	UNIT (if, ea, cy, sq, etc.)	UNIT COST	TOTAL (quantity * unit cost)
				Describe scope: materials, performance specifications					
				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
				prime and paint all new exterior walls and ceilings.	100%	70	UNITS	\$ 1,450.00	\$ 101,500
				will prime and paint all new interior doors.	100%				Included Above
				prime and paint all new interior trim.	100%				Included Above
				All paints to be used will be low VOC paints to conform to EarthCraft requirements.	100%				Included Above
				ceiling	100%				Included Above
				doors & trim	100%				Included Above
				steel handrails, stairs, etc.	100%				Included Above
				additional prep work (sandblasting)	100%				Included Above
				Ceiling	100%	70	UNITS	\$ 250.00	\$ 17,500
				Finish clean prior to turnover	100%	70	UNITS	\$ 350.00	\$ 24,500
	10	10	Specialties	Punch out	100%	70	UNITS	\$ 350.00	\$ 24,500
				above slab treatment	0%				Excluded
				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
				Install new towel bars, toilet paper holders, and shower rods in all units.	100%	70	UNITS	\$ 275.00	\$ 19,250
				grab bars in accessible units	100%	4	UNITS	\$ 350.00	\$ 1,400
				Install 11 fire extinguisher in each unit.	100%	70	EA	\$ 50.00	\$ 3,500
				Install 3 fire extinguisher cabinet and fire extinguisher in the breakroom of all units.	100%	3	EA	\$ 225.00	\$ 675
				Install new "Closestair" ventilated wire shelving or equal in all closets in all units.	100%	70	EA	\$ 575.00	\$ 40,250
				Provide and install 4"x6" USGS aluminum mailboxes to install at the new	100%	1	LS	\$ 7,500.00	\$ 7,500
				mailboxes	100%				
				Install fire suppression devices in the range hood over the range of each unit's kitchen.	100%	70	UNITS	\$ 65.00	\$ 4,550
11				Special Equipment (amenities equipment—list equipment as separate line items (playground equipment, movie rooms, beauty parlors, sport court surfboard & equipment, exercise equipment, pre-fab gazebos & pavilions; put stock-built gazebos and pavilions in carpentry))	100%	1	LS	\$ 150,000.00	\$ 150,000
				grade area, connection test, run underground utilities and pour foundation slab.					
				will frame community center.					
				will install house wrap over sheathing.					

Georgia Department of Community Affairs
Office of Affordable Housing

Rehabilitation Work Scope

PROJECT NAME: The Pines Apartments	YEAR BUILT: 1981
PROJECT LOCATION: 1115 Douglas Dr. SE MARY, GA 31558	UNIT COUNT: 70
OWNER: Hartman Phet, LP	GROSS SQUARE FOOTAGE: 96,760

*** All line items 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 removed or replaced	QUANTITY	UNIT (sq. ft., ea., cu. yd., etc.)	UNIT COST	TOTAL (quantity * unit cost)
		will install brick veneer to match adjacent building.					
		will install shake siding at gables.					
		will install composite brackets.					
		install four cement fascia, these and trim.					
		install vented vinyl soffit.					
		install roofing felt 30 yr architectural shingles w drip edge.					
		will install aluminum gutters & downspouts.					
		install 1" poly-urea columns.					
		install exterior doors and windows per door & window schedules.					
		install R-15 wall bats & 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 btuh of Manual J and heating equipment-HSPF 8.0 within 25,000 btuh 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.					
		will provide flashing/audio smoke alarm in community center.					
11	Cabinets (incl. countertops) and kitchens	Install kitchen cabinets, counter tops, and filler in dwelling units cabinets are per HUD severe use specification.	100%	70	UNITS	\$ 2,550.00	\$ 178,500
		Cabinets in ADA Compliant units will be bid out and installed to meet ADA requirements.	100%				Included Above
	countertops	Install new cultured marble countertop	5%				Included Above
	bathroom vanities	Countertop tops will be post formed on 1" exterior plywood. Install new vanity cabinets with a cultured marble countertop	100%				Included Above
		Install surface mount medicine cabinets made with materials to match vanities in all unit bathrooms	100%	82	EA	\$ 250.00	\$ 20,500
11	Appliances	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. In ADA units, Contractor will provide and install ADA model refrigerators.	100%	66	UNITS	\$ 596.00	\$ 39,276
	stove	Provide and install a new electric range in all units.	100%	4	UNITS	\$ 596.00	\$ 2,384
	vent hood	Provide and install a new electric range in all units.	100%	66	UNITS	\$ 375.00	\$ 24,750
	dishwasher	ADA units, contractor will provide and install free standing ADA ranges. Be vented to the exterior of the building. Provide and install a new Energy Star rated dishwasher (.70 Efl) in all units. In ADA accessible units	100%	4	UNITS	\$ 750.00	\$ 3,000
	disposal	Install an ADA accessible dishwasher.	100%	66	UNITS	\$ 65.00	\$ 4,290
		Install a new hauled-out garbage disposal in all units.	100%	4	UNITS	\$ 250.00	\$ 1,000
			100%	70	UNITS	\$ 465.00	\$ 32,550
			100%			\$ 95.00	\$ 6,650

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME	The Pines Apartments	YEAR BUILT	1981
PROJECT LOCATION	1119 Douglas Dr SE, Norcross, GA 31559	UNIT COUNT	70
OWNER	Harbor Point LP	GROSS SQUARE FOOTAGE	56,760

*** 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	Description	Percentage of job scope to be removed or replaced	QUANTITY	UNIT (cf, sq, cu, sq, etc.)	UNIT COST	TOTAL (quantity * unit cost)
12	Blinds & Shades	Describe Assoc. materials, performance specifications Install new 1" vinyl horizontal blinds on all windows.	100%	70	UNITS	\$ 195.00	\$ 12,950
12	Carpets	Install commercial glue down carpet without pad in lieu of carpet and padding in ACA units. All carpet will be HICO Severe Use, low VOC certified by the Carpet & Rug Institute.	0%				
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)						
13	Spec's Construction (poor)						
14	Elevators						
21	Sprinklers						
22	Plumbing bathrooms and/or pre-fab showers	Contractor will install new 4 piece tubs with surrounds in all units. Install (1) ACA tubs and surrounds and (2) roll-in ACA shower per plans and specifications. All new showerheads to be maximum 2.0 gallon, bathroom faucets to be less than 2.0 gallon and toilets to be 1.6 gallon flush to meet EarthCraft requirements. Install wall hung lavatories in ACA units. bathroom sinks bathroom faucets kitchen sinks kitchen faucets toilets new water service-piping, valves, etc	100%	70	UNITS	\$ 4,950.00	\$ 318,900
	shower heads		100%				Included
	tub faucets		100%				Included
	bathroom sinks		100%				Included
	bathroom faucets		100%				Included
	kitchen sinks		100%				Included
	kitchen faucets		100%				Included
	toilets		100%				Included
	new water service-piping, valves, etc		100%				Included
		Install shut-off valves for the hot and cold water pipes at each building equipped with an access panel. replace all domestic water lines with CPVC or PEX piping. Install the hot water supply from the hot water heater per EarthCraft standards. connect plumbing to ACA units. Install dishwashers and disposals in all units. Install new washer boxes in all units.	100%				Included
	new waste/vent/service-piping, valves, etc		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
23	HVAC individual water metering air conditioning equipment	replace existing HVAC systems using 14 SEER heat pumps, replace all existing condensate lines, ductwork, including grills, registers and thermostats with properly insulated duct work. vent all range hoods to the exterior and provide a back draft damper. vent all dryer exhaust to the exterior.	100%	70	UNITS	\$ 4,750.00	\$ 332,500
			100%				Included
			100%				Included

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME:	The Pines Apartments	YEAR BUILT:	1981
PROJECT LOCATION:	1115 DOUGLASS DR, ATLANTA, GA 31159	UNIT COUNT:	70
OWNER:	HARRIS FRESH LP	GROSS SQUARE FOOTAGE:	56,760

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CSI DIVISION	TRADE ITEM	Describe scope: materials, performance specifications requirements	Percentage of total existing to be removed or replaced	QUANTITY	UNIT (sq. ft, ea, sq. ft, etc.)	UNIT COST	TOTAL (quantity unit cost)
	heating equipment	will install new HVAC systems and ductwork per EastCraft requirements will ensure duct leakage is below 10% Heat Pumps shall be minimum 18K, 8 HSPF, 14 SEER in 1-bed and minimum 24k, 8 HSPF, 14 SEER in townhomes.	100%				Included
	ductwork cleaning	All cooling equipment to be sized within 6,000 btuh of Manual J. All heating equipment output to be sized within 25,000 btuh of Manual J.	100%				Included
	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-5.	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
25	Electrical						
	unit light fixtures	install new Energy Star lighting fixtures in place of existing fixtures throughout each unit. Contractor will install light fixtures.	100%	70	EA	\$ 750.00	\$ 52,500
	common area exterior building mounted light fixtures	At least 80% of the exterior light fixtures shall be fluorescent lights.	100%				Included
	pole lights	install exterior building/entryway light fixtures.	100%				Included
	ceiling fans	(5) additional pole lights	100%				Included
	electrical wiring (within unit)	will extend all wiring for devices and equipment as necessary. will relocate all switches in handicap accessible units to ADA specifications.	100%	70	UNITS	\$ 5,300.00	\$ 371,000
		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
		install new meter centers, load centers and panels.	100%				Included
	distribution-breaker boxes, breakers, meters						

Georgia Department of Community Affairs
Office of Affordable Housing
Rehabilitation Work Scope

PROJECT NAME:	The Pines Apartments	YEAR BUILT:	1981
PROJECT LOCATION:	1115 DOWDGE DR. ST. MARYS, GA 31558	UNIT COUNT:	70
OWNER:	Habitat For Hum., LP	GROSS SQUARE FOOTAGE:	95,760

*** 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	New Format	Old Format	TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sq. ft., ea. cy, sq. yd., etc.)	UNIT COST	TOTAL (quantity * unit cost)
			solar panels						
	27	16	Communications Systems (cable, phone, internet, etc.)						
			cable outlets		100%				included
			cable wiring		100%				included
			phone jacks		100%				included
			phone wiring (per unit)		100%				included
			internet system (w/less or hard wired?)		100%				included
	28	16	Safety systems						
			smoke detectors		100%				included
			fire alarm system						
			security alarm system						
			access control system						
			camera system						
			Subtotal (structures)						\$ 3,406,930
			Total (Structure & Land Improvmt)						\$ 3,944,722
								Unit count	\$ 56,353
								square footage	\$ 69,50
			Overhead (2%)						\$ 78,834
			General Requirements (6%)						\$ 236,683
			General Requirements (6%)						\$ 236,683
			TOTAL BUDGET						\$ 4,496,983
								Unit count	\$ 64,243
								square footage	\$ 79

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, 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 existing office/cubhouse for UFAS, Fair Housing, and ADA compliance must be detailed including whether partitions or plumbing fixtures will need to be moved, 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.

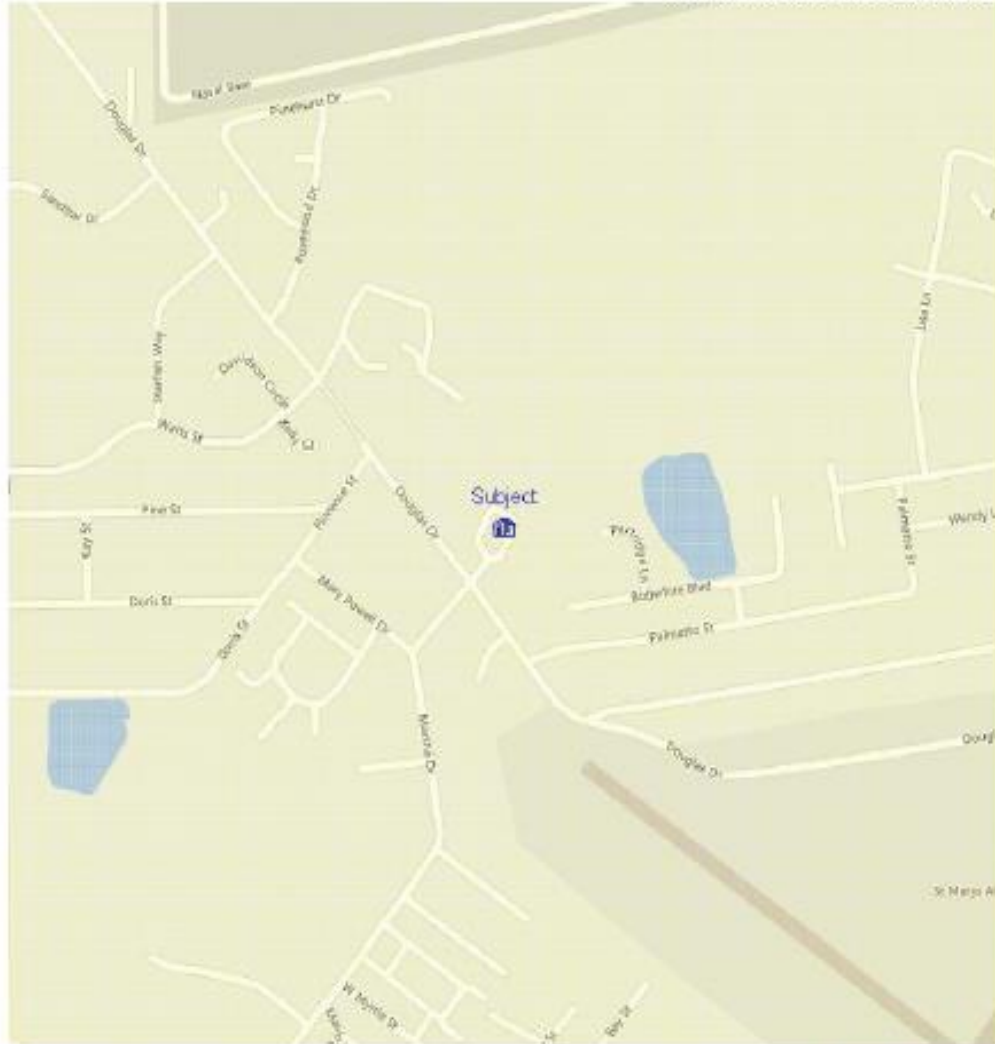
-In addition to the above, the extent of the work required to bring units and accessible paths into compliance with Fair Housing must be detailed including whether partitions or plumbing fixtures will need to be moved, doorways expanded, grab bars installed, entries, thresholds, parking spaces, and accessible 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

STDB

You are currently logged in as: (CUSTID_17821) on 02-May-2016

1119 Douglas Drive, St Marys, GA
1119 DOUGLAS DR, ST. MARYS, GA



MAP DATA

Map Number : 13039C0414F

Panel Date : December

16,2008

FIPS Code : 13039

Census Tract : 0106.01

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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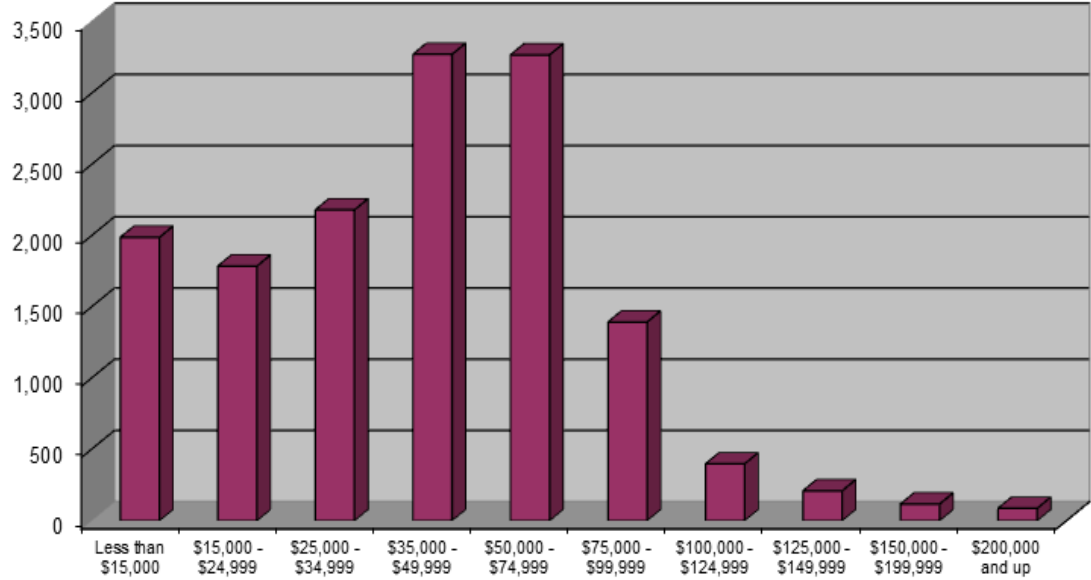
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ADDENDUM E

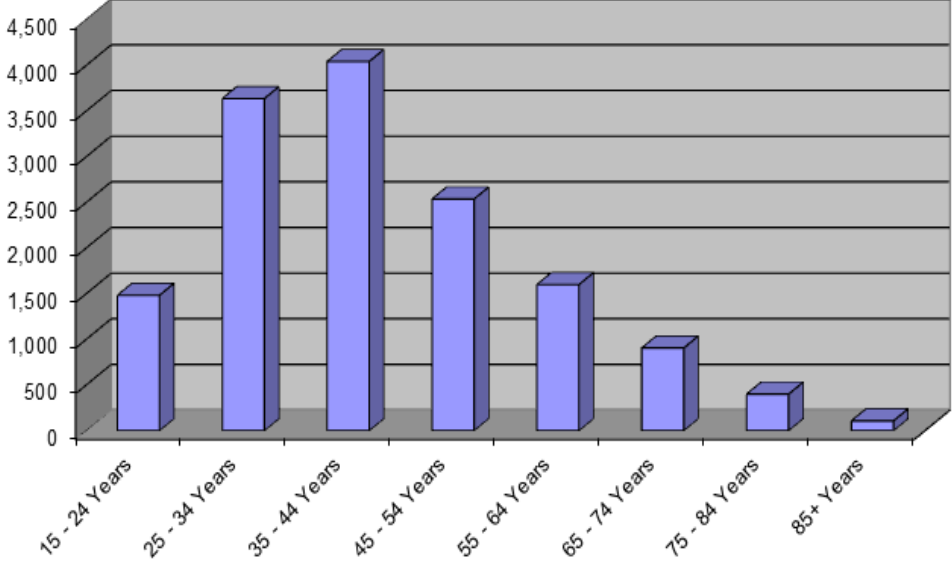


ADDENDUM F

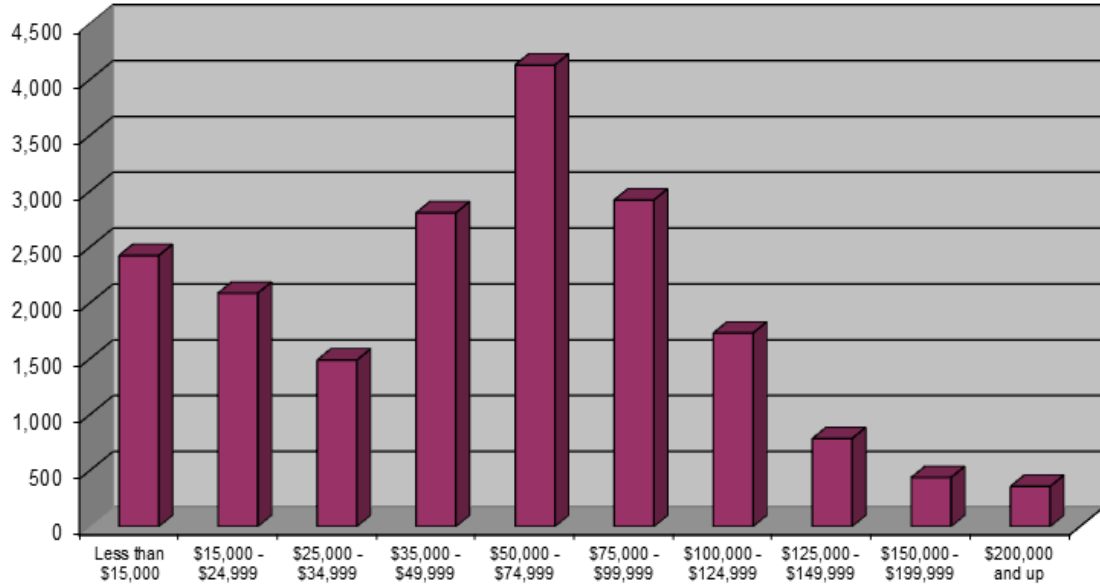
Households by Income - Census 2000



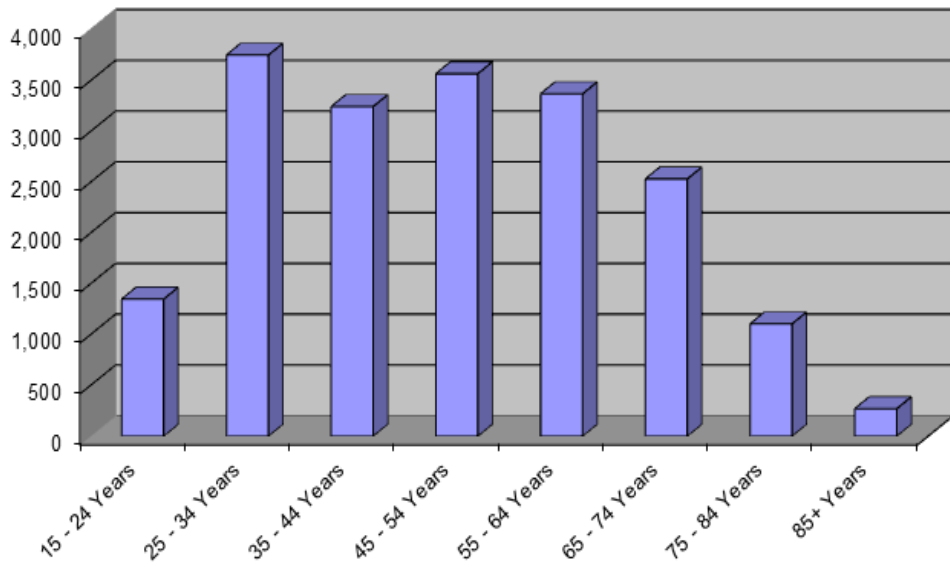
**Households by Age - Census 2000
Camden County, Georgia**



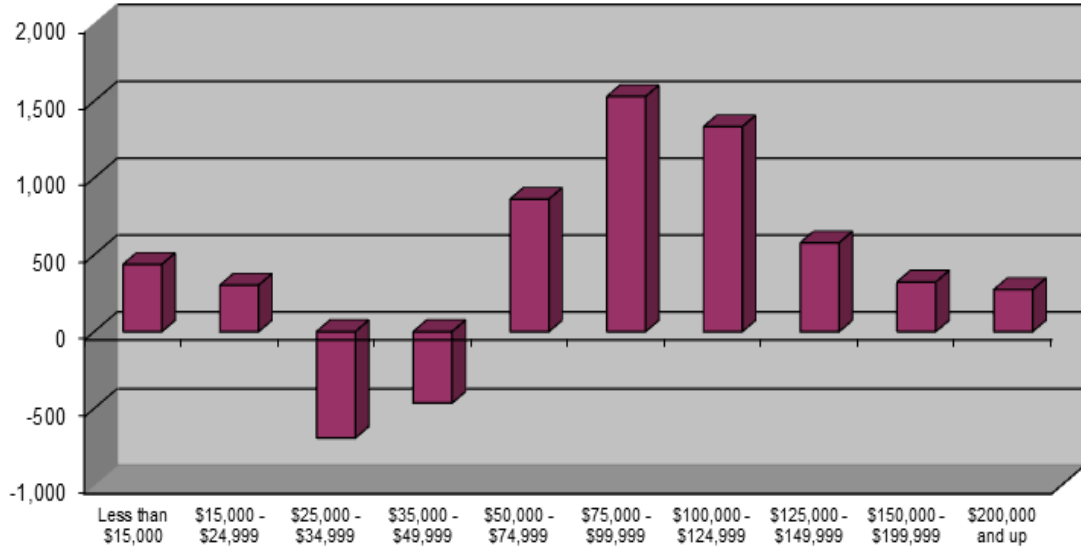
**Estimated Households by Income - 2016
Camden County, Georgia**



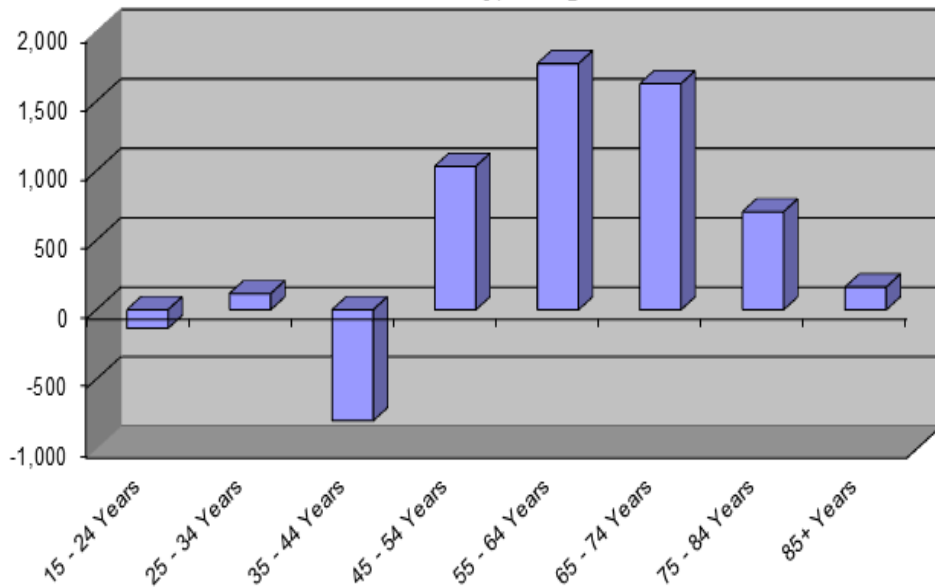
**Estimated Households by Age - 2016
Camden County, Georgia**

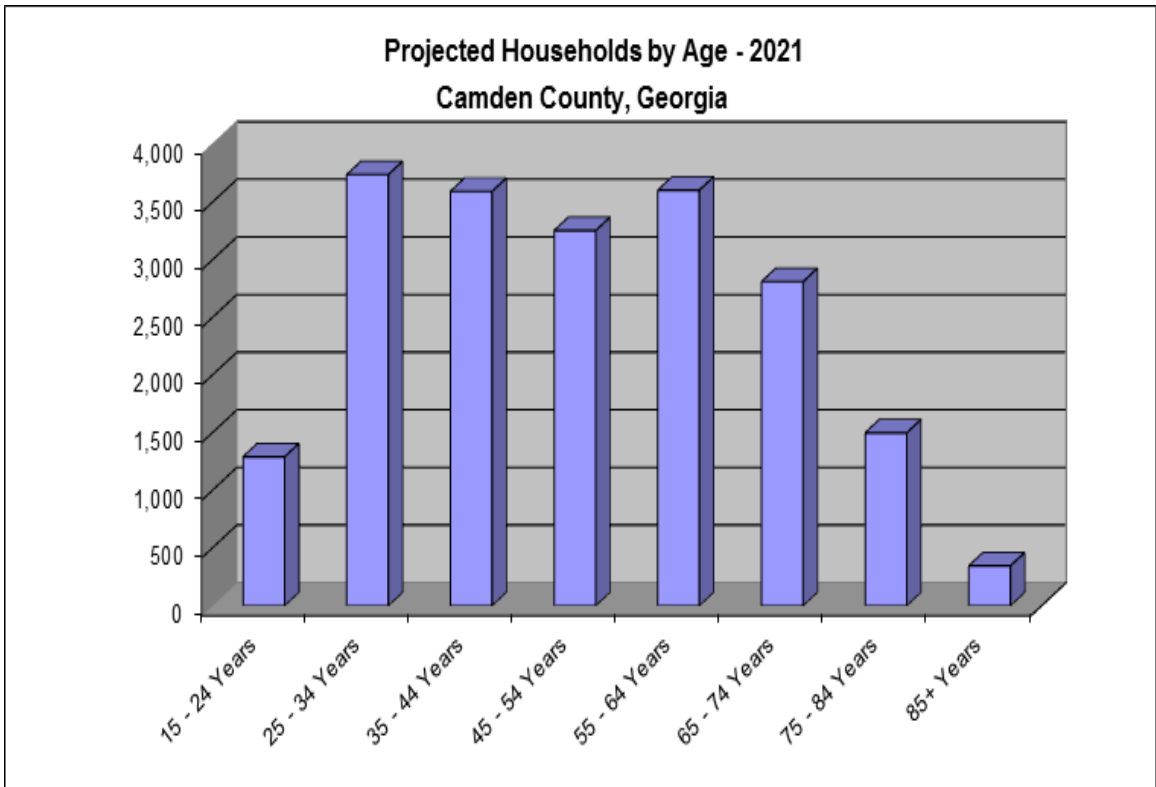
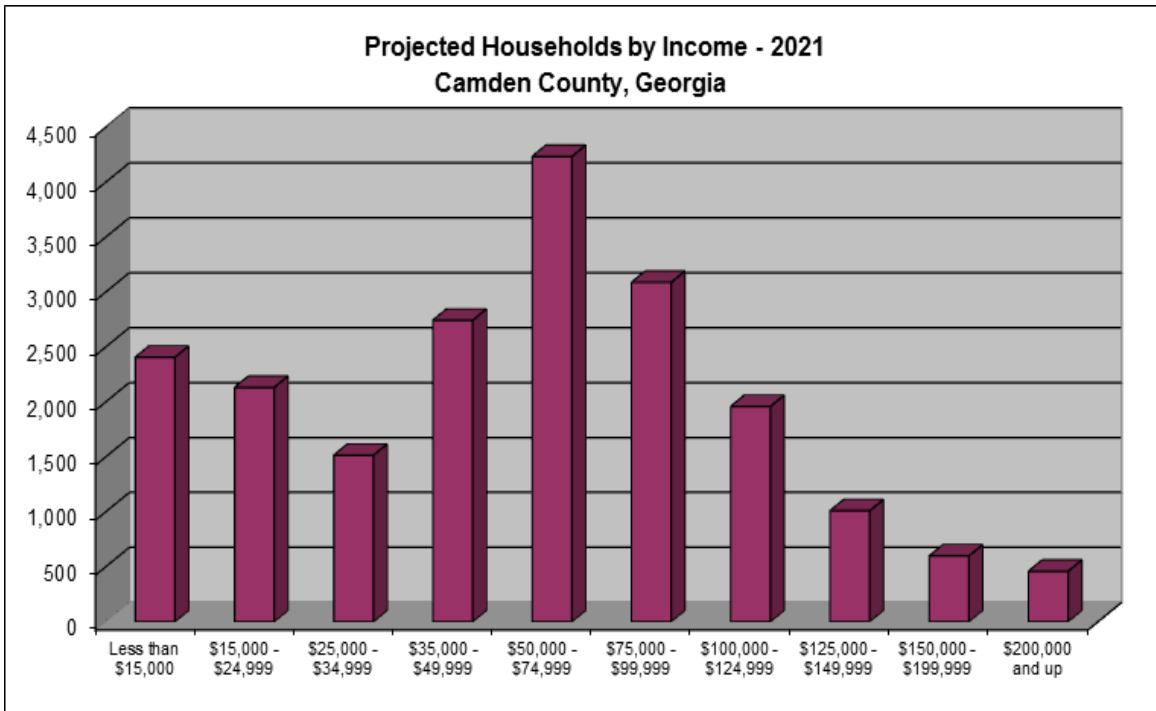


**Estimated Household Income Change 2000 - 2016
Camden County, Georgia**

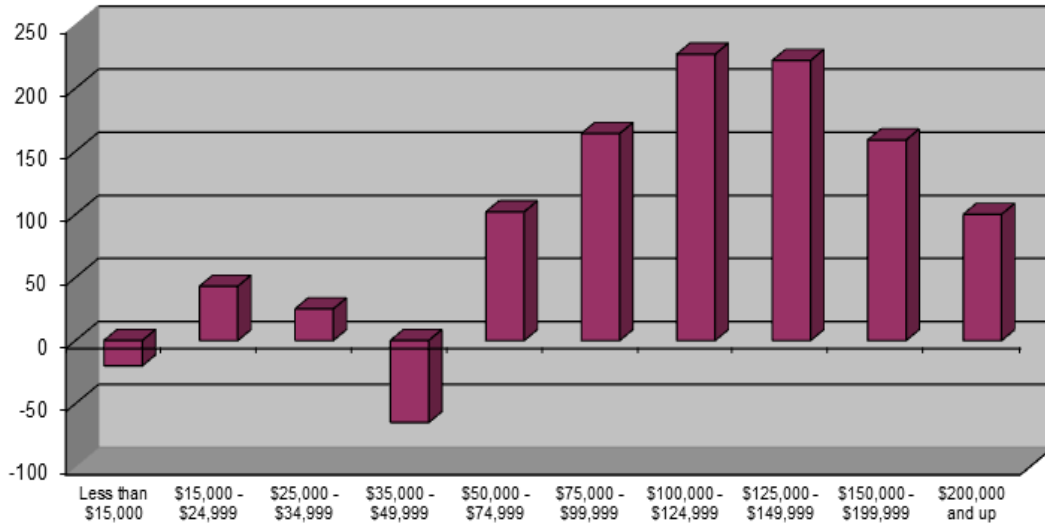


**Estimated Household Age Change 2000 - 2016
Camden County, Georgia**

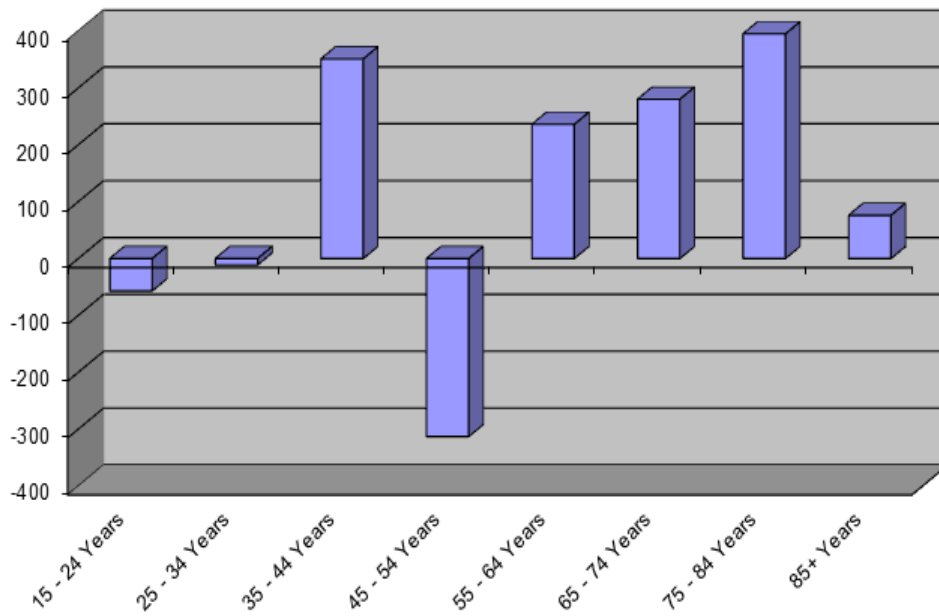


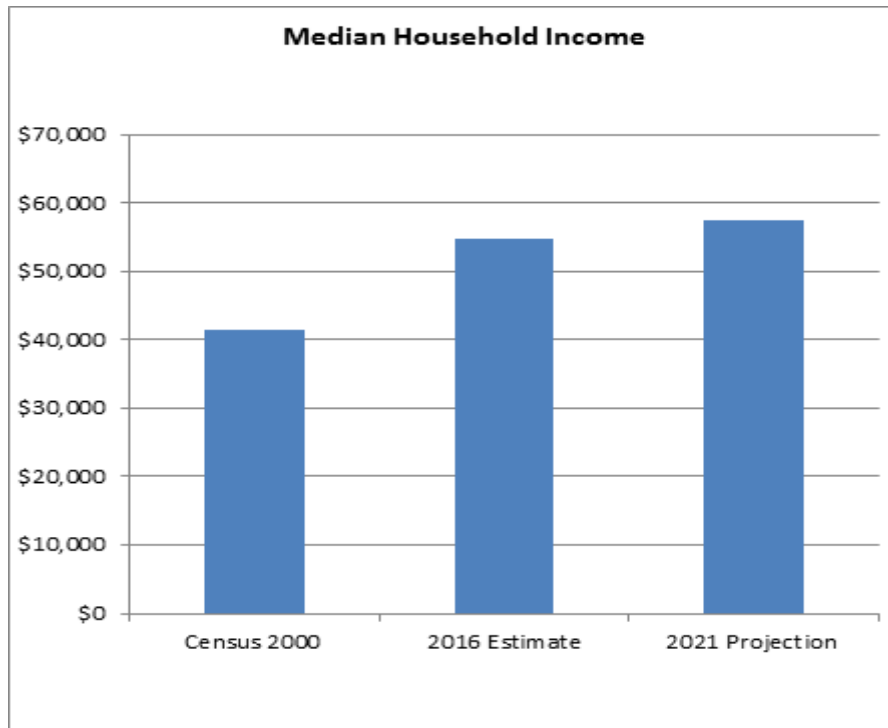


**Projected Household Income Change 2016 to 2021
Camden County, Georgia**



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





HOUSEHOLD DATA

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

Source: Nielsen Claritas; Ribbon Demographics

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

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Camden County, Georgia										
Estimated Change - 2000 to 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	46	154	-76	61	103	92	42	16	438	22.0%
\$15,000 - \$24,999	-233	134	24	12	82	102	140	41	302	16.9%
\$25,000 - \$34,999	-173	-505	-358	-2	62	144	112	28	-692	-31.7%
\$35,000 - \$49,999	14	-473	-440	-129	95	281	156	31	-465	-14.2%
\$50,000 - \$74,999	17	93	-381	141	422	425	120	25	862	26.4%
\$75,000 - \$99,999	39	410	104	315	390	207	56	9	1,530	109.7%
\$100,000 - \$124,999	149	165	169	240	252	286	61	12	1,334	334.3%
\$125,000 - \$149,999	1	105	111	159	188	6	7	1	578	275.2%
\$150,000 - \$199,999	7	27	44	79	87	72	7	0	323	276.1%
\$200,000 and up	0	6	5	156	90	12	4	0	273	313.8%
Total	-133	116	-798	1,032	1,771	1,627	705	163	4,483	30.5%
Percent Change	-9.0%	3.2%	-19.7%	40.7%	110.7%	179.6%	175.8%	150.9%		

Source: Nielsen Claritas; Ribbon Demographics

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

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age Camden County, Georgia Projected Change - 2016 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-18	-32	10	-61	-13	6	69	19	-20	-0.8%
\$15,000 - \$24,999	-16	-26	17	-37	0	17	72	16	43	2.1%
\$25,000 - \$34,999	-10	-7	8	-42	-2	17	51	10	25	1.7%
\$35,000 - \$49,999	-31	-41	11	-64	-12	8	54	10	-65	-2.3%
\$50,000 - \$74,999	3	-8	66	-105	14	60	60	12	102	2.5%
\$75,000 - \$99,999	-1	26	89	-64	42	43	28	1	164	5.6%
\$100,000 - \$124,999	14	24	51	-14	41	70	34	7	227	13.1%
\$125,000 - \$149,999	1	37	62	33	75	6	7	1	222	28.2%
\$150,000 - \$199,999	1	15	30	18	41	40	14	0	159	36.1%
\$200,000 and up	0	1	2	23	50	13	6	0	100	27.8%
Total	-57	-11	351	-313	236	280	395	76	957	5.0%
Percent Change	-4.2%	-0.3%	10.8%	-8.8%	7.0%	11.1%	35.7%	28.0%	5.0%	

Source: Nielsen Claritas; Ribbon Demographics



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

HOUSEHOLD DATA

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Nilsen Clariss

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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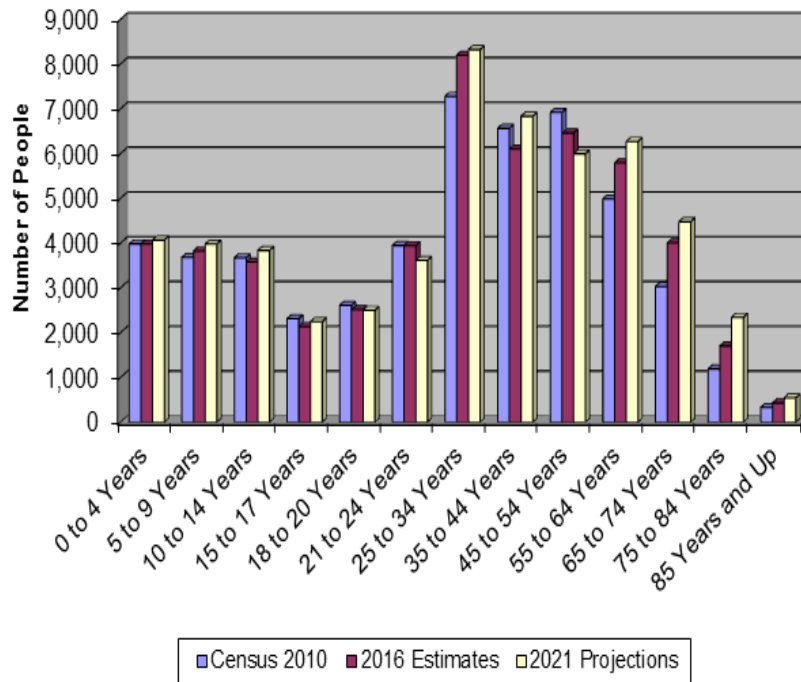
Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	143	84	159	130	64	580
\$10,000-20,000	416	252	146	40	28	882
\$20,000-30,000	176	92	113	103	133	617
\$30,000-40,000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

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

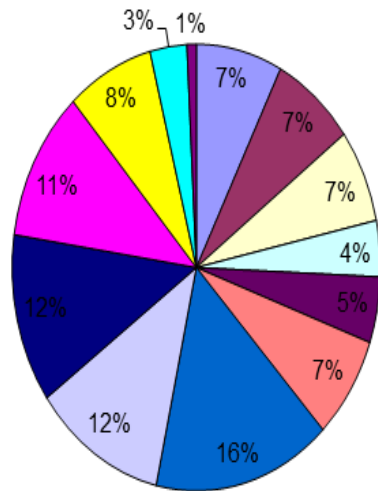
Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	69	41	10	0	8	128
\$10,000-20,000	186	37	24	1	7	255
\$20,000-30,000	112	74	3	1	7	197
\$30,000-40,000	23	20	24	0	4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

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

Population by Age

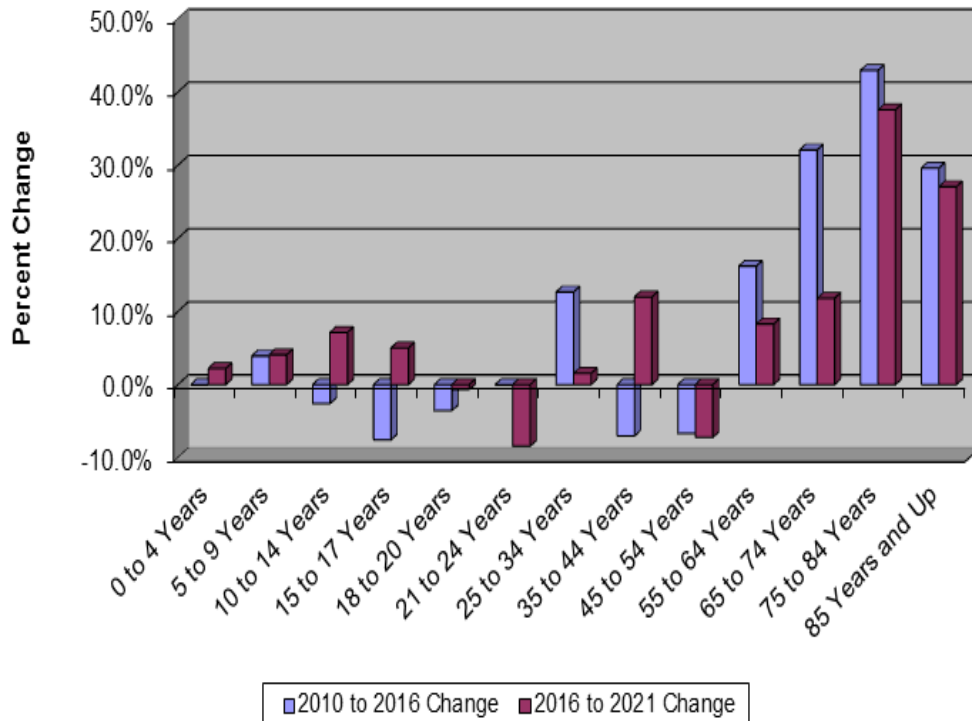


2016 Population by Age Camden County, Georgia



- 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 Camden County, Georgia



POPULATION DATA

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

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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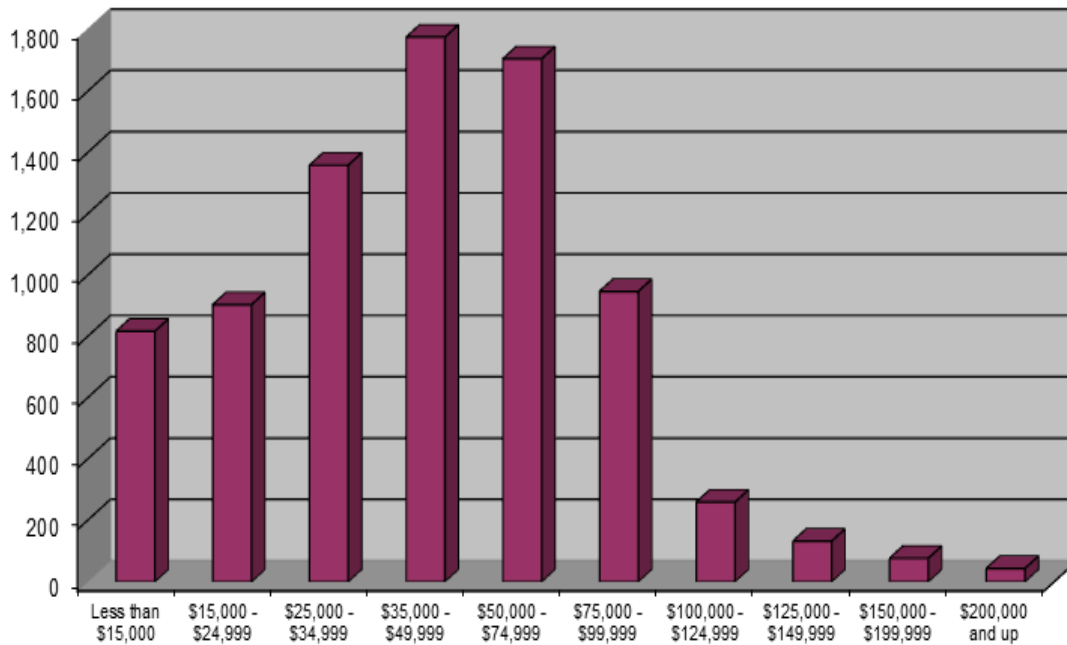
Nielsen Claritas

Changes in Population by Age & Sex Camden County, Georgia									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	0	-2	-2	-0.1%	0 to 4 Years	60	28	88	2.2%
5 to 9 Years	45	99	144	3.9%	5 to 9 Years	77	79	156	4.1%
10 to 14 Years	-51	-44	-95	-2.6%	10 to 14 Years	132	123	255	7.1%
15 to 17 Years	-57	-118	-175	-7.6%	15 to 17 Years	35	72	107	5.0%
18 to 20 Years	14	-107	-93	-3.6%	18 to 20 Years	-26	9	-17	-0.7%
21 to 24 Years	111	-113	-2	-0.1%	21 to 24 Years	-199	-133	-332	-8.4%
25 to 34 Years	581	340	921	12.7%	25 to 34 Years	135	-10	125	1.5%
35 to 44 Years	-188	-272	-460	-7.0%	35 to 44 Years	441	290	731	12.0%
45 to 54 Years	-183	-277	-460	-6.6%	45 to 54 Years	-219	-248	-467	-7.2%
55 to 64 Years	312	495	807	16.2%	55 to 64 Years	205	275	480	8.3%
65 to 74 Years	445	528	973	32.1%	65 to 74 Years	173	299	472	11.8%
75 to 84 Years	239	273	512	43.0%	75 to 84 Years	274	366	640	37.6%
85 Years and Up	44	34	78	29.6%	85 Years and Up	56	60	116	27.0%
Total	1,312	856	2,168	4.3%	Total	1,144	1,210	2,354	4.5%
62+ Years	n/a	n/a	1,673	28.0%	62+ Years	n/a	n/a	1,475	19.3%

Source: Nielsen Claritas; Ribbon Demographics

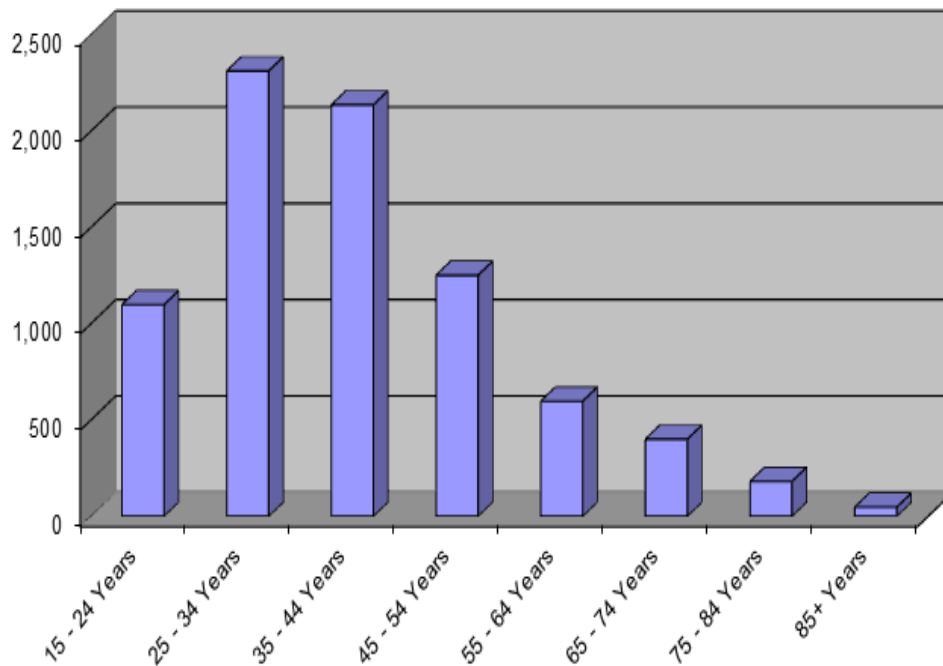
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Households by Income - Census 2000

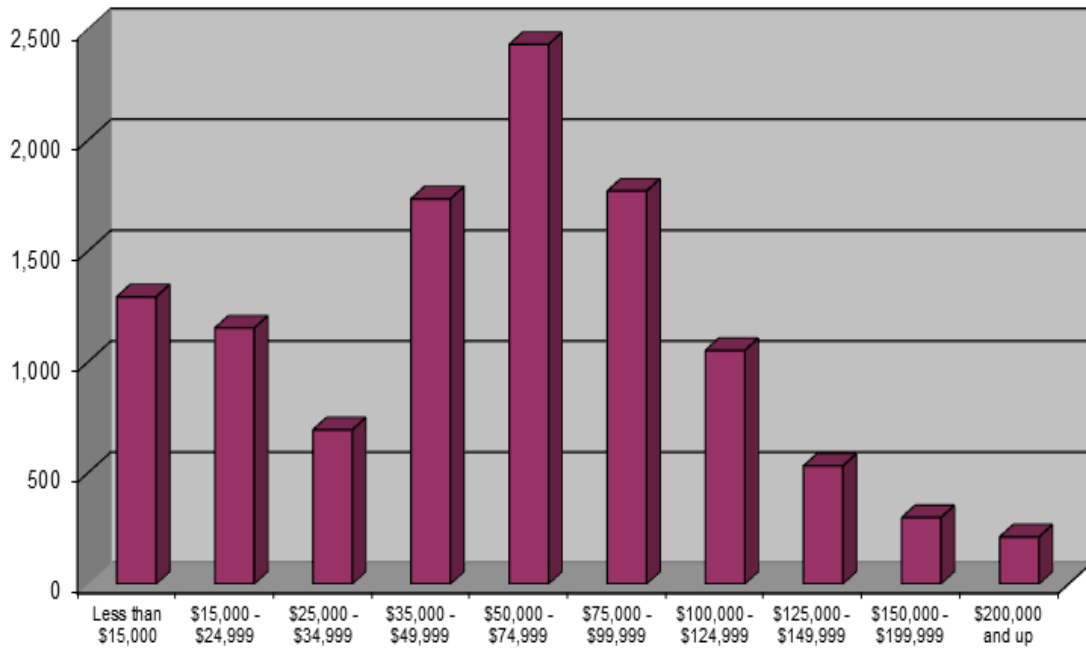


Households by Age - Census 2000

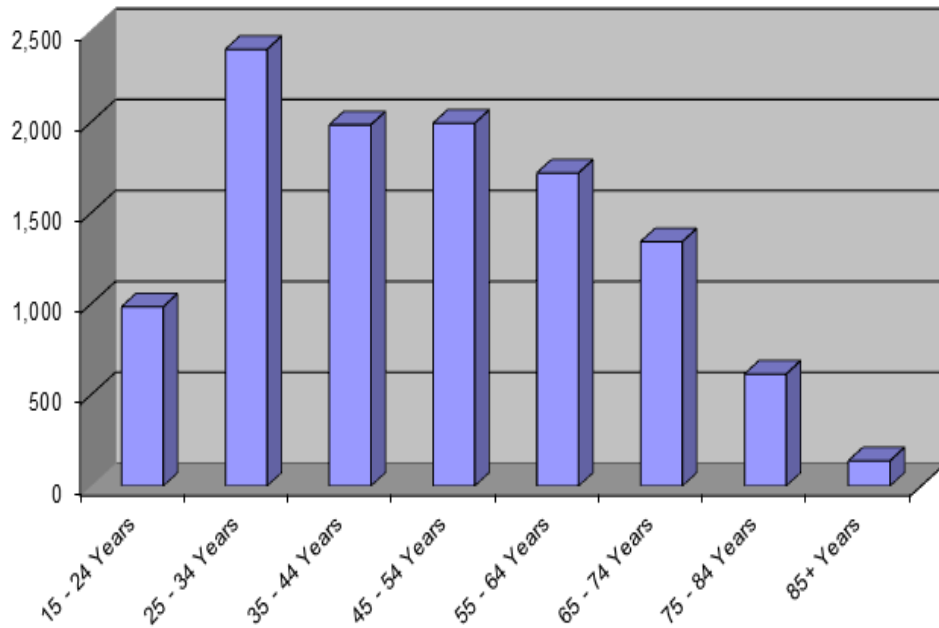
Market Area



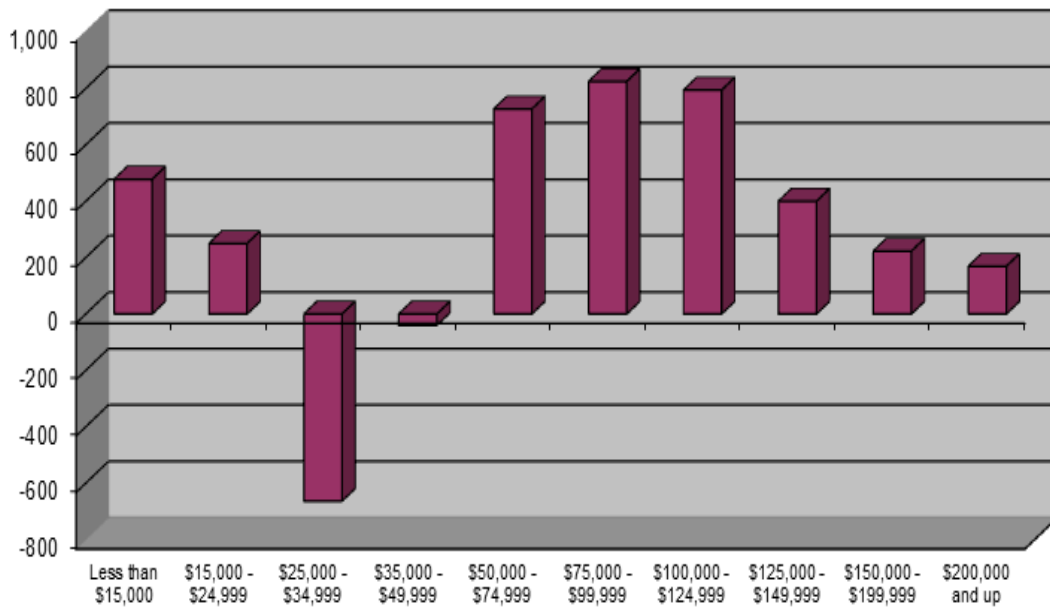
**Estimated Households by Income - 2016
Market Area**



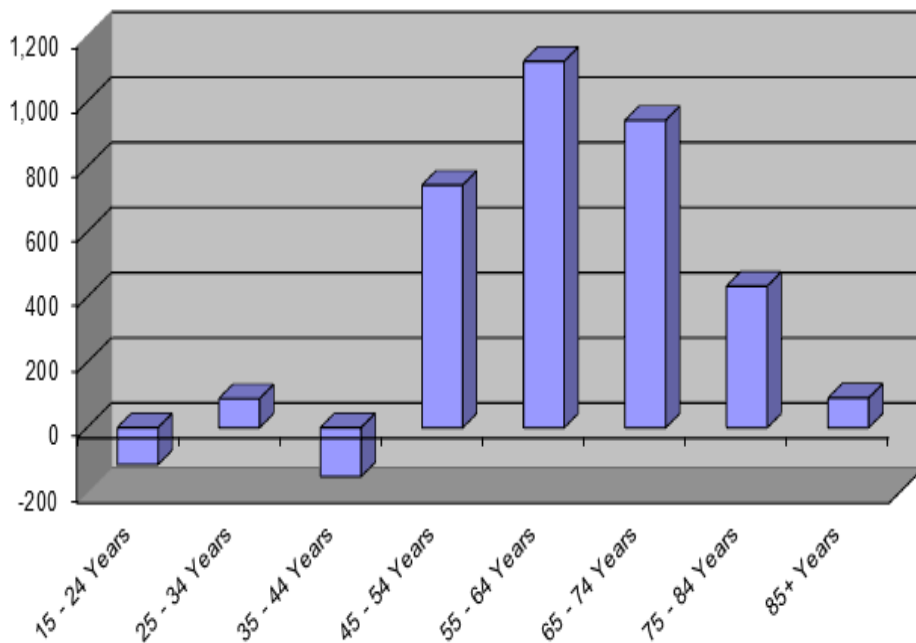
**Estimated Households by Age - 2016
Market Area**

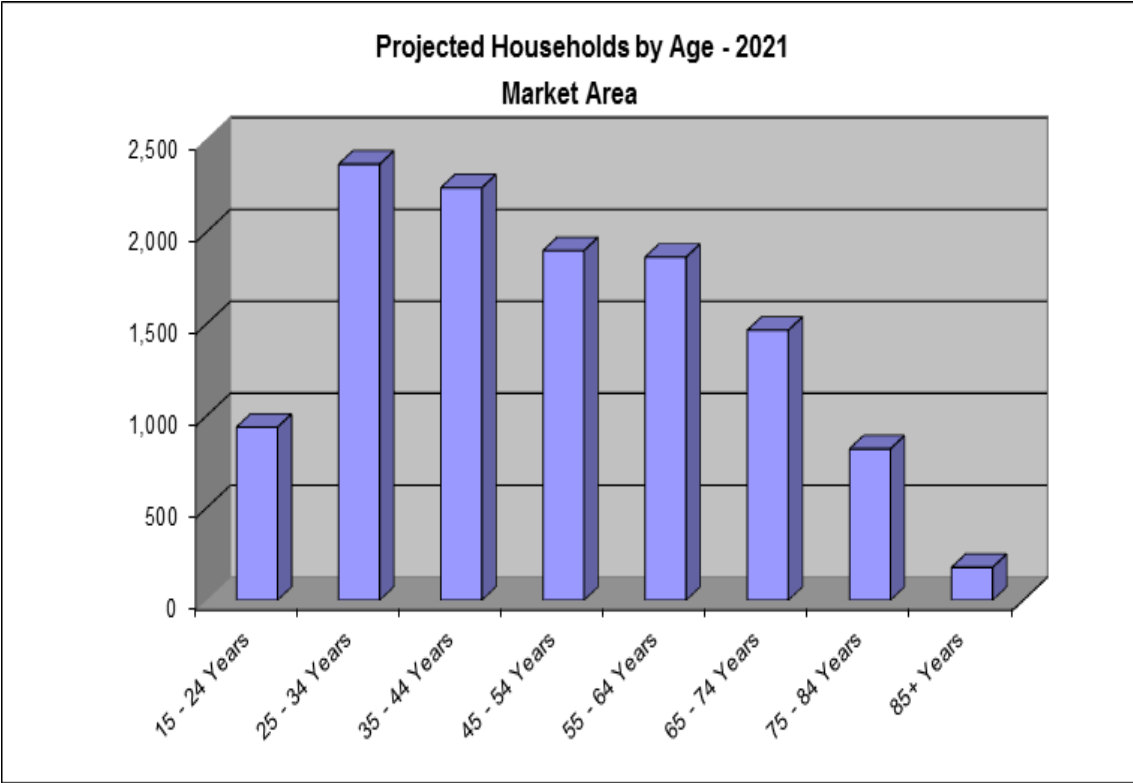
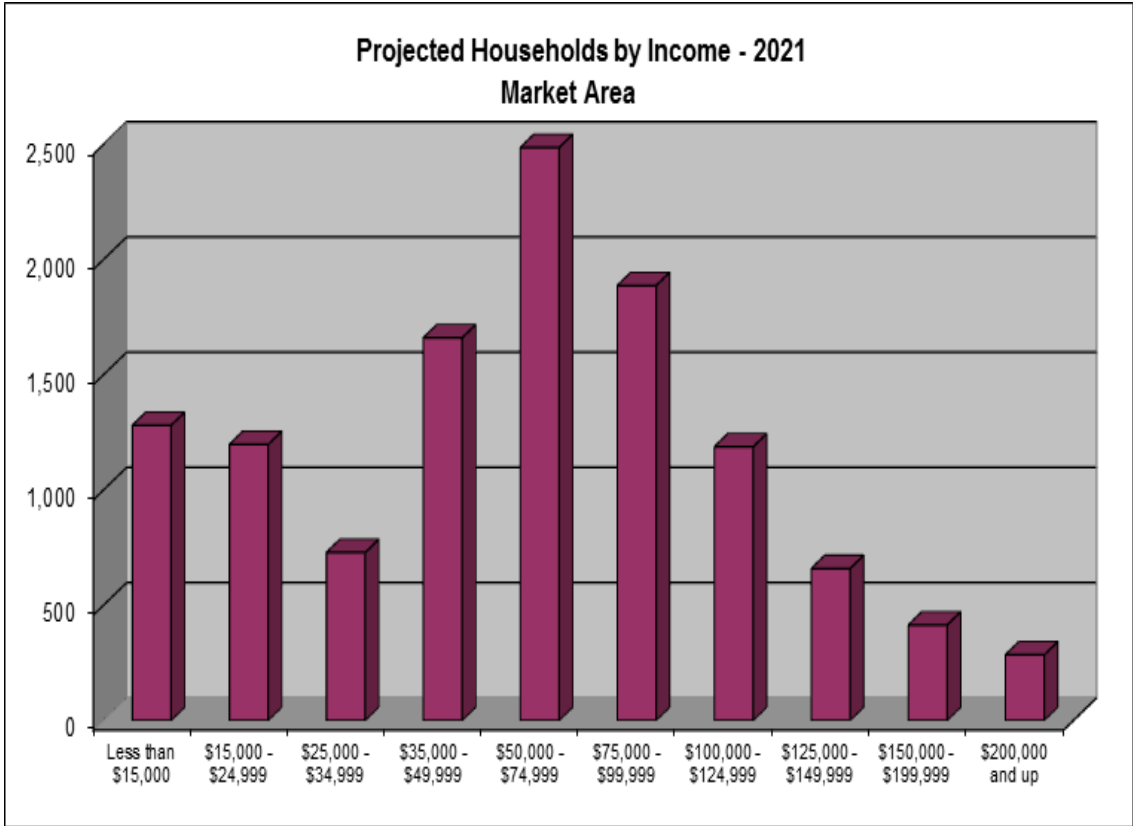


**Estimated Household Income Change 2000 - 2016
Market Area**

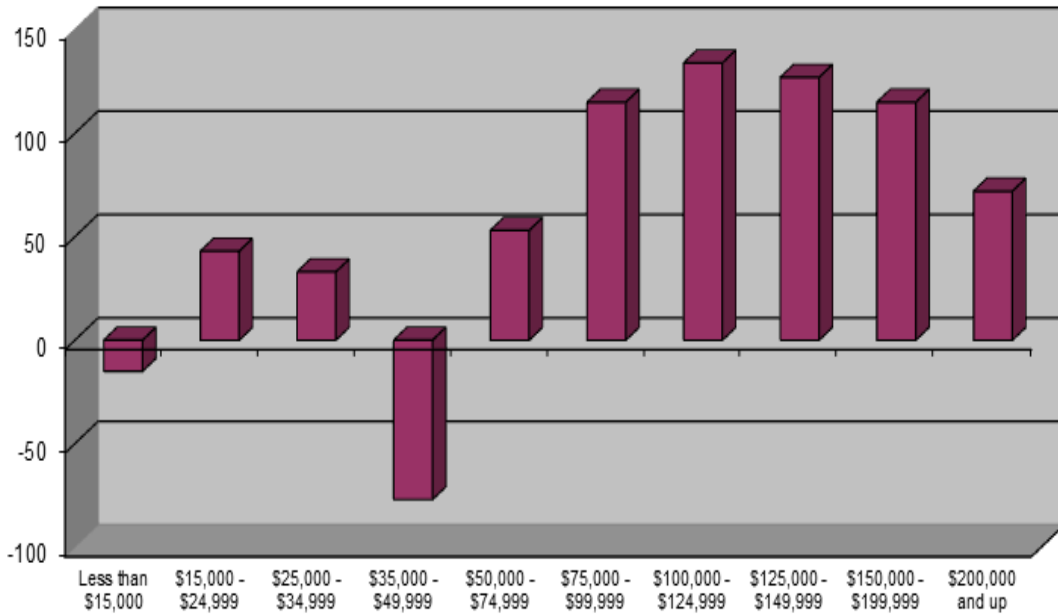


**Estimated Household Age Change 2000 - 2016
Market Area**

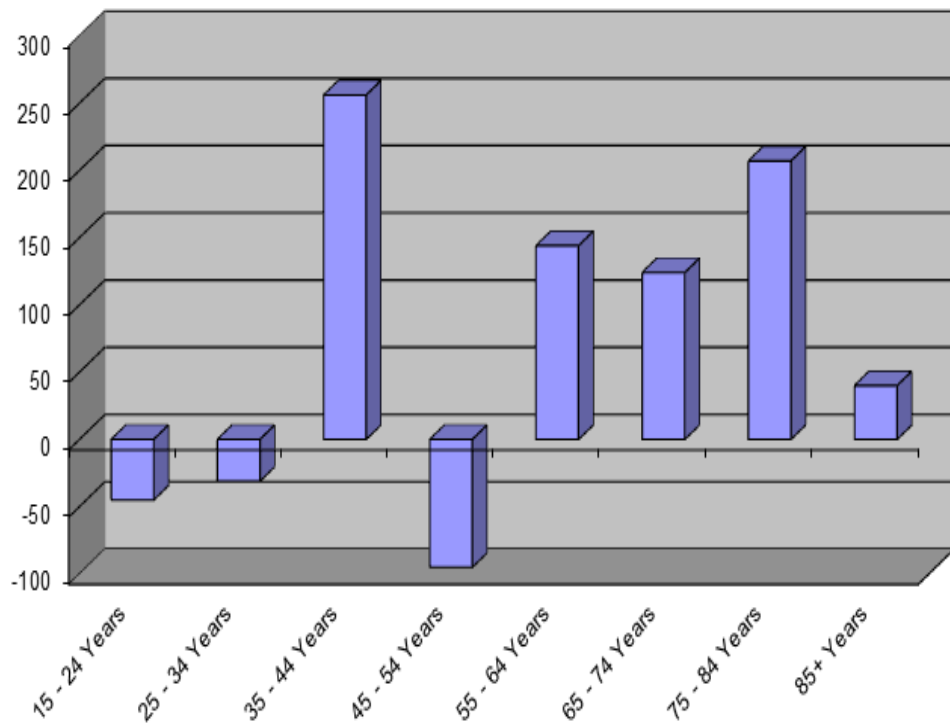


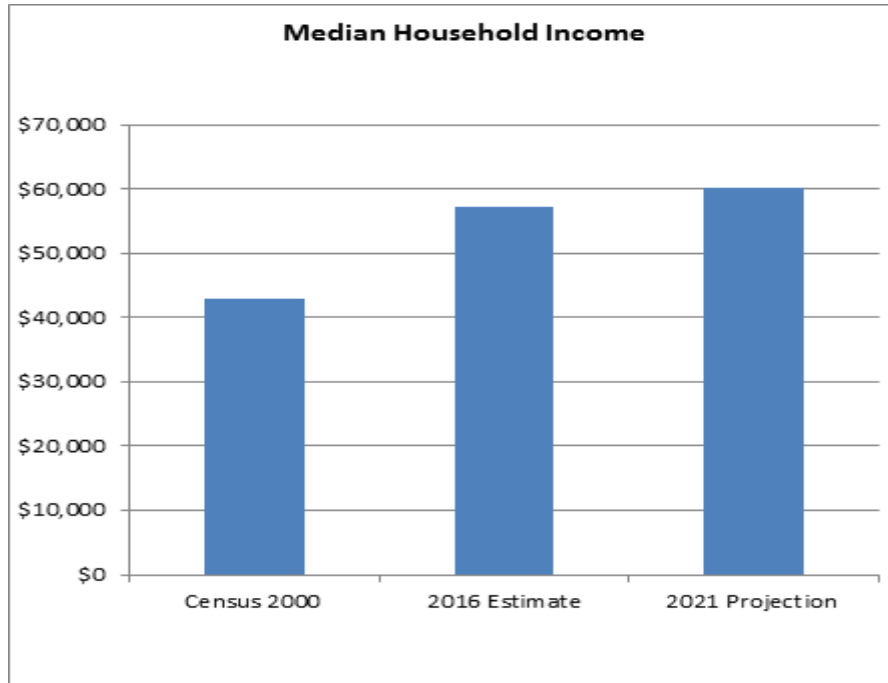


**Projected Household Income Change 2016 to 2021
Market Area**



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





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Households by Income and Age										
Market Area										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	116	160	158	102	93	98	68	23	818	10.2%
\$15,000 - \$24,999	323	197	157	77	31	75	36	9	905	11.3%
\$25,000 - \$34,999	280	515	301	84	101	44	28	7	1,360	16.9%
\$35,000 - \$49,999	248	716	464	227	64	43	13	3	1,778	22.1%
\$50,000 - \$74,999	98	494	624	301	106	52	28	4	1,707	21.3%
\$75,000 - \$99,999	25	166	347	248	128	34	0	0	948	11.8%
\$100,000 - \$124,999	9	43	37	114	38	19	0	0	260	3.2%
\$125,000 - \$149,999	0	13	25	69	19	7	0	0	133	1.7%
\$150,000 - \$199,999	0	9	17	30	0	10	9	2	77	1.0%
\$200,000 and up	0	0	2	0	18	10	0	0	44	0.5%
Total	1,099	2,313	2,137	1,252	598	401	182	48	8,030	100.0%
Percent	13.7%	28.8%	26.6%	15.6%	7.4%	5.0%	2.3%	0.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	118	279	185	184	188	169	131	42	1,296	11.6%
\$15,000 - \$24,999	119	362	247	89	85	132	93	28	1,155	10.3%
\$25,000 - \$34,999	132	123	77	108	110	76	54	16	696	6.2%
\$35,000 - \$49,999	274	389	290	207	200	233	123	22	1,738	15.5%
\$50,000 - \$74,999	139	635	540	397	345	265	99	14	2,434	21.7%
\$75,000 - \$99,999	40	360	350	442	368	158	48	7	1,773	15.8%
\$100,000 - \$124,999	156	125	136	205	148	228	47	9	1,054	9.4%
\$125,000 - \$149,999	1	95	111	175	136	10	4	1	533	4.8%
\$150,000 - \$199,999	7	29	43	88	63	56	14	0	300	2.7%
\$200,000 and up	0	5	8	101	79	17	3	0	213	1.9%
Total	986	2,402	1,987	1,996	1,722	1,344	616	139	11,192	100.0%
Percent	8.8%	21.5%	17.8%	17.8%	15.4%	12.0%	5.5%	1.2%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	2	119	27	82	95	71	63	19	478	58.4%
\$15,000 - \$24,999	-204	165	90	12	54	57	57	19	250	27.6%
\$25,000 - \$34,999	-148	-392	-224	24	9	32	26	9	-664	-48.8%
\$35,000 - \$49,999	26	-327	-174	-20	136	190	110	19	-40	-2.2%
\$50,000 - \$74,999	41	141	-84	96	239	213	71	10	727	42.6%
\$75,000 - \$99,999	15	194	3	194	240	124	48	7	825	87.0%
\$100,000 - \$124,999	147	82	99	91	110	209	47	9	794	305.4%
\$125,000 - \$149,999	1	82	86	106	117	3	4	1	400	300.8%
\$150,000 - \$199,999	7	20	26	58	63	46	5	-2	223	289.6%
\$200,000 and up	0	5	1	101	61	-2	3	0	169	384.1%
Total	-113	89	-150	744	1,124	943	434	91	3,162	39.4%
Percent Change	-10.3%	3.8%	-7.0%	59.4%	188.0%	235.2%	238.5%	189.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Five Year Projections - 2021										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+		
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	106	256	198	164	183	165	157	52	1,281	10.9%
\$15,000 - \$24,999	103	342	276	91	92	134	126	34	1,198	10.2%
\$25,000 - \$34,999	129	121	86	94	116	85	75	23	729	6.2%
\$35,000 - \$49,999	254	342	293	176	192	227	150	27	1,661	14.1%
\$50,000 - \$74,999	136	636	590	347	336	285	137	20	2,487	21.1%
\$75,000 - \$99,999	37	375	397	417	405	183	66	8	1,888	16.0%
\$100,000 - \$124,999	168	132	164	203	167	271	71	12	1,188	10.1%
\$125,000 - \$149,999	2	119	157	187	171	14	8	2	660	5.6%
\$150,000 - \$199,999	6	42	67	103	91	79	26	1	415	3.5%
\$200,000 and up	0	6	15	119	113	25	7	0	285	2.4%
Total	941	2,371	2,243	1,901	1,866	1,468	823	179	11,792	100.0%
Percent	8.0%	20.1%	19.0%	16.1%	15.8%	12.4%	7.0%	1.5%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Projected Change - 2016 to 2021										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+		
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	-12	-23	13	-20	-5	-4	26	10	-15	-1.2%
\$15,000 - \$24,999	-16	-20	29	2	7	2	33	6	43	3.7%
\$25,000 - \$34,999	-3	-2	9	-14	6	9	21	7	33	4.7%
\$35,000 - \$49,999	-20	-47	3	-31	-8	-6	27	5	-77	-4.4%
\$50,000 - \$74,999	-3	1	50	-50	-9	20	38	6	53	2.2%
\$75,000 - \$99,999	-3	15	47	-25	37	25	18	1	115	6.5%
\$100,000 - \$124,999	12	7	28	-2	19	43	24	3	134	12.7%
\$125,000 - \$149,999	1	24	46	12	35	4	4	1	127	23.8%
\$150,000 - \$199,999	-1	13	24	15	28	23	12	1	115	38.3%
\$200,000 and up	0	1	7	18	34	8	4	0	72	33.8%
Total	-45	-31	256	-95	144	124	207	40	600	5.4%
Percent Change	-4.6%	-1.3%	12.9%	-4.8%	8.4%	9.2%	33.6%	28.8%		

Source: Nielsen Claritas; Ribbon Demographics



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Median Household Income Market Area		
Census 2000	2016 Estimate	2021 Projection
\$42,863	\$57,303	\$60,324

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Median Household Income by Area Market Area			
Geography ID	Census 2000	2016 Estimate	2021 Projection
13039010602	\$39,191	\$42,500	\$42,688
13039010601	\$37,146	\$43,382	\$45,507
13039010500	\$33,982	\$39,302	\$39,924
13039010403	\$48,240	\$79,644	\$86,787
13039010402	\$48,276	\$63,867	\$65,227
13039010401	\$48,218	\$59,546	\$62,924

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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	1.8%	1.2%	3.1%	1.5%	0.2%	7.8%
\$10,000-20,000	9.8%	4.6%	0.4%	0.7%	0.4%	15.8%
\$20,000-30,000	1.7%	2.1%	2.6%	2.4%	2.6%	11.5%
\$30,000-40,000	0.6%	5.6%	3.2%	2.0%	1.3%	12.6%
\$40,000-50,000	1.6%	2.3%	5.4%	1.6%	1.1%	12.1%
\$50,000-60,000	1.1%	3.3%	0.9%	1.8%	0.2%	7.4%
\$60,000-75,000	2.9%	3.4%	1.5%	5.4%	0.7%	13.9%
\$75,000-100,000	0.0%	0.6%	3.6%	2.7%	0.9%	7.7%
\$100,000-125,000	0.0%	1.4%	0.2%	0.5%	7.2%	9.2%
\$125,000-150,000	0.2%	0.2%	0.4%	0.1%	0.2%	0.9%
\$150,000-200,000	0.0%	0.5%	0.1%	0.0%	0.1%	0.8%
\$200,000+	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%
Total	19.7%	25.1%	21.4%	18.8%	14.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.0%	2.5%	1.0%	0.0%	0.8%	8.3%
\$10,000-20,000	11.3%	2.1%	2.5%	0.1%	0.7%	16.7%
\$20,000-30,000	11.7%	7.1%	0.3%	0.1%	0.5%	19.7%
\$30,000-40,000	1.6%	2.0%	0.4%	0.0%	0.4%	4.3%
\$40,000-50,000	3.9%	5.1%	0.8%	0.0%	0.8%	10.6%
\$50,000-60,000	2.2%	0.7%	0.7%	0.2%	0.5%	4.3%
\$60,000-75,000	3.0%	1.9%	0.4%	0.2%	0.5%	5.9%
\$75,000-100,000	3.6%	1.3%	2.2%	0.1%	0.5%	7.6%
\$100,000-125,000	2.7%	5.4%	0.4%	0.2%	0.7%	9.3%
\$125,000-150,000	2.6%	0.6%	2.8%	0.1%	0.4%	6.5%
\$150,000-200,000	1.6%	0.8%	0.9%	0.0%	0.6%	3.9%
\$200,000+	1.2%	0.5%	0.4%	0.0%	0.5%	2.7%
Total	49.3%	30.0%	12.6%	0.9%	7.2%	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	3.8%	3.3%	1.1%	0.0%	0.8%	9.0%
\$10,000-20,000	9.5%	2.4%	2.8%	0.1%	0.8%	15.7%
\$20,000-30,000	11.5%	7.2%	0.4%	0.1%	0.5%	19.7%
\$30,000-40,000	2.0%	2.2%	0.4%	0.0%	0.4%	4.9%
\$40,000-50,000	5.1%	1.3%	1.1%	0.0%	0.8%	8.2%
\$50,000-60,000	2.8%	0.9%	0.9%	0.1%	0.5%	5.3%
\$60,000-75,000	3.8%	1.2%	0.5%	0.2%	0.5%	6.1%
\$75,000-100,000	4.7%	1.6%	2.8%	0.0%	0.5%	9.7%
\$100,000-125,000	3.5%	7.1%	0.5%	0.0%	0.8%	11.9%
\$125,000-150,000	1.9%	0.7%	0.4%	0.0%	0.5%	3.4%
\$150,000-200,000	1.8%	0.7%	0.8%	0.0%	0.7%	4.0%
\$200,000+	0.7%	0.6%	0.5%	0.0%	0.4%	2.1%
Total	51.1%	29.2%	12.0%	0.6%	7.1%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.3%	1.5%	2.6%	1.2%	0.3%	7.9%
\$10,000-20,000	10.2%	4.0%	0.9%	0.6%	0.4%	16.0%
\$20,000-30,000	4.0%	3.3%	2.1%	1.9%	2.2%	13.4%
\$30,000-40,000	0.9%	4.7%	2.5%	1.5%	1.1%	10.7%
\$40,000-50,000	2.1%	3.0%	4.3%	1.3%	1.1%	11.8%
\$50,000-60,000	1.3%	2.7%	0.9%	1.5%	0.3%	6.7%
\$60,000-75,000	2.9%	3.0%	1.2%	4.2%	0.7%	12.1%
\$75,000-100,000	0.8%	0.7%	3.3%	2.1%	0.8%	7.7%
\$100,000-125,000	0.6%	2.3%	0.2%	0.4%	5.7%	9.2%
\$125,000-150,000	0.7%	0.3%	0.9%	0.1%	0.2%	2.2%
\$150,000-200,000	0.4%	0.6%	0.3%	0.0%	0.2%	1.5%
\$200,000+	0.3%	0.1%	0.1%	0.0%	0.2%	0.8%
Total	26.5%	26.2%	19.4%	14.7%	13.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	94	21	9	8	0	132
\$10,000-20,000	63	13	1	92	19	188
\$20,000-30,000	39	9	30	6	1	85
\$30,000-40,000	36	19	41	41	19	156
\$40,000-50,000	16	58	111	41	24	250
\$50,000-60,000	101	70	66	58	72	367
\$60,000-75,000	32	80	171	202	67	552
\$75,000-100,000	24	164	254	322	175	939
\$100,000-125,000	37	79	140	39	32	327
\$125,000-150,000	5	156	89	48	133	431
\$150,000-200,000	29	40	32	57	32	190
\$200,000+	2	116	2	4	2	131
Total	479	825	947	918	579	3,748

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	90	62	13	2	1	168
\$10,000-20,000	165	106	18	4	5	298
\$20,000-30,000	70	82	18	2	0	172
\$30,000-40,000	62	51	16	15	1	145
\$40,000-50,000	111	249	22	7	1	390
\$50,000-60,000	88	119	34	14	0	255
\$60,000-75,000	52	248	35	60	14	409
\$75,000-100,000	27	335	132	11	72	577
\$100,000-125,000	39	364	4	9	1	417
\$125,000-150,000	15	93	8	5	1	122
\$150,000-200,000	15	124	8	1	5	153
\$200,000+	11	80	8	4	12	115
Total	745	1,913	316	134	113	3,221

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	76	24	9	1	0	110
\$10,000-20,000	156	94	13	3	1	267
\$20,000-30,000	57	75	16	1	0	149
\$30,000-40,000	35	44	5	0	1	85
\$40,000-50,000	86	227	15	4	1	333
\$50,000-60,000	72	99	19	14	0	204
\$60,000-75,000	35	135	28	38	0	236
\$75,000-100,000	27	181	38	8	25	279
\$100,000-125,000	39	240	4	8	1	292
\$125,000-150,000	9	21	5	0	1	36
\$150,000-200,000	9	82	3	0	0	94
\$200,000+	2	24	1	1	0	41
Total	606	1,256	156	78	30	2,126

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	184	83	22	10	1	300
\$10,000-20,000	228	119	19	96	24	486
\$20,000-30,000	109	91	48	8	1	257
\$30,000-40,000	98	70	57	56	20	301
\$40,000-50,000	127	307	133	48	25	640
\$50,000-60,000	189	189	100	72	72	622
\$60,000-75,000	84	328	206	262	81	961
\$75,000-100,000	51	499	386	333	247	1,516
\$100,000-125,000	76	443	144	48	33	744
\$125,000-150,000	20	249	97	53	134	553
\$150,000-200,000	44	164	40	58	37	343
\$200,000+	14	196	11	8	17	246
Total	1,224	2,738	1,263	1,052	692	6,969

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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	2.5%	0.6%	0.2%	0.2%	0.0%	3.5%
\$10,000-20,000	1.7%	0.3%	0.0%	2.5%	0.5%	5.0%
\$20,000-30,000	1.0%	0.2%	0.8%	0.2%	0.0%	2.3%
\$30,000-40,000	1.0%	0.5%	1.1%	1.1%	0.5%	4.2%
\$40,000-50,000	0.4%	1.5%	3.0%	1.1%	0.6%	6.7%
\$50,000-60,000	2.7%	1.9%	1.8%	1.5%	1.9%	9.8%
\$60,000-75,000	0.9%	2.1%	4.6%	5.4%	1.8%	14.7%
\$75,000-100,000	0.6%	4.4%	6.8%	8.6%	4.7%	25.1%
\$100,000-125,000	1.0%	2.1%	3.7%	1.0%	0.9%	8.7%
\$125,000-150,000	0.1%	4.2%	2.4%	1.3%	3.5%	11.5%
\$150,000-200,000	0.8%	1.1%	0.9%	1.5%	0.9%	5.1%
\$200,000+	0.1%	3.1%	0.1%	0.1%	0.1%	3.5%
Total	12.8%	22.0%	25.3%	24.5%	15.4%	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	2.8%	1.9%	0.4%	0.1%	0.0%	5.2%
\$10,000-20,000	5.1%	3.3%	0.6%	0.1%	0.2%	9.3%
\$20,000-30,000	2.2%	2.5%	0.6%	0.1%	0.0%	5.3%
\$30,000-40,000	1.9%	1.6%	0.5%	0.5%	0.0%	4.5%
\$40,000-50,000	3.4%	7.7%	0.7%	0.2%	0.0%	12.1%
\$50,000-60,000	2.7%	3.7%	1.1%	0.4%	0.0%	7.9%
\$60,000-75,000	1.6%	7.7%	1.1%	1.9%	0.4%	12.7%
\$75,000-100,000	0.8%	10.4%	4.1%	0.3%	2.2%	17.9%
\$100,000-125,000	1.2%	11.3%	0.1%	0.3%	0.0%	12.9%
\$125,000-150,000	0.5%	2.9%	0.2%	0.2%	0.0%	3.8%
\$150,000-200,000	0.5%	3.8%	0.2%	0.0%	0.2%	4.8%
\$200,000+	0.3%	2.5%	0.2%	0.1%	0.4%	3.6%
Total	23.1%	59.4%	9.8%	4.2%	3.5%	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	3.6%	1.1%	0.4%	0.0%	0.0%	5.2%
\$10,000-20,000	7.3%	4.4%	0.6%	0.1%	0.0%	12.6%
\$20,000-30,000	2.7%	3.5%	0.8%	0.0%	0.0%	7.0%
\$30,000-40,000	1.6%	2.1%	0.2%	0.0%	0.0%	4.0%
\$40,000-50,000	4.0%	10.7%	0.7%	0.2%	0.0%	15.7%
\$50,000-60,000	3.4%	4.7%	0.9%	0.7%	0.0%	9.6%
\$60,000-75,000	1.6%	6.3%	1.3%	1.8%	0.0%	11.1%
\$75,000-100,000	1.3%	8.5%	1.8%	0.4%	1.2%	13.1%
\$100,000-125,000	1.8%	11.3%	0.2%	0.4%	0.0%	13.7%
\$125,000-150,000	0.4%	1.0%	0.2%	0.0%	0.0%	1.7%
\$150,000-200,000	0.4%	3.9%	0.1%	0.0%	0.0%	4.4%
\$200,000+	0.2%	1.6%	0.0%	0.0%	0.0%	1.8%
Total	28.5%	59.1%	7.3%	3.7%	1.4%	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	2.6%	1.2%	0.3%	0.1%	0.0%	4.3%
\$10,000-20,000	3.3%	1.7%	0.3%	1.4%	0.3%	7.0%
\$20,000-30,000	1.6%	1.3%	0.7%	0.1%	0.0%	3.7%
\$30,000-40,000	1.4%	1.0%	0.8%	0.8%	0.3%	4.3%
\$40,000-50,000	1.8%	4.4%	1.9%	0.7%	0.4%	9.2%
\$50,000-60,000	2.7%	2.7%	1.4%	1.0%	1.0%	8.9%
\$60,000-75,000	1.2%	4.7%	3.0%	3.8%	1.2%	13.8%
\$75,000-100,000	0.7%	7.2%	5.5%	4.8%	3.5%	21.8%
\$100,000-125,000	1.1%	6.4%	2.1%	0.7%	0.5%	10.7%
\$125,000-150,000	0.3%	3.6%	1.4%	0.8%	1.9%	7.9%
\$150,000-200,000	0.6%	2.4%	0.6%	0.8%	0.5%	4.9%
\$200,000+	0.2%	2.8%	0.2%	0.1%	0.2%	3.5%
Total	17.6%	39.3%	18.1%	15.1%	9.9%	100.0%

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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	53	62	98	44	0	257
\$10,000-20,000	196	99	14	17	2	328
\$20,000-30,000	47	109	79	93	90	418
\$30,000-40,000	22	248	143	72	51	536
\$40,000-50,000	116	113	172	59	47	507
\$50,000-60,000	35	133	28	59	0	255
\$60,000-75,000	103	169	56	167	28	523
\$75,000-100,000	0	32	97	62	12	203
\$100,000-125,000	0	52	2	8	239	301
\$125,000-150,000	0	1	2	4	1	8
\$150,000-200,000	0	29	3	2	5	39
\$200,000+	0	0	0	0	0	0
Total	572	1,047	694	587	475	3,375

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	77	34	36	2	2	151
\$10,000-20,000	62	22	17	2	3	106
\$20,000-30,000	76	40	4	1	2	123
\$30,000-40,000	25	27	18	3	1	74
\$40,000-50,000	33	53	6	2	2	96
\$50,000-60,000	10	8	4	2	3	27
\$60,000-75,000	21	37	6	3	2	69
\$75,000-100,000	24	7	15	3	3	52
\$100,000-125,000	11	5	3	1	1	21
\$125,000-150,000	25	6	41	2	2	76
\$150,000-200,000	18	5	12	3	1	39
\$200,000+	12	3	7	0	0	22
Total	394	247	169	24	22	856

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	56	34	36	2	1	129
\$10,000-20,000	33	14	14	2	2	65
\$20,000-30,000	62	27	3	1	2	95
\$30,000-40,000	25	21	17	2	0	65
\$40,000-50,000	33	11	5	2	2	53
\$50,000-60,000	10	8	3	1	2	24
\$60,000-75,000	21	8	5	2	1	37
\$75,000-100,000	24	6	13	1	1	45
\$100,000-125,000	11	5	2	0	0	18
\$125,000-150,000	22	6	16	1	2	47
\$150,000-200,000	12	1	9	2	0	24
\$200,000+	9	3	7	0	0	19
Total	318	144	130	16	13	621

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	130	96	134	46	2	408
\$10,000-20,000	258	121	31	19	5	434
\$20,000-30,000	123	149	83	94	92	541
\$30,000-40,000	47	275	161	75	52	610
\$40,000-50,000	149	166	178	61	49	603
\$50,000-60,000	45	141	32	61	3	282
\$60,000-75,000	124	206	62	170	30	592
\$75,000-100,000	24	39	112	65	15	255
\$100,000-125,000	11	57	5	9	240	322
\$125,000-150,000	25	7	43	6	3	84
\$150,000-200,000	18	34	15	5	6	78
\$200,000+	12	3	7	0	0	22
Total	966	1,294	863	611	497	4,231

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.6%	1.8%	2.9%	1.3%	0.0%	7.6%
\$10,000-20,000	5.8%	2.9%	0.4%	0.5%	0.1%	9.7%
\$20,000-30,000	1.4%	3.2%	2.3%	2.8%	2.7%	12.4%
\$30,000-40,000	0.7%	7.3%	4.2%	2.1%	1.5%	15.9%
\$40,000-50,000	3.4%	3.3%	5.1%	1.7%	1.4%	15.0%
\$50,000-60,000	1.0%	3.9%	0.8%	1.7%	0.0%	7.6%
\$60,000-75,000	3.1%	5.0%	1.7%	4.9%	0.8%	15.5%
\$75,000-100,000	0.0%	0.9%	2.9%	1.8%	0.4%	6.0%
\$100,000-125,000	0.0%	1.5%	0.1%	0.2%	7.1%	8.9%
\$125,000-150,000	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%
\$150,000-200,000	0.0%	0.9%	0.1%	0.1%	0.1%	1.2%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	16.9%	31.0%	20.6%	17.4%	14.1%	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	9.0%	4.0%	4.2%	0.2%	0.2%	17.6%
\$10,000-20,000	7.2%	2.6%	2.0%	0.2%	0.4%	12.4%
\$20,000-30,000	8.9%	4.7%	0.5%	0.1%	0.2%	14.4%
\$30,000-40,000	2.9%	3.2%	2.1%	0.4%	0.1%	8.6%
\$40,000-50,000	3.9%	6.2%	0.7%	0.2%	0.2%	11.2%
\$50,000-60,000	1.2%	0.9%	0.5%	0.2%	0.4%	3.2%
\$60,000-75,000	2.5%	4.3%	0.7%	0.4%	0.2%	8.1%
\$75,000-100,000	2.8%	0.8%	1.8%	0.4%	0.4%	6.1%
\$100,000-125,000	1.3%	0.6%	0.4%	0.1%	0.1%	2.5%
\$125,000-150,000	2.9%	0.7%	4.8%	0.2%	0.2%	8.9%
\$150,000-200,000	2.1%	0.6%	1.4%	0.4%	0.1%	4.6%
\$200,000+	1.4%	0.4%	0.8%	0.0%	0.0%	2.6%
Total	46.0%	28.9%	19.7%	2.8%	2.6%	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	9.0%	5.5%	5.8%	0.3%	0.2%	20.8%
\$10,000-20,000	5.3%	2.3%	2.3%	0.3%	0.3%	10.5%
\$20,000-30,000	10.0%	4.3%	0.5%	0.2%	0.3%	15.3%
\$30,000-40,000	4.0%	3.4%	2.7%	0.3%	0.0%	10.5%
\$40,000-50,000	5.3%	1.8%	0.8%	0.3%	0.3%	8.5%
\$50,000-60,000	1.6%	1.3%	0.5%	0.2%	0.3%	3.9%
\$60,000-75,000	3.4%	1.3%	0.8%	0.3%	0.2%	6.0%
\$75,000-100,000	3.9%	1.0%	2.1%	0.2%	0.2%	7.2%
\$100,000-125,000	1.8%	0.8%	0.3%	0.0%	0.0%	2.9%
\$125,000-150,000	3.5%	1.0%	2.6%	0.2%	0.3%	7.6%
\$150,000-200,000	1.9%	0.2%	1.4%	0.3%	0.0%	3.9%
\$200,000+	1.4%	0.5%	1.1%	0.0%	0.0%	3.1%
Total	51.2%	23.2%	20.9%	2.6%	2.1%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	2.3%	3.2%	1.1%	0.0%	9.6%
\$10,000-20,000	6.1%	2.9%	0.7%	0.4%	0.1%	10.3%
\$20,000-30,000	2.9%	3.5%	2.0%	2.2%	2.2%	12.8%
\$30,000-40,000	1.1%	6.5%	3.8%	1.8%	1.2%	14.4%
\$40,000-50,000	3.5%	3.9%	4.2%	1.4%	1.2%	14.3%
\$50,000-60,000	1.1%	3.3%	0.8%	1.4%	0.1%	6.7%
\$60,000-75,000	2.9%	4.9%	1.5%	4.0%	0.7%	14.0%
\$75,000-100,000	0.6%	0.9%	2.6%	1.5%	0.4%	6.0%
\$100,000-125,000	0.3%	1.3%	0.1%	0.2%	5.7%	7.6%
\$125,000-150,000	0.6%	0.2%	1.0%	0.1%	0.1%	2.0%
\$150,000-200,000	0.4%	0.8%	0.4%	0.1%	0.1%	1.8%
\$200,000+	0.3%	0.1%	0.2%	0.0%	0.0%	0.5%
Total	22.8%	30.6%	20.4%	14.4%	11.7%	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	72	59	7	7	0	145
\$10,000-20,000	47	8	0	135	37	227
\$20,000-30,000	65	9	38	5	0	117
\$30,000-40,000	38	33	56	69	24	220
\$40,000-50,000	18	83	167	75	93	436
\$50,000-60,000	133	96	63	78	77	447
\$60,000-75,000	30	129	151	244	53	607
\$75,000-100,000	2	161	171	236	124	694
\$100,000-125,000	47	82	104	26	28	287
\$125,000-150,000	0	47	26	17	50	140
\$150,000-200,000	38	56	29	52	27	202
\$200,000+	0	26	2	1	0	29
Total	490	799	814	945	513	3,561

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	121	73	29	2	4	229
\$10,000-20,000	73	70	11	6	6	166
\$20,000-30,000	26	48	7	3	1	85
\$30,000-40,000	69	82	18	12	4	185
\$40,000-50,000	76	110	20	1	4	211
\$50,000-60,000	61	79	29	4	1	174
\$60,000-75,000	18	216	27	14	20	295
\$75,000-100,000	12	211	100	1	58	382
\$100,000-125,000	6	159	3	0	0	168
\$125,000-150,000	14	64	7	2	6	93
\$150,000-200,000	13	71	8	1	2	95
\$200,000+	6	24	3	1	5	39
Total	495	1,207	262	47	111	2,122

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	104	28	27	2	4	165
\$10,000-20,000	68	50	8	5	3	134
\$20,000-30,000	18	35	5	2	1	61
\$30,000-40,000	35	70	11	1	4	121
\$40,000-50,000	38	97	4	0	4	143
\$50,000-60,000	40	49	9	4	1	103
\$60,000-75,000	12	116	15	5	0	148
\$75,000-100,000	12	101	46	1	24	184
\$100,000-125,000	6	55	3	0	0	64
\$125,000-150,000	11	30	5	1	6	53
\$150,000-200,000	6	38	6	0	0	50
\$200,000+	4	17	3	0	0	24
Total	354	686	142	21	47	1,250

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	193	132	36	9	4	374
\$10,000-20,000	120	78	11	141	43	393
\$20,000-30,000	91	57	45	8	1	202
\$30,000-40,000	107	115	74	81	28	405
\$40,000-50,000	94	193	187	76	97	647
\$50,000-60,000	194	175	92	82	78	621
\$60,000-75,000	48	345	178	258	73	902
\$75,000-100,000	14	372	271	237	182	1,076
\$100,000-125,000	53	241	107	26	28	455
\$125,000-150,000	14	111	33	19	56	233
\$150,000-200,000	51	127	37	53	29	297
\$200,000+	6	60	5	2	5	78
Total	985	2,006	1,076	992	624	5,683

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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	2.0%	1.7%	0.2%	0.2%	0.0%	4.1%
\$10,000-20,000	1.3%	0.2%	0.0%	3.8%	1.0%	6.4%
\$20,000-30,000	1.8%	0.3%	1.1%	0.1%	0.0%	3.3%
\$30,000-40,000	1.1%	0.9%	1.6%	1.9%	0.7%	6.2%
\$40,000-50,000	0.5%	2.3%	4.7%	2.1%	2.6%	12.2%
\$50,000-60,000	3.7%	2.7%	1.8%	2.2%	2.2%	12.6%
\$60,000-75,000	0.8%	3.6%	4.2%	6.9%	1.5%	17.0%
\$75,000-100,000	0.1%	4.5%	4.8%	6.6%	3.5%	19.5%
\$100,000-125,000	1.3%	2.3%	2.9%	0.7%	0.8%	8.1%
\$125,000-150,000	0.0%	1.3%	0.7%	0.5%	1.4%	3.9%
\$150,000-200,000	1.1%	1.6%	0.8%	1.5%	0.8%	5.7%
\$200,000+	0.0%	1.0%	0.1%	0.0%	0.0%	1.1%
Total	13.8%	22.4%	22.9%	26.5%	14.4%	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	5.7%	3.4%	1.4%	0.1%	0.2%	10.8%
\$10,000-20,000	3.4%	3.3%	0.5%	0.3%	0.3%	7.8%
\$20,000-30,000	1.2%	2.3%	0.3%	0.1%	0.0%	4.0%
\$30,000-40,000	3.3%	3.9%	0.8%	0.6%	0.2%	8.7%
\$40,000-50,000	3.6%	5.2%	0.9%	0.0%	0.2%	9.9%
\$50,000-60,000	2.9%	3.7%	1.4%	0.2%	0.0%	8.2%
\$60,000-75,000	0.8%	10.2%	1.3%	0.7%	0.9%	13.9%
\$75,000-100,000	0.6%	9.9%	4.7%	0.0%	2.7%	18.0%
\$100,000-125,000	0.3%	7.5%	0.1%	0.0%	0.0%	7.9%
\$125,000-150,000	0.7%	3.0%	0.3%	0.1%	0.3%	4.4%
\$150,000-200,000	0.6%	3.3%	0.4%	0.0%	0.1%	4.5%
\$200,000+	0.3%	1.1%	0.1%	0.0%	0.2%	1.8%
Total	23.3%	56.9%	12.3%	2.2%	5.2%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.3%	2.2%	2.2%	0.2%	0.3%	13.2%
\$10,000-20,000	5.4%	4.0%	0.6%	0.4%	0.2%	10.7%
\$20,000-30,000	1.4%	2.8%	0.4%	0.2%	0.1%	4.9%
\$30,000-40,000	2.8%	5.6%	0.9%	0.1%	0.3%	9.7%
\$40,000-50,000	3.0%	7.8%	0.3%	0.0%	0.3%	11.4%
\$50,000-60,000	3.2%	3.9%	0.7%	0.3%	0.1%	8.2%
\$60,000-75,000	1.0%	9.3%	1.2%	0.4%	0.0%	11.8%
\$75,000-100,000	1.0%	8.1%	3.7%	0.1%	1.9%	14.7%
\$100,000-125,000	0.5%	4.4%	0.2%	0.0%	0.0%	5.1%
\$125,000-150,000	0.9%	2.4%	0.4%	0.1%	0.5%	4.2%
\$150,000-200,000	0.5%	3.0%	0.5%	0.0%	0.0%	4.0%
\$200,000+	0.3%	1.4%	0.2%	0.0%	0.0%	1.9%
Total	28.3%	54.9%	11.4%	1.7%	3.8%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.4%	2.3%	0.6%	0.2%	0.1%	6.6%
\$10,000-20,000	2.1%	1.4%	0.2%	2.5%	0.8%	6.9%
\$20,000-30,000	1.6%	1.0%	0.8%	0.1%	0.0%	3.6%
\$30,000-40,000	1.9%	2.0%	1.3%	1.4%	0.5%	7.1%
\$40,000-50,000	1.7%	3.4%	3.3%	1.3%	1.7%	11.4%
\$50,000-60,000	3.4%	3.1%	1.6%	1.4%	1.4%	10.9%
\$60,000-75,000	0.8%	6.1%	3.1%	4.5%	1.3%	15.9%
\$75,000-100,000	0.2%	6.5%	4.8%	4.2%	3.2%	18.9%
\$100,000-125,000	0.9%	4.2%	1.9%	0.5%	0.5%	8.0%
\$125,000-150,000	0.2%	2.0%	0.6%	0.3%	1.0%	4.1%
\$150,000-200,000	0.9%	2.2%	0.7%	0.9%	0.5%	5.2%
\$200,000+	0.1%	1.1%	0.1%	0.0%	0.1%	1.4%
Total	17.3%	35.3%	18.9%	17.5%	11.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	61	52	120	59	4	296
\$10,000-20,000	396	178	17	28	6	625
\$20,000-30,000	54	81	97	80	104	416
\$30,000-40,000	32	204	121	83	49	489
\$40,000-50,000	68	86	208	62	44	468
\$50,000-60,000	29	107	32	49	6	223
\$60,000-75,000	111	137	57	196	22	523
\$75,000-100,000	1	22	118	81	27	249
\$100,000-125,000	1	47	8	16	226	298
\$125,000-150,000	6	5	7	0	7	25
\$150,000-200,000	1	9	5	3	4	22
\$200,000+	0	3	1	1	6	11
Total	760	931	791	658	505	3,645

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	37	23	15	1	4	80
\$10,000-20,000	107	23	21	2	7	160
\$20,000-30,000	104	76	2	1	7	190
\$30,000-40,000	10	21	5	1	4	41
\$40,000-50,000	30	48	8	0	9	95
\$50,000-60,000	15	5	6	1	5	32
\$60,000-75,000	31	20	5	2	9	67
\$75,000-100,000	32	12	19	0	7	70
\$100,000-125,000	22	54	8	2	7	93
\$125,000-150,000	19	7	23	0	6	55
\$150,000-200,000	9	6	4	1	5	25
\$200,000+	10	3	2	0	2	20
Total	426	298	118	11	75	928

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	25	23	13	0	3	64
\$10,000-20,000	63	19	17	2	6	107
\$20,000-30,000	75	59	2	1	6	143
\$30,000-40,000	10	17	5	0	3	35
\$40,000-50,000	29	13	8	0	6	56
\$50,000-60,000	14	5	6	1	4	30
\$60,000-75,000	31	9	4	2	6	52
\$75,000-100,000	32	12	19	0	5	68
\$100,000-125,000	22	54	7	1	6	90
\$125,000-150,000	10	6	1	0	4	21
\$150,000-200,000	7	5	3	0	4	19
\$200,000+	6	3	1	0	2	12
Total	324	225	86	7	55	697

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	98	75	135	60	8	376
\$10,000-20,000	503	201	38	30	13	785
\$20,000-30,000	158	157	99	81	111	606
\$30,000-40,000	42	225	126	84	53	530
\$40,000-50,000	98	134	216	62	53	563
\$50,000-60,000	44	112	38	50	11	255
\$60,000-75,000	142	157	62	198	31	590
\$75,000-100,000	33	34	137	81	34	319
\$100,000-125,000	23	101	16	18	233	391
\$125,000-150,000	25	12	30	0	13	80
\$150,000-200,000	10	15	9	4	9	47
\$200,000+	10	6	3	1	11	31
Total	1,186	1,229	909	669	580	4,573

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	1.4%	3.3%	1.6%	0.1%	8.1%
\$10,000-20,000	10.9%	4.9%	0.5%	0.8%	0.2%	17.1%
\$20,000-30,000	1.5%	2.2%	2.7%	2.2%	2.9%	11.4%
\$30,000-40,000	0.9%	5.6%	3.3%	2.3%	1.3%	13.4%
\$40,000-50,000	1.9%	2.4%	5.7%	1.7%	1.2%	12.8%
\$50,000-60,000	0.8%	2.9%	0.9%	1.3%	0.2%	6.1%
\$60,000-75,000	3.0%	3.8%	1.6%	5.4%	0.6%	14.3%
\$75,000-100,000	0.0%	0.6%	3.2%	2.2%	0.7%	6.8%
\$100,000-125,000	0.0%	1.3%	0.2%	0.4%	6.2%	8.2%
\$125,000-150,000	0.2%	0.1%	0.2%	0.0%	0.2%	0.7%
\$150,000-200,000	0.0%	0.2%	0.1%	0.1%	0.1%	0.6%
\$200,000+	0.0%	0.1%	0.0%	0.0%	0.2%	0.3%
Total	20.9%	25.5%	21.7%	18.1%	13.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	2.5%	1.6%	0.1%	0.4%	8.6%
\$10,000-20,000	11.5%	2.5%	2.3%	0.2%	0.8%	17.2%
\$20,000-30,000	11.2%	8.2%	0.2%	0.1%	0.8%	20.5%
\$30,000-40,000	1.1%	2.3%	0.5%	0.1%	0.4%	4.4%
\$40,000-50,000	3.2%	5.2%	0.9%	0.0%	1.0%	10.2%
\$50,000-60,000	1.6%	0.5%	0.6%	0.1%	0.5%	3.4%
\$60,000-75,000	3.3%	2.2%	0.5%	0.2%	1.0%	7.2%
\$75,000-100,000	3.4%	1.3%	2.0%	0.0%	0.8%	7.5%
\$100,000-125,000	2.4%	5.8%	0.9%	0.2%	0.8%	10.0%
\$125,000-150,000	2.0%	0.8%	2.5%	0.0%	0.6%	5.9%
\$150,000-200,000	1.0%	0.6%	0.4%	0.1%	0.5%	2.7%
\$200,000+	1.1%	0.3%	0.2%	0.0%	0.5%	2.2%
Total	45.9%	32.1%	12.7%	1.2%	8.1%	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	3.6%	3.3%	1.9%	0.0%	0.4%	9.2%
\$10,000-20,000	9.0%	2.7%	2.4%	0.3%	0.9%	15.4%
\$20,000-30,000	10.8%	8.5%	0.3%	0.1%	0.9%	20.5%
\$30,000-40,000	1.4%	2.4%	0.7%	0.0%	0.4%	5.0%
\$40,000-50,000	4.2%	1.9%	1.1%	0.0%	0.9%	8.0%
\$50,000-60,000	2.0%	0.7%	0.9%	0.1%	0.6%	4.3%
\$60,000-75,000	4.4%	1.3%	0.6%	0.3%	0.9%	7.5%
\$75,000-100,000	4.6%	1.7%	2.7%	0.0%	0.7%	9.8%
\$100,000-125,000	3.2%	7.7%	1.0%	0.1%	0.9%	12.9%
\$125,000-150,000	1.4%	0.9%	0.1%	0.0%	0.6%	3.0%
\$150,000-200,000	1.0%	0.7%	0.4%	0.0%	0.6%	2.7%
\$200,000+	0.9%	0.4%	0.1%	0.0%	0.3%	1.7%
Total	46.5%	32.3%	12.3%	1.0%	7.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.6%	3.0%	1.3%	0.2%	8.2%
\$10,000-20,000	11.0%	4.4%	0.8%	0.7%	0.3%	17.2%
\$20,000-30,000	3.5%	3.4%	2.2%	1.8%	2.4%	13.3%
\$30,000-40,000	0.9%	4.9%	2.8%	1.8%	1.2%	11.6%
\$40,000-50,000	2.1%	2.9%	4.7%	1.4%	1.2%	12.3%
\$50,000-60,000	1.0%	2.4%	0.8%	1.1%	0.2%	5.6%
\$60,000-75,000	3.1%	3.4%	1.4%	4.3%	0.7%	12.9%
\$75,000-100,000	0.7%	0.7%	3.0%	1.8%	0.7%	7.0%
\$100,000-125,000	0.5%	2.2%	0.3%	0.4%	5.1%	8.6%
\$125,000-150,000	0.5%	0.3%	0.7%	0.0%	0.3%	1.7%
\$150,000-200,000	0.2%	0.3%	0.2%	0.1%	0.2%	1.0%
\$200,000+	0.2%	0.1%	0.1%	0.0%	0.2%	0.7%
Total	25.9%	26.9%	19.9%	14.6%	12.7%	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	101	21	12	7	0	141
\$10,000-20,000	76	13	0	88	17	194
\$20,000-30,000	32	12	23	11	0	78
\$30,000-40,000	47	23	47	50	25	192
\$40,000-50,000	16	64	122	49	33	284
\$50,000-60,000	100	75	71	52	70	368
\$60,000-75,000	34	88	190	210	75	597
\$75,000-100,000	21	185	261	310	166	943
\$100,000-125,000	43	79	126	41	35	324
\$125,000-150,000	4	132	66	34	121	357
\$150,000-200,000	14	32	35	44	20	145
\$200,000+	0	04	3	3	3	103
Total	488	818	956	899	565	3,726

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	82	66	12	3	1	164
\$10,000-20,000	155	117	15	6	6	299
\$20,000-30,000	45	76	12	3	0	136
\$30,000-40,000	63	49	16	15	2	145
\$40,000-50,000	116	241	29	5	1	392
\$50,000-60,000	85	86	28	16	0	215
\$60,000-75,000	50	251	31	64	13	409
\$75,000-100,000	25	301	115	7	63	511
\$100,000-125,000	30	302	1	6	0	339
\$125,000-150,000	12	72	4	5	3	96
\$150,000-200,000	9	90	7	1	1	108
\$200,000+	7	28	5	2	7	79
Total	679	1,709	275	133	97	2,893

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	68	26	8	1	1	104
\$10,000-20,000	148	99	11	5	1	264
\$20,000-30,000	36	69	10	1	0	116
\$30,000-40,000	34	41	4	1	2	82
\$40,000-50,000	85	218	16	3	1	323
\$50,000-60,000	69	71	15	15	0	170
\$60,000-75,000	33	124	25	42	0	224
\$75,000-100,000	24	156	31	5	25	241
\$100,000-125,000	29	193	1	6	0	229
\$125,000-150,000	6	14	1	2	3	26
\$150,000-200,000	6	56	3	0	0	65
\$200,000+	3	23	0	0	0	26
Total	541	1,090	125	81	33	1,870

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	183	87	24	10	1	305
\$10,000-20,000	231	130	15	94	23	493
\$20,000-30,000	77	88	35	14	0	214
\$30,000-40,000	110	72	63	65	27	337
\$40,000-50,000	132	305	151	54	34	676
\$50,000-60,000	185	161	99	68	70	583
\$60,000-75,000	84	339	221	274	88	1,006
\$75,000-100,000	46	486	376	317	229	1,454
\$100,000-125,000	73	381	127	47	35	663
\$125,000-150,000	16	204	70	39	124	453
\$150,000-200,000	23	122	42	45	21	253
\$200,000+	7	152	8	5	10	182
Total	1,167	2,527	1,231	1,032	662	6,619

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	2.7%	0.6%	0.3%	0.2%	0.0%	3.8%
\$10,000-20,000	2.0%	0.3%	0.0%	2.4%	0.5%	5.2%
\$20,000-30,000	0.9%	0.3%	0.6%	0.3%	0.0%	2.1%
\$30,000-40,000	1.3%	0.6%	1.3%	1.3%	0.7%	5.2%
\$40,000-50,000	0.4%	1.7%	3.3%	1.3%	0.9%	7.6%
\$50,000-60,000	2.7%	2.0%	1.9%	1.4%	1.9%	9.9%
\$60,000-75,000	0.9%	2.4%	5.1%	5.6%	2.0%	16.0%
\$75,000-100,000	0.6%	5.0%	7.0%	8.3%	4.5%	25.3%
\$100,000-125,000	1.2%	2.1%	3.4%	1.1%	0.9%	8.7%
\$125,000-150,000	0.1%	3.5%	1.8%	0.9%	3.2%	9.6%
\$150,000-200,000	0.4%	0.9%	0.9%	1.2%	0.5%	3.9%
\$200,000+	0.0%	2.5%	0.1%	0.1%	0.1%	2.8%
Total	13.1%	22.0%	25.7%	24.1%	15.2%	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	2.8%	2.3%	0.4%	0.1%	0.0%	5.7%
\$10,000-20,000	5.4%	4.0%	0.5%	0.2%	0.2%	10.3%
\$20,000-30,000	1.6%	2.6%	0.4%	0.1%	0.0%	4.7%
\$30,000-40,000	2.2%	1.7%	0.6%	0.5%	0.1%	5.0%
\$40,000-50,000	4.0%	8.3%	1.0%	0.2%	0.0%	13.5%
\$50,000-60,000	2.9%	3.0%	1.0%	0.6%	0.0%	7.4%
\$60,000-75,000	1.7%	8.7%	1.1%	2.2%	0.4%	14.1%
\$75,000-100,000	0.9%	10.4%	4.0%	0.2%	2.2%	17.7%
\$100,000-125,000	1.0%	10.4%	0.0%	0.2%	0.0%	11.7%
\$125,000-150,000	0.4%	2.5%	0.1%	0.2%	0.1%	3.3%
\$150,000-200,000	0.3%	3.1%	0.2%	0.0%	0.0%	3.7%
\$200,000+	0.2%	2.0%	0.2%	0.1%	0.2%	2.7%
Total	23.5%	59.1%	9.5%	4.6%	3.4%	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	3.6%	1.4%	0.4%	0.1%	0.1%	5.6%
\$10,000-20,000	7.9%	5.3%	0.6%	0.3%	0.1%	14.1%
\$20,000-30,000	1.9%	3.7%	0.5%	0.1%	0.0%	6.2%
\$30,000-40,000	1.8%	2.2%	0.2%	0.1%	0.1%	4.4%
\$40,000-50,000	4.5%	11.7%	0.9%	0.2%	0.1%	17.3%
\$50,000-60,000	3.7%	3.8%	0.8%	0.8%	0.0%	9.1%
\$60,000-75,000	1.8%	6.6%	1.3%	2.2%	0.0%	12.0%
\$75,000-100,000	1.3%	8.3%	1.7%	0.3%	1.3%	12.9%
\$100,000-125,000	1.6%	10.3%	0.1%	0.3%	0.0%	12.2%
\$125,000-150,000	0.3%	0.7%	0.1%	0.1%	0.2%	1.4%
\$150,000-200,000	0.3%	3.0%	0.2%	0.0%	0.0%	3.5%
\$200,000+	0.2%	1.2%	0.0%	0.0%	0.0%	1.4%
Total	28.9%	58.3%	6.7%	4.3%	1.8%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	2.8%	1.3%	0.4%	0.2%	0.0%	4.6%
\$10,000-20,000	3.5%	2.0%	0.2%	1.4%	0.3%	7.4%
\$20,000-30,000	1.2%	1.3%	0.5%	0.2%	0.0%	3.2%
\$30,000-40,000	1.7%	1.1%	1.0%	1.0%	0.4%	5.1%
\$40,000-50,000	2.0%	4.6%	2.3%	0.8%	0.5%	10.2%
\$50,000-60,000	2.8%	2.4%	1.5%	1.0%	1.1%	8.8%
\$60,000-75,000	1.3%	5.1%	3.3%	4.1%	1.3%	15.2%
\$75,000-100,000	0.7%	7.3%	5.7%	4.8%	3.5%	22.0%
\$100,000-125,000	1.1%	5.8%	1.9%	0.7%	0.5%	10.0%
\$125,000-150,000	0.2%	3.1%	1.1%	0.6%	1.9%	6.8%
\$150,000-200,000	0.3%	1.8%	0.6%	0.7%	0.3%	3.8%
\$200,000+	0.1%	2.3%	0.1%	0.1%	0.2%	2.7%
Total	17.6%	38.2%	18.6%	15.6%	10.0%	100.0%

HISTA 2.2 Summary Data

Market Area

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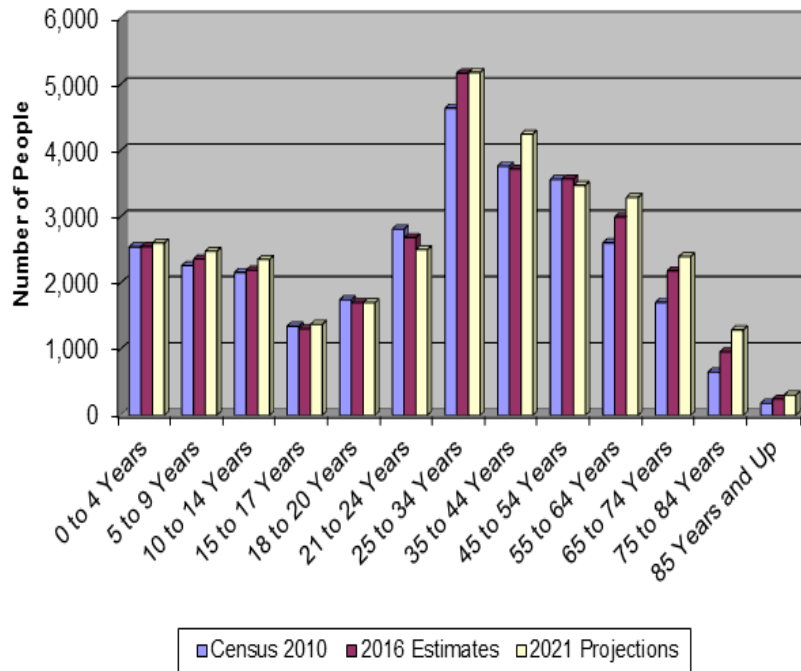
Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	66	46	115	57	6	290
\$10,000-20,000	364	170	13	26	13	586
\$20,000-30,000	62	78	98	90	98	426
\$30,000-40,000	23	207	118	73	48	469
\$40,000-50,000	60	86	200	61	42	449
\$50,000-60,000	41	121	35	68	8	273
\$60,000-75,000	107	126	56	202	26	517
\$75,000-100,000	0	22	134	99	32	287
\$100,000-125,000	0	51	6	17	266	340
\$125,000-150,000	6	6	14	2	6	34
\$150,000-200,000	0	18	4	1	5	28
\$200,000+	1	1	1	2	4	9
Total	730	932	794	698	554	3,708

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	45	28	11	0	9	93
\$10,000-20,000	126	23	28	1	8	186
\$20,000-30,000	131	79	3	1	6	220
\$30,000-40,000	18	22	4	0	4	48
\$40,000-50,000	43	57	9	0	9	118
\$50,000-60,000	24	8	8	2	6	48
\$60,000-75,000	33	21	4	2	6	66
\$75,000-100,000	40	14	24	1	6	85
\$100,000-125,000	30	60	4	2	8	104
\$125,000-150,000	29	7	31	1	5	73
\$150,000-200,000	18	9	10	0	7	44
\$200,000+	13	6	2	0	6	30
Total	550	334	141	10	80	1,115

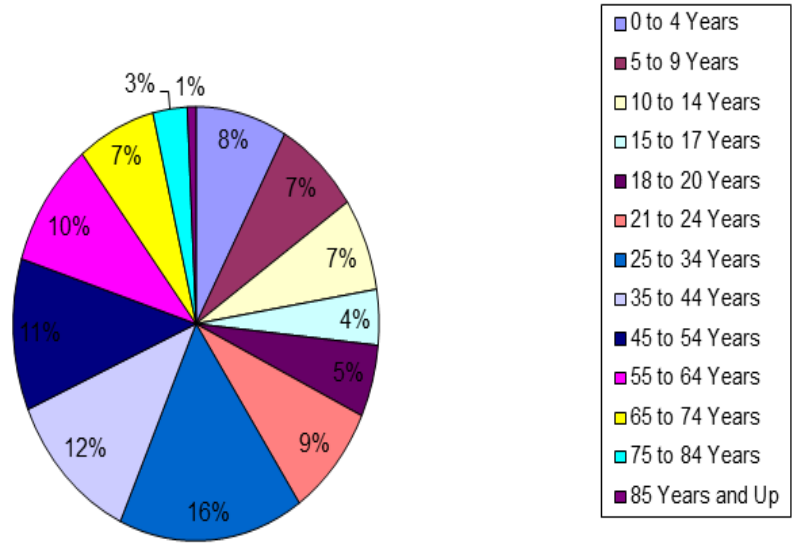
Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	32	28	9	0	7	76
\$10,000-20,000	81	20	24	1	7	133
\$20,000-30,000	98	61	3	1	4	167
\$30,000-40,000	17	19	3	0	3	42
\$40,000-50,000	43	11	9	0	7	70
\$50,000-60,000	24	8	8	1	4	45
\$60,000-75,000	32	10	4	2	4	52
\$75,000-100,000	40	14	24	0	4	82
\$100,000-125,000	30	60	4	0	7	101
\$125,000-150,000	16	6	3	0	4	29
\$150,000-200,000	15	6	7	0	6	34
\$200,000+	6	2	4	0	2	18
Total	434	248	102	5	60	849

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	111	74	126	57	15	383
\$10,000-20,000	490	193	41	27	21	772
\$20,000-30,000	193	157	101	91	104	646
\$30,000-40,000	41	229	122	73	52	517
\$40,000-50,000	103	143	209	61	51	567
\$50,000-60,000	65	129	43	70	14	321
\$60,000-75,000	140	147	60	204	32	583
\$75,000-100,000	40	36	158	100	38	372
\$100,000-125,000	30	111	10	19	274	444
\$125,000-150,000	35	13	45	3	11	107
\$150,000-200,000	18	27	14	1	12	72
\$200,000+	14	7	6	2	10	39
Total	1,280	1,266	935	708	634	4,823

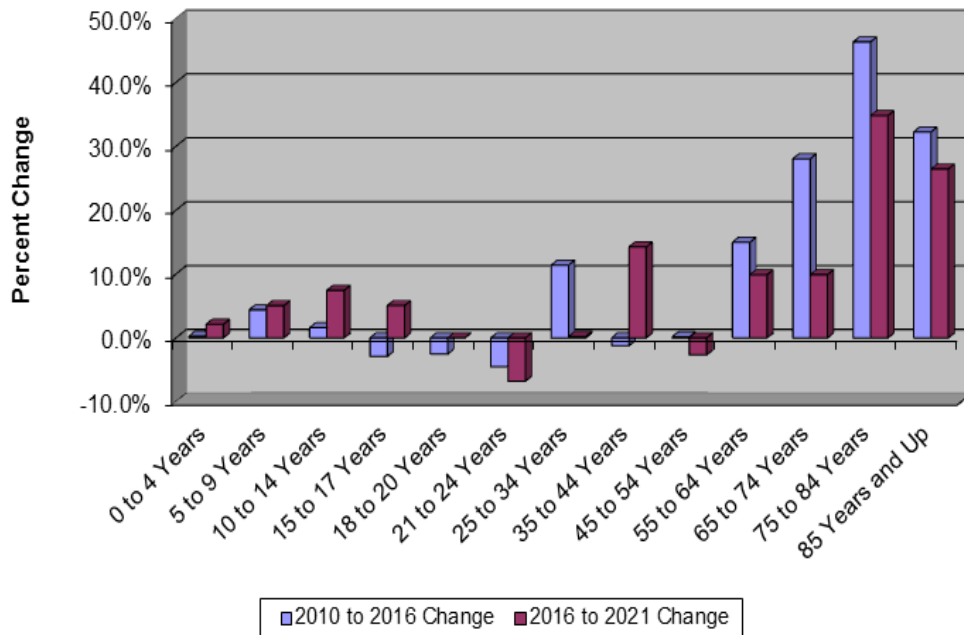
Population by Age



2016 Population by Age Market Area



Population Change by Age Market Area



■ 2010 to 2016 Change ■ 2016 to 2021 Change



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Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	1,295	1,249	2,544	0 to 4 Years	1,297	1,253	2,550	0 to 4 Years	1,329	1,275	2,604	
5 to 9 Years	1,169	1,092	2,261	5 to 9 Years	1,195	1,165	2,360	5 to 9 Years	1,258	1,221	2,479	
10 to 14 Years	1,104	1,054	2,158	10 to 14 Years	1,124	1,068	2,192	10 to 14 Years	1,199	1,156	2,355	
15 to 17 Years	664	682	1,346	15 to 17 Years	678	629	1,307	15 to 17 Years	704	669	1,373	
18 to 20 Years	1,069	676	1,745	18 to 20 Years	1,082	619	1,701	18 to 20 Years	1,076	625	1,701	
21 to 24 Years	1,791	1,022	2,813	21 to 24 Years	1,767	919	2,686	21 to 24 Years	1,669	835	2,504	
25 to 34 Years	2,463	2,178	4,641	25 to 34 Years	2,822	2,347	5,169	25 to 34 Years	2,870	2,311	5,181	
35 to 44 Years	1,839	1,926	3,765	35 to 44 Years	1,862	1,857	3,719	35 to 44 Years	2,155	2,093	4,248	
45 to 54 Years	1,680	1,885	3,565	45 to 54 Years	1,703	1,867	3,570	45 to 54 Years	1,668	1,807	3,475	
55 to 64 Years	1,220	1,386	2,606	55 to 64 Years	1,383	1,613	2,996	55 to 64 Years	1,539	1,753	3,292	
65 to 74 Years	827	878	1,705	65 to 74 Years	1,023	1,160	2,183	65 to 74 Years	1,073	1,326	2,399	
75 to 84 Years	305	349	654	75 to 84 Years	442	515	957	75 to 84 Years	584	706	1,290	
85 Years and Up	61	122	183	85 Years and Up	86	156	242	85 Years and Up	117	189	306	
Total	15,487	14,499	29,986	Total	16,464	15,168	31,632	Total	17,241	15,966	33,207	
62+ Years	n/a	n/a	3,309	62+ Years	n/a	n/a	4,166	62+ Years	n/a	n/a	4,895	
Median Age:			29.1	Median Age:			30.3	Median Age:			31.2	

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	4.3%	4.2%	8.5%	0 to 4 Years	4.1%	4.0%	8.1%	0 to 4 Years	4.0%	3.8%	7.8%
5 to 9 Years	3.9%	3.6%	7.5%	5 to 9 Years	3.8%	3.7%	7.5%	5 to 9 Years	3.8%	3.7%	7.5%
10 to 14 Years	3.7%	3.5%	7.2%	10 to 14 Years	3.6%	3.4%	6.9%	10 to 14 Years	3.6%	3.5%	7.1%
15 to 17 Years	2.2%	2.3%	4.5%	15 to 17 Years	2.1%	2.0%	4.1%	15 to 17 Years	2.1%	2.0%	4.1%
18 to 20 Years	3.6%	2.3%	5.8%	18 to 20 Years	3.4%	2.0%	5.4%	18 to 20 Years	3.2%	1.9%	5.1%
21 to 24 Years	6.0%	3.4%	9.4%	21 to 24 Years	5.6%	2.9%	8.5%	21 to 24 Years	5.0%	2.5%	7.5%
25 to 34 Years	8.2%	7.3%	15.5%	25 to 34 Years	8.9%	7.4%	16.3%	25 to 34 Years	8.6%	7.0%	15.6%
35 to 44 Years	6.1%	6.4%	12.6%	35 to 44 Years	5.9%	5.9%	11.8%	35 to 44 Years	6.5%	6.3%	12.8%
45 to 54 Years	5.6%	6.3%	11.9%	45 to 54 Years	5.4%	5.9%	11.3%	45 to 54 Years	5.0%	5.4%	10.5%
55 to 64 Years	4.1%	4.6%	8.7%	55 to 64 Years	4.4%	5.1%	9.5%	55 to 64 Years	4.6%	5.3%	9.9%
65 to 74 Years	2.8%	2.9%	5.7%	65 to 74 Years	3.2%	3.7%	6.9%	65 to 74 Years	3.2%	4.0%	7.2%
75 to 84 Years	1.0%	1.2%	2.2%	75 to 84 Years	1.4%	1.6%	3.0%	75 to 84 Years	1.8%	2.1%	3.9%
85 Years and Up	0.2%	0.4%	0.6%	85 Years and Up	0.3%	0.5%	0.8%	85 Years and Up	0.4%	0.6%	0.9%
Total	51.6%	48.4%	100.0%	Total	52.0%	48.0%	100.0%	Total	51.9%	48.1%	100.0%
62+ Years	n/a	n/a	11.0%	62+ Years	n/a	n/a	13.2%	62+ Years	n/a	n/a	14.7%

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
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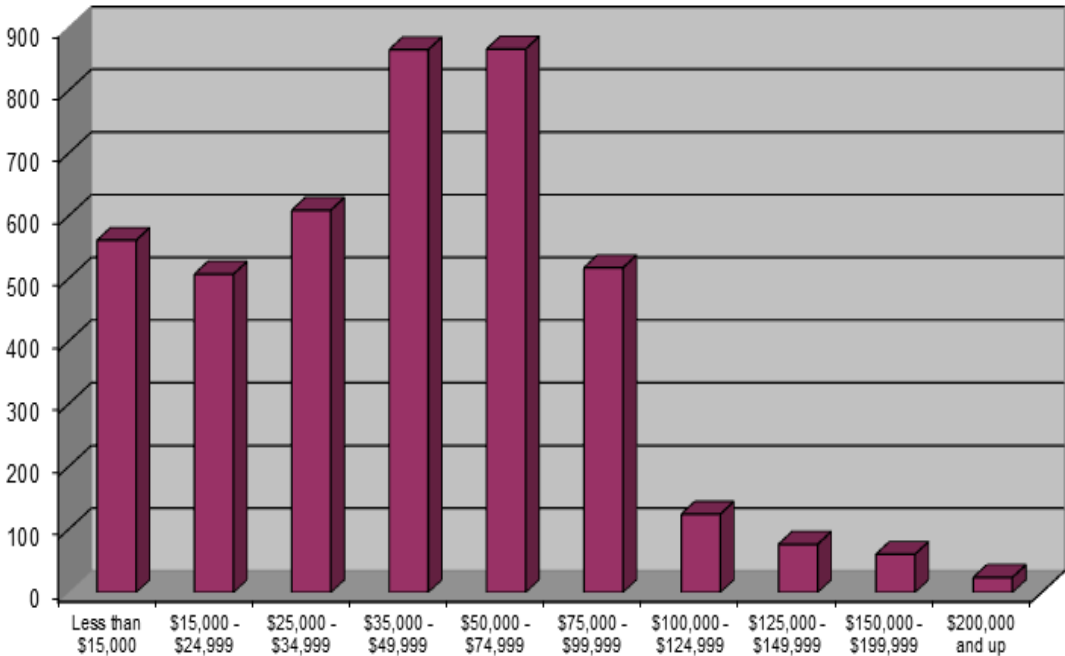
Nielsen Claritas

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	2	4	6	0.2%	0 to 4 Years	32	22	54	2.1%
5 to 9 Years	26	73	99	4.4%	5 to 9 Years	63	56	119	5.0%
10 to 14 Years	20	14	34	1.6%	10 to 14 Years	75	88	163	7.4%
15 to 17 Years	14	-53	-39	-2.9%	15 to 17 Years	26	40	66	5.0%
18 to 20 Years	13	-57	-44	-2.5%	18 to 20 Years	-6	6	0	0.0%
21 to 24 Years	-24	-103	-127	-4.5%	21 to 24 Years	-98	-84	-182	-6.8%
25 to 34 Years	359	169	528	11.4%	25 to 34 Years	48	-36	12	0.2%
35 to 44 Years	23	-69	-46	-1.2%	35 to 44 Years	293	236	529	14.2%
45 to 54 Years	23	-18	5	0.1%	45 to 54 Years	-35	-60	-95	-2.7%
55 to 64 Years	163	227	390	15.0%	55 to 64 Years	156	140	296	9.9%
65 to 74 Years	196	282	478	28.0%	65 to 74 Years	50	166	216	9.9%
75 to 84 Years	137	166	303	46.3%	75 to 84 Years	142	191	333	34.8%
85 Years and Up	25	34	59	32.2%	85 Years and Up	31	33	64	26.4%
Total	977	669	1,646	5.5%	Total	777	798	1,575	5.0%
62+ Years	n/a	n/a	857	25.9%	62+ Years	n/a	n/a	729	17.5%

Source: Nielsen Claritas; Ribbon Demographics

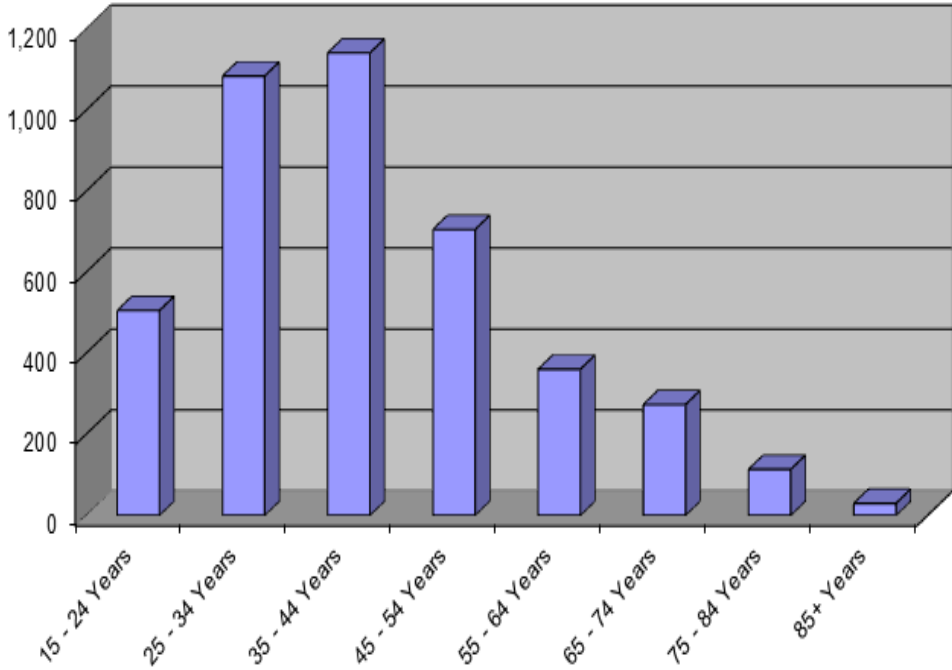
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Households by Income - Census 2000

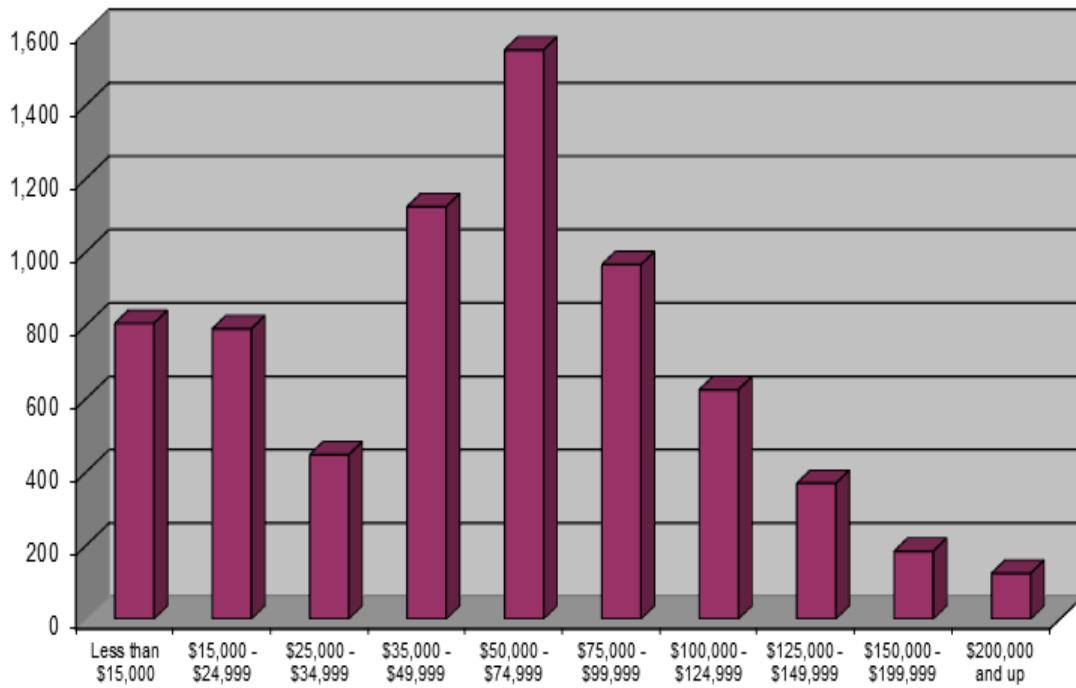


Households by Age - Census 2000

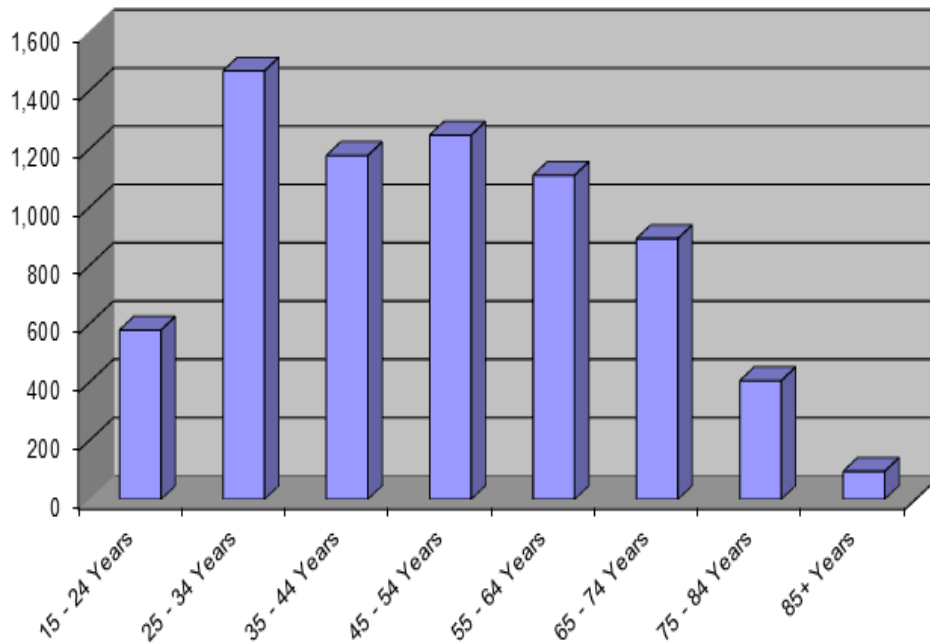
St. Marys city, Georgia



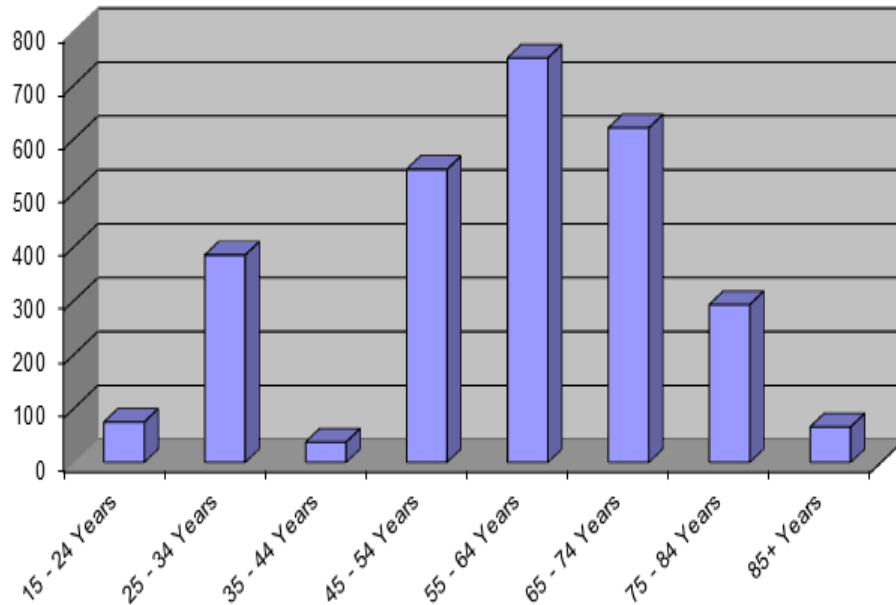
Estimated Households by Income - 2016
St. Marys city, Georgia



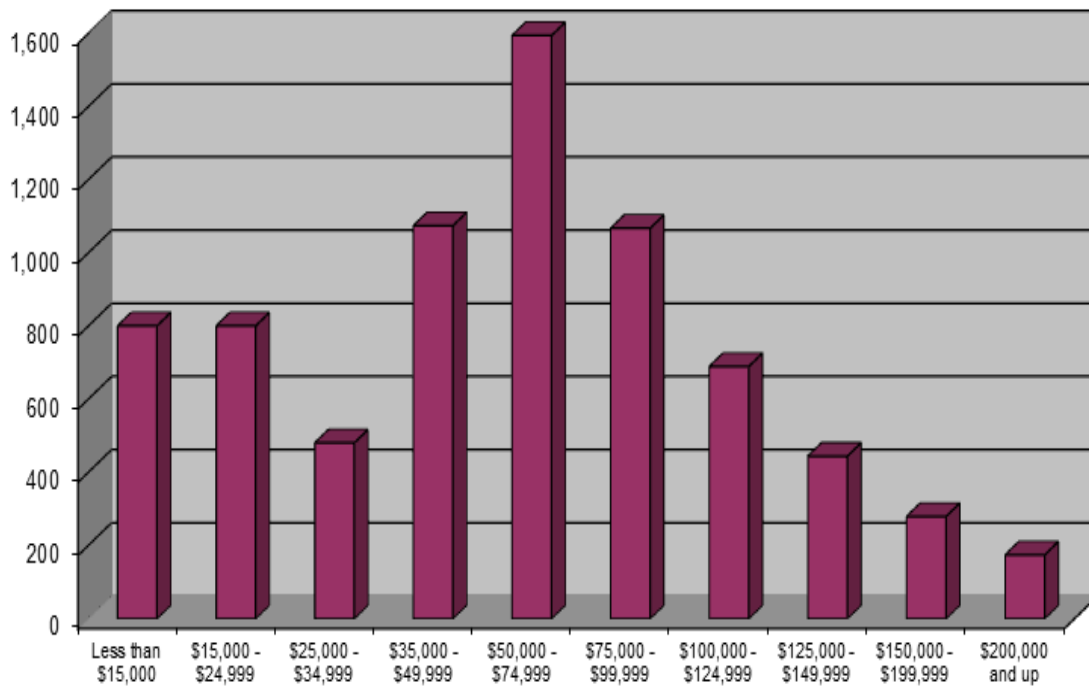
Estimated Households by Age - 2016
St. Marys city, Georgia



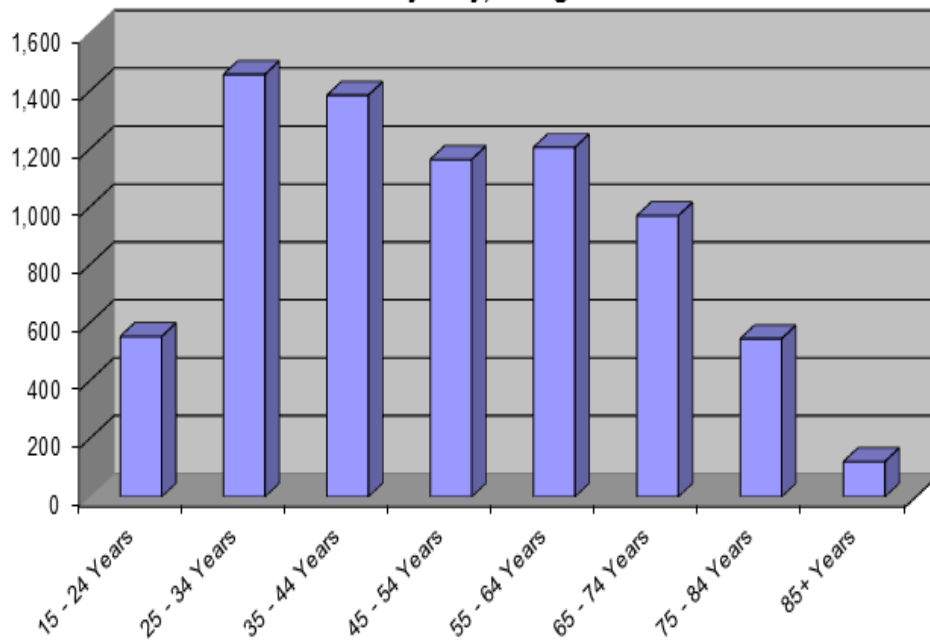
Estimated Household Age Change 2000 - 2016
St. Marys city, Georgia



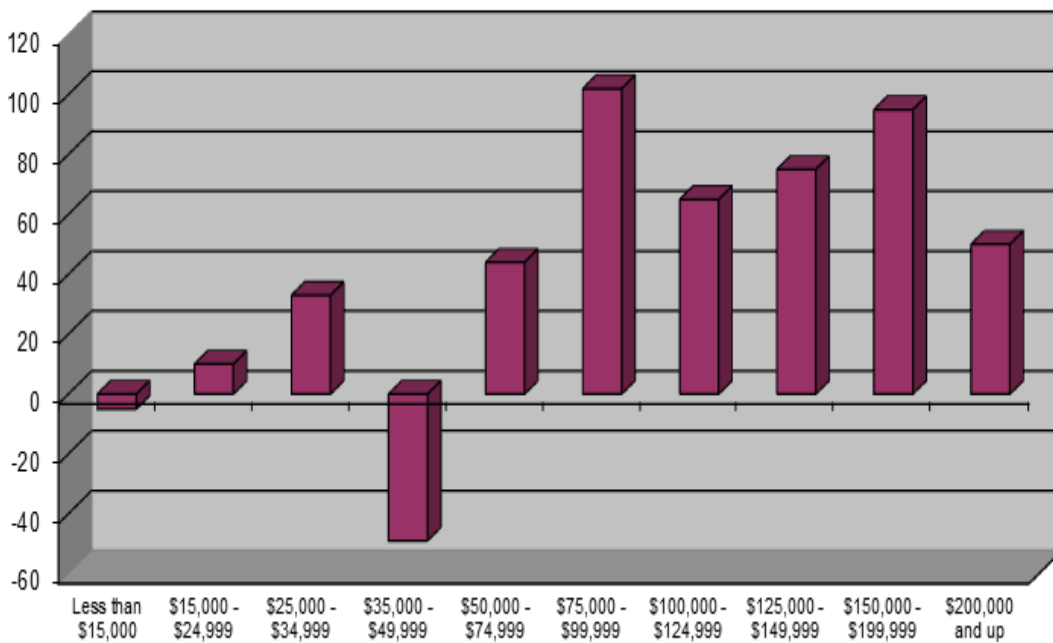
Projected Households by Income - 2021
St. Marys city, Georgia

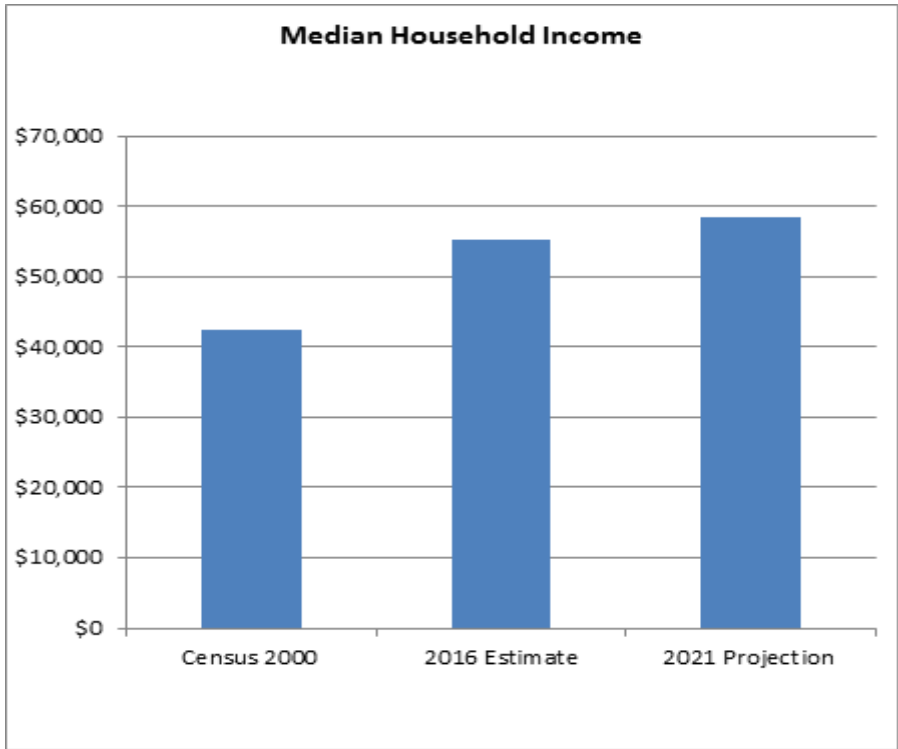
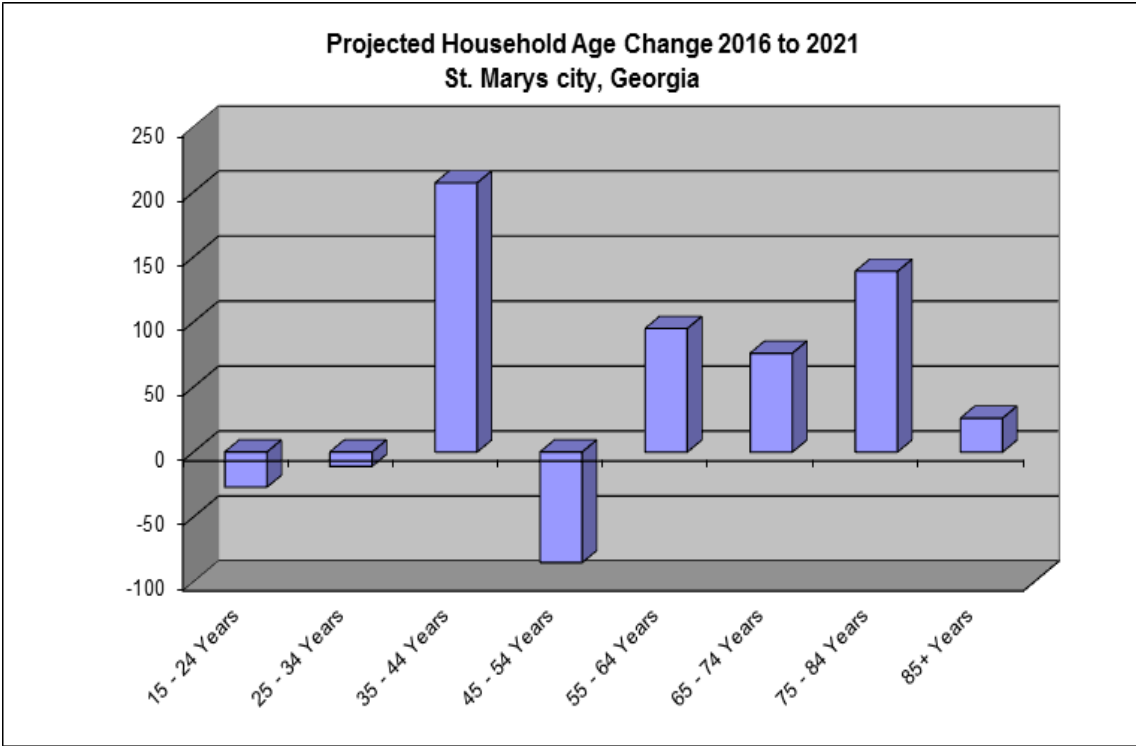


Projected Households by Age - 2021
St. Marys city, Georgia



Projected Household Income Change 2016 to 2021
St. Marys city, Georgia





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Households by Income and Age										
St. Marys city, Georgia										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	85	122	111	69	50	68	43	14	562	13.3%
\$15,000 - \$24,999	159	106	106	39	13	51	27	7	508	12.0%
\$25,000 - \$34,999	100	199	149	47	59	33	19	4	610	14.5%
\$35,000 - \$49,999	96	328	233	123	51	26	7	2	866	20.5%
\$50,000 - \$74,999	48	212	314	167	68	41	15	2	867	20.6%
\$75,000 - \$99,999	9	85	190	144	68	22	0	0	518	12.3%
\$100,000 - \$124,999	9	18	19	52	20	7	0	0	125	3.0%
\$125,000 - \$149,999	0	6	10	35	19	7	0	0	77	1.8%
\$150,000 - \$199,999	0	9	8	30	0	10	3	1	61	1.4%
\$200,000 and up	0	0	2	0	13	0	0	0	24	0.6%
Total	506	1,085	1,142	706	361	274	114	30	4,218	100.0%
Percent	12.0%	25.7%	27.1%	16.7%	8.6%	6.5%	2.7%	0.7%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
St. Marys city, Georgia										
Current Year Estimates - 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	64	171	105	105	116	122	93	30	806	11.5%
\$15,000 - \$24,999	73	253	169	59	63	90	66	18	791	11.3%
\$25,000 - \$34,999	63	71	49	80	86	53	35	11	448	6.4%
\$35,000 - \$49,999	162	241	186	144	132	163	80	16	1,124	16.1%
\$50,000 - \$74,999	75	399	330	254	229	187	66	11	1,551	22.2%
\$75,000 - \$99,999	4	177	163	271	229	91	27	4	966	13.8%
\$100,000 - \$124,999	137	68	72	105	78	133	26	6	625	8.9%
\$125,000 - \$149,999	1	67	73	124	96	6	3	0	370	5.3%
\$150,000 - \$199,999	2	20	27	50	36	40	10	0	185	2.6%
\$200,000 and up	0	3	6	58	47	10	1	0	125	1.8%
Total	581	1,470	1,180	1,250	1,112	895	407	96	6,991	100.0%
Percent	8.3%	21.0%	16.9%	17.9%	15.9%	12.8%	5.8%	1.4%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
St. Marys city, Georgia										
Estimated Change - 2000 to 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-21	49	-6	36	66	54	50	16	244	43.4%
\$15,000 - \$24,999	-86	147	63	20	50	39	39	11	283	55.7%
\$25,000 - \$34,999	-37	-128	-100	33	27	20	16	7	-162	-26.6%
\$35,000 - \$49,999	66	-87	-47	21	81	137	73	14	258	29.8%
\$50,000 - \$74,999	27	187	16	87	161	146	51	9	684	78.9%
\$75,000 - \$99,999	-5	92	-27	127	161	69	27	4	448	86.5%
\$100,000 - \$124,999	128	50	53	53	58	126	26	6	500	400.0%
\$125,000 - \$149,999	1	61	63	89	77	-1	3	0	293	380.5%
\$150,000 - \$199,999	2	11	19	20	36	30	7	-1	124	203.3%
\$200,000 and up	0	2	4	58	34	1	1	0	101	420.8%
Total	75	385	38	544	751	621	293	66	2,773	65.7%
Percent Change	14.8%	35.5%	3.3%	77.1%	208.0%	226.6%	257.0%	220.0%	65.7%	

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
St. Marys city, Georgia										
Five Year Projections - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	58	158	119	89	110	118	112	37	801	10.8%
\$15,000 - \$24,999	58	236	190	48	66	90	91	22	801	10.8%
\$25,000 - \$34,999	68	71	55	66	92	59	52	18	481	6.5%
\$35,000 - \$49,999	142	206	190	127	133	160	99	18	1,075	14.5%
\$50,000 - \$74,999	73	405	380	214	220	198	90	15	1,595	21.5%
\$75,000 - \$99,999	3	194	202	258	260	109	37	5	1,068	14.4%
\$100,000 - \$124,999	149	71	87	97	86	155	38	7	690	9.3%
\$125,000 - \$149,999	1	81	103	129	116	9	6	0	445	6.0%
\$150,000 - \$199,999	2	32	50	65	55	58	18	0	280	3.8%
\$200,000 and up	0	5	11	72	69	15	3	0	175	2.4%
Total	554	1,459	1,387	1,165	1,207	971	546	122	7,411	100.0%
Percent	7.5%	19.7%	18.7%	15.7%	16.3%	13.1%	7.4%	1.6%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
St. Marys city, Georgia										
Projected Change - 2016 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-6	-13	14	-16	-6	-4	19	7	-5	-0.6%
\$15,000 - \$24,999	-15	-17	21	-11	3	0	25	4	10	1.3%
\$25,000 - \$34,999	5	0	6	-14	6	6	17	7	33	7.4%
\$35,000 - \$49,999	-20	-35	4	-17	1	-3	19	2	-49	-4.4%
\$50,000 - \$74,999	-2	6	50	-40	-9	11	24	4	44	2.8%
\$75,000 - \$99,999	-1	17	39	-13	31	18	10	1	102	10.6%
\$100,000 - \$124,999	12	3	15	-8	8	22	12	1	65	10.4%
\$125,000 - \$149,999	0	14	30	5	20	3	3	0	75	20.3%
\$150,000 - \$199,999	0	12	23	15	19	18	8	0	95	51.4%
\$200,000 and up	0	2	5	14	22	5	2	0	50	40.0%
Total	-27	-11	207	-85	95	76	139	26	420	6.0%
Percent Change	-4.6%	-0.7%	17.5%	-6.8%	8.5%	8.5%	34.2%	27.1%	6.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Median Household Income		
St. Marys city, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$42,431	\$55,263	\$58,582

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Median Household Income by Area			
St. Marys city, Georgia			
Geography ID	Census 2000	2016 Estimate	2021 Projection
1367984	\$42,431	\$55,263	\$58,582

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.7%	1.4%	3.9%	1.4%	0.3%	9.7%
\$10,000-20,000	8.9%	2.9%	0.0%	0.7%	0.3%	12.9%
\$20,000-30,000	2.2%	2.8%	3.7%	1.9%	3.2%	13.8%
\$30,000-40,000	0.4%	7.4%	2.8%	1.9%	0.9%	13.4%
\$40,000-50,000	2.5%	2.0%	4.1%	1.4%	1.0%	11.1%
\$50,000-60,000	1.6%	3.7%	0.7%	2.0%	0.3%	8.3%
\$60,000-75,000	2.5%	3.3%	1.3%	5.5%	1.0%	13.6%
\$75,000-100,000	0.0%	0.3%	3.6%	2.1%	0.5%	6.5%
\$100,000-125,000	0.0%	1.8%	0.2%	0.3%	6.0%	8.3%
\$125,000-150,000	0.3%	0.3%	0.5%	0.1%	0.2%	1.3%
\$150,000-200,000	0.0%	0.5%	0.1%	0.0%	0.2%	0.8%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
Total	21.3%	26.4%	21.1%	17.3%	14.0%	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	3.2%	3.2%	0.9%	0.0%	0.7%	8.0%
\$10,000-20,000	13.4%	1.7%	2.1%	0.1%	0.8%	18.2%
\$20,000-30,000	11.9%	7.8%	0.4%	0.1%	0.8%	21.0%
\$30,000-40,000	1.7%	1.7%	0.4%	0.0%	0.4%	4.3%
\$40,000-50,000	3.1%	5.4%	0.8%	0.0%	0.8%	10.1%
\$50,000-60,000	2.1%	0.4%	0.7%	0.3%	0.8%	4.3%
\$60,000-75,000	3.6%	1.5%	0.4%	0.3%	0.9%	6.7%
\$75,000-100,000	2.8%	0.9%	1.7%	0.1%	0.8%	6.4%
\$100,000-125,000	1.7%	4.4%	0.3%	0.0%	0.8%	7.2%
\$125,000-150,000	3.4%	0.7%	2.3%	0.1%	0.4%	6.8%
\$150,000-200,000	1.3%	0.9%	0.8%	0.0%	0.8%	3.9%
\$200,000+	1.2%	0.7%	0.4%	0.0%	0.7%	2.9%
Total	49.6%	29.4%	11.3%	1.1%	8.7%	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	3.3%	4.4%	0.9%	0.0%	0.7%	9.4%
\$10,000-20,000	11.2%	2.0%	2.6%	0.2%	0.9%	16.9%
\$20,000-30,000	10.7%	8.3%	0.6%	0.2%	0.7%	20.4%
\$30,000-40,000	2.2%	2.0%	0.4%	0.0%	0.4%	5.0%
\$40,000-50,000	4.2%	1.8%	1.1%	0.0%	0.7%	7.9%
\$50,000-60,000	2.9%	0.6%	0.9%	0.2%	0.7%	5.3%
\$60,000-75,000	4.8%	0.9%	0.6%	0.4%	0.7%	7.4%
\$75,000-100,000	3.9%	1.3%	2.4%	0.0%	0.7%	8.3%
\$100,000-125,000	2.4%	6.1%	0.4%	0.0%	0.9%	9.8%
\$125,000-150,000	2.2%	0.7%	0.4%	0.0%	0.4%	3.7%
\$150,000-200,000	1.5%	0.7%	0.7%	0.0%	0.9%	3.9%
\$200,000+	0.4%	0.7%	0.4%	0.0%	0.6%	2.0%
Total	49.7%	29.7%	11.2%	0.9%	8.5%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.8%	1.8%	3.2%	1.1%	0.4%	9.3%
\$10,000-20,000	9.9%	2.6%	0.5%	0.6%	0.5%	14.2%
\$20,000-30,000	4.6%	4.0%	2.9%	1.4%	2.6%	15.5%
\$30,000-40,000	0.7%	6.1%	2.3%	1.4%	0.8%	11.2%
\$40,000-50,000	2.7%	2.8%	3.3%	1.1%	1.0%	10.8%
\$50,000-60,000	1.7%	2.9%	0.7%	1.6%	0.5%	7.3%
\$60,000-75,000	2.8%	2.9%	1.1%	4.2%	1.0%	12.0%
\$75,000-100,000	0.7%	0.5%	3.2%	1.6%	0.5%	6.5%
\$100,000-125,000	0.4%	2.4%	0.2%	0.3%	4.7%	8.0%
\$125,000-150,000	1.0%	0.4%	0.9%	0.1%	0.2%	2.6%
\$150,000-200,000	0.3%	0.6%	0.3%	0.0%	0.3%	1.5%
\$200,000+	0.3%	0.2%	0.1%	0.0%	0.3%	0.9%
Total	28.1%	27.1%	18.7%	13.4%	12.7%	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	49	14	8	6	0	77
\$10,000-20,000	23	6	1	41	6	77
\$20,000-30,000	19	6	14	6	1	46
\$30,000-40,000	21	16	20	23	14	94
\$40,000-50,000	9	36	64	27	12	148
\$50,000-60,000	67	36	38	35	41	217
\$60,000-75,000	22	53	105	125	32	337
\$75,000-100,000	14	89	147	174	79	503
\$100,000-125,000	28	57	83	21	19	208
\$125,000-150,000	6	83	56	30	109	284
\$150,000-200,000	18	32	18	47	16	131
\$200,000+	2	74	1	2	2	82
Total	278	502	555	537	332	2,204

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	58	38	10	1	1	108
\$10,000-20,000	127	62	13	2	3	207
\$20,000-30,000	57	51	16	1	0	125
\$30,000-40,000	35	28	14	13	1	91
\$40,000-50,000	100	164	17	4	1	286
\$50,000-60,000	51	87	26	9	0	173
\$60,000-75,000	30	174	32	24	8	268
\$75,000-100,000	14	221	75	5	48	363
\$100,000-125,000	19	205	2	5	1	232
\$125,000-150,000	12	55	7	5	1	80
\$150,000-200,000	11	81	6	1	3	102
\$200,000+	7	45	5	1	7	65
Total	521	1,211	223	71	74	2,100

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	53	15	8	1	0	77
\$10,000-20,000	123	55	10	2	1	191
\$20,000-30,000	51	48	15	1	0	115
\$30,000-40,000	19	24	5	0	1	49
\$40,000-50,000	74	150	13	3	1	241
\$50,000-60,000	40	75	20	9	0	144
\$60,000-75,000	23	87	28	15	0	153
\$75,000-100,000	14	98	34	4	23	173
\$100,000-125,000	19	141	2	4	1	167
\$125,000-150,000	6	12	4	0	1	23
\$150,000-200,000	7	58	3	0	0	68
\$200,000+	3	19	1	0	0	23
Total	432	782	143	39	28	1,424

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	107	52	18	7	1	185
\$10,000-20,000	150	68	14	43	9	284
\$20,000-30,000	76	57	30	7	1	171
\$30,000-40,000	56	44	34	36	15	185
\$40,000-50,000	109	200	81	31	13	434
\$50,000-60,000	118	123	64	44	41	390
\$60,000-75,000	52	227	137	149	40	605
\$75,000-100,000	28	310	222	179	127	866
\$100,000-125,000	47	262	85	26	20	440
\$125,000-150,000	18	138	63	35	110	364
\$150,000-200,000	29	113	24	48	19	233
\$200,000+	9	119	6	3	10	147
Total	799	1,713	778	608	406	4,304

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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	2.2%	0.6%	0.4%	0.3%	0.0%	3.5%
\$10,000-20,000	1.0%	0.3%	0.0%	1.9%	0.3%	3.5%
\$20,000-30,000	0.9%	0.3%	0.6%	0.3%	0.0%	2.1%
\$30,000-40,000	1.0%	0.7%	0.9%	1.0%	0.6%	4.3%
\$40,000-50,000	0.4%	1.6%	2.9%	1.2%	0.5%	6.7%
\$50,000-60,000	3.0%	1.6%	1.7%	1.6%	1.9%	9.8%
\$60,000-75,000	1.0%	2.4%	4.8%	5.7%	1.5%	15.3%
\$75,000-100,000	0.6%	4.0%	6.7%	7.9%	3.6%	22.8%
\$100,000-125,000	1.3%	2.6%	3.8%	1.0%	0.9%	9.4%
\$125,000-150,000	0.3%	3.8%	2.5%	1.4%	4.9%	12.9%
\$150,000-200,000	0.8%	1.5%	0.8%	2.1%	0.7%	5.9%
\$200,000+	0.1%	3.4%	0.0%	0.1%	0.1%	3.7%
Total	12.6%	22.8%	25.2%	24.4%	15.1%	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	2.8%	1.8%	0.5%	0.0%	0.0%	5.1%
\$10,000-20,000	6.0%	3.0%	0.6%	0.1%	0.1%	9.9%
\$20,000-30,000	2.7%	2.4%	0.8%	0.0%	0.0%	6.0%
\$30,000-40,000	1.7%	1.3%	0.7%	0.6%	0.0%	4.3%
\$40,000-50,000	4.8%	7.8%	0.8%	0.2%	0.0%	13.6%
\$50,000-60,000	2.4%	4.1%	1.2%	0.4%	0.0%	8.2%
\$60,000-75,000	1.4%	8.3%	1.5%	1.1%	0.4%	12.8%
\$75,000-100,000	0.7%	10.5%	3.6%	0.2%	2.3%	17.3%
\$100,000-125,000	0.9%	9.8%	0.1%	0.2%	0.0%	11.0%
\$125,000-150,000	0.6%	2.6%	0.3%	0.2%	0.0%	3.8%
\$150,000-200,000	0.5%	3.9%	0.3%	0.0%	0.1%	4.9%
\$200,000+	0.3%	2.1%	0.2%	0.0%	0.3%	3.1%
Total	24.8%	57.7%	10.6%	3.4%	3.5%	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	3.7%	1.1%	0.6%	0.1%	0.0%	5.4%
\$10,000-20,000	8.6%	3.9%	0.7%	0.1%	0.1%	13.4%
\$20,000-30,000	3.6%	3.4%	1.1%	0.1%	0.0%	8.1%
\$30,000-40,000	1.3%	1.7%	0.4%	0.0%	0.1%	3.4%
\$40,000-50,000	5.2%	10.5%	0.9%	0.2%	0.1%	16.9%
\$50,000-60,000	2.8%	5.3%	1.4%	0.6%	0.0%	10.1%
\$60,000-75,000	1.6%	6.1%	2.0%	1.1%	0.0%	10.7%
\$75,000-100,000	1.0%	6.9%	2.4%	0.3%	1.6%	12.1%
\$100,000-125,000	1.3%	9.9%	0.1%	0.3%	0.1%	11.7%
\$125,000-150,000	0.4%	0.8%	0.3%	0.0%	0.1%	1.6%
\$150,000-200,000	0.5%	4.1%	0.2%	0.0%	0.0%	4.8%
\$200,000+	0.2%	1.3%	0.1%	0.0%	0.0%	1.6%
Total	30.3%	54.9%	10.0%	2.7%	2.0%	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	2.5%	1.2%	0.4%	0.2%	0.0%	4.3%
\$10,000-20,000	3.5%	1.6%	0.3%	1.0%	0.2%	6.6%
\$20,000-30,000	1.8%	1.3%	0.7%	0.2%	0.0%	4.0%
\$30,000-40,000	1.3%	1.0%	0.8%	0.8%	0.3%	4.3%
\$40,000-50,000	2.5%	4.6%	1.9%	0.7%	0.3%	10.1%
\$50,000-60,000	2.7%	2.9%	1.5%	1.0%	1.0%	9.1%
\$60,000-75,000	1.2%	5.3%	3.2%	3.5%	0.9%	14.1%
\$75,000-100,000	0.7%	7.2%	5.2%	4.2%	3.0%	20.1%
\$100,000-125,000	1.1%	6.1%	2.0%	0.6%	0.5%	10.2%
\$125,000-150,000	0.4%	3.2%	1.5%	0.8%	2.6%	8.5%
\$150,000-200,000	0.7%	2.6%	0.6%	1.1%	0.4%	5.4%
\$200,000+	0.2%	2.8%	0.1%	0.1%	0.2%	3.4%
Total	18.6%	39.8%	18.1%	14.1%	9.4%	100.0%

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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	47	34	71	20	0	172
\$10,000-20,000	159	51	1	11	0	222
\$20,000-30,000	41	85	76	47	64	313
\$30,000-40,000	12	213	82	41	27	375
\$40,000-50,000	108	76	97	41	36	358
\$50,000-60,000	29	94	10	36	0	169
\$60,000-75,000	59	99	26	100	20	304
\$75,000-100,000	0	10	59	26	1	96
\$100,000-125,000	0	39	0	2	128	169
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	13	0	0	1	14
\$200,000+	0	0	0	0	0	0
Total	455	714	422	324	277	2,192

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	40	30	19	1	0	90
\$10,000-20,000	46	11	10	1	0	68
\$20,000-30,000	49	24	1	1	0	75
\$30,000-40,000	16	16	8	0	0	40
\$40,000-50,000	18	29	2	0	0	49
\$50,000-60,000	6	4	2	0	0	12
\$60,000-75,000	17	16	3	0	0	36
\$75,000-100,000	14	3	6	0	0	23
\$100,000-125,000	5	1	1	0	0	7
\$125,000-150,000	16	3	21	0	0	40
\$150,000-200,000	12	2	6	0	0	20
\$200,000+	10	2	4	0	0	16
Total	249	141	83	3	0	476

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	29	30	19	1	0	79
\$10,000-20,000	21	8	8	1	0	38
\$20,000-30,000	35	15	1	1	0	52
\$30,000-40,000	16	13	8	0	0	37
\$40,000-50,000	18	8	2	0	0	28
\$50,000-60,000	6	4	2	0	0	12
\$60,000-75,000	17	3	3	0	0	23
\$75,000-100,000	14	3	6	0	0	23
\$100,000-125,000	5	1	1	0	0	7
\$125,000-150,000	13	3	9	0	0	25
\$150,000-200,000	7	0	5	0	0	12
\$200,000+	2	2	4	0	0	13
Total	188	90	68	3	0	349

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	87	64	90	21	0	262
\$10,000-20,000	205	62	11	12	0	290
\$20,000-30,000	90	109	77	48	64	388
\$30,000-40,000	28	229	90	41	27	415
\$40,000-50,000	126	105	99	41	36	407
\$50,000-60,000	35	98	12	36	0	181
\$60,000-75,000	76	115	29	100	20	340
\$75,000-100,000	14	13	65	26	1	119
\$100,000-125,000	5	40	1	2	128	176
\$125,000-150,000	16	3	21	0	0	40
\$150,000-200,000	12	15	6	0	1	34
\$200,000+	10	2	4	0	0	16
Total	704	855	505	327	277	2,668

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.6%	3.2%	0.9%	0.0%	7.8%
\$10,000-20,000	7.3%	2.3%	0.0%	0.5%	0.0%	10.1%
\$20,000-30,000	1.9%	3.9%	3.5%	2.1%	2.9%	14.3%
\$30,000-40,000	0.5%	9.7%	3.7%	1.9%	1.2%	17.1%
\$40,000-50,000	4.9%	3.5%	4.4%	1.9%	1.6%	16.3%
\$50,000-60,000	1.3%	4.3%	0.5%	1.6%	0.0%	7.7%
\$60,000-75,000	2.7%	4.5%	1.2%	4.6%	0.9%	13.9%
\$75,000-100,000	0.0%	0.5%	2.7%	1.2%	0.0%	4.4%
\$100,000-125,000	0.0%	1.8%	0.0%	0.1%	5.8%	7.7%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.6%	0.0%	0.0%	0.0%	0.6%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	20.8%	32.6%	19.3%	14.8%	12.6%	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	8.4%	6.3%	4.0%	0.2%	0.0%	18.9%
\$10,000-20,000	9.7%	2.3%	2.1%	0.2%	0.0%	14.3%
\$20,000-30,000	10.3%	5.0%	0.2%	0.2%	0.0%	15.8%
\$30,000-40,000	3.4%	3.4%	1.7%	0.0%	0.0%	8.4%
\$40,000-50,000	3.8%	6.1%	0.4%	0.0%	0.0%	10.3%
\$50,000-60,000	1.3%	0.8%	0.4%	0.0%	0.0%	2.5%
\$60,000-75,000	3.6%	3.4%	0.6%	0.0%	0.0%	7.6%
\$75,000-100,000	2.9%	0.6%	1.3%	0.0%	0.0%	4.8%
\$100,000-125,000	1.1%	0.2%	0.2%	0.0%	0.0%	1.5%
\$125,000-150,000	3.4%	0.6%	4.4%	0.0%	0.0%	8.4%
\$150,000-200,000	2.5%	0.4%	1.3%	0.0%	0.0%	4.2%
\$200,000+	2.1%	0.4%	0.8%	0.0%	0.0%	3.4%
Total	52.3%	29.6%	17.4%	0.6%	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	8.3%	8.6%	5.4%	0.3%	0.0%	22.6%
\$10,000-20,000	6.0%	2.3%	2.3%	0.3%	0.0%	10.9%
\$20,000-30,000	10.0%	4.3%	0.3%	0.3%	0.0%	14.9%
\$30,000-40,000	4.6%	3.7%	2.3%	0.0%	0.0%	10.6%
\$40,000-50,000	5.2%	2.3%	0.6%	0.0%	0.0%	8.0%
\$50,000-60,000	1.7%	1.1%	0.6%	0.0%	0.0%	3.4%
\$60,000-75,000	4.9%	0.0%	0.9%	0.0%	0.0%	6.6%
\$75,000-100,000	4.0%	0.9%	1.7%	0.0%	0.0%	6.6%
\$100,000-125,000	1.4%	0.3%	0.3%	0.0%	0.0%	2.0%
\$125,000-150,000	3.7%	0.9%	2.6%	0.0%	0.0%	7.2%
\$150,000-200,000	2.0%	0.0%	1.4%	0.0%	0.0%	3.4%
\$200,000+	2.0%	0.6%	1.1%	0.0%	0.0%	3.7%
Total	53.9%	25.8%	19.5%	0.9%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.3%	2.4%	3.4%	0.8%	0.0%	9.8%
\$10,000-20,000	7.7%	2.3%	0.4%	0.4%	0.0%	10.9%
\$20,000-30,000	3.4%	4.1%	2.9%	1.8%	2.4%	14.5%
\$30,000-40,000	1.0%	8.6%	3.4%	1.5%	1.0%	15.6%
\$40,000-50,000	4.7%	3.9%	3.7%	1.5%	1.3%	15.3%
\$50,000-60,000	1.3%	3.7%	0.4%	1.3%	0.0%	6.8%
\$60,000-75,000	2.8%	4.3%	1.1%	3.7%	0.7%	12.7%
\$75,000-100,000	0.5%	0.5%	2.4%	1.0%	0.0%	4.5%
\$100,000-125,000	0.2%	1.5%	0.0%	0.1%	4.8%	6.6%
\$125,000-150,000	0.6%	0.1%	0.8%	0.0%	0.0%	1.5%
\$150,000-200,000	0.4%	0.6%	0.2%	0.0%	0.0%	1.3%
\$200,000+	0.4%	0.1%	0.1%	0.0%	0.0%	0.6%
Total	26.4%	32.0%	18.9%	12.3%	10.4%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	36	37	4	4	0	81
\$10,000-20,000	25	5	0	71	15	116
\$20,000-30,000	30	6	21	5	0	62
\$30,000-40,000	21	28	25	36	16	126
\$40,000-50,000	8	42	89	49	57	245
\$50,000-60,000	92	44	34	44	42	256
\$60,000-75,000	22	82	102	152	35	393
\$75,000-100,000	2	94	112	152	73	433
\$100,000-125,000	37	60	64	12	17	190
\$125,000-150,000	0	22	14	9	41	86
\$150,000-200,000	20	37	15	38	14	124
\$200,000+	0	27	0	0	0	27
Total	293	484	480	572	310	2,139

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	91	55	27	1	3	177
\$10,000-20,000	53	42	9	3	4	111
\$20,000-30,000	18	31	6	1	1	57
\$30,000-40,000	44	48	14	12	4	122
\$40,000-50,000	69	69	14	0	3	155
\$50,000-60,000	37	55	19	3	1	115
\$60,000-75,000	12	141	22	6	11	192
\$75,000-100,000	7	166	69	0	43	285
\$100,000-125,000	4	112	3	0	0	119
\$125,000-150,000	10	35	5	1	6	57
\$150,000-200,000	7	42	6	1	2	58
\$200,000+	4	16	3	1	2	26
Total	356	812	197	29	80	1,474

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	82	19	26	1	3	131
\$10,000-20,000	50	31	7	3	2	93
\$20,000-30,000	14	24	5	1	1	45
\$30,000-40,000	24	40	8	1	4	77
\$40,000-50,000	33	60	4	0	3	100
\$50,000-60,000	21	36	9	3	1	70
\$60,000-75,000	10	72	15	2	0	99
\$75,000-100,000	7	74	45	0	24	150
\$100,000-125,000	4	43	3	0	0	50
\$125,000-150,000	7	17	3	0	6	33
\$150,000-200,000	3	26	6	0	0	35
\$200,000+	2	11	3	0	0	16
Total	257	453	134	11	44	899

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	127	92	31	5	3	258
\$10,000-20,000	78	47	9	74	19	227
\$20,000-30,000	48	37	27	6	1	119
\$30,000-40,000	65	76	39	48	20	248
\$40,000-50,000	77	111	103	49	60	400
\$50,000-60,000	129	99	53	47	43	371
\$60,000-75,000	34	223	124	158	46	585
\$75,000-100,000	9	260	181	152	116	718
\$100,000-125,000	41	172	67	12	17	309
\$125,000-150,000	10	57	19	10	47	143
\$150,000-200,000	27	79	21	39	16	182
\$200,000+	4	43	3	1	2	53
Total	649	1,296	677	601	390	3,613

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	1.7%	0.2%	0.2%	0.0%	3.8%
\$10,000-20,000	1.2%	0.2%	0.0%	3.3%	0.7%	5.4%
\$20,000-30,000	1.4%	0.3%	1.0%	0.2%	0.0%	2.9%
\$30,000-40,000	1.0%	1.3%	1.2%	1.7%	0.7%	5.9%
\$40,000-50,000	0.4%	2.0%	4.2%	2.3%	2.7%	11.5%
\$50,000-60,000	4.3%	2.1%	1.6%	2.1%	2.0%	12.0%
\$60,000-75,000	1.0%	3.8%	4.8%	7.1%	1.6%	18.4%
\$75,000-100,000	0.1%	4.4%	5.2%	7.1%	3.4%	20.2%
\$100,000-125,000	1.7%	2.8%	3.0%	0.6%	0.8%	8.9%
\$125,000-150,000	0.0%	1.0%	0.7%	0.4%	1.9%	4.0%
\$150,000-200,000	0.9%	1.7%	0.7%	1.8%	0.7%	5.8%
\$200,000+	0.0%	1.3%	0.0%	0.0%	0.0%	1.3%
Total	13.7%	22.6%	22.4%	26.7%	14.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.2%	3.7%	1.8%	0.1%	0.2%	12.0%
\$10,000-20,000	3.6%	2.8%	0.6%	0.2%	0.3%	7.5%
\$20,000-30,000	1.2%	2.1%	0.4%	0.1%	0.1%	3.9%
\$30,000-40,000	3.0%	3.3%	0.9%	0.8%	0.3%	8.3%
\$40,000-50,000	4.7%	4.7%	0.9%	0.0%	0.2%	10.5%
\$50,000-60,000	2.5%	3.7%	1.3%	0.2%	0.1%	7.8%
\$60,000-75,000	0.8%	9.6%	1.5%	0.4%	0.7%	13.0%
\$75,000-100,000	0.5%	11.3%	4.7%	0.0%	2.9%	19.3%
\$100,000-125,000	0.3%	7.6%	0.2%	0.0%	0.0%	8.1%
\$125,000-150,000	0.7%	2.4%	0.3%	0.1%	0.4%	3.9%
\$150,000-200,000	0.5%	2.8%	0.4%	0.1%	0.1%	3.9%
\$200,000+	0.3%	1.1%	0.2%	0.1%	0.1%	1.8%
Total	24.2%	55.1%	13.4%	2.0%	5.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.1%	2.1%	2.9%	0.1%	0.3%	14.6%
\$10,000-20,000	5.6%	3.4%	0.8%	0.3%	0.2%	10.3%
\$20,000-30,000	1.6%	2.7%	0.6%	0.1%	0.1%	5.0%
\$30,000-40,000	2.7%	4.4%	0.9%	0.1%	0.4%	8.6%
\$40,000-50,000	3.7%	6.7%	0.4%	0.0%	0.3%	11.1%
\$50,000-60,000	2.3%	4.0%	1.0%	0.3%	0.1%	7.8%
\$60,000-75,000	1.1%	8.0%	1.7%	0.2%	0.0%	11.0%
\$75,000-100,000	0.8%	8.2%	5.0%	0.0%	2.7%	16.7%
\$100,000-125,000	0.4%	4.8%	0.3%	0.0%	0.0%	5.6%
\$125,000-150,000	0.8%	1.9%	0.3%	0.0%	0.7%	3.7%
\$150,000-200,000	0.3%	2.9%	0.7%	0.0%	0.0%	3.9%
\$200,000+	0.2%	1.2%	0.3%	0.0%	0.0%	1.8%
Total	28.6%	50.4%	14.9%	1.2%	4.9%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.5%	2.5%	0.9%	0.1%	0.1%	7.1%
\$10,000-20,000	2.2%	1.3%	0.2%	2.0%	0.5%	6.3%
\$20,000-30,000	1.3%	1.0%	0.7%	0.2%	0.0%	3.3%
\$30,000-40,000	1.8%	2.1%	1.1%	1.3%	0.6%	6.9%
\$40,000-50,000	2.1%	3.1%	2.9%	1.4%	1.7%	11.1%
\$50,000-60,000	3.6%	2.7%	1.5%	1.3%	1.2%	10.3%
\$60,000-75,000	0.9%	6.2%	3.4%	4.4%	1.3%	16.2%
\$75,000-100,000	0.2%	7.2%	5.0%	4.2%	3.2%	19.9%
\$100,000-125,000	1.1%	4.8%	1.9%	0.3%	0.5%	8.6%
\$125,000-150,000	0.3%	1.6%	0.5%	0.3%	1.3%	4.0%
\$150,000-200,000	0.7%	2.2%	0.6%	1.1%	0.4%	5.0%
\$200,000+	0.1%	1.2%	0.1%	0.0%	0.1%	1.5%
Total	18.0%	35.9%	18.7%	16.6%	10.8%	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	57	38	102	32	6	235
\$10,000-20,000	236	73	4	20	5	338
\$20,000-30,000	43	68	86	40	76	313
\$30,000-40,000	17	175	67	51	23	333
\$40,000-50,000	65	52	102	34	24	277
\$50,000-60,000	24	75	16	32	5	152
\$60,000-75,000	60	84	35	113	19	311
\$75,000-100,000	1	7	69	40	10	127
\$100,000-125,000	1	36	4	8	122	171
\$125,000-150,000	8	5	6	0	5	24
\$150,000-200,000	1	5	3	1	3	13
\$200,000+	0	2	1	0	4	7
Total	513	620	495	371	302	2,301

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	18	21	10	1	3	53
\$10,000-20,000	85	14	12	2	5	118
\$20,000-30,000	72	58	2	1	5	138
\$30,000-40,000	7	11	4	1	4	27
\$40,000-50,000	16	30	4	0	10	60
\$50,000-60,000	9	3	4	1	5	22
\$60,000-75,000	27	11	4	2	6	50
\$75,000-100,000	17	6	9	0	5	37
\$100,000-125,000	11	29	5	2	6	53
\$125,000-150,000	16	6	14	0	4	40
\$150,000-200,000	7	3	3	1	4	18
\$200,000+	2	1	1	0	4	13
Total	292	193	72	11	61	629

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13	21	9	0	2	45
\$10,000-20,000	46	11	10	2	4	73
\$20,000-30,000	45	45	2	1	4	97
\$30,000-40,000	7	9	4	0	3	23
\$40,000-50,000	15	10	4	0	6	35
\$50,000-60,000	8	3	4	1	4	20
\$60,000-75,000	27	5	3	2	4	41
\$75,000-100,000	17	6	9	0	4	36
\$100,000-125,000	11	29	4	1	5	50
\$125,000-150,000	7	5	1	0	2	15
\$150,000-200,000	5	2	2	0	3	12
\$200,000+	3	1	1	0	2	7
Total	204	147	53	7	43	454

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	75	59	112	33	9	288
\$10,000-20,000	321	87	16	22	10	456
\$20,000-30,000	115	126	88	41	81	451
\$30,000-40,000	24	186	71	52	27	360
\$40,000-50,000	81	82	106	34	34	337
\$50,000-60,000	33	78	20	33	10	174
\$60,000-75,000	87	95	39	115	25	361
\$75,000-100,000	18	13	78	40	15	164
\$100,000-125,000	12	65	9	10	128	224
\$125,000-150,000	24	11	20	0	9	64
\$150,000-200,000	8	8	6	2	7	31
\$200,000+	7	3	2	0	8	20
Total	805	813	567	382	363	2,930

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.5%	1.7%	4.4%	1.4%	0.3%	10.2%
\$10,000-20,000	10.3%	3.2%	0.2%	0.9%	0.2%	14.7%
\$20,000-30,000	1.9%	3.0%	3.7%	1.7%	3.3%	13.6%
\$30,000-40,000	0.7%	7.6%	2.9%	2.2%	1.0%	14.5%
\$40,000-50,000	2.8%	2.3%	4.4%	1.5%	1.0%	12.0%
\$50,000-60,000	1.0%	3.3%	0.7%	1.4%	0.2%	6.6%
\$60,000-75,000	2.6%	3.7%	1.5%	4.9%	0.8%	13.5%
\$75,000-100,000	0.0%	0.3%	3.0%	1.7%	0.4%	5.5%
\$100,000-125,000	0.0%	1.6%	0.2%	0.3%	5.3%	7.4%
\$125,000-150,000	0.3%	0.2%	0.3%	0.0%	0.2%	1.0%
\$150,000-200,000	0.0%	0.2%	0.1%	0.0%	0.1%	0.6%
\$200,000+	0.0%	0.1%	0.0%	0.0%	0.2%	0.3%
Total	22.3%	26.9%	21.5%	16.1%	13.1%	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	2.9%	3.3%	1.6%	0.2%	0.5%	8.4%
\$10,000-20,000	13.5%	2.2%	1.9%	0.3%	0.8%	18.8%
\$20,000-30,000	11.4%	9.2%	0.3%	0.2%	0.8%	21.9%
\$30,000-40,000	1.1%	1.7%	0.6%	0.2%	0.6%	4.3%
\$40,000-50,000	2.5%	4.8%	0.6%	0.0%	1.6%	9.5%
\$50,000-60,000	1.4%	0.5%	0.6%	0.2%	0.8%	3.5%
\$60,000-75,000	4.3%	1.7%	0.6%	0.3%	1.0%	7.9%
\$75,000-100,000	2.7%	1.0%	1.4%	0.0%	0.8%	5.9%
\$100,000-125,000	1.7%	4.6%	0.8%	0.3%	1.0%	8.4%
\$125,000-150,000	2.5%	1.0%	2.2%	0.0%	0.6%	6.4%
\$150,000-200,000	1.1%	0.5%	0.5%	0.2%	0.6%	2.9%
\$200,000+	1.1%	0.2%	0.2%	0.0%	0.6%	2.1%
Total	46.4%	30.7%	11.4%	1.7%	9.7%	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	2.9%	4.6%	2.0%	0.0%	0.4%	9.9%
\$10,000-20,000	10.1%	2.4%	2.2%	0.4%	0.9%	16.1%
\$20,000-30,000	9.9%	9.9%	0.4%	0.2%	0.9%	21.4%
\$30,000-40,000	1.5%	2.0%	0.9%	0.0%	0.7%	5.1%
\$40,000-50,000	3.3%	2.2%	0.9%	0.0%	1.3%	7.7%
\$50,000-60,000	1.8%	0.7%	0.9%	0.2%	0.9%	4.4%
\$60,000-75,000	5.9%	1.1%	0.7%	0.4%	0.9%	9.0%
\$75,000-100,000	3.7%	1.3%	2.0%	0.0%	0.9%	7.9%
\$100,000-125,000	2.4%	6.4%	0.9%	0.2%	1.1%	11.0%
\$125,000-150,000	1.5%	1.1%	0.2%	0.0%	0.4%	3.3%
\$150,000-200,000	1.1%	0.4%	0.4%	0.0%	0.7%	2.6%
\$200,000+	0.7%	0.2%	0.2%	0.0%	0.4%	1.5%
Total	44.9%	32.4%	11.7%	1.5%	9.5%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.6%	2.0%	3.8%	1.1%	0.3%	9.8%
\$10,000-20,000	11.0%	3.0%	0.5%	0.8%	0.3%	15.6%
\$20,000-30,000	3.9%	4.3%	3.0%	1.4%	2.8%	15.4%
\$30,000-40,000	0.8%	6.3%	2.4%	1.8%	0.9%	12.3%
\$40,000-50,000	2.8%	2.8%	3.6%	1.2%	1.2%	11.5%
\$50,000-60,000	1.1%	2.7%	0.7%	1.1%	0.3%	5.9%
\$60,000-75,000	3.0%	3.2%	1.3%	3.9%	0.9%	12.3%
\$75,000-100,000	0.6%	0.4%	2.7%	1.4%	0.5%	5.6%
\$100,000-125,000	0.4%	2.2%	0.3%	0.3%	4.4%	7.6%
\$125,000-150,000	0.8%	0.4%	0.7%	0.0%	0.3%	2.2%
\$150,000-200,000	0.3%	0.3%	0.2%	0.1%	0.2%	1.1%
\$200,000+	0.2%	0.1%	0.1%	0.0%	0.3%	0.7%
Total	27.5%	27.7%	19.4%	13.0%	12.4%	100.0%

HISTA 2.2 Summary Data **St. Marys city, Georgia**

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	
	Household	Household	Household	Household	Household	Total
\$0-10,000	55	13	8	5	0	81
\$10,000-20,000	36	6	0	40	5	87
\$20,000-30,000	14	6	12	11	0	43
\$30,000-40,000	28	22	26	28	15	119
\$40,000-50,000	7	38	72	35	17	169
\$50,000-60,000	72	41	41	32	40	226
\$60,000-75,000	25	59	118	130	37	369
\$75,000-100,000	13	92	145	166	72	488
\$100,000-125,000	29	58	80	23	21	211
\$125,000-150,000	4	71	43	23	100	241
\$150,000-200,000	8	20	20	30	8	86
\$200,000+	0	27	1	1	1	60
Total	291	483	566	524	316	2,180

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	
	Household	Household	Household	Household	Household	Total
\$0-10,000	55	40	9	2	1	107
\$10,000-20,000	118	68	11	3	4	204
\$20,000-30,000	40	46	11	2	0	99
\$30,000-40,000	34	24	12	14	2	86
\$40,000-50,000	100	156	22	3	1	282
\$50,000-60,000	53	70	23	12	0	158
\$60,000-75,000	27	174	28	27	7	263
\$75,000-100,000	13	192	63	4	42	314
\$100,000-125,000	16	171	1	2	0	190
\$125,000-150,000	10	43	4	5	3	65
\$150,000-200,000	6	55	6	1	0	68
\$200,000+	4	24	2	1	4	45
Total	476	1,073	192	76	64	1,881

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	
	Household	Household	Household	Household	Household	Total
\$0-10,000	40	14	7	1	1	72
\$10,000-20,000	115	58	9	3	1	186
\$20,000-30,000	35	43	10	1	0	89
\$30,000-40,000	18	20	3	1	2	44
\$40,000-50,000	71	143	14	2	1	231
\$50,000-60,000	42	59	16	11	0	128
\$60,000-75,000	20	77	25	17	0	139
\$75,000-100,000	12	81	27	3	22	145
\$100,000-125,000	16	115	1	2	0	134
\$125,000-150,000	4	7	1	2	3	17
\$150,000-200,000	4	39	3	0	0	46
\$200,000+	1	14	0	0	0	15
Total	387	670	116	43	30	1,246

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	
	Household	Household	Household	Household	Household	Total
\$0-10,000	110	53	17	7	1	188
\$10,000-20,000	154	74	11	43	9	291
\$20,000-30,000	54	52	23	13	0	142
\$30,000-40,000	62	46	38	42	17	205
\$40,000-50,000	107	194	94	38	18	451
\$50,000-60,000	125	111	64	44	40	384
\$60,000-75,000	52	233	146	157	44	632
\$75,000-100,000	26	284	208	170	114	802
\$100,000-125,000	45	229	81	25	21	401
\$125,000-150,000	14	114	47	28	103	306
\$150,000-200,000	14	75	26	31	8	154
\$200,000+	4	91	3	2	5	105
Total	767	1,556	758	600	380	4,061

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.5%	0.6%	0.4%	0.2%	0.0%	3.7%
\$10,000-20,000	1.7%	0.3%	0.0%	1.8%	0.2%	4.0%
\$20,000-30,000	0.6%	0.3%	0.6%	0.5%	0.0%	2.0%
\$30,000-40,000	1.3%	1.0%	1.2%	1.3%	0.7%	5.5%
\$40,000-50,000	0.3%	1.7%	3.3%	1.6%	0.8%	7.8%
\$50,000-60,000	3.3%	1.9%	1.9%	1.5%	1.8%	10.4%
\$60,000-75,000	1.1%	2.7%	5.4%	6.0%	1.7%	16.9%
\$75,000-100,000	0.6%	4.2%	6.7%	7.6%	3.3%	22.4%
\$100,000-125,000	1.3%	2.7%	3.7%	1.1%	1.0%	9.7%
\$125,000-150,000	0.2%	3.3%	2.0%	1.1%	4.6%	11.1%
\$150,000-200,000	0.4%	0.9%	0.9%	1.4%	0.4%	3.9%
\$200,000+	0.0%	2.6%	0.0%	0.0%	0.0%	2.8%
Total	13.3%	22.2%	26.0%	24.0%	14.5%	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	2.9%	2.1%	0.5%	0.1%	0.1%	5.7%
\$10,000-20,000	6.3%	3.6%	0.6%	0.2%	0.2%	10.8%
\$20,000-30,000	2.1%	2.4%	0.6%	0.1%	0.0%	5.3%
\$30,000-40,000	1.8%	1.3%	0.6%	0.7%	0.1%	4.6%
\$40,000-50,000	5.3%	8.3%	1.2%	0.2%	0.1%	15.0%
\$50,000-60,000	2.8%	3.7%	1.2%	0.6%	0.0%	8.4%
\$60,000-75,000	1.4%	9.3%	1.5%	1.4%	0.4%	14.0%
\$75,000-100,000	0.7%	10.2%	3.3%	0.2%	2.2%	16.7%
\$100,000-125,000	0.9%	9.1%	0.1%	0.1%	0.0%	10.1%
\$125,000-150,000	0.5%	2.3%	0.2%	0.3%	0.2%	3.5%
\$150,000-200,000	0.3%	2.9%	0.3%	0.1%	0.0%	3.6%
\$200,000+	0.2%	1.8%	0.1%	0.1%	0.2%	2.4%
Total	25.3%	57.0%	10.2%	4.0%	3.4%	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	3.9%	1.1%	0.6%	0.1%	0.1%	5.8%
\$10,000-20,000	9.2%	4.7%	0.7%	0.2%	0.1%	14.9%
\$20,000-30,000	2.8%	3.5%	0.8%	0.1%	0.0%	7.1%
\$30,000-40,000	1.4%	1.6%	0.2%	0.1%	0.2%	3.5%
\$40,000-50,000	5.7%	11.5%	1.1%	0.2%	0.1%	18.5%
\$50,000-60,000	3.4%	4.7%	1.3%	0.9%	0.0%	10.3%
\$60,000-75,000	1.6%	6.2%	2.0%	1.4%	0.0%	11.2%
\$75,000-100,000	1.0%	6.5%	2.2%	0.2%	1.8%	11.6%
\$100,000-125,000	1.3%	9.2%	0.1%	0.2%	0.0%	10.8%
\$125,000-150,000	0.3%	0.6%	0.1%	0.2%	0.2%	1.4%
\$150,000-200,000	0.3%	3.1%	0.2%	0.0%	0.0%	3.7%
\$200,000+	0.1%	1.1%	0.0%	0.0%	0.0%	1.2%
Total	31.1%	53.8%	9.3%	3.5%	2.4%	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	2.7%	1.3%	0.4%	0.2%	0.0%	4.6%
\$10,000-20,000	3.8%	1.8%	0.3%	1.1%	0.2%	7.2%
\$20,000-30,000	1.3%	1.3%	0.6%	0.3%	0.0%	3.5%
\$30,000-40,000	1.5%	1.1%	0.9%	1.0%	0.4%	5.0%
\$40,000-50,000	2.6%	4.8%	2.3%	0.9%	0.4%	11.1%
\$50,000-60,000	3.1%	2.7%	1.6%	1.1%	1.0%	9.5%
\$60,000-75,000	1.3%	5.7%	3.6%	3.9%	1.1%	15.6%
\$75,000-100,000	0.6%	7.0%	5.1%	4.2%	2.8%	19.7%
\$100,000-125,000	1.1%	5.6%	2.0%	0.6%	0.5%	9.9%
\$125,000-150,000	0.3%	2.8%	1.2%	0.7%	2.5%	7.5%
\$150,000-200,000	0.3%	1.8%	0.6%	0.8%	0.2%	3.8%
\$200,000+	0.1%	2.2%	0.1%	0.0%	0.1%	2.6%
Total	18.9%	38.3%	18.7%	14.8%	9.4%	100.0%

HISTA 2.2 Summary Data St. Marys city, Georgia

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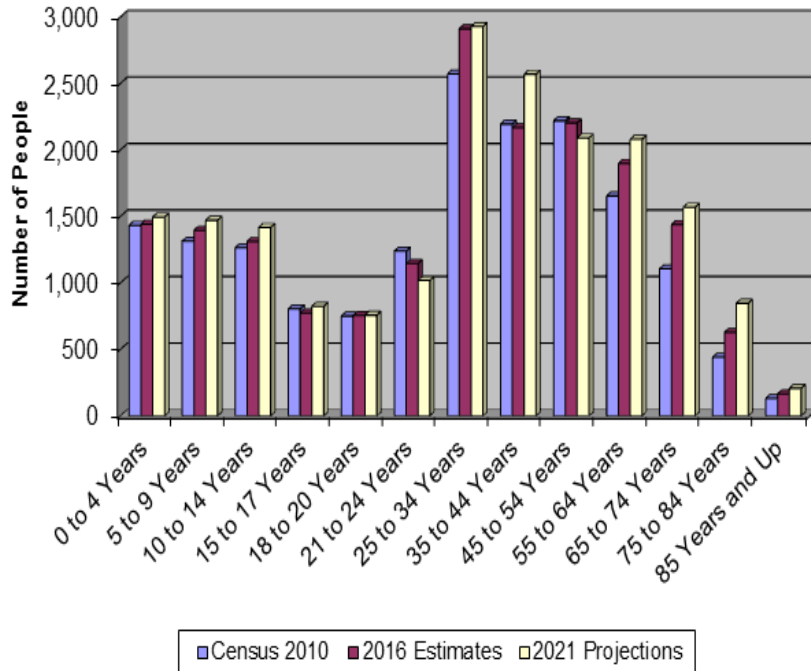
Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	64	33	93	33	7	230
\$10,000-20,000	209	69	1	17	8	304
\$20,000-30,000	53	66	87	44	76	326
\$30,000-40,000	10	175	67	44	21	317
\$40,000-50,000	60	48	96	34	24	262
\$50,000-60,000	38	87	16	47	8	196
\$60,000-75,000	60	78	31	130	23	322
\$75,000-100,000	0	8	86	49	11	154
\$100,000-125,000	0	42	5	8	141	196
\$125,000-150,000	7	6	11	2	4	30
\$150,000-200,000	0	11	3	0	4	18
\$200,000+	1	0	1	1	2	6
Total	502	623	497	409	330	2,361

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	24	7	0	5	60
\$10,000-20,000	100	13	16	1	6	136
\$20,000-30,000	89	58	3	1	6	157
\$30,000-40,000	13	13	3	0	3	32
\$40,000-50,000	23	40	6	0	6	75
\$50,000-60,000	16	3	5	2	6	32
\$60,000-75,000	27	11	3	2	7	50
\$75,000-100,000	21	7	13	1	6	48
\$100,000-125,000	13	33	2	0	6	54
\$125,000-150,000	25	5	17	1	3	51
\$150,000-200,000	10	7	6	0	6	29
\$200,000+	2	5	2	0	2	22
Total	370	219	84	8	65	746

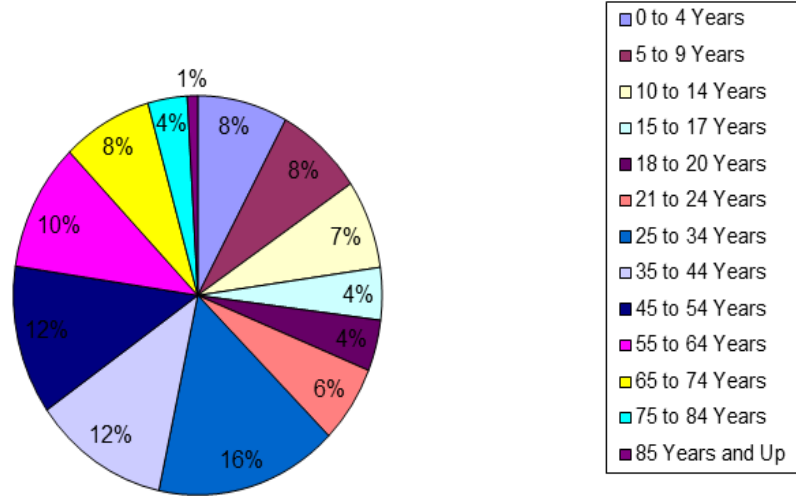
Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	18	24	5	0	4	51
\$10,000-20,000	61	11	14	1	5	92
\$20,000-30,000	58	45	3	1	4	111
\$30,000-40,000	12	11	2	0	2	27
\$40,000-50,000	23	10	6	0	4	43
\$50,000-60,000	16	3	5	1	4	29
\$60,000-75,000	26	5	3	2	4	40
\$75,000-100,000	21	7	13	0	4	45
\$100,000-125,000	13	33	2	0	5	53
\$125,000-150,000	12	4	2	0	2	20
\$150,000-200,000	8	4	4	0	5	21
\$200,000+	2	4	2	0	2	11
Total	270	161	61	5	46	543

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	88	57	100	33	12	290
\$10,000-20,000	309	82	17	18	14	440
\$20,000-30,000	142	124	90	45	82	483
\$30,000-40,000	23	188	70	44	24	349
\$40,000-50,000	83	88	102	34	30	337
\$50,000-60,000	54	90	21	49	14	228
\$60,000-75,000	87	89	34	132	30	372
\$75,000-100,000	21	15	99	50	17	202
\$100,000-125,000	13	75	7	8	147	250
\$125,000-150,000	32	11	28	3	7	81
\$150,000-200,000	10	18	9	0	10	47
\$200,000+	10	5	4	1	8	28
Total	872	842	581	417	395	3,107

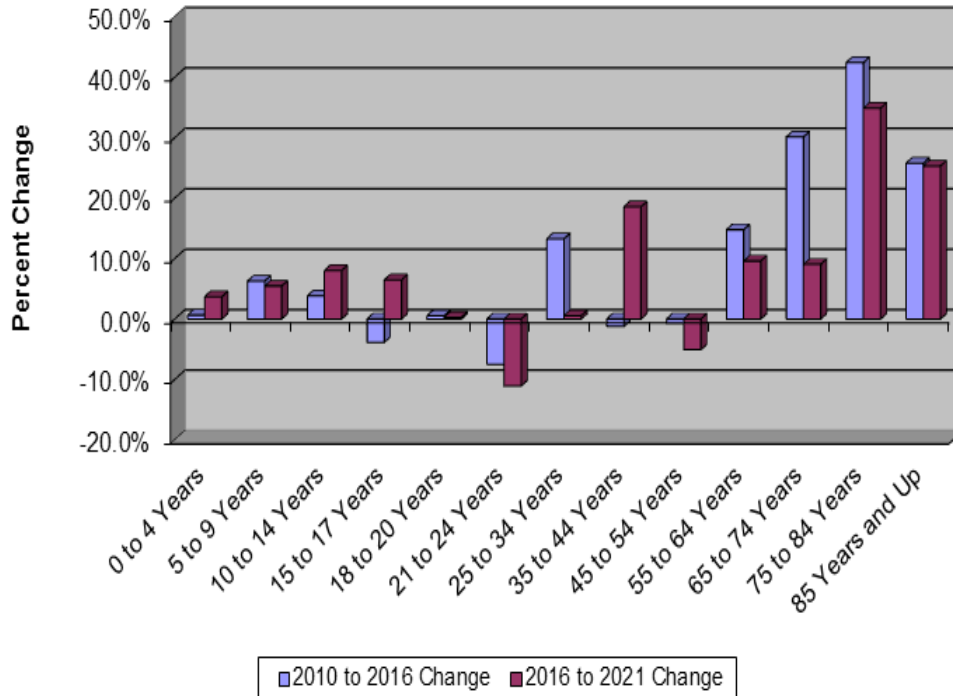
Population by Age



2016 Population by Age St. Marys city, Georgia



Population Change by Age St. Marys city, Georgia



■ 2010 to 2016 Change ■ 2016 to 2021 Change



POPULATION DATA

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Population by Age & Sex St. Marys 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	732	701	1,433	0 to 4 Years	735	707	1,442	0 to 4 Years	764	731	1,495
5 to 9 Years	690	623	1,313	5 to 9 Years	714	681	1,395	5 to 9 Years	754	717	1,471
10 to 14 Years	660	604	1,264	10 to 14 Years	675	637	1,312	10 to 14 Years	722	695	1,417
15 to 17 Years	390	415	805	15 to 17 Years	405	369	774	15 to 17 Years	426	398	824
18 to 20 Years	366	385	751	18 to 20 Years	403	352	755	18 to 20 Years	398	359	757
21 to 24 Years	654	585	1,239	21 to 24 Years	620	526	1,146	21 to 24 Years	543	476	1,019
25 to 34 Years	1,281	1,289	2,570	25 to 34 Years	1,491	1,420	2,911	25 to 34 Years	1,538	1,389	2,927
35 to 44 Years	1,041	1,153	2,194	35 to 44 Years	1,051	1,116	2,167	35 to 44 Years	1,275	1,294	2,569
45 to 54 Years	1,038	1,181	2,219	45 to 54 Years	1,053	1,150	2,203	45 to 54 Years	992	1,099	2,091
55 to 64 Years	768	886	1,654	55 to 64 Years	871	1,027	1,898	55 to 64 Years	968	1,112	2,080
65 to 74 Years	533	573	1,106	65 to 74 Years	667	772	1,439	65 to 74 Years	696	873	1,569
75 to 84 Years	206	235	441	75 to 84 Years	290	338	628	75 to 84 Years	383	464	847
85 Years and Up	43	82	132	85 Years and Up	58	108	166	85 Years and Up	28	130	208
Total	8,402	8,719	17,121	Total	9,033	9,203	18,236	Total	9,537	9,737	19,274
62+ Years	n/a	n/a	2,186	62+ Years	n/a	n/a	2,725	62+ Years	n/a	n/a	3,200
Median Age:		31.8		Median Age:		32.9		Median Age:		34.1	

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Percent Population by Age & Sex St. Marys city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.3%	4.1%	8.4%	0 to 4 Years	4.0%	3.9%	7.9%	0 to 4 Years	4.0%	3.8%	7.8%
5 to 9 Years	4.0%	3.6%	7.7%	5 to 9 Years	3.9%	3.7%	7.6%	5 to 9 Years	3.9%	3.7%	7.6%
10 to 14 Years	3.9%	3.5%	7.4%	10 to 14 Years	3.7%	3.5%	7.2%	10 to 14 Years	3.7%	3.6%	7.4%
15 to 17 Years	2.3%	2.4%	4.7%	15 to 17 Years	2.2%	2.0%	4.2%	15 to 17 Years	2.2%	2.1%	4.3%
18 to 20 Years	2.1%	2.2%	4.4%	18 to 20 Years	2.2%	1.9%	4.1%	18 to 20 Years	2.1%	1.9%	3.9%
21 to 24 Years	3.8%	3.4%	7.2%	21 to 24 Years	3.4%	2.9%	6.3%	21 to 24 Years	2.8%	2.5%	5.3%
25 to 34 Years	7.5%	7.5%	15.0%	25 to 34 Years	8.2%	7.8%	16.0%	25 to 34 Years	8.0%	7.2%	15.2%
35 to 44 Years	6.1%	6.7%	12.8%	35 to 44 Years	5.8%	6.1%	11.9%	35 to 44 Years	6.6%	6.7%	13.3%
45 to 54 Years	6.1%	6.9%	13.0%	45 to 54 Years	5.8%	6.3%	12.1%	45 to 54 Years	5.1%	5.7%	10.8%
55 to 64 Years	4.5%	5.2%	9.7%	55 to 64 Years	4.8%	5.6%	10.4%	55 to 64 Years	5.0%	5.8%	10.8%
65 to 74 Years	3.1%	3.3%	6.5%	65 to 74 Years	3.7%	4.2%	7.9%	65 to 74 Years	3.6%	4.5%	8.1%
75 to 84 Years	1.2%	1.4%	2.6%	75 to 84 Years	1.6%	1.9%	3.4%	75 to 84 Years	2.0%	2.4%	4.4%
85 Years and Up	0.3%	0.5%	0.8%	85 Years and Up	0.3%	0.6%	0.9%	85 Years and Up	0.4%	0.7%	1.1%
Total	49.1%	50.9%	100.0%	Total	49.5%	50.5%	100.0%	Total	49.5%	50.5%	100.0%
62+ Years	n/a	n/a	12.8%	62+ Years	n/a	n/a	14.9%	62+ Years	n/a	n/a	16.6%

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Nielsen Claritas

Changes in Population by Age & Sex St. Marys 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	3	6	9	0.6%	0 to 4 Years	29	24	53	3.7%
5 to 9 Years	24	58	82	6.2%	5 to 9 Years	40	36	76	5.4%
10 to 14 Years	15	33	48	3.8%	10 to 14 Years	47	58	105	8.0%
15 to 17 Years	15	-46	-31	-3.9%	15 to 17 Years	21	29	50	6.5%
18 to 20 Years	37	-33	4	0.5%	18 to 20 Years	-5	7	2	0.3%
21 to 24 Years	-34	-59	-93	-7.5%	21 to 24 Years	-77	-50	-127	-11.1%
25 to 34 Years	210	131	341	13.3%	25 to 34 Years	47	-31	16	0.5%
35 to 44 Years	10	-37	-27	-1.2%	35 to 44 Years	224	178	402	18.6%
45 to 54 Years	15	-31	-16	-0.7%	45 to 54 Years	-61	-51	-112	-5.1%
55 to 64 Years	103	141	244	14.8%	55 to 64 Years	97	85	182	9.6%
65 to 74 Years	134	199	333	30.1%	65 to 74 Years	29	101	130	9.0%
75 to 84 Years	84	103	187	42.4%	75 to 84 Years	93	126	219	34.9%
85 Years and Up	<u>15</u>	<u>19</u>	<u>34</u>	<u>25.8%</u>	85 Years and Up	<u>20</u>	<u>22</u>	<u>42</u>	<u>25.3%</u>
Total	631	484	1,115	6.5%	Total	504	534	1,038	5.7%
62+ Years	n/a	n/a	539	24.7%	62+ Years	n/a	n/a	475	17.4%

Source: Nielsen Claritas; Ribbon Demographics

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

ADDENDUM G

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OVERVIEW	Multifamily and commercial experience specializing in work for private contractors, the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program.
ACCREDITATIONS	Georgia State Certified General Real Estate Appraiser License No. GACG306823
EMPLOYMENT	Gill Group, Inc. 2015-Present Specializing in multi-family market studies, appraisals, and physical inspections. Adams on 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>