

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

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

**Effective Date**  
April 13, 2017

**Date of Report**  
May 03, 2017

**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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May 03, 2017

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

Dear Ms. Turner:

Following is a market study which was completed for Sawgrass Cove Apartments according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by the Hallmark Companies, Inc. The subject is located at 534 McIntosh Road, Darien, Georgia. The site is improved with 11 one-story garden-style buildings containing 50 Low Income Housing Tax Credit units designed for families, one non-revenue unit and an accessory building. The subject also contains asphalt parking. The total site size is approximately 8.87 acres, or 386,377 square feet.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analyst utilized data from the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by Jonathan Richmond while visiting the site. The site was inspected on April 13, 2017, by Jonathan Richmond. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs, the Hallmark Companies, Inc., and its affiliates or assigns.

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

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

A handwritten signature in black ink, appearing to read 'Jonathan Richmond'.

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Jonathan Richmond  
Market Analyst  
GA# 375377

A handwritten signature in black ink, appearing to read 'Samuel T. Gill'.

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Samuel T. Gill  
Market Analyst  
GA# 258907

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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 Darien.

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

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



---

Jonathan Richmond  
Market Analyst  
GA# 375377



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Samuel T. Gill  
Market Analyst  
GA# 258907

May 03, 2017

**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.



---

Jonathan Richmond  
Market Analyst  
GA# 375377



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Samuel T. Gill  
Market Analyst  
GA# 258907

May 03, 2017



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.

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Jonathan Richmond  
Market Analyst  
GA# 375377

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Samuel T. Gill  
Market Analyst  
GA# 258907

May 03, 2017

**PART I:**

**EXECUTIVE SUMMARY**

**EXECUTIVE SUMMARY**

It is the opinion of the analyst that a market does exist for the 51-unit development designed for families. The existing development designed for families is viable within the market area. The report was prepared assuming that the project will be rehabilitated as detailed in this report.

**Project Description**

The subject, Sawgrass Cove Apartments, is an existing 50 revenue units and one non-revenue unit development designed for families. The site is located at 534 McIntosh Road, Darien, McIntosh County, Georgia, 31305. McIntosh Road is located east of Interstate 95.

The existing development contains eleven one-story garden-style buildings. The property is 98 percent occupied. The property contains 18 one-bedroom/one-bath units with 616 square feet for a total of 11,088 square feet and 32 two-bedroom/one-bath units with 771 square feet for a total of 24,672 square feet. The property contain one two-bedroom/one-bath non-revenue unit that is 894 square feet. The total net rentable area is 35,760 square feet.

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1 (50%)	4	616	50%	\$538	\$299	\$133	\$166
1/1 (60%)	14	616	60%	\$646	\$595	\$133	\$462
2/1 (50%)	7	771	50%	\$646	\$360	\$178	\$182
2/1 (60%)	25	771	60%	\$775	\$718	\$178	\$540
2/1 (non-revenue)	1	894	N/A	N/A	N/A	N/A	N/A

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

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

The subject property's proposed net rents are lower than the market rents of \$700 for the one-bedroom units and \$750 for the two-bedroom units.

### **Site Description/Evaluation**

The subject is located at 534 McIntosh Road, and contains approximately 8.87 acres. The subject property is currently zoned R-2, Multi-Family. The subject is a legal, conforming use. North Gross Road is located east of Interstate 95. Due to the subject's location on a secondary road, it is the opinion of the analyst that there is average visibility/access to the site.

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

The site is located near a major thoroughfare which provides it with average visibility and access. The crime rate for the area is relatively low. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within two miles of the site. In addition schools and health care facilities are located within a reasonable distance from the subject. The subject is an existing development designed for families. The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 50 and 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

### **Market Area Definition**

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

### **Community Demographic Data**

In 2000, this geographic market area contained an estimated population of 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2017, the population in this market area had decreased by 2.8 percent to 13,927. It is projected that between 2017 and 2019, population in the market area will increase 0.3 percent to 13,964. It is projected that between 2019 and 2022, population in the market area will increase 0.7 percent to 14,019.

Between 2000 and 2010, the market area gained approximately 177 households per year. The market area is projected to gain 39 households between 2017 and 2019. The market area is projected to

continue to gain 59 households between 2019 and 2022. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2022.

Of the surveyed comparables, one-bedroom units range from \$360 to \$825 and two-bedroom units range from \$465 to \$1,105 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes between \$10,251 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 27.6 percent of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$20,400 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 6.5 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$12,343 and \$24,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 25.5 percent of the primary market area tenants are within this range.

Households who have two to three persons and annual incomes between \$24,617 and \$28,800 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 5.3 percent of the primary market area tenants are within this range.

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently 15 properties for sale that are foreclosures within the subject's zip code. In March, the number of properties that received a foreclosure filing in 31305 were the same as the previous month and the same as the prior year. The City of Darien foreclosure rate is 1 in every 3,376 housing units. McIntosh County foreclosure rate is 1 in 4,362. Therefore, it appears that the foreclosure rate in the city has been stable. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

**Economic Data**

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

Employment in McIntosh County has been increasing an average of 1.3 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. The unemployment rate for McIntosh County has fluctuated from 4.1 percent to 10.6 percent over the past 12 years. These fluctuations are in line with the unemployment rates for McIntosh County and the State of Georgia.

There have not any business closures openings within the past two years in Darien and McIntosh County. Overall, it is believed that the economy of Darien will remain stable.

**Project-Specific Affordability and Demand Analysis**

The following table uses a 35 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

<b>INCOME ELIGIBLE HOUSEHOLDS</b>					
<b>Unit Type</b>	<b>Gross Rent</b>	<b>Lower Range</b>	<b>Upper Range</b>	<b>Percent Renter</b>	<b>Renter Households</b>
1/1 (50%)	\$299	\$10,251	\$21,300	27.6%	353
1/1 (60%)	\$595	\$20,400	\$25,560	6.5%	83
2/1 (50%)	\$360	\$12,343	\$24,000	25.5%	326
2/1 (60%)	\$718	\$24,617	\$28,800	5.3%	67
All 1BR Units	\$299	\$10,251	\$24,000	31.0%	397
All 2BR Units	\$595	\$20,400	\$28,800	10.6%	135
All Units @ 50%	\$299	\$10,251	\$24,000	31.0%	397
All Units @ 60%	\$595	\$20,400	\$28,800	10.6%	135
<b>Total Units</b>		<b>\$10,251</b>	<b>\$28,800</b>	<b>37.1%</b>	<b>474</b>

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

**Required Capture Rate**

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

AMI	Unit Size	Income Limits	Units Vacant	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band	Proposed Rents
50% AMI	1 BR/ 1 BA	\$10,251 to \$21,300	1	75	0	75	1.3%	N/A	\$700	N/A	\$299
	2 BR / 1 BA	\$20,400 to \$25,560	0	107	0	107	0.0%	N/A	\$750	N/A	\$360
60% AMI	1 BR / 1 BA	\$12,343 to \$24,400	0	6	1	5	0.0%	N/A	\$700	N/A	\$595
	2 BR / 1 BA	\$24,617 to \$28,800	0	7	1	6	0.0%	N/A	\$750	N/A	\$718
	All 1BR Units	\$10,251 to \$24,000	1	10	1	9	11.1%	N/A	\$700	N/A	\$299-\$595
	All 2BR Units	\$20,400 to \$28,800	0	4	1	3	0.0%	N/A	\$750	N/A	\$360-\$718
	All Tax Credit Units	\$10,251 to \$28,800	1	219	2	217	0.5%	N/A	\$700-\$750	N/A	\$299-\$718

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 22.8 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 98 percent occupied with one vacant unit. 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 98 percent Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

### **Competitive Rental Analysis**

There were a total of seven confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 27 vacant units at the time of the survey out of 857 surveyed, for an overall vacancy rate of 3.2 percent. The amenities of these comparables are relatively similar to superior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rents of \$700 for the one-bedroom units and \$750 for the two-bedroom units. The analyst was able to locate and verify five market-rate complex within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

### **Absorption/Stabilization Estimate**

The subject is an existing multifamily development that contains 50 one- and two-bedroom revenue units and one non-revenue unit that is currently 98 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

### **Conclusion**

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

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

Development Name: Sawgrass Cove Apartments Total # Units: 51  
 Location: 534 McIntosh Road # LIHTC Units: 50  
 PMA Boundary: The primary market area consists of McIntosh County  
 Farthest Boundary Distance to Subject: 20.9 Miles

**RENTAL HOUSING STOCK (found on page 79-92)**

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	7	857	27	96.8%
Market-Rate Housing	5	728	24	96.7%
<i>Assisted/Subsidized Housing not to include LIHTC</i>	2	129	3	97.7%
<b>LIHTC</b>	2	129	3	97.7%
Stabilized Comps	7	857	27	96.8%
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
18	1	1	616	\$166; \$462	\$700	\$1.13	76% 34%	\$825	\$0.75
32	2	1	771	\$182; \$540	\$750	\$0.97	76% 30%	\$1,005	\$1.10
1	2	1	894	N/A	N/A	N/A	N/A	N/A	N/A

**DEMOGRAPHIC DATA (found on page 57-59)**

	2010		2017		2019	
Renters Households	1,287	21.6%	1,279	21.6%	1,302	21.6 %
Income-Qualified Renter HHS (LIHTC)	477	37.1%	474	37.1%	483	37.1%
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 74-77)**

Type of Demand	30%	50%	60%	Market-rate	Other: __	Overall
Renter Household Growth		3	1			3
Existing Households (Overburdened & Substandard)		20	7			24
Homeowner Conversion (Seniors)		N/A	N/A			N/A
Secondary Market Demand		0	0			0
Less Comparable/Competitive Study		0	0			0
<b>Net Income-Qualified Renters HHS</b>		23	8			27

**Capture Rates (found on page 73-74)**

Target Population	30%%	50%	60%	Market-rate	Other: __	Overall
Capture Rate		0.5%	0.0%			0.5%

**PART II:**

**PROJECT DESCRIPTION**

**PROJECT DESCRIPTION**

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

Project Type: Family

Construction Type: Existing Rehab Development

Developer: Hallmark Development Services, LLC

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

**Project Design**

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

**Unit Features, Project Amenities and Services**

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

**Parking**

The subject contains an open asphalt parking lot.

**Utilities**

The following table describes the project's utility combination.

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

**Unit Mix, Size and Rent Structure**

The subject currently contains 51 total units, 50 revenue and one non-revenue and is 98 percent occupied. The following chart lists the subject's existing unit distribution by unit type, size, income restriction and rent structure.

<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Footage</b>	<b>Contract Rent</b>	<b>Utility Allowance</b>
1/1	18	616	\$425	\$133
2/1	32	771	\$457	\$178
2/1 (non-revenue)	1	894	N/A	N/A
	<b>51</b>			

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1 (50%)	4	616	50%	\$538	\$299	\$133	\$166
1/1 (60%)	14	616	60%	\$646	\$595	\$133	\$462
2/1 (50%)	7	771	50%	\$646	\$360	\$178	\$182
2/1 (60%)	25	771	60%	\$775	\$718	\$178	\$540
2/1 (non-revenue)	1	894	N/A	N/A	N/A	N/A	N/A

The subject is currently a Rural Development property with Rental Assistance for 25 units. It will continue to be Rural Development and after rehabilitation become Low Income Housing Tax Credit with all units set at 50 and 60 percent of the area median income.

**Eligibility**

Households who have between one and two persons and annual incomes between \$10,251 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 27.6 percent of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$20,400 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 6.5 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$12,343 and \$24,000 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 25.5 percent of the primary market area tenants are within this range.

Households who have two to three persons and annual incomes between \$24,617 and \$28,800 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 5.3 percent of the primary market area tenants are within this range.

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

Source: HUD

**Rehabilitation**

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

**PART III:**  
**SITE EVALUATION**

## **SITE EVALUATION**

**Site Inspector:** Jonathan Richmond

### **Project Location**

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

### **Site Characteristics**

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

### **Zoning**

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

### **Surrounding Land Uses**

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

### **Developments**

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

### **Schools**

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

### **Transportation**

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

### **Health Services**

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

### **Parks and Recreational Opportunities**

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

### **Crime**

According to [www.neighborhoodscout.com](http://www.neighborhoodscout.com), the crime index for the subject neighborhood is 24. There are 81 total crimes annually in the neighborhood, 43 of which are violent crimes and 78 of which are property crimes. The annual violent crime rate is 1.61 per 1,000 residents, while the property crime rate is 41.98 per 1,000 residents. The total annual crime rate is 43.60 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 619 which is lower than for the state which is 1 in 264. The chances of becoming a victim of a property crime are 1 in 24 which is lower than the rate for the state which is 1 in 33.

**Visibility/Access**

The subject property is located at 534 McIntosh Road which connects to Georgia Highway 99. Georgia Highway 99 then connects to North Way. North Way then connects to Georgia 251 which then connects to Interstate 95. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

**Planned Road & Infrastructure Improvements**

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

**Environmental**

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

**Community and Site Strengths and Weaknesses**

Strengths – The site is located near a major thoroughfare which provides it with average visibility and access. The family development provides affordable housing to residents in the area. Crime rates are low within the subject's neighborhood. Additionally, the subject is located near all major services.

Weaknesses – The site has no apparent weaknesses.

**Subject Photos**



View of Sign



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Accessory Building



View of Entrance



View of Laundry Facility



View of Leasing Office



View of Maintenance Area



View of Mail Center



View of Picnic Area



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 Laundry Area – One-Bedroom Unit



View of Living Area – Two-Bedroom Unit



View of Kitchen – Two-Bedroom Unit



View of Dining Area – Two-Bedroom Unit



View of Bedroom – Two-Bedroom Unit



View of Bath – Two-Bedroom Unit



View of Laundry Area – Two-Bedroom Unit



View of Living Area – Non-Revenue Unit



View of Kitchen – Non-Revenue Unit



View of Bedroom – Non-Revenue Unit



View of Bath – Non-Revenue Unit



View of Parking



View of Parking



View to the North



View to the South



View to the East



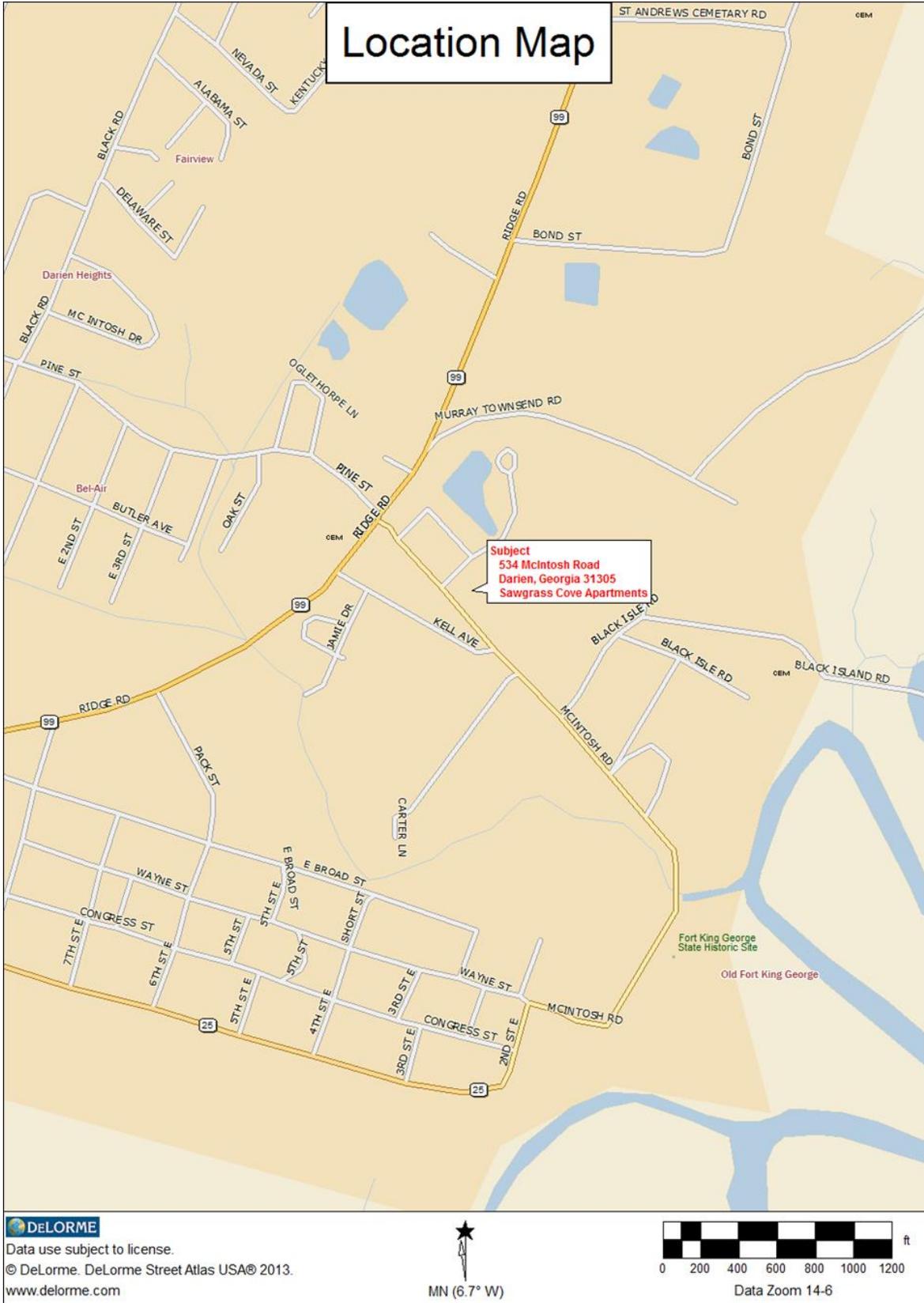
View to the West

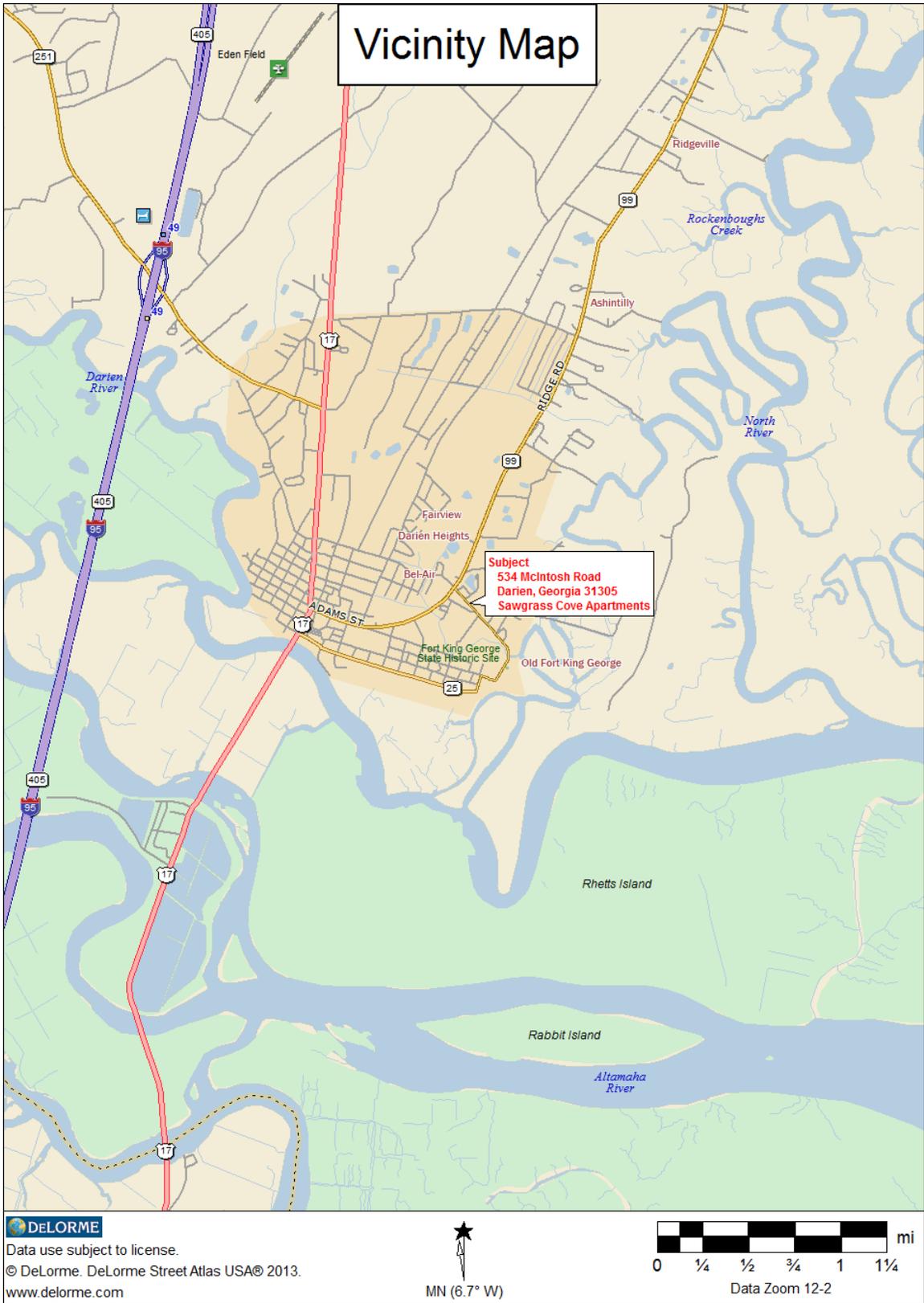


Street View of McIntosh Road – To the East



Street View of McIntosh Road – To the West

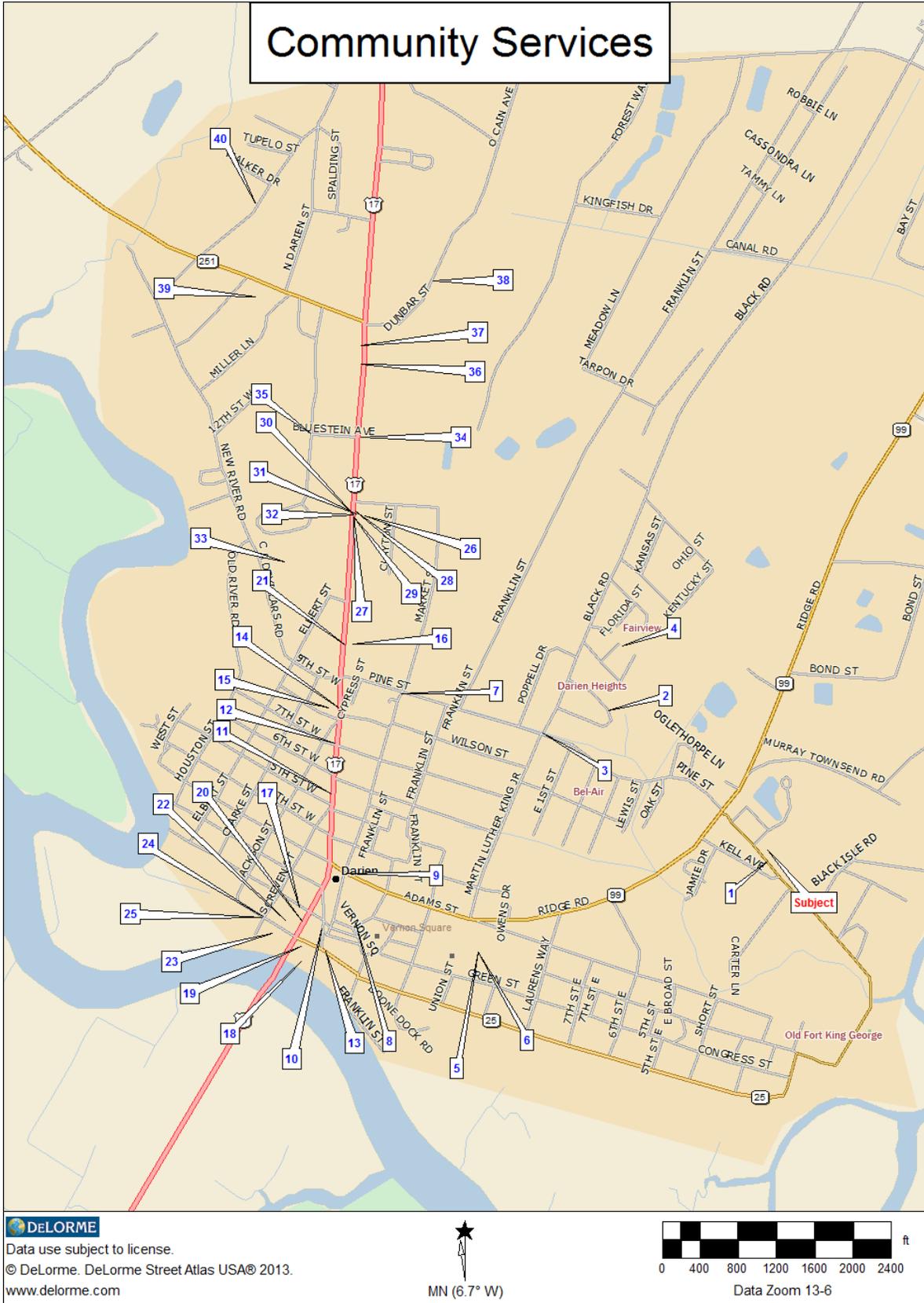




<b>BANKING SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
16	Southeastern Bank	0.94
26	The Heritage Bank	1.07
<b>GROCERY, SUPERMARKET AND BAKERY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
17	Turnip Greens	0.94
23	Waterfront Wine & Gourmet	1.00
38	Bi Lo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

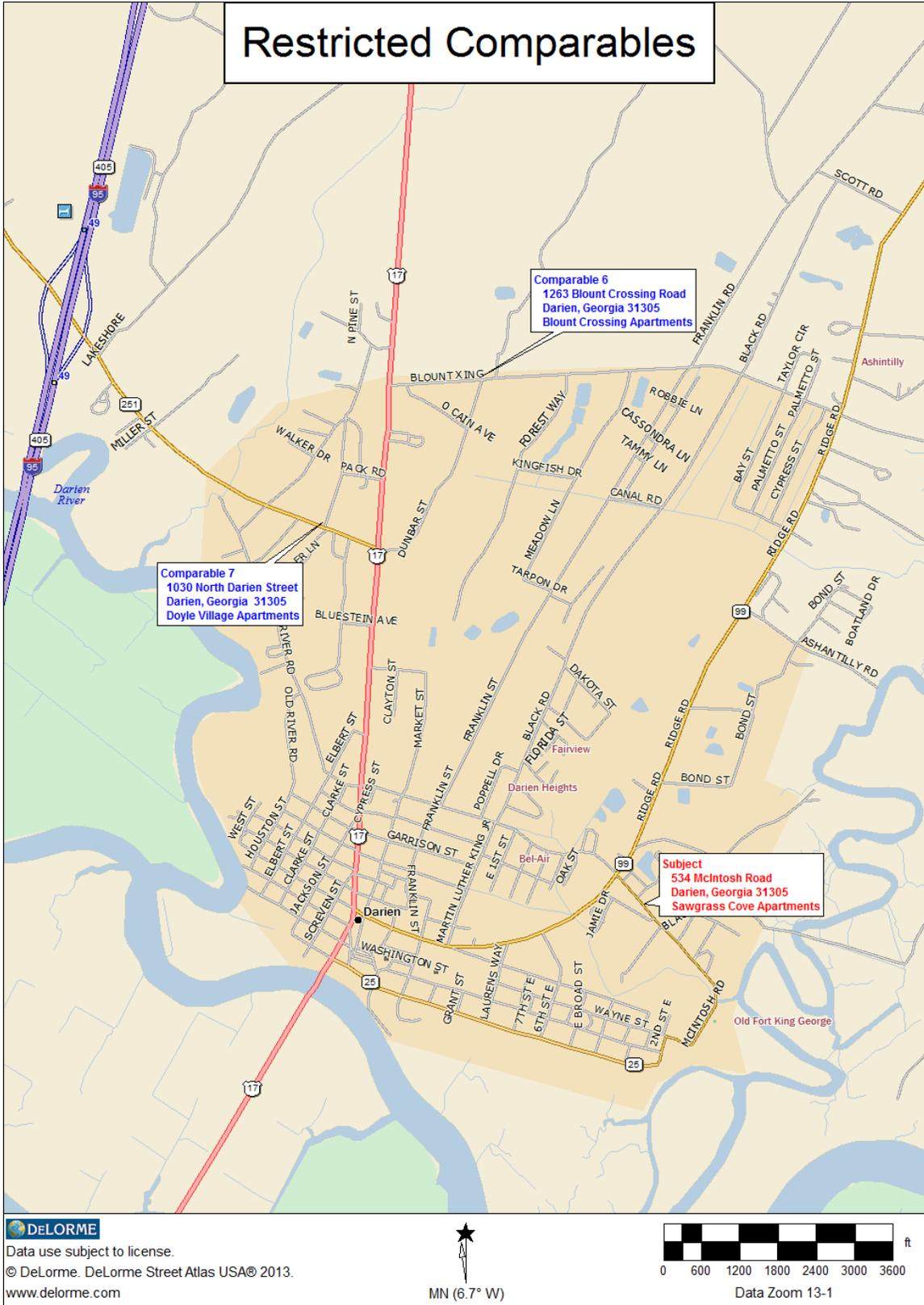
<b>HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
13	McIntosh Family Chiropractic	0.90
21	Optima Healthcare–Darien	0.95
30	Darien Women's Health	1.08
39	McIntosh Family Medicine Center	1.53
<b>LIBRARY, MUSEUM, ZOO, AND AQUARIUM SERVICES</b>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

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



**SUBSIDIZED/RESTRICTED LEGEND**

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



**PART IV:**

**MARKET AREA**

## **MARKET AREA**

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

- Population and Households Counts: The number of households in a market area is directly proportionate to its geographic size within an individual market. Total householders residing in a market area can greatly influence demand calculations.
- General Demographics: The socio-economic composition of a market area including income, household size and tenure can be largely influenced by the erroneous inclusion or exclusions of non-comparable areas.
- Demand: Too large of a market may result in overstating demand for a proposed development. Conversely, too conservative of a market area may discount the demand for new product, especially if a lack of quality housing currently exists.
- Supply Analysis: While a larger market area generally includes higher household totals, it likewise may include a higher number of directly comparable units. If using demand methodologies that net out recently constructed and comparable rental units from the demand estimate, the increase in the number of comparable units can outweigh the increase in demand.
- Competitive Stock: The existing rental stock surveyed for a market study is dependent on the number of rental properties in a given market and therefore the boundaries of a primary market area. If existing developments are going to be used as “comparables”, they should be located in the primary market area, if possible.
- Attainable Rents: If the market area includes non-comparable areas, the analysis may use comparables projects that suggest that a project can achieve rents that area significantly higher or lower than the rents its micro location will support.
- Location of Competitive Properties: A primary consideration in defining a market area is identifying those locations that offer alternative opportunities to a potential renter for a subject site. The managers of existing comparable properties near the site are excellent sources in determining those competitive locations.
- Accessibility: Available transportation linkages including both traffic arteries and mass transit options can influence the size of the market. Mass transit can have a significant impact on projects addressing very low income households for which transportation options may be limited.
- Natural Boundaries: Natural boundaries including rivers and mountains can restrict the mover-ship within a market due to a lack of accessibility.
- Housing Project Characteristics: The availability of a unique structure type such as a high rise may alter the typical draw of a potential project.
- Market Perceptions: Whether grounded in reality or not, market perceptions can be a significant determinant of market area boundaries. Social stigmas often exist within sub-

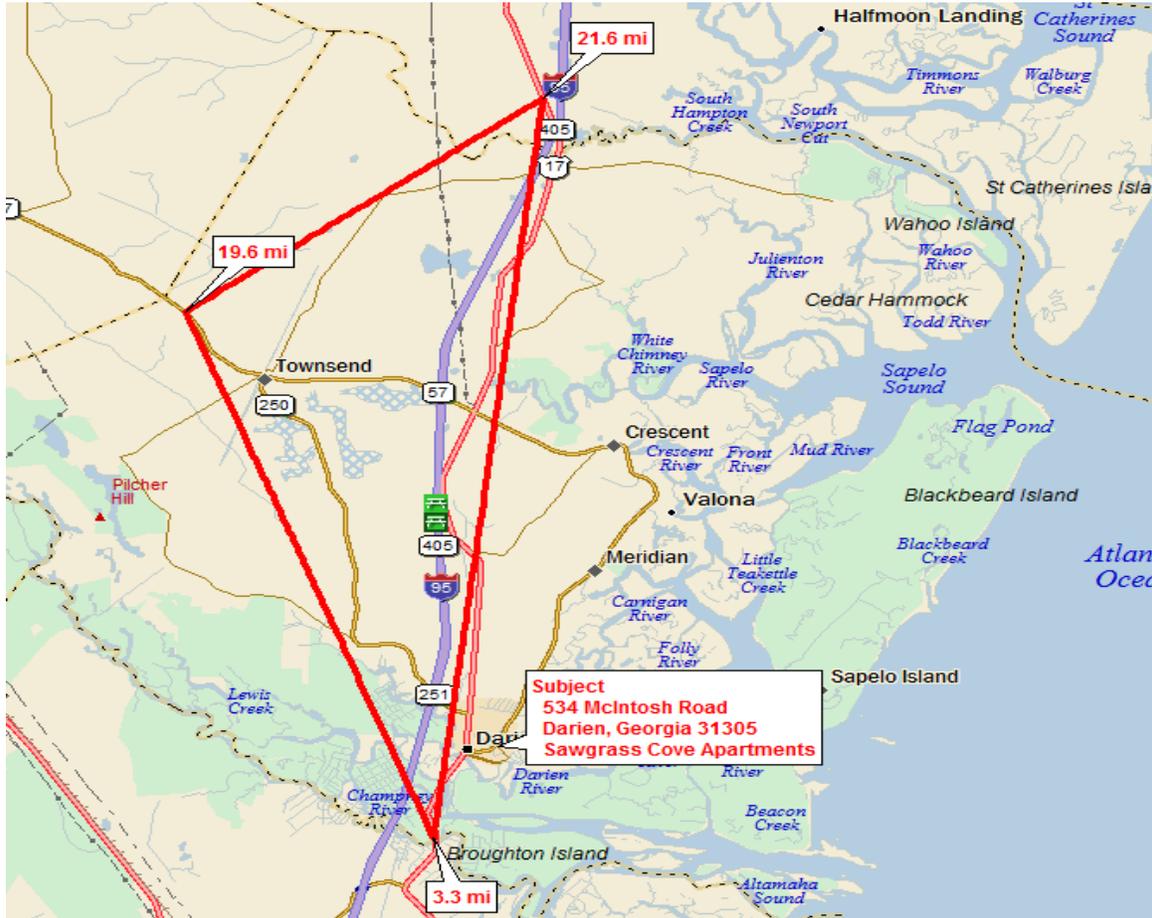
markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

- **Commuting Patterns:** The time spent commuting and employment destination could often reveal distinct patterns. High percentages of workers with long commutes or working in neighboring counties are often indicators of a lack of affordable housing options near employment centers.
- **Target Market:** Proposed developments targeting a special needs population such as seniors generally draw from a larger geographic region. Given the smaller pool of qualified householders, the location and quantity of comparable stock is of additional importance. An acceptable market area for a family oriented rental community will often be too conservative for a rental community targeting senior rental householders.
- **Jurisdictional Boundaries:** Differences in the quality and services provided by school districts, municipalities, or counties often influence consumer location choices.
- **Local Agency Service Boundaries:** The geographic areas covered by local agencies, such as housing authorities, senior citizen centers, community-based organizations, or churches can be a strong indicator of market area boundaries, especially when the project has a community-based sponsor or co-sponsor.
- **Non-Geographic Factors:** Employees who might be expected to reside in a development as a result of planned or existing job opportunities and special needs households who are served by a multi-jurisdictional agency that covers communities that are clearly distinct market areas.

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

The subject's City of Darien is adjacent to Riceboro to the north, Brunswick to the south, and Ludowici to the northwest. Darien is located in the southeastern portion of the county; therefore, it was necessary to incorporate the gravity model to determine a market area. According to the gravity model, the population of each adjacent city or town should be added to Darien. Then the population of the subject city should be divided by the sum of the population of each city or town in order to determine the percentage of the distance to the adjacent city or town that the subject's city will pull population. For example, according to the U.S. Census Bureau, the subject's city had a 2014 population of 3,465. The population of Brunswick is 15,648. These two populations are added together to reach a sum of 19,113. Next, Darien's population of 3,465 is divided by 19,113. The result is 18.1 percent ( $(3,465/(15,648+3,465) = 18.1 \text{ percent})$ ). Brunswick is approximately 18 miles from Darien. This distance is multiplied by 18.1 percent. The result is 3.3 miles. Therefore, based on the gravity model, the pull for Darien is 3.3 miles beyond the city limits when heading south toward Brunswick. The same calculations were then applied to the distance between Darien and Riceboro; and Darien and Ludowici. The population of Riceboro is 848, and the city is approximately 27 miles from Darien. Therefore, the calculations for distance are as follows: ( $(3,465/(848+3,465) = 80.3\% \times 26.94 = 21.6 \text{ miles})$ ). The population of Ludowici is 2,563, and the city is approximately 34 miles from Darien. Therefore, the calculations for distance are as follows: ( $(3,465/(2,563+3,465) = 57.5\% \times 34.20 = 19.6 \text{ miles})$ ).

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

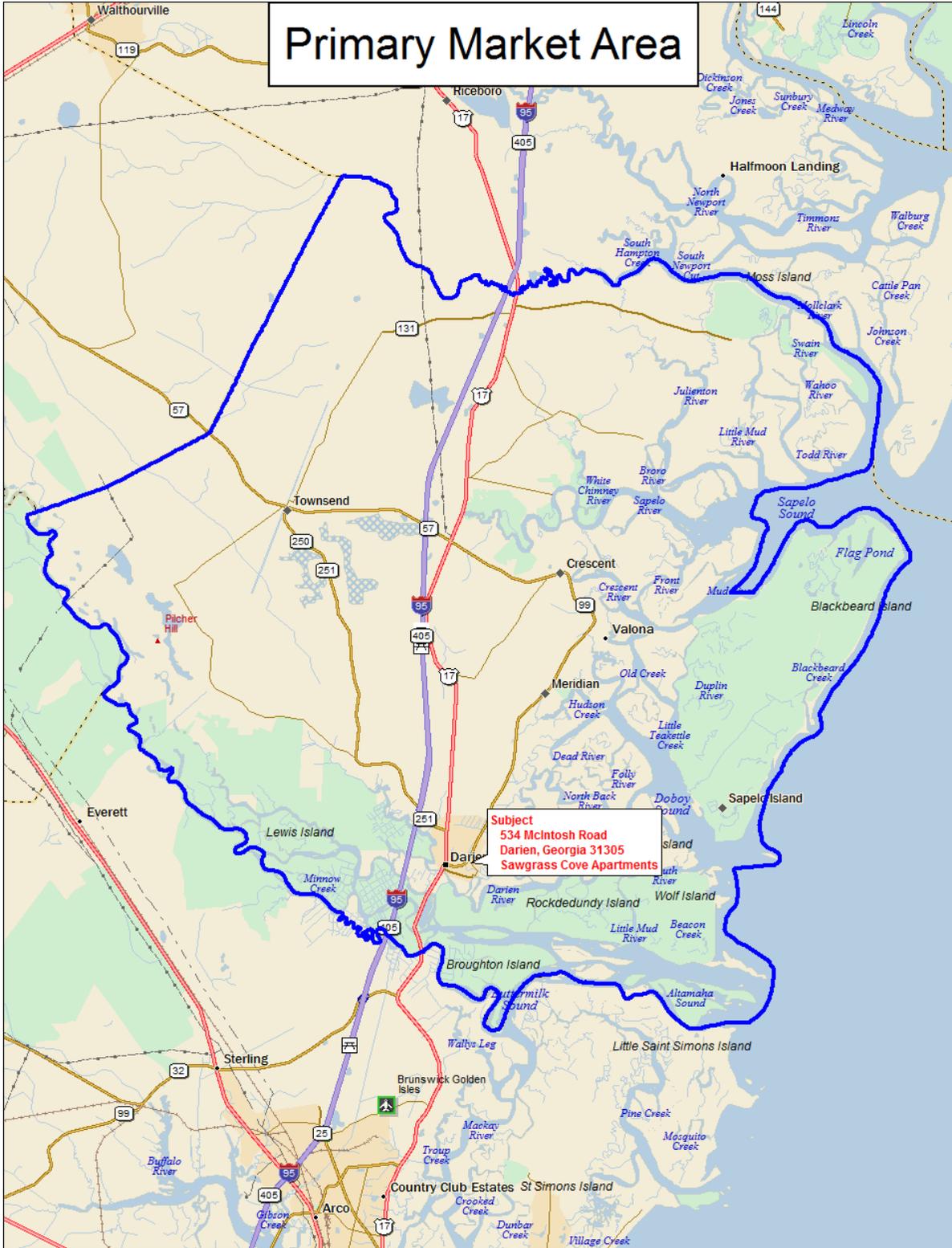


The basic market area shown in the map must be modified slightly, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown above.

The gravity model map encompasses portions of four census tracts 1101.00, 1102.00, 1103.00 and 9800.00, which is entire McIntosh County. The following map shows the census tract boundaries as well as the gravity model overlay.



Because demographic data is available for the census tracts, but is not available for the area defined solely through the gravity model, the primary market area was expanded to include these four census tracts. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The primary market area has the following boundaries: North – Liberty County; East – Atlantic Ocean; South – Glynn and Wayne Counties; and West – Long County. The northern boundary is approximately 21.9 miles from the subject, and the southern boundary is approximately 3.1 miles from the subject. The western boundary is approximately 20.5 miles from the subject, and the eastern boundary is approximately 10.5 miles from the subject.

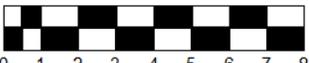


# Primary Market Area

**Subject**  
534 McIntosh Road  
Darien, Georgia 31305  
Sawgrass Cove Apartments

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Data Zoom 9-5

**COMMUNITY DEMOGRAPHIC DATA**

**COMMUNITY DEMOGRAPHIC DATA**

**Population Trends**

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

In 2000, this geographic market area contained an estimated population of 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2017, the population in this market area had decreased by 2.8 percent to 13,927. It is projected that between 2017 and 2019, population in the market area will increase 0.3 percent to 13,964. It is projected that between 2019 and 2022, population in the market area will increase 0.7 percent to 14,019.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
<b>MCINTOSH COUNTY</b>	2000	10,847				
Estimated Projected Projected Projected	2010	14,333	3,486	32.1%	349	3.2%
	2017	13,927	(406)	-2.8%	(58)	-0.4%
	2019	13,964	37	0.3%	18	0.1%
	2022	14,019	92	0.7%	18	0.1%
<b>DARIEN</b>	2000	1,719				
Estimated Projected Projected Projected	2010	1,975	256	14.9%	26	1.5%
	2017	1,785	(190)	-9.6%	(27)	-1.4%
	2019	1,777	(8)	-0.5%	(4)	-0.2%
	2022	1,764	(21)	-1.2%	(4)	-0.2%

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

CHANGE IN POPULATION BY AGE GROUPS						
MCINTOSH COUNTY						
AGE	2010	2017	CHANGE	2019	2022	CHANGE
0-4	792	738	-6.8%	734	727	-0.9%
5-9	637	727	14.1%	732	739	1.0%
10-14	1,080	720	-33.3%	724	730	0.8%
15-17	679	455	-33.0%	453	451	-0.5%
18-20	829	436	-47.4%	432	427	-1.2%
21-24	549	622	13.3%	608	587	-3.5%
25-34	1,093	1,393	27.4%	1,448	1,531	5.7%
35-44	1,785	1,387	-22.3%	1,340	1,270	-5.2%
45-54	2,141	1,841	-14.0%	1,739	1,587	-8.8%
55-64	2,048	2,411	17.7%	2,408	2,403	-0.2%
65-74	1,447	2,034	40.6%	2,154	2,335	8.4%
75-84	612	869	42.0%	890	921	3.5%
85+	125	294	135.2%	301	311	3.4%
Total Population	13,817	13,927	0.8%	13,964	14,019	0.4%
Elderly % Population	15.8%	23.0%	3.6%	24.0%	25.4%	1.5%
DARIEN						
AGE	2010	2017	CHANGE	2019	2022	CHANGE
0-4	176	100	-43.2%	98	95	-3.1%
5-9	123	99	-19.5%	98	96	-1.8%
10-14	258	96	-62.8%	98	102	3.7%
15-17	181	56	-69.1%	58	60	4.2%
18-20	167	58	-65.3%	57	56	-2.1%
21-24	89	83	-6.7%	80	75	-6.0%
25-34	380	200	-47.4%	202	204	1.2%
35-44	366	193	-47.3%	187	177	-5.1%
45-54	501	248	-50.5%	234	213	-9.0%
55-64	342	277	-19.0%	277	276	-0.2%
65-74	193	232	20.2%	242	257	6.2%
75-84	142	106	-25.4%	108	110	2.2%
85+	30	37	23.3%	39	43	9.1%
Total Population	2,948	1,785	-39.5%	1,777	1,764	-0.7%
Elderly % Population	12.4%	21.0%	2.6%	21.9%	23.2%	1.3%

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

**Household Trends**

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

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

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

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

**Tenure**

The percentage of renters in McIntosh County, the City of Darien and the market area in 2017 was 21.6 percent. According to the U.S. Census Bureau, the national rental percentage is 35.6 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
<b>MCINTOSH COUNTY</b>	2000	4,198	3,529	84.1%	669	15.9%
	2010	5,971	4,684	78.4%	1,287	21.6%
<b>Estimated</b>	2017	5,927	4,648	78.4%	1,279	21.6%
<b>Projected</b>	2019	5,966	4,678	78.4%	1,288	21.6%
<b>Projected</b>	2022	6,025	4,723	78.4%	1,302	21.6%
<b>DARIEN</b>	2000	682	491	72.0%	191	28.0%
	2010	798	506	63.4%	292	36.6%
<b>Estimated</b>	2017	726	543	74.8%	183	25.2%
<b>Projected</b>	2019	725	543	74.8%	183	25.2%
<b>Projected</b>	2022	724	542	74.9%	182	25.1%

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

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

Source: U.S. Census Bureau

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

Source: U.S. Census Bureau

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

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

Source: U.S. Census Bureau

<b>CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK</b>		
	<b>MCINTOSH COUNTY</b>	<b>DARIEN</b>
<b>TOTAL HOUSING UNITS</b>	9,220	1,090
<b>OCCUPANCY AND TENURE</b>		
Occupied Housing Units	5,971	798
Owner-Occupied	4,684	506
Percent Owner-Occupied	78.4%	63.4%
Renter-Occupied	1,287	292
<b>VACANT HOUSING UNITS</b>		
For seasonal, recreational, etc.	1992	82
Persons per owner-occupied unit	2.4	2.46
Persons per renter-occupied unit	2.34	2.49
<b>TENURE BY YEAR STRUCTURE BUILT</b>		
<b>RENTER-OCCUPIED</b>		
2005 or later	86	31
2000-2004	56	9
1990-1999	354	35
1980-1989	408	139
1970-1979	122	43
1960-1969	191	58
1950-1959	96	33
1940-1949	85	65
1939 or earlier	42	13
<b>PERSONS PER ROOM: RENTER</b>		
0.50 or less	1,007	290
0.51-1.00	409	136
1.01-1.50	24	0
1.51-2.00	0	0
2.01 or more	0	0
<b>PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED</b>		
Lacking Complete Plumbing Facilities:		
1.00 or less	72	22
1.01-1.50	0	0
1.51 or more	0	0

Source: U.S. Census Bureau

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

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

Source: U.S. Census Bureau

### Households Income Trends and Analysis

Households who have between one and two persons and annual incomes between \$10,251 and \$21,300 are potential tenants for the one-bedroom units at 50 percent of the area median income. 27.6 percent of the primary market area tenants are within this range. Households who have between one and two persons and annual incomes between \$20,400 and \$25,560 are potential tenants for the one-bedroom units at 60 percent of the area median income. 6.5 percent of the primary market area tenants are within this range. Households who have between two and three persons and annual incomes between \$12,343 and \$24,000 are potential tenants for the two-bedroom units Assistance at 50 percent of the area median income. 25.5 percent of the primary market area tenants are within this range. Households who have two to three persons and annual incomes between \$24,617 and \$28,800 are potential tenants for the two-bedroom units at 60 percent of the area median income. 5.3 percent of the primary market area tenants are within this range.

Sawgrass Cove Apartments \* 534 McIntosh Road \* Darien, Georgia



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Claritas

<b>Renter Households</b>						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	60	40	31	0	0	131
\$10,000-20,000	71	8	9	71	9	168
\$20,000-30,000	46	30	14	8	0	98
\$30,000-40,000	0	0	12	6	0	18
\$40,000-50,000	19	81	11	11	0	122
\$50,000-60,000	12	10	0	0	47	69
\$60,000-75,000	1	4	0	3	59	67
\$75,000-100,000	5	0	45	0	1	51
\$100,000-125,000	5	60	3	4	4	76
\$125,000-150,000	2	3	0	3	0	8
\$150,000-200,000	0	0	1	0	0	1
\$200,000+	4	1	0	3	2	10
<b>Total</b>	<b>225</b>	<b>237</b>	<b>126</b>	<b>109</b>	<b>122</b>	<b>819</b>

<b>Renter Households</b>						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	61	2	0	4	0	67
\$10,000-20,000	154	18	0	1	0	173
\$20,000-30,000	21	41	0	1	0	63
\$30,000-40,000	15	5	6	0	0	26
\$40,000-50,000	20	2	0	0	0	22
\$50,000-60,000	3	5	0	1	0	9
\$60,000-75,000	15	3	2	0	0	20
\$75,000-100,000	9	8	3	1	0	21
\$100,000-125,000	14	7	0	0	0	21
\$125,000-150,000	6	5	0	0	1	12
\$150,000-200,000	10	4	1	1	1	17
\$200,000+	7	0	2	0	0	9
<b>Total</b>	<b>335</b>	<b>100</b>	<b>14</b>	<b>9</b>	<b>2</b>	<b>460</b>

<b>Renter Households</b>						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	56	2	0	3	0	61
\$10,000-20,000	118	10	0	1	0	129
\$20,000-30,000	21	26	0	1	0	48
\$30,000-40,000	15	4	6	0	0	25
\$40,000-50,000	19	2	0	0	0	21
\$50,000-60,000	2	5	0	1	0	8
\$60,000-75,000	15	3	2	0	0	20
\$75,000-100,000	9	8	3	1	0	21
\$100,000-125,000	14	7	0	0	0	21
\$125,000-150,000	5	4	0	0	1	10
\$150,000-200,000	9	4	1	1	1	16
\$200,000+	7	0	2	0	0	9
<b>Total</b>	<b>290</b>	<b>75</b>	<b>14</b>	<b>8</b>	<b>2</b>	<b>389</b>

<b>Renter Households</b>						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	121	42	31	4	0	198
\$10,000-20,000	225	26	9	72	9	341
\$20,000-30,000	67	71	14	9	0	161
\$30,000-40,000	15	5	18	6	0	44
\$40,000-50,000	39	83	11	11	0	144
\$50,000-60,000	15	15	0	1	47	78
\$60,000-75,000	16	7	2	3	59	87
\$75,000-100,000	14	8	48	1	1	72
\$100,000-125,000	19	67	3	4	4	97
\$125,000-150,000	8	8	0	3	1	20
\$150,000-200,000	10	4	2	1	1	18
\$200,000+	11	1	2	3	2	19
<b>Total</b>	<b>560</b>	<b>337</b>	<b>140</b>	<b>118</b>	<b>124</b>	<b>1,279</b>

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2017			2022		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
<b>MCINTOSH COUNTY</b>									
Less than \$15,000	285	428	423	169	328	325	150	275	324
\$15,000 - \$24,999	79	261	298	109	197	306	112	179	331
\$25,000 - \$34,999	147	284	166	29	274	246	25	235	236
\$35,000 - \$49,999	306	261	183	300	234	303	304	225	316
\$50,000 - \$74,999	288	564	276	124	576	313	114	521	345
\$75,000 - \$99,999	187	259	41	286	330	200	271	301	222
\$100,000 - \$149,999	126	284	74	211	282	249	236	325	330
\$150,000 - \$199,999	67	34	15	0	98	133	2	103	169
\$200,000+	0	28	10	26	39	76	37	53	122
<b>TOTAL</b>	<b>5,374</b>			<b>5,763</b>			<b>5,863</b>		
<b>DARIEN</b>									
Less than \$15,000	67	65	72	28	43	46	24	38	46
\$15,000 - \$24,999	17	113	78	22	21	45	19	16	42
\$25,000 - \$34,999	62	61	25	3	39	32	4	36	34
\$35,000 - \$49,999	126	57	35	40	28	11	42	22	15
\$50,000 - \$74,999	30	110	48	26	77	24	23	72	26
\$75,000 - \$99,999	19	41	9	28	38	32	24	34	36
\$100,000 - \$149,999	21	0	24	13	30	27	17	42	33
\$150,000 - \$199,999	7	6	0	0	7	16	0	5	19
\$200,000+	0	6	0	5	0	18	5	0	23
<b>TOTAL</b>	<b>1,099</b>			<b>699</b>			<b>697</b>		

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

**PART VI:**

**EMPLOYMENT TREND**

**Employment Trends**

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

Employment in McIntosh County has been increasing an average of 1.3 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,773	4,263,314	89.8%	485,459	10.2%
2012	4,788,064	4,349,798	90.8%	438,266	9.2%
2013	4,759,503	4,369,349	91.8%	390,154	8.2%
2014	4,753,782	4,416,719	92.9%	337,063	7.1%
2015	4,770,895	4,490,943	94.1%	279,952	5.9%
2016	4,920,464	4,656,255	94.6%	264,209	5.4%
2017**	5,014,429	4,772,580	95.2%	241,849	4.8%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through February 2017

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 4.5 percent in 2007. The rate for the State of Georgia in February 2017 was 4.8 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR MCINTOSH COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	5,231	4,951	94.6%	280	5.4%
2006	5,283	5,054	95.7%	229	4.3%
2007	5,398	5,178	95.9%	220	4.1%
2008	5,469	5,145	94.1%	324	5.9%
2009	5,276	4,741	89.9%	535	10.1%
2010	6,289	5,625	89.4%	664	10.6%
2011	6,188	5,530	89.4%	658	10.6%
2012	6,033	5,444	90.2%	589	9.8%
2013	5,933	5,399	91.0%	534	9.0%
2014	5,873	5,409	92.1%	464	7.9%
2015	5,817	5,440	93.5%	377	6.5%
2016	6,065	5,715	94.2%	350	5.8%
2017**	6,027	5,674	94.1%	353	5.9%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through February 2017

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 10.6 percent in 2010 and 2011 and a low of 4.1 percent in 2007. The annual rate for McIntosh County in February 2017 was 5.9 percent.

CHANGE IN TOTAL EMPLOYMENT FOR MCINTOSH COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	674	135	13.6%	2.7%
2010-2015	(185)	(37)	-3.3%	-0.7%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in McIntosh County increased an average of 1.0 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR MCINTOSH COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	5,625	884	10.6%
2011	5,530	(95)	10.6%
2012	5,444	(86)	9.8%
2013	5,399	(45)	9.0%
2014	5,409	10	7.9%
2015	5,440	31	6.5%
2016	5,715	275	5.8%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 5.8 percent to 10.6 percent over the past 6 years. These fluctuations are in line with the unemployment rates for the State of Georgia.

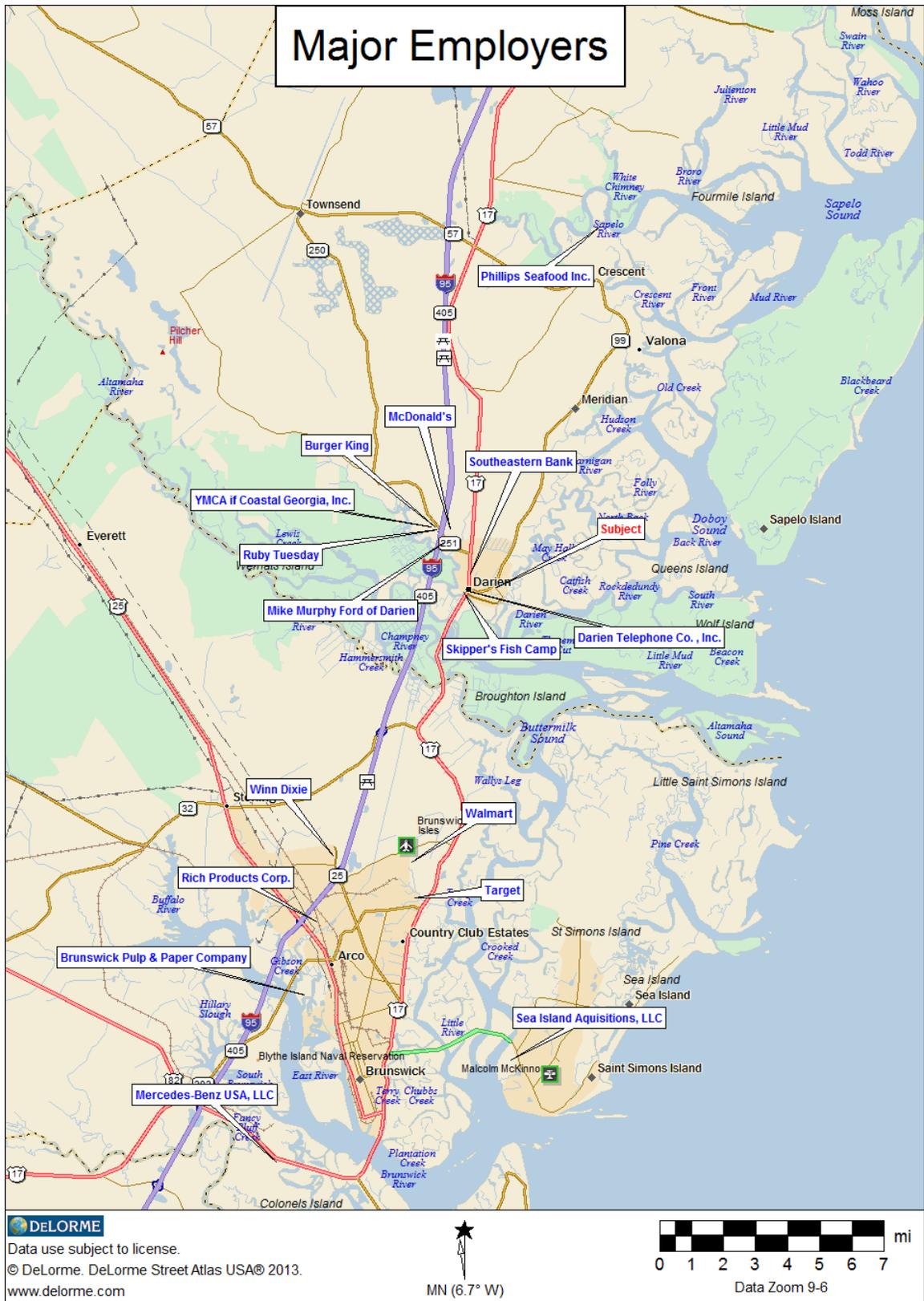
Major employers within McIntosh County as of March 2017 are in the chart below:

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

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

*Source: U.S. Census Bureau*

The above chart shows the number of people employed in different sectors of the McIntosh County, Darien and market area economy in 2010. According to interviews conducted by the analyst, employers in the area indicate that the area economy should remain stable in the next two to five years.



There have not been any business openings or closures within the past two years in Darien or McIntosh County. Overall, it is believed that the economy of Darien will remain stable.

**Wages**

The average annual wage of McIntosh County employees was \$26,513 in 2015. Wages have been increasing 2.7 percent per year. Wages in transportation and warehousing; wholesale trade; retail trade; leisure and hospitality; education, and health services; and other services sectors are within the income limits of the rehabilitated development.

<b>AVERAGE ANNUAL WAGE BY SECTOR</b>			
<b>INDUSTRY</b>	<b>2014</b>	<b>2015</b>	<b>ANNUAL</b>
Agriculture, Forestry, and Fisheries	*N/A	*N/A	*N/A
Mining	*N/A	*N/A	*N/A
Construction	\$31,679	\$32,308	2.0%
Manufacturing	*N/A	*N/A	*N/A
Transportation and Warehousing	\$22,146	\$23,132	4.5%
Utilities	*N/A	*N/A	*N/A
Wholesale Trade	\$25,226	\$28,644	13.5%
Retail Trade	\$19,425	\$20,467	5.4%
Leisure and Hospitality	\$14,539	\$14,556	0.1%
Education and Health Services	\$27,787	\$29,466	6.0%
Professional and Business Services	\$41,759	\$41,417	-0.8%
Financial Activities	\$32,486	\$32,377	-0.3%
Information	*N/A	*N/A	*N/A
Other Services	\$17,295	\$16,246	-6.1%
Public Administration (Local Government)	*N/A	*N/A	*N/A

Source: U.S. Bureau of Labor Statistics

\*Data was not available.

**Employment Outside the County**

For residents employed in the market area, the travel time to work from the site will be less than 19 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 43.7 percent in the market area have a travel time of less than 19 minutes; 25.0 percent have a travel time of 20 to 34 minutes; and 31.3 percent have a travel time of over 35 minutes. This relatively low travel time indicates that the subject site is in an area in close proximity to employment centers.

<b>ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS</b>		
<b>TRAVEL TIME IN MINUTES</b>	<b>NUMBER OF COMMUTERS</b>	<b>PERCENT</b>
5 or less	554	9.7%
5-9	816	14.3%
10-19	1,129	19.7%
20-24	561	9.8%
25-34	869	15.2%
35-44	612	10.7%
45-59	711	12.4%
60-89	276	4.8%
90+	193	3.4%
Total Commuters	5,721	

Source: U.S. Census Bureau

**PART VII:**

**PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS**

## **PROJECT-SPECIFIC DEMAND ANALYSIS**

### **Household Income Trends and Analysis**

Income is a key characteristic in analyzing housing markets. Renters within the target incomes from \$10,251 to \$21,300, or 27.6 percent, qualify for one-bedroom units at 50 percent of the area median income; renters with incomes from \$20,400 to \$25,560, or 6.5 percent, qualify for one-bedroom units at 60 percent of the area median income; renters with incomes from \$12,343 to \$24,000, or 25.5 percent, qualify for the two-bedroom units at 50 percent of the area median income; and renters with incomes from \$24,617 to \$28,800, or 5.3 percent, qualify for the two-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 50% AMI) for a unit is divided by 35 percent. The resulting number is then multiplied by 12 to derive an annual income ( $\$299 / 35\% = \$854.29 \times 12 = \$10,251$ ). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 50% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom  $\times$  1.5 = 3 people/unit; therefore, the 50% 3-person maximum income would be used).

### **Sources of Demand**

The potential tenants for the existing development include households who now live within the market area. It will appeal to potential tenants who have adequate incomes to pay the proposed rents and find the development more attractive in terms of price, unit features and project amenities than other available rental units. The market area is gaining approximately 38 households per year.

### **Required Unit Mix**

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that 100 percent of one person households and 50 percent of two person households will occupy one-bedroom units. Fifty percent (50%) of two person households and 50 percent of three person households will occupy two-bedroom units and 50 percent will inhabit three-bedroom dwellings. Among four person households, 50 percent will live in three-bedroom units and 50 percent in four-bedroom. Households with five or more persons will occupy units with four or more bedrooms.

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that efficiency units should account for zero percent of the renter housing demand; one-bedroom units should account for 25.0 percent of the renter housing demand; two-bedroom units account for 43.6 percent; three-bedroom units should account for 27.3 percent of the renter housing demand; and units with four or more bedrooms account for 4.1 percent of the renter housing demand in the primary market area.

<b>RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS</b>						
<b>HOUSEHOLD SIZE</b>	<b>0 BR</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>TOTAL</b>
1 Person	0	228	228	0	0	455
2 Persons	0	94	282	0	0	376
3 Persons	0	0	52	156	0	208
4 Persons	0	0	0	132	0	132
5 Persons	0	0	0	63	7	70
6 Persons	0	0	0	0	29	29
7 or More Persons	0	0	0	0	17	17
<b>TOTAL</b>	<b>0</b>	<b>322</b>	<b>562</b>	<b>351</b>	<b>53</b>	<b>1,287</b>
<b>PERCENT</b>	<b>0.0%</b>	<b>25.0%</b>	<b>43.6%</b>	<b>27.3%</b>	<b>4.1%</b>	<b>100.0%</b>

**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.

<b>INCOME ELIGIBLE HOUSEHOLDS</b>					
<b>Unit Type</b>	<b>Gross Rent</b>	<b>Lower Range</b>	<b>Upper Range</b>	<b>Percent Renter</b>	<b>Renter Households</b>
1/1 (50%)	\$299	\$10,251	\$21,300	27.6%	353
1/1 (60%)	\$595	\$20,400	\$25,560	6.5%	83
2/1 (50%)	\$360	\$12,343	\$24,000	25.5%	326
2/1 (60%)	\$718	\$24,617	\$28,800	5.3%	67
All 1BR Units	\$299	\$10,251	\$24,000	31.0%	397
All 2BR Units	\$595	\$20,400	\$28,800	10.6%	135
All Units @ 50%	\$299	\$10,251	\$24,000	31.0%	397
All Units @ 60%	\$595	\$20,400	\$28,800	10.6%	135
<b>Total Units</b>		<b>\$10,251</b>	<b>\$28,800</b>	<b>37.1%</b>	<b>474</b>

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

**Penetration Rate**

There is one vacant LIHTC units that would compete with the subject and the subject has one vacant units. If the vacant LIHTC units attain full occupancy, it will have an aggregate penetration rate of 0.6 percent.

<b>REQUIRED PENETRATION RATE</b>	
Income Eligible Renter Households	474
Existing Vacant LIHTC Units	2
LIHTC Units Planned	0
Vacant Units in Subject	1
Total Inventory	3
Penetration Rate	0.6%

**Projects Under Construction**

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

**Planned Projects**

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

**New & Pipeline Units**

There are currently no new developments in the market area.

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

REQUIRED DEMAND - ALL UNITS							
	All Units	1 BR Units @ 50%	1 BR Units @ 60%	2 BR Units @ 50%	2 BR Units @ 60%	All 1BR Units	All 2 BR Units
<b>Demand from New Household Growth</b>							
Average Annual Household Growth (2016-2021)	39	39	39	39	39	39	39
Percent Income Qualified	37.1%	27.6%	6.5%	25.5%	5.3%	31.0%	10.6%
Percent Plan to Rent	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%	21.6%
<b>Demand from New Household Growth</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>1</b>
<b>Demand from Renter Substandard Housing</b>							
Total Substandard Households	96	96	96	96	96	96	96
Percent Income Qualified	37.1%	27.6%	6.5%	25.5%	5.3%	31.0%	10.6%
Percent Appropriate Household Size	68.6%	25.0%	25.0%	43.6%	43.6%	25.0%	43.6%
<b>Demand from Substandard Housing</b>	<b>24</b>	<b>7</b>	<b>2</b>	<b>11</b>	<b>2</b>	<b>7</b>	<b>4</b>
<b>Demand from Rent Overburdened</b>							
Total Rent Overburdened Households	283	264	13	215	11	11	21
Percent Appropriate Household Size	68.6%	25.0%	25.0%	43.6%	43.6%	0.0%	0.0%
<b>Demand from Rent Overburdened</b>	<b>194</b>	<b>66</b>	<b>3</b>	<b>94</b>	<b>5</b>	<b>0</b>	<b>0</b>
<b>Total Demand</b>							
Demand from Household Growth	3	2	1	2	0	3	1
Demand from Substandard Housing	24	7	2	11	2	7	4
Demand from Rent Overburdened	194	66	3	94	5	0	0
<b>TOTAL</b>	<b>221</b>	<b>75</b>	<b>6</b>	<b>107</b>	<b>7</b>	<b>10</b>	<b>5</b>
Less Vacant Current Supply and Pipeline	2	0	1	0	1	1	1
<b>NET DEMAND</b>	<b>219</b>	<b>75</b>	<b>5</b>	<b>107</b>	<b>6</b>	<b>9</b>	<b>4</b>
Subject Units	50	4	14	7	25	18	32
<b>Capture Rate</b>	<b>22.8%</b>	<b>5.3%</b>	<b>280.0%</b>	<b>6.6%</b>	<b>386.8%</b>	<b>198.9%</b>	<b>738.5%</b>
Vacant Units at Subject	1	1	0	0	0	1	0
<b>Net Capture Rate</b>	<b>0.5%</b>	<b>1.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>11.0%</b>	<b>0.0%</b>

**Demand and Net Demand**

	1 BR HH at 50% AMI (\$10,251 to \$21,300)	2 BR HH at 50% AMI (\$20,400 to \$25,560)	1 BR HH at 60% AMI (\$12,343 to \$24,400)	2 BR HH at 60% AMI (\$24,617 to \$28,800)	All Units (\$10,251 to \$28,800)
Demand from New Household (age and income appropriate)	2	2	1	0	3
<b>Plus</b>					
Demand from Existing Renter Households - Substandard Housing	7	11	2	2	24
<b>Plus</b>					
Demand from Existing Renter Households - Rent Overburdened Households	66	94	3	5	194
<b>Equals Total Demand</b>	75	107	6	7	221
<b>Less</b>					
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	0	1	1	2
<b>Equals Net Demand</b>	75	107	5	6	219

**Required Capture Rate**

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

AMI	Unit Size	Income Limits	Units Vacant	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band	Proposed Rents
50% AMI	1 BR/ 1 BA	\$10,251 to \$21,300	1	75	0	75	1.3%	N/A	\$700	N/A	\$299
	2 BR / 1 BA	\$20,400 to \$25,560	0	107	0	107	0.0%	N/A	\$750	N/A	\$360
60% AMI	1 BR / 1 BA	\$12,343 to \$24,400	0	6	1	5	0.0%	N/A	\$700	N/A	\$595
	2 BR / 1 BA	\$24,617 to \$28,800	0	7	1	6	0.0%	N/A	\$750	N/A	\$718
	All 1BR Units	\$10,251 to \$24,000	1	10	1	9	11.1%	N/A	\$700	N/A	\$299-\$595
	All 2BR Units	\$20,400 to \$28,800	0	4	1	3	0.0%	N/A	\$750	N/A	\$360-\$718
	All Tax Credit Units	\$10,251 to \$28,800	1	219	2	217	0.5%	N/A	\$700-\$750	N/A	\$299-\$718

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 22.8 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 98 percent occupied with one vacant unit. 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 98 percent Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

**PART VIII:**

**COMPETITIVE RENTAL ANALYSIS**

**COMPARABLE RENTAL DEVELOPMENT ANALYSIS**

**Multi-Family Lease No. 1**



**Property Identification**

**Record ID** 11251  
**Property Type** Walk-Up  
**Property Name** Legacy Apartment Homes  
**Address** 101 Legacy Way, Brunswick, Glynn County, Georgia 31525  
**Market Type** Market  
**Verification** Brandy; 912-262-0481, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	48	800	\$815	\$1.02
2/2	46	1,157	\$880	\$0.76
2/2		1,157	\$910	\$0.79
2/2	48	1,223	\$920	\$0.75
2/2	2	1,253	\$960	\$0.77
3/2	24	1,332	\$1,070	\$0.80

**Occupancy** 99%  
**Rent Premiums** N  
**Total Units** 168  
**Unit Size Range** 800 – 1,332  
**Avg. Unit Size** 1,100  
**Avg. Rent/Unit** \$901  
**Avg. Rent/SF** \$0.82  
**SF** 184,800

**Multi-Family Lease No. 1 (Cont.)**

**Physical Data**

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

**Amenities**

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

**Remarks**

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

**Multi-Family Lease No. 2**



**Property Identification**

**Record ID** 11247  
**Property Type** Walk-Up  
**Property Name** Merrit Landing  
**Address** 5700 Altama Avenue, Brunswick, Glynn County, Georgia 31525  
**Market Type** Market  
**Verification** Stacy; 912-217-4950, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	21	682	\$693	\$1.02
2/1	77	925	\$672	\$0.73
3/1.5	20	1,066	\$708	\$0.66
4/2	10	1,144	\$850	\$0.74

**Occupancy** 92%  
**Rent Premiums** N  
**Total Units** 128  
**Unit Size Range** 682 – 1,144  
**Avg. Unit Size** 924  
**Avg. Rent/Unit** \$695  
**Avg. Rent/SF** \$0.75  
**SF** 118,307

**Multi-Family Lease No. 2 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	11
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Gas/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Trash Collection
<b>Parking</b>	L/O
<b>Year Built</b>	1973
<b>Condition</b>	Good
<b>Gas Utilities</b>	Heating, Cooking, Hot Water
<b>Electric Utilities</b>	Cooling, Other Electric

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Vinyl, Blinds, Ceiling Fans (Select), Walk-In Closet (Select), Coat Closet, Patio, Picnic Area, Playground, Laundry Facility, On-Site Maintenance, On-Site Management, Security Patrol

**Remarks**

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

**Multi-Family Lease No. 3**



**Property Identification**

**Record ID** 11249  
**Property Type** Walk-Up  
**Property Name** The Reserve at Altama  
**Address** 5801 Altama Avenue, Brunswick, Glynn County, Georgia 31525  
**Market Type** Market  
**Verification** Tracy; 912-264-1000, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	20	960	\$699	\$0.73
2/1.5	72	1,160	\$799	\$0.69
3/2	16	1,470	\$899	\$0.61

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 108  
**Unit Size Range** 960 – 1,470  
**Avg. Unit Size** 1,169  
**Avg. Rent/Unit** \$795  
**Avg. Rent/SF** \$0.68  
**SF** 126,240

**Multi-Family Lease No. 3 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	14
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/O
<b>Year Built</b>	1972
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Coat Closet, Balcony, Patio, Clubhouse, Swimming Pool, Playground, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

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

**Multi-Family Lease No. 4**



**Property Identification**

<b>Record ID</b>	11253
<b>Property Type</b>	Walk-Up
<b>Property Name</b>	Palm Club Apartments
<b>Address</b>	111 South Palm Drive, Brunswick, Glynn County, Georgia 31525
<b>Market Type</b>	Market
<b>Verification</b>	Clarissa; 912-466-9090, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	24	811	\$830	\$1.02
1/1		811	\$842	\$1.04
1/1	8	824	\$882	\$1.07
2/2	76	1,109	\$967	\$0.87
2/2		1,109	\$1,037	\$0.94
2/2	24	1,343	\$1,063	\$0.79
2/2		1,343	\$1,188	\$0.88

<b>Occupancy</b>	97%
<b>Rent Premiums</b>	N
<b>Total Units</b>	132
<b>Unit Size Range</b>	811 – 1,343
<b>Avg. Unit Size</b>	1,080
<b>Avg. Rent/Unit</b>	\$954
<b>Avg. Rent/SF</b>	\$0.88
<b>SF</b>	142,572

**Multi-Family Lease No. 4 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	11
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	3
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	1999
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans (Select), Vaulted Ceilings (Select), Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Spa/Hot Tub, Exercise Room, Playground, Volleyball Court, Tennis Court, Extra Storage, Business Center, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Perimeter Fencing

**Remarks**

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

**Multi-Family Lease No. 5**



**Property Identification**

**Record ID** 11256  
**Property Type** Walk-Up  
**Property Name** The Retreat at Grande Lake  
**Address** 100 Walden Shores Drive, Brunswick, Glynn County, Georgia 31525  
**Market Type** Market  
**Verification** Taia; 912-264-5441, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	72	909	\$835	\$0.92
1/1		1,094	\$880	\$0.80
2/2	84	1,166	\$1,018	\$0.87
3/2	36	1,403	\$1,100	\$0.78

**Occupancy** 97%  
**Rent Premiums** N  
**Total Units** 192  
**Unit Size Range** 909 – 1,403  
**Avg. Unit Size** 1,114  
**Avg. Rent/Unit** \$965  
**Avg. Rent/SF** \$0.87  
**SF** 213,900

**Multi-Family Lease No. 5 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	8
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	3
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/O
<b>Year Built</b>	2000
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

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

**Remarks**

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

**Multi-Family Lease No. 6**



**Property Identification**

**Record ID** 11254  
**Property Type** Walk-Up  
**Property Name** Blount Crossing Apartments  
**Address** 1263 Blount Crossing Road, Darien, McIntosh County, Georgia 31305  
**Market Type** LIHTC  
**Verification** Helene; 912-437-6705, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	2	647	\$360	\$0.56
2/1	16	831	\$480	\$0.58
2/1.5	10	920	\$505	\$0.55
3/2	12	1,165	\$605	\$0.52

**Occupancy** 95%  
**Rent Premiums** N  
**Total Units** 40  
**Unit Size Range** 647 – 1,165  
**Avg. Unit Size** 944  
**Avg. Rent/Unit** \$518  
**Avg. Rent/SF** \$0.55  
**SF** 37,770

**Multi-Family Lease No. 6 (Cont.)**

**Physical Data**

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

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Exercise Room, Playground, Laundry Facility, Gazebo

**Remarks**

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

**Multi-Family Lease No. 7**



**Property Identification**

**Record ID** 11290  
**Property Type** Garden  
**Property Name** Doyle Village Apartments  
**Address** 1030 North Dariend Street, Darien, McIntosh County, Georgia 31305  
**Market Type** LIHTC  
**Verification** Gia; 912-437-2526, April 13, 2017

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	32	648	\$644	\$0.99
2/1	6	792	\$772	\$0.97

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

**Multi-Family Lease No. 7 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	7
<b>Construction Type</b>	Siding/Brick
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1993
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

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

**Remarks**

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

**Market-Rate Vacancies**

The field survey was completed during the second week of April 2017. There were 24 vacant units at the time of the survey out of 728 surveyed, for an overall vacancy rate of 3.3 percent. The market-rate occupancy is 96.7 percent.

<b>MARKET VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Legacy Apartment Homes	168	2	1.0%
Merrit Landing	128	10	8.0%
The Reserve at Altama	108	2	2.0%
Palm Club Apartments	132	4	3.0%
The Retreat at Grande Lake	192	6	3.0%
<b>Totals</b>	<b>728</b>	<b>24</b>	<b>3.3%</b>

**Subsidized/Restricted Vacancies**

The field survey was completed during the second week of April 2017. There were 3 vacant unit at the time of the survey out of 129 surveyed, for an overall vacancy rate of 2.3 percent. The subsidized/restricted occupancy is 97.7 percent.

<b>AFFORDABLE HOUSING VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Sawgrass Cove Apartments	51	1	2.0%
Doyle Village Apartments	38	0	0.0%
Blount Crossing Apartments	40	2	5.0%
<b>Totals</b>	<b>129</b>	<b>3</b>	<b>2.3%</b>

**Overall Vacancy**

The overall vacancy rate for the market area is 3.2 percent. Of the 857 market and rent restricted units surveyed, 27 units were vacant. The overall occupancy rate for the market area is 96.8 percent.

**EXISTING HOUSING MAP LEGEND**

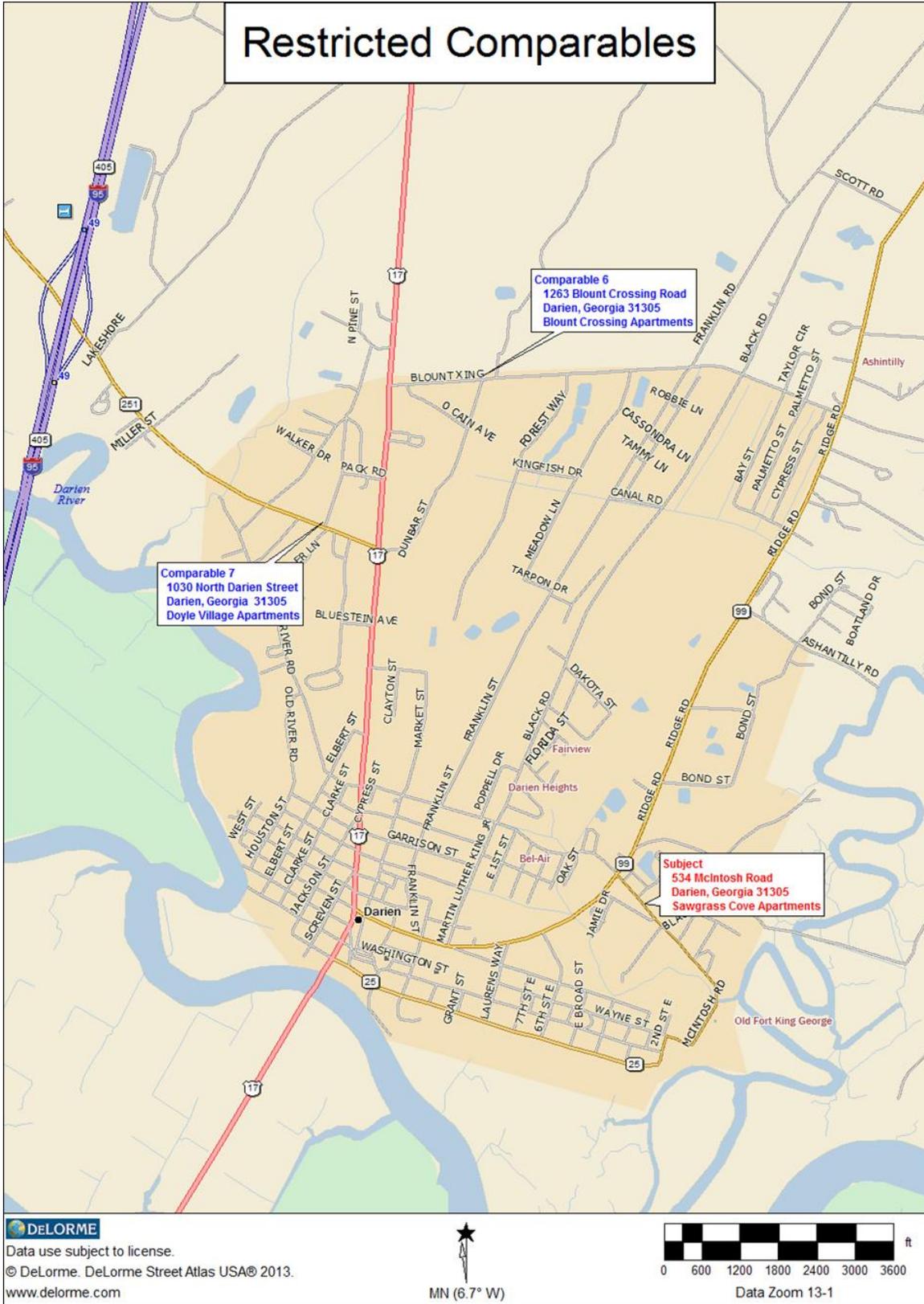
**MARKET-RATE MAP**

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

**SUBSIDIZED/RESTRICTED LEGEND**

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





**Additional Developments**

There were no additional developments within the primary market area.

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Refrigerator	Stove	Disposal	Dish-washer	Micro-wave	Washer Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	RD/LIHTC	1985	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 1	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	N	N
Comp 2	Market	1973	Y	Y	Y	Y	N	N	N	Y	Y	N	Y	N	N
Comp 3	Market	1972	Y	Y	N	Y	N	N	N	Y	Y	N	Y	N	N
Comp 4	Market	1999	Y	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 5	Market	2000	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 6	LIHTC	2003	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N	N	N
Comp 7	RD/LIHTC	1993	Y	Y	N	N	N	N	N	Y	Y	N	Y	N	N

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

## **Evaluation of the Rehabilitated Development**

### **Location**

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

### **Project Design**

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

### **Project Amenities**

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

### **Unit Amenities**

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

### **Tenant Services**

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

### **Parking**

The subject contains an open asphalt parking lot.

### **Unit Mix**

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

### **Utilities**

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

**Unit Size**

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

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

Source: Gill Group Field Survey

**Vacancy Rates/Rental Trends**

The overall vacancy rate for the market area is 3.2 percent. Of the 857 market and rent restricted units surveyed, 27 units were vacant. The overall occupancy rate for the market area is 96.8 percent. The vacancy appears to be stable and typical for the market area.

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

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

**Summary of Developments Strength and Weaknesses**

Strengths – The development is located near a major thoroughfare which provides it with average visibility and access. In addition, the subject is an existing development with an established tenant base and maintains a waiting list with three current applicants. After rehabilitation, the property will be in good condition and the unit and project amenities will be superior to majority of comparables within the market area. The market area has a strong occupancy rate and there are several properties that have waiting list that the subject can draw tenants from. The population and households are growing in the market area, indicating a need for new housing.

Weaknesses – The development has no apparent weaknesses.

**HUD-Forms 92273 – As Complete  
One-Bedroom Units (616 SF) – As Complete**

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

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)		B. Comparable Property No. 2 (address)		C. Comparable Property No. 3 (address)		D. Comparable Property No. 4 (address)		E. Comparable Property No. 5 (address)	
One-Bedroom	Sawgrass Cove Apartments 534 McIntosh Road Darien, McIntosh, GA	Legacy Apartment Homes 101 Legacy Way Brunswick, Glynn, GA		Merrit Landing 5700 Altama Avenue Brunswick, Glynn, GA		The Reserve at Altama 5801 Altama Avenue Brunswick, Glynn, GA		Palm Club Apartments 111 South Palm Drive Brunswick, Glynn, GA		The Retreat at Grande Lake 100 Walden Shores Drive Brunswick, Glynn, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	04/2017	04/2017		04/2017		04/2017		04/2017		04/2017	
4. Type of Project/Stories	G/1	WU/2		WU/2		WU/2		WU/3		WU/3	
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	98%	99%		92%		98%		97%		97%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	1985/Proposed	2009		1973	\$75	1972	\$75	1999		2000	
9. Sq. Ft. Area	616	800	(\$45)	682	(\$5)	960	(\$85)	811	(\$50)	909	(\$75)
10. Number of Bedrooms	1	1		1		1		1		1	
11. Number of Baths	10	10		10		10		10		10	
12. Number of Rooms	3	3		3		3		3		3	
13. Balc./Terrace/Patio	Y	Y		Y		Y		Y		Y	
14. Garage or Carport	L/0	L/0, G/75		L/0		L/0		L/0		L/0	
15. Equipment	a. A/C	C		C		C		C		C	
	b. Range/Refrigerator	RF		RF		RF		RF		RF	
	c. Disposal	D		Y		N		Y		Y	
	d. Microwave/Dishwasher	MD		MD	\$5	M	\$10	MD		D	\$5
	e. Washer/Dryer	HU		HU	\$5	L	\$5	HU		HU	
	f. Carpet	C		C		C		C		C	
	g. Drapes	B		B		B		B		B	
	h. Pool/Rec. Area	ER		PE	\$5	PR		PER	(\$5)	PER	(\$5)
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/E		N	
	e. Hot Water	N/E		N/E		N/E		N/E		N/E	
	f. Cold Water/Sewer	N	(\$43)	Y		Y	(\$43)	N		N	
	g. Trash	N	(\$5)	Y	(\$5)	N		N		N	
17. Storage	Y/0	Y		N	\$5	Y		Y		N	\$5
18. Project Location	Average	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)
19. Security	Y	Y		Y		N	\$5	Y		N	\$5
20. Clubhouse/Meeting Room	MR	C		N	\$5	C		C		C	
21. Special Features	N	N		N		N		N		N	
22. Business Center / Nbdw Netwk	BC	N	\$5	N	\$5	N	\$5	BC		N	\$5
23. Unit Rent Per Month		\$85		\$693		\$699		\$830		\$835	
24. Total Adjustment			(\$138)		\$45		(\$68)		(\$95)		(\$100)
25. Indicated Rent		\$677		\$738		\$631		\$735		\$735	
26. Correlated Subject Rent	<b>\$700</b>	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$738	low rent	\$631	60% range	\$652	to	\$717			

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: *Samuel J. Hill* Date (mm/dd/yy): 04/13/17 Reviewer's Signature: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

Two-Bedroom Units (771 SF) – As Complete

Estimates of Market Rent  
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)			B. Comparable Property No. 2 (address)			C. Comparable Property No. 3 (address)			D. Comparable Property No. 4 (address)			E. Comparable Property No. 5 (address)		
Two-Bedroom	Sawgrass Cove Apartments 534 McIntosh Road Darien, McIntosh, GA	Legacy Apartment Homes 101 Legacy Way Brunswick, Glynn, GA			Merrit Landing 5700 Altama Avenue Brunswick, Glynn, GA			The Reserve at Altama 5801 Altama Avenue Brunswick, Glynn, GA			Palm Club Apartments 111 South Palm Drive Brunswick, Glynn, GA			The Retreat at Grande Lake 100 Walden Shores Drive Brunswick, Glynn, GA		
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments			
3. Effective Date of Rental	04/2017	04/2017		04/2017		04/2017		04/2017		04/2017		04/2017				
4. Type of Project/Stories	G/1	WU/2		WU/2		WU/2		WU/2		WU/3		WU/3				
5. Floor of Unit in Building	First	Varies		Varies		Varies		Varies		Varies		Varies				
6. Project Occupancy %	98%	99%		92%		98%		97%		97%		97%				
7. Concessions	N	N		N		N		N		N		N				
8. Year Built	1985/Proposed	2009		1973	\$75	1972	\$75	1999		2000		2000				
9. Sq. Ft. Area	771	1,157	(\$75)	925	(\$30)	1,160	(\$75)	1,109	(\$65)	1,166	(\$75)	1,166	(\$75)			
10. Number of Bedrooms	2	2		2		2		2		2		2				
11. Number of Baths	1.0	2.0	(\$20)	1.0		1.5	(\$10)	2.0	(\$20)	2.0	(\$20)	2.0	(\$20)			
12. Number of Rooms	4	4		4		4		4		4		4				
13. Balc./Terrace/Patio	Y	Y		Y		Y		Y		Y		Y				
14. Garage or Carport	L/0	L/0, G/75		L/0		L/0		L/0		L/0		L/0				
15. Equipment a. A/C	C	C		C		C		C		C		C				
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF		RF				
c. Disposal	D	Y		Y		N		Y		Y		Y				
d. Microwave/Dishwasher	MD	MD		D	\$5	M	\$10	MD		D		D	\$5			
e. Washer/Dryer	HU	HU		L	\$5	L	\$5	HU		HU		HU				
f. Carpet	C	C		C		C		C		C		C				
g. Drapes	B	B		B		B		B		B		B				
h. Pool/Rec. Area	ER	PE		R	\$15	PR		PER	(\$5)	PER	(\$5)	PER	(\$5)			
16. Services a. Heat/Type	N/E	N/E		N/G		N/E		N/E		N/E		N/E				
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E		N/E				
c. Cook/Type	N/E	N/E		N/G		N/E		N/E		N/E		N/E				
d. Electricity	N	N		N		N		N/E		N		N				
e. Hot Water	N/E	N/E		N/G		N/E		N/E		N/E		N/E				
f. Cold Water/Sewer	N	Y	(\$53)	N		Y	(\$53)	N		N		N				
g. Trash	N	Y	(\$15)	Y	(\$15)	N		N		N		N				
17. Storage	Y/0	Y		N	\$5	Y		Y		N	\$5	N	\$5			
18. Project Location	Average	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)	Superior	(\$40)			
19. Security	Y	Y		Y		N	\$5	Y		N	\$5	Y				
20. Clubhouse/Meeting Room	MR	C		N	\$5	C		C		C		C				
21. Special Features	N	N		N		N		N		N		N				
22. Business Center / Nbdh Netwk	BC	N	\$5	N	\$5	N	\$5	BC		N	\$5	N	\$5			
23. Unit Rent Per Month		\$880		\$672		\$799		\$967		\$1,018		\$1,018				
24. Total Adjustment			(\$198)		\$30		(\$78)		(\$130)		(\$120)		(\$120)			
25. Indicated Rent		\$682		\$702		\$721		\$837		\$898		\$898				
26. Correlated Subject Rent	\$750	If there are any Remarks, check here and add the remarks to the back of page.														
	high rent	\$898	low rent	\$682	60% range	\$725	to	\$855								

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: *Samuel J. Hill* Date (mm/dd/yy): 04/13/17

Reviewer's Signature: \_\_\_\_\_ Date (mm/dd/yyyy): \_\_\_\_\_

## ***Explanation of Adjustments and Market Rent Conclusions – As Complete***

### **Sawgrass Cove Apartments**

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

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

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

**Project Occupancy** – The subject is currently 98 percent occupied. The occupancy rates of the comparables range from 92 to 99 percent. No adjustment was needed.

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

**Year Built/Year Renovated** – The subject was constructed in 1985 and will be renovated. It will be in good condition. Comparable 1 was built in 2009, and Comparable 2 was constructed in 1973. Comparable 3 was built in 1972, and Comparable 4 was constructed in 1999. Comparable 5 was constructed in 2000. Comparables 1, 4 and 5 will be considered similar to the subject. Comparables 2 and 3 will be inferior to the subject. It is difficult to determine adjustment amounts for condition/street appeal as it is difficult to determine rent level fluctuations based on these items. Therefore, it was necessary to rely in large part on opinions of area apartment managers and tenants. In addition, adjusted rents of the comparables were considered as the difference in rents of the comparables after everything else is factored out is assumed to be attributable to condition/street appeal. After considering all factors, Comparables 2 and 3 were each adjusted upward \$75 per month.

**SF Area** – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the one-bedroom comparison is \$0.25 and for the two-bedroom

comparison is \$0.19. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

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

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

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

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

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

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

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

**Microwave/Dishwasher** – The subject will contain microwaves and dishwashers in the units. Comparables 1 and 4 contain microwaves and dishwashers and Comparables 2, 3 and 5 contain dishwashers. Although there is little market data available concerning units with these features versus

those without these features, the added amenity is an enhancement to the unit. Therefore, comparables were adjusted upward \$10 per month for dishwashers and \$5 per month for microwaves.

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

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

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

**Pool/Recreation Areas** – The subject contains a picnic area. Once rehabilitation is complete, the subject will also contain a playground, gazebo, exercise room and outdoor seating area. Comparable 1 contains a swimming pool, exercise room and theater room. Comparable 2 contains a playground and picnic area. Comparable 3 contains a swimming pool, playground and picnic area. Comparables 4 contains a swimming pool, spa/hot tub, exercise room, playground, volleyball court and tennis court. Comparable 5 contains a swimming pool, exercise room, playground, volleyball court, basketball court and tennis court. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, Comparable 2 was adjusted upward \$15 per month, and Comparables 4 and 5 were adjusted downward \$5 per month. Comparable 1 was considered similar and was not adjusted.

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

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

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

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

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

**Cold Water/Sewer** – The subject and Comparables 4 and 5 do not have this utility provided by the landlord. Comparable 1, 2 and 3 have this utility provided and were adjusted downward \$43 per month for the one bedroom units and \$53 for the two-bedroom units. The adjustment was determined using the Utility Allowances Chart provided by Georgia Department of Community Affairs for the Southern Region.

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

**Extra Storage** – The subject and Comparables 1, 3 and 4 do contain this feature. Comparables 2 and 5 do not contain extra storage and were each adjusted upward \$5 per month. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement.

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

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

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

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

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

**Conclusion of Market Rents – As Complete**

The adjusted rents range from \$631 to \$738 for the one-bedroom comparison and from \$682 to \$898 for the two-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **616 SF One-Bedroom Units** - **\$700**
- **771 SF Two-Bedroom Units** - **\$750**

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

<b>Unit Type</b>	<b># of Units</b>	<b>Square Footage</b>	<b>Maximum Net LIHTC Rent</b>	<b>Proposed Rent</b>	<b>Utility Allowance</b>
1/1 @ 50%	4	616	\$538	\$299	\$133
1/1 @ 60%	14	616	\$646	\$595	\$133
2/1 @ 50%	7	771	\$646	\$360	\$178
2/1 @ 60%	25	771	\$775	\$718	\$178
2/1 (Non-Revenue)	1	894	N/A	N/A	N/A

## HOUSING PROFILE

### Market Area Overview

The rental housing stock in the market area is comprised of market-rate and restricted apartment complexes. The majority of the housing stock was built in the 1990s and 2000s. The market-rate complexes were built between 1972 and 2005. The restricted apartment complexes were built between 1993 and 2003. The market area's rental units have average occupancy rates.

### Housing Inventory

#### Number of Units

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

### Projects Under Construction

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

### Planned Projects

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

### Age of Rental Units

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

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	86	6.0%
2000-2004	56	3.9%
1990-1999	354	24.6%
1980-1989	408	28.3%
1970-1979	122	8.5%
1960-1969	191	13.3%
1950-1959	96	6.7%
1940-1949	85	5.9%
1939 or earlier	42	2.9%
<b>TOTAL</b>	<b>1,440</b>	<b>100.0%</b>

Source: U.S. Census Bureau

### Unit Condition

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

**Bedroom Distribution**

In 2010, 11.6 percent of the market area’s rental units were one-bedroom units, and 35.2 percent were two-bedroom units. Dwellings with three bedrooms accounted for 43.8 percent of the market area’s rental housing and dwellings with four or more bedrooms accounted for 9.4 of the market area’s rental housing.

<b>BEDROOMS IN OCCUPIED RENTAL UNITS</b>		
<b>TYPE</b>	<b>NUMBER</b>	<b>PERCENT</b>
No Bedrooms	0	0.0%
One-Bedrooms	167	11.6%
Two-Bedrooms	507	35.2%
Three-Bedrooms	630	43.8%
Four-Bedrooms	136	9.4%
Five or More Bedrooms	0	0.0%
<b>TOTAL</b>	<b>1,440</b>	<b>100.0%</b>

Source: U.S. Census Bureau

**Rental Vacancy Rates**

According to the U.S. Census Bureau, the national vacancy rate for the fourth quarter 2016 were 6.9 percent for rental housing and 1.8 percent for homeowner housing. The rental vacancy rate of 6.9 percent was not statistically different from the rate in the fourth quarter 2015 (7.0 percent) or the rate in the third quarter 2016 (6.8 percent).

For rental housing by area, the fourth quarter 2016 vacancy rate was highest outside Metropolitan Statistical Areas (8.5 percent). The rates inside principal cities (7.0 percent) and in the suburbs (6.4 percent) were not statistically different from each other. The rental vacancy rates outside MSAs, inside principal cities and in the suburbs were not statistically different from the fourth quarter 2015 rates.

For the fourth quarter 2016, the rental vacancy rate was highest in the South (9.2 percent), followed by the Midwest (7.2 percent), Northeast (5.5 percent) and West (4.2 percent). The rental vacancy rate in the West was lower than the fourth quarter 2015 rate, while the rates in the Northeast, Midwest and South were not statistically different from the fourth quarter 2015 rates.

<b>RESIDENTIAL VACANCY RATES</b>				
<b>QUARTER</b>	<b>4th Quarter 2016</b>	<b>4th Quarter 2015</b>	<b>% of 2016 Rate</b>	<b>% of Difference</b>
United States	6.9%	7.0%	0.1%	0.1%
Inside MSAs	6.7%	6.7%	0.1%	0.2%
Outside MSAs	8.5%	9.0%	0.4%	0.4%
In Principal Cities	7.0%	6.7%	0.3%	0.3%
Not In Principal Cities	6.4%	6.7%	0.1%	0.2%
<b>4th QUARTER 2016 VACANCY RATES BY REGION</b>				
<b>NORTHEAST</b>	<b>MIDWEST</b>	<b>SOUTH</b>	<b>WEST</b>	
5.5%	7.2%	9.2%	4.2%	

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

<b>TURNOVER RATES</b>	
<b>Property Name</b>	<b>Avg. Annual</b>
The Retreat at Grande Lake	20.0%
Doyle Village Apartments	25.0%
<b>Average Annual Turnover</b>	<b>22.5%</b>

**Likely Impact of Rehabilitated Development on Rental Occupancy Rates**

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

**Foreclosure/Abandoned/Vacant Housing**

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently 15 properties for sale that are foreclosures within the subject's zip code. In March, the number of properties that received a foreclosure filing in 31305 were the same as the previous month and the same as the prior year. The City of Darien foreclosure rate is 1 in every 3,376 housing units. McIntosh County foreclosure rate is 1 in 4,362. Therefore, it appears that the foreclosure rate in the city has been stable. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

**Primary Housing Voids**

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

**PART IX:**

**ABSORPTION & STABILIZATION RATES**

**Absorption Rates**

The subject is an existing multifamily development that contains 50 one- and two-bedroom revenue units and one non-revenue unit that is currently 98 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

**PART X:**

**INTERVIEWS**

## **INTERVIEWS**

### **City of Darien Chamber of Commerce**

Mr. Wally Orrel, CEO of the Economic Development Department with the City of Darien Chamber of Commerce, stated that they residents in the neighborhood would be in favor of the rehabilitation of the property. He also stated the current housing stock has remained steady over the last few years with no new developments planned or constructed within the city. He noted that the bedroom types need the most are two- and three-bedroom units. He also noted that the city prefers tax credit developments. He disclosed that while properties that are along the water lines are preferred, there are no current boundaries that residents will not cross. The phone number for the City of Darien Chamber of Commerce is (912) 437-6659.

### **City Hall of Darien**

According to Richard Brawn, City Attorney with the City Hall of Darien, there are no centralized crime areas within the city. He stated that the subject's neighborhood stays relatively quiet with no violent or drug related crimes occurring. The phone number of the City of Hall of Darien is (912) 437-6686.

**PART XI:**

**RECOMMENDATIONS AND CONCLUSIONS**

## **RECOMMENDATIONS AND CONCLUSIONS**

### **Project Evaluation**

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

### **Site Evaluation**

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

### **Economic and Demographic Profile**

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

In 2000, this geographic market area contained an estimated population of 10,847. By 2010, population in this market area had increased by 32.1 percent to 14,333. In 2017, the population in this market area had decreased by 2.8 percent to 13,927. It is projected that between 2017 and 2019, population in the market area will increase 0.3 percent to 13,964. It is projected that between 2019 and 2022, population in the market area will increase 0.7 percent to 14,019.

Between 2000 and 2010, the market area gained approximately 177 households per year. The market area is projected to gain 39 households between 2017 and 2019. The market area is projected to continue to gain 59 households between 2019 and 2022. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2022.

Employment in McIntosh County has been increasing an average of 1.3 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. The unemployment rate for McIntosh County has fluctuated from 4.1 percent to 10.6 percent over the past 12 years. These fluctuations are in line with the unemployment rates for McIntosh County and the State of Georgia.

### **Existing Housing**

There were a total of seven confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 27 vacant units at the time of the survey out of 857 surveyed, for an overall vacancy rate of 3.2 percent. The amenities of these comparables are

relatively similar to superior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

**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 \$700 for the one-bedroom units and \$750 for the two-bedroom units. The analyst was able to locate any market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

**Required Capture Rate**

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

AMI	Unit Size	Income Limits	Units Vacant	Total Demand	Supply	Net Demand	Net Capture Rate	Absorption	Average Market Rent	Market Rents Band	Proposed Rents
50% AMI	1 BR/ 1 BA	\$10,251 to \$21,300	1	75	0	75	1.3%	N/A	\$700	N/A	\$299
	2 BR / 1 BA	\$20,400 to \$25,560	0	107	0	107	0.0%	N/A	\$750	N/A	\$360
60% AMI	1 BR / 1 BA	\$12,343 to \$24,400	0	6	1	5	0.0%	N/A	\$700	N/A	\$595
	2 BR / 1 BA	\$24,617 to \$28,800	0	7	1	6	0.0%	N/A	\$750	N/A	\$718
	All 1BR Units	\$10,251 to \$24,000	1	10	1	9	11.1%	N/A	\$700	N/A	\$299-\$595
	All 2BR Units	\$20,400 to \$28,800	0	4	1	3	0.0%	N/A	\$750	N/A	\$360-\$718
	All Tax Credit Units	\$10,251 to \$28,800	1	219	2	217	0.5%	N/A	\$700-\$750	N/A	\$299-\$718

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 22.8 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 98 percent occupied with one vacant unit. 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 98 percent Rural Development with Rental Assistance for 25 units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

**Absorption Rates**

The subject is an existing multifamily development that contains 50 one- and two-bedroom revenue units that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

**Conclusion**

The overall capture rate for the proposed development is elevated. The subject would need to capture 22.8 percent of the total units in the market area if the units were vacant. However, the subject is currently 98 percent occupied with one vacant unit. It is believed that the net capture rate considering only vacant units is a more accurate reflection of the subject property. The property is currently applying for Low Income Housing Tax Credits. The capture rate was figured by bedroom type and percent of area median income. The capture rates for the units are within the acceptable range considering only the vacant units. It is believed that the subject is a viable development.

**Data Sources**

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

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

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



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## **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 50<sup>th</sup> percentile of rents.

**Garden Apartments**

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

**Gross Rent**

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

**High-rise**

A residential building having more than ten stories.

**Household**

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

**Household Trends**

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

**Housing Unit**

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

**Housing Choice Voucher (Section 8 Program)**

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

**Housing Finance Agency (HFA)**

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

**HUD Section 8 Program**

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

**HUD Section 202 Program**

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

**HUD Section 811 Program**

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

**HUD Section 236 Program**

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

**Income Band**

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

**Income Limits**

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

**Infrastructure**

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

**Low Income**

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

**Low Income Housing Tax Credit**

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

**Low Rise Building**

A building with one to three stories.

**Market Advantage**

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

**Market Analysis**

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

**Market Area or Primary Market Area**

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

**Market Demand**

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

**Market Rent**

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

**Market Study**

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

**Marketability**

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

**Market Vacancy Rate – Physical**

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

**Market Vacancy Rate – Economic**

Percentage of rent loss due to concessions and vacancies.

**Metropolitan Statistical Area (MSA)**

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

**Mid-rise**

A building with four to ten stories.

**Mixed Income Property**

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

**Mobility**

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

**Moderate Income**

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

**Move-up Demand**

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

**Multi-family**

Structures that contain more than two or more housing units.

**Neighborhood**

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

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

Gross Rent less Tenant Paid Utilities.

**Penetration Rate**

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

**Pent-up Demand**

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

**Population Trends**

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

**Primary Market Area**

See Market Area

**Programmatic Rents**

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

**Project Based Rent Assistance**

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

**Public Housing or Low Income Conventional Public Housing**

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

**Qualified Census Tract (QCT)**

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

**Rural Development (RD) Market Rent**

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

**Rural Development (RD) Program**

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

**Redevelopment**

The redesign or rehabilitation of existing properties.

**Rent Burden**

Gross rent divided by gross monthly household income.

**Rent Burdened Households**

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

**Restricted Rent**

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

**Saturation**

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

**Secondary Market Area**

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

**Single-Family Housing**

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

**Special Needs Population**

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

**Stabilized Level of Occupancy**

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

**State Data Center (SDC)**

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

**Subsidy**

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

**Substandard Conditions**

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

**Target Income Band**

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

**Target Population**

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

**Tenant**

One who rents real property from another.

**Tenant Paid Utilities**

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

**Tenure**

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

**Townhouse (or Row House)**

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

**Turnover**

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

**Unmet Housing Need**

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

**Unrestricted Rents**

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

**Vacancy Period**

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

**Vacancy Rate – Economic**

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

**Vacancy Rate – Physical**

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

**Very Low Income**

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

**Zoning**

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

**ADDENDUM C**

Georgia Department of Community Affairs

**UTILITY ALLOWANCES**

Effective 7/1/2015

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

Georgia Department of Community Affairs  
Office of Affordable Housing

**Rehabilitation Work Scope**

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Danen, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	36,854

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

CSI DIVISION		TRADE ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
2	2	Demolition site	Demo existing street light heads on each pole in front of building	0%				Excluded
			Demo existing mail kiosk	100%	1	EA	\$ 500.00	\$ 500
			Demo existing playground equipment	100%	1	EA	\$ 500.00	\$ 500
			Demo monument sign	100%	1	EA	\$ 250.00	\$ 250
			Demo existing condensing pads	100%	51	EA	\$ 25.00	\$ 1,275
			Demo Curb and Gutter for accessible routes/parking	100%	300	LF	\$ 3.50	\$ 1,050
			Sidewalk Removal (5%) of property units	5%	4000	SF	\$ 3.50	\$ 14,000
			Concrete Drive saw-cut and Removal where new dumpster pad is to be poured	100%	800	SF	\$ 3.50	\$ 2,800
			Deteriorated concrete removal	100%	1500	SF	\$ 3.50	\$ 5,250
			Concrete Drive saw-cut and Removal where new HC parking	100%	1600	SF	\$ 3.50	\$ 5,600
		bidq interiors: ceilings, walls, floor, plumbing, HVAC, elec	Demo all components of interior down to studs	100%	51	UNIT	\$ 2,561.76	\$ 130,850
		bidq exteriors: siding, roofing, patios, decks, stairs, breezeways	Roofs, doors, gutters & downspouts, windows, siding, trims and fascias.	100%	51	UNIT	\$ 350.00	\$ 17,850
2	2	Unusual site conditions (such as lead, asbestos, mold abatement)						
		lead abatement						
		asbestos abatement	Perform ACM removal of VCT mastic in designated UFAS units as necessary for unit reconfiguration	5%	3	Unit	\$ 1,500.00	\$ 4,500
		mold abatement						
31	2	Earth Work						
		regrade for drainage control	fill in around buildings and re-grade to slope away from building, to create positive drainage, up to 21,000SF	100%	21000	SF	\$ 1.00	\$ 21,000
			jet and camera storm drainage system.	100%	1	LS	\$ 5,000.00	\$ 5,000
			install 2 new inlet covers	100%	1	LS	\$ 900.00	\$ 900
		regrade for elimination of erosion situations	pipe downspouts to discharge water at least 6' away from building.	100%	1	LS	\$ 10,000.00	\$ 10,000
			jet/camera all sewer lines from the buildings to the sewer main running to the property. continue to jet/camera to first manhole located off property.	100%	1	LS	\$ 7,500.00	\$ 7,500
		Sanitary sewage	Erosion Control per Earthcraft Requirements	100%	1	LS	\$ 3,000.00	\$ 3,000
31	2	Landscaping & Irrigation						
		sodding/seedling	over-seed and straw up to 70,000SF	100%	70000	SF	\$ 0.05	\$ 3,500
		trees, shrubs, and annuals	will upgrade landscaping with shrubbery and trees	100%	1	LS	\$ 20,000.00	\$ 20,000
		irrigation						
		tree pruning, root removal						
31	2	Retaining walls						
31	2	Site Improvements						
		fencing	install up to 80LF of 6" vinyl fence at the new dumpster pad.	100%	80	LF	\$ 65.00	\$ 5,200
			install up to 12 bollards at new dumpster enclosure.	100%	12	EA	\$ 450.00	\$ 5,400
		exterior amenities construction (list each amenity separately)						
			new monument sign and lighting	100%	1	LS	\$ 6,500.00	\$ 6,500
		playground	new playground including soft ground cover	100%	1	LS	\$ 12,500.00	\$ 12,500
		covered pavilion	construct a new covered gazebo/pavilion picnic structure	100%	1	LS	\$ 15,000.00	\$ 15,000
		bus shelter	pour slab and install a mail kiosk structure	100%	1	LS	\$ 8,000.00	\$ 8,000
32	2	Roads (paving)						
		paving	Concrete Drive Patching (Up to 1600 SF)	100%	1600	SF	\$ 9.00	\$ 14,400
			Power Wash Concrete Drives	100%	46422	SF	\$ 0.25	\$ 11,808
			Crack Fill (up to 1000 LF)	100%	1000	LF	\$ 12.75	\$ 12,750
			stripping	100%	1	LS	\$ 2,500.00	\$ 2,500



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

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	36,654

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CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
32	2	Site concrete (curbs, gutters, & sidewalks)						\$ -
		curb & gutter	install curb and gutter up to 280LF.	100%	300	LF	\$ 24.00	\$ 7,200
		sidewalks	install new concrete ADA parking spaces to designated UFAS units and amenity parking.	100%	1800	SF	\$ 7.00	\$ 12,600
		remaining site concrete	install (1) 8" thick 40'x 20' reinforced concrete dumpster pad and approach.	100%	800	SF	\$ 9.00	\$ 7,200
			Contractor will install new concrete sidewalks and ADA ramps to meet accessibility requirements up to 600LF.	100%	4000	SF	\$ 6.50	\$ 26,000
			Contractor will install tactile strips at new ADA ramps in 6 locations.	100%	8	EA	\$ 385.00	\$ 2,310
			Contractor will pour new condensing unit pads for units (25SF for each).	100%	51	EA	\$ 226.00	\$ 11,475
			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						
		fire service						
		storm water piping						
		sewer service						
		electrical service						
		gas service						
		Total (Land Improvements)						\$ 417,641
3	3	Concrete (building pads & gypcrete)						
4	4	Masonry	tuck point existing brick veneer up to 5% and will match existing mortar as closely as possible.	100%	1	LS	\$ 25,000.00	\$ 25,000
			remove and reset brick where new meter gear is to be installed as necessary.	100%				Included Above
5	5	Metals (stair stringers, metal decking, handrails, structural steel)						
		stair pans/stringers						
		corrugated metal decking						
		handrails						
		structural steel	will add metal site rails up to 360LF.	100%	360	LF	\$ 55.00	\$ 19,800
6	6	Rough carpentry (framing, sheathing, decking)						
		framing	re-frame 5% units for accessibility per ADA & UFAS standards.	100%	3	UNITS	\$ 3,500.00	\$ 10,500
			re-frame door headers at bi-fold door locations at each bedroom.	100%	51	UNITS	\$ 100.00	\$ 5,100
			re-frame tub rough opening in two and three bedroom units at party walls to accommodate 2nd layer of drywall.	100%	51	UNITS	\$ 100.00	\$ 5,100
			frame for cabinet panel soffit above kitchen wall cabinets in all apartments.	100%	51	UNITS	\$ 100.00	\$ 5,100
			install any blocking required for duct work, fixtures, shelving and accessories.	100%	51	UNITS	\$ 50.00	\$ 2,550
		ext wall sheathing						
		floor decking						
		attic draft stops	examine existing firewalls for code compliance after drywall demolition. Any modifications needed will be addressed through contingency.	0%				Excluded
		exterior wood decks/patios and rails						

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

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	36,654

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CSI DIVISION		TRADE ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demold or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
6	6	Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc.)						
		exterior trim including shutters	new shutters	100%				Included
		interior trim including wood base	install new window stool & apron in all units.	100%	51	UNITS	\$ 250.00	\$ 12,750
			install new wood base as indicated on the plans.	100%	51	UNITS	\$ 750.00	\$ 38,250
			install new shoe mould at hard surface floors.	100%	51	UNITS	\$ 100.00	\$ 5,100
			casing at doors and windows	100%	51	UNITS	\$ 50.00	\$ 2,550
7	7	Waterproofing						
7	7	Insulation						
		wall insulation	install new wall batt insulation to achieve a rating of R-13.	100%	51	UNITS	\$ 1,750.00	\$ 89,250
			insulate around unit exterior doors to achieve an R-12 rating	100%				Included
			will have a 3 <sup>rd</sup> party inspector perform blower door test	100%				Included
		roof insulation	insulate band joist between floors to achieve a rating of R-15.	100%				Included
			install new blown attic insulation to achieve a rating of R-38.	100%				Included
			fire caulk all rated walls and assemblies.	100%				Included
		sound insulation	Air sealing at unit envelope	100%				Included
7	7	Roofing						
		shingles (or other roofing material)	install new 30 year architectural shingles, felt, and roofing accessories on (9) buildings, new leasing office, & covered bus shelter.	100%	1	LS	\$ 120,000.00	\$ 120,000
		gutters & downspouts	install new 6" gutters and 4" downspouts on (8) apartment buildings, leasing office, & covered bus shelter.	100%	3500	LF	\$ 4.50	\$ 15,750
7	7	Siding/stucco						
			install new smooth, fiber cement siding panels at all breezeway ceilings in (9) apartment buildings.	100%	51	EA	\$ 3,000.00	\$ 153,000
			install new fiber cement trim at building exteriors.	100%				Included Above
			new fiber cement lap siding on up to 18 newly framed gables.	100%				Included Above
			install new vented vinyl soffit at newly framed building eaves and overhangs.	100%				Included Above
			install new circular vinyl gable vents at front gables.	100%				Included Above
8	8	Doors & hardware						
		interior doors	install new interior doors with 6-panel masonite interior doors where existing in all units.	100%	1	LS	\$ 95,000.00	\$ 95,000
			install new 6-panel masonite swinging doors with dummy knobs to closets in lieu existing bi-fold doors.	100%				Included Above
			provide new knob style door hardware on all non-handicap accessible doors. For all handicap accessible doors, Contractor will install new lever style door hardware on all handicap accessible doors.	100%				Included Above
			install all door hardware according to a door schedule approved by the Owner.	100%	1	LS	\$ 48,000.00	\$ 48,000
		exterior doors	install new Energy Star 6-panel, 24-gauge, insulated metal doors with split metal frames at unit entries and storage areas on (5) apartment buildings and existing leasing office.	100%	51	EA	\$ 550.00	\$ 28,050
			install doors with ADA thresholds at (2) accessible units.	5%				Included Above
			install new brick mould at new exterior doors.	100%				Included Above
			install new exterior door hardware per owner provided finish schedule.	100%	51	EA	\$ 100.00	\$ 5,100
			install new over head garage door on leasing office.	100%	1	EA	\$ 1,500.00	\$ 1,500
			install peepholes and door knockers on all unit entry doors. ADA units to have (2) peepholes.	100%				Included Above
		hardware	new hardware at doors	100%				Included Above

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

PROJECT NAME	Sawgrass Cove Apartments	YEAR BUILT	1985
PROJECT LOCATION	834 McIntosh Rd, Danon, GA 31305	UNIT COUNT	51
OWNER	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE	36,654

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CSI DIVISION		TRADE ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
8	8	Windows/glass						
		Windows	Install low-e double paned vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHCG) less than 0.28.	100%	84	EA	\$ 295.00	\$ 24,780
		mirrors	Install low-e double paned vinyl windows with grids and screens. Windows will have a U-Value less than 0.34 and a Solar Heat Gain Coefficient (SHCG) less than 0.28.	100%	51	EA	\$ 405.00	\$ 20,655
			Install full vanity length mirrors in all bathrooms.	100%	51	EA	\$ 100.00	\$ 5,100
9	9	Drywall						
		repair and placement-walls	Install new drywall in all units.	100%	51	UNITS	\$ 5,500.00	\$ 280,500
			Install new water resistant drywall behind tub surrounds.	100%				Included Above
			add double layer of drywall at all tub surrounds on exterior walls and party walls.	100%				Included Above
			will hang, tape, float and sand new drywall to have a smooth finish.	100%				Included Above
		repair and placement-ceiling		100%				Included Above
		Repair draftstop	repair attic draft stop as required by local municipality	0%				Excluded
9	9	Tile work						
		tub surrounds						
		ceramic floors						
9	9	Resilientwood flooring						
		VCT						
			new vinyl plank flooring throughout units.	100%	51	EA	\$ 2,000.00	\$ 102,000
		sheet goods	prep	100%	51	EA	\$ 100.00	\$ 5,100
		wood flooring						
9	9	Painting						
		exterior walls	pressure wash all buildings.	100%	51	UNITS	\$ 425.00	\$ 21,675
			caulk and paint all new fiber-cementitious siding, trim and breezeway soffit per approved finish schedule.	100%				Included Above
			prime and paint all new exterior wood per finish schedule.	100%				Included Above
			exterior doors will be painted per finish schedule.	100%				Included Above
			paint all previously painted surfaces not mentioned above.	100%				Included Above
		interior walls	prime and paint all new drywall walls and ceilings.	100%	51	UNITS	\$ 1,450.00	\$ 73,950
			will prime and paint all new interior doors.	100%				Included Above
			prime and paint all new interior trim.	100%				Included Above
			All paints to be used will be low VOC paints to conform to EarthCraft requirements.	100%				Included Above
		ceilings		100%				Included Above
		doors & trim		100%				Included Above
		steel, handrails, stairs, etc		100%				Included Above
		additional prep work (sandblasting)						
		Cleaning	finish clean prior to turnover	100%	51	UNITS	\$ 250.00	\$ 12,750
			Punch out	100%	51	UNITS	\$ 350.00	\$ 17,850
10	10	Specialties						
		pest control	above slab treatment	0%				Excluded
		signage	install Handicap Parking identification signs for each handicap parking space	100%	1	LS	\$ 6,500.00	\$ 6,500
			upgrade the signage on the monument sign to meet DCA requirements.	100%				Included

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

PROJECT NAME	Sawgrass Cove Apartments	YEAR BUILT	1985
PROJECT LOCATION	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT	51
OWNER	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE	36,654

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

CSI DIVISION		TRADE ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (cf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
			install new building identification signs to all buildings.	100%				Included
			install new unit identification signs to all units.	100%				Included
			install new directional and traffic signs throughout the property.	100%				Included
			install new building signage at the community center.	100%				Included
			All new pole-mounted signage will be mounted on an aluminum post.	100%				Included
		toilet accessories including framed mirrors	install new towel bars, toilet paper holders, and shower rods in all units.	100%	51	UNITS	\$ 275.00	\$ 14,025
		grab bars	grab bars in accessible units.	100%	3	UNITS	\$ 350.00	\$ 1,050
		fire extinguishers	install 1 fire extinguisher in each unit.	100%	51	EA	\$ 90.00	\$ 4,590
		shelving	install new "Closetmaid" ventilated wire shelving or equal in all closets in all units.	100%	51	EA	\$ 575.00	\$ 29,325
		mailboxes	provide and install 4-C USPS aluminum mailboxes to install at the new mail kiosk structure.	100%	1	LS	\$ 6,500.00	\$ 6,500
		stove top fire suppression	2 stove top fire suppression devices in the range hood over the range of each unit's kitchen.	100%	51	UNITS	\$ 65.00	\$ 3,315
11	11	Special Equipment (amenities equipment--list equipment as separate line items (playground equipment, movie rooms, beauty parlors, sport court surfacing & equipment, exercise equipment, pre-fab gazebos & pavilions; put stick-built gazebos and pavilions in carpentry))	construct a new ADA community center including a community area, computer center, kitchenette, laundry, & fitness center.	100%	1	LS	\$ 150,000.00	\$ 150,000
			grade area, compaction test, run underground utilities and pour foundation slab.					
			will frame community center.					
			will install house wrap over sheathing.					
			will install brick veneer to match adjacent buildings.					
			will install shake siding at gables.					
			will install composite brackets.					
			install fiber cement fascia, frieze and trim.					
			install vented vinyl soffit.					
			install roofing felt, 30 yr architectural shingles w/ drip edge.					
			will install aluminum gutters & downspouts.					
			install 10" poly-resin columns.					
			install exterior doors and windows per door & window schedules.					
			install R-15 wall batt & R-38 attic blown in insulation.					
			install Drivewall.					
			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.					
			conduct extensive clean after construction is complete.					
			will provide flashing/audio smoke alarm in community center.					
11	11	Cabinets (incl. countertops)	install kitchen cabinets, counter tops, and filler in dwelling units.	100%	51	UNITS	\$ 2,650.00	\$ 130,050
		unit kitchens	cabinets are per HUD severe use specification.	100%				Included Above
			cabinets in ADA Compliant units will be laid out and installed to meet ADA requirements.	5%				Included Above
		countertops	install new cultured marble countertop.	100%				Included Above

Georgia Department of Community Affairs  
Office of Affordable Housing

**Rehabilitation Work Scope**

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1985
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	36,654

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

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		bathroom vanities	Counter tops will be post formed on 3/4" exterior plywood. install new vanity cabinets with a cultured marble countertop	100%				Included Above
			install surface mount medicine cabinets made with material to match vanities in all unit bathrooms	100%	51	EA	\$ 250.00	\$ 12,750
11	11	Appliances						
		refrigerators	install a new Energy Star rated refrigerator with a minimum 14 cubic feet space in all units. Refrigerator will be a maximum 378 kWh/yr. In ADA units, Contractor will provide and install ADA model Energy Star refrigerators.	100%	48	UNITS	\$ 595.00	\$ 28,560
		stove	provide and install a new electric range in all units.	100%	48	UNITS	\$ 375.00	\$ 18,000
			ADA units, contractor will provide and install free standing ADA ranges.	100%	3	UNITS	\$ 750.00	\$ 2,250
		vent hood	provide and install a new range hood in all units. All range hoods are to be vented to the exterior of the building.	100%	48	UNITS	\$ 65.00	\$ 3,120
		dishwasher	provide and install a new Energy Star rated dishwasher (.70 Et) in all units. In ADA accessible units	100%	48	UNITS	\$ 290.00	\$ 13,920
			install an ADA accessible dishwasher.	100%	3	UNITS	\$ 465.00	\$ 1,395
		disposals	install a new hardwired garbage disposal in all units.	100%	51	UNITS	\$ 95.00	\$ 4,845
12	12	Blinds & Shades	install new 1" vinyl horizontal blinds on all windows.	100%	51	UNITS	\$ 185.00	\$ 9,435
12	12	Carpets	install commercial glue down carpet without pad in lieu or carpet and padding in ADA units	0%				
12	12	Furniture (if purchased by contractor for indoor amenities such as libraries, wellness centers, computer centers, children's activity rooms, arts & crafts; also outdoor picnic tables, benches, grills)						
13	13	Special Construction (pools)						
14	14	Elevators						
21	15	Sprinklers						
22	15	Plumbing						
		bathtubs and/or pre-fab showers	Contractor will install new 4 piece tubs with surrounds in all units.	100%	51	UNITS	\$ 4,550.00	\$ 232,050
			install (2) ADA tubs and surrounds and (2) roll-in ADA shower per plans and specifications.	100%				Included
		shower heads	All new showerheads to be maximum 2.0 gal/min, bathroom faucets to be less than 2.0 gal/min and toilets to be 1.6 gal/flush to meet EarthCraft requirements.	100%				Included
		bathtub faucets	trims	100%				Included
		bathroom sinks	install wall hung lavatories in ADA units.	100%				Included
		bathroom faucets	faucets	100%				Included
		kitchen sinks	sinks	100%				Included
		kitchen faucets	faucets	100%				Included
		toilets	install new elongated front water closets w/ a max of 1.6 gal/min/flush.	100%				Included
		new water service--piping, valves, etc.	install shutoff valves for the hot and cold water pipes at each building.	100%				Included
			install shutoff valves for the hot and cold water pipes at each unit equipped with an access panel.	100%				Included
			replace all domestic water lines with CPVC or PEX piping.	100%				Included
			insulate the hot water supply from the hot water heater per EarthCraft standards.	100%				Included
			convert plumbing for (4) ADA units.	100%				Included
		new waste/vent service--piping, valves, etc.	install dishwashers and disposals in all units.	100%				Included
			install new washer boxes in all units	100%				Included

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

PROJECT NAME:	Sawgrass Cove Apartments	YEAR BUILT:	1986
PROJECT LOCATION:	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT:	51
OWNER:	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE:	36,654

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

CSI DIVISION		TRADE/ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		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	15	HVAC	individual water metering					
		air conditioning equipment	replace existing HVAC systems using 15 SEER heat pumps.	100%	51	UNITS	\$ 4,750.00	\$ 242,250
			replace all existing condensate lines, ductwork, including grills, registers and thermostats with properly insulated duct work.	100%				Included
			vent all range hoods to the exterior and provide a back draft damper.	100%				Included
			will vent dryer exhaust to the exterior.	100%				Included
			will install new HVAC systems and ductwork per EarthCraft requirements	100%				Included
			will ensure duct leakage is below 10%.	100%				Included
		heating equipment	Heat Pumps shall be minimum 18k, 8 HSPF, 15 SEER in 1-bed and minimum 24k, 8 HSPF, 14 SEER in townhomes.	100%				Included
			All cooling equipment to be sized within 6,000 btu/h of Manual J. All heating equipment output to be sized within 25,000 btu/h of Manual J.	100%				Included
		ductwork cleaning						
		ductwork	replace existing duct system with new rigid trunk and takeoff system.	100%				Included
			protect all ducts until construction is completed.	100%				Included
		duct insulation	insulate ducts in attic to a minimum R-8 and ducts in conditioned spaces to a minimum R-6.	100%				Included
		thermostat	will install programmable thermostats.	100%				Included
		bathroom ventilation fans	provide exhaust fans including back draft dampers and vent to the exterior.					
		solar hot water heating	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
26	16	Electrical						
		unit light fixtures	install new Energy Star lighting fixtures in place of existing fixtures throughout each unit.	100%	51	EA	\$ 750.00	\$ 38,250
			Contractor will install light fixtures.	100%				Included
			At least 80% of the interior light fixtures shall be fluorescent lights.	100%				Included
		common area/exterior building mounted light fixtures	install exterior building/breezeway light fixtures.	100%				Included
		pole lights	(5) additional pole lights	100%				Included
		ceiling fans		100%				Included
		electrical wiring (within unit)	will extend all wiring for devices and equipment as necessary.	100%	51	UNITS	\$ 5,300.00	\$ 270,300
			will relocate all switches in handicap accessible units to ADA specifications.	100%				Included
			install exhaust fans controlled by humidistat or timed 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

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

PROJECT NAME	Sawgrass Cove Apartments	YEAR BUILT	1985
PROJECT LOCATION	534 McIntosh Rd, Darien, GA 31305	UNIT COUNT	51
OWNER	Hallmark Sawgrass Cove, LP	GROSS SQUARE FOOTAGE	36,654

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

CSI DIVISION		TRADE ITEM	Describe scope, materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		distribution--breaker boxes, breakers, meters	install new meter centers, load centers and panels	100%				Included
		solar panels						Included
27	16	Communications Systems (cable, phone, internet, etc)						
		cable outlets	cable outlets	100%				Included
		cable wiring	cable wiring	100%				Included
		phone jacks	phone jacks	100%				Included
		phone wiring (per unit)	phone wiring	100%				Included
		internet system (wireless or hard wired?)	internets	100%				Included
28	16	Safety systems						
		smoke detectors	hardwired	100%				Included
		fire alarm system						
		security alarm system						
		access control system						
		camera system						
		Subtotal (structures)						\$ 2,476,075
		Total (Structure & Land Imprvmts)						\$ 2,893,718

Unit count \$ 56,740  
square footage \$ 78.95

Overhead (2%)								\$ 57,874
General Requirements (8%)								\$ 173,823
Profit (6%)								\$ 173,823
<b>TOTAL BUDGET</b>								<b>\$ 3,298,835</b>

Unit count \$ 64,883  
square footage \$ 90

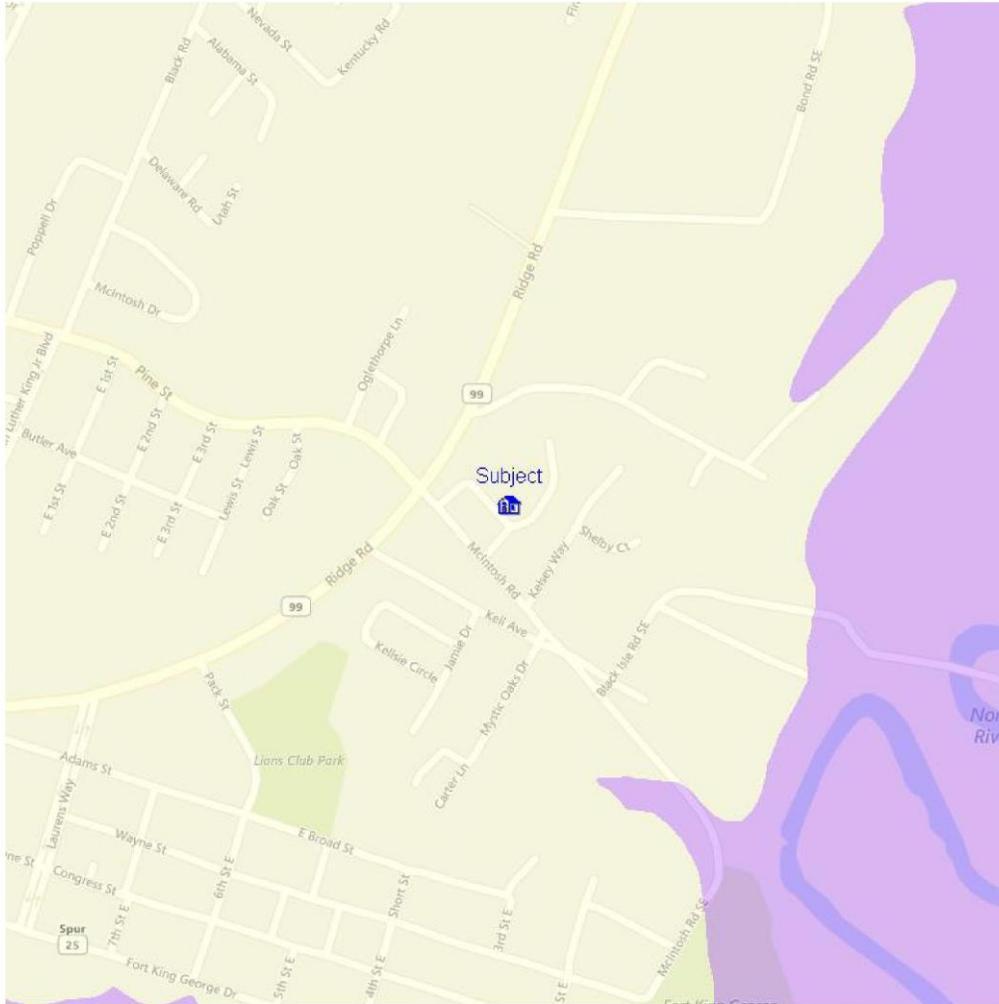
**ACCESSIBILITY CONVERSION:**

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

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

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

**ADDENDUM D**



### MAP DATA

Map Number : 13191C0381D

Panel Date : March 16,2009

FIPS Code : 13191

Census Tract : 1103.00

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

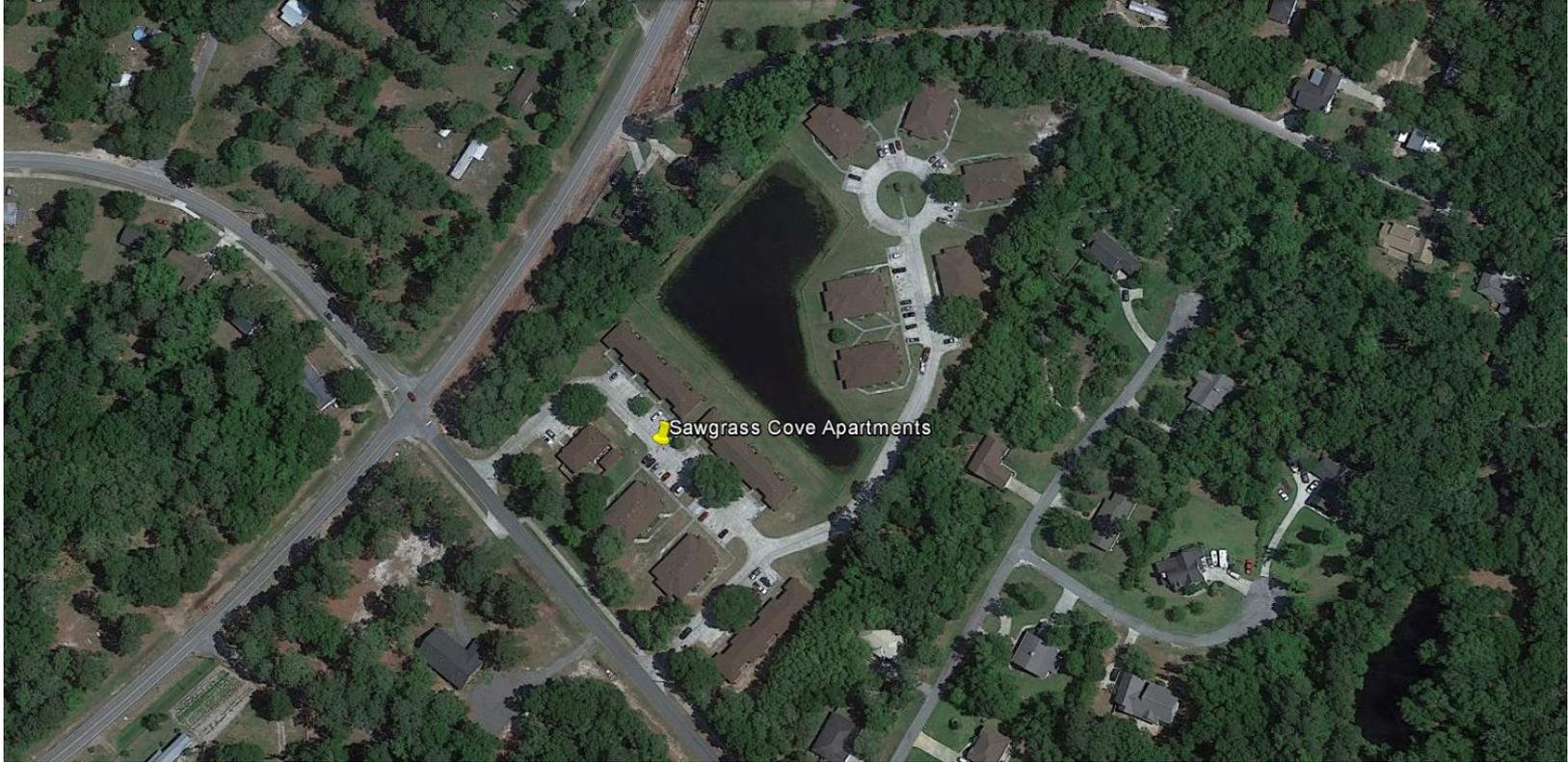
### Flood

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

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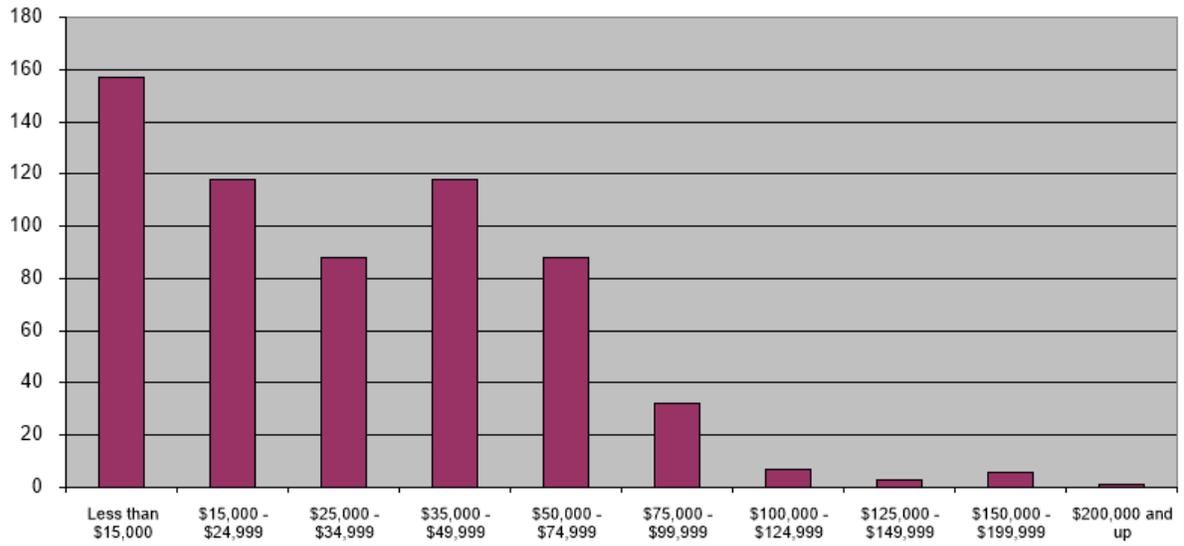
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## **ADDENDUM E**

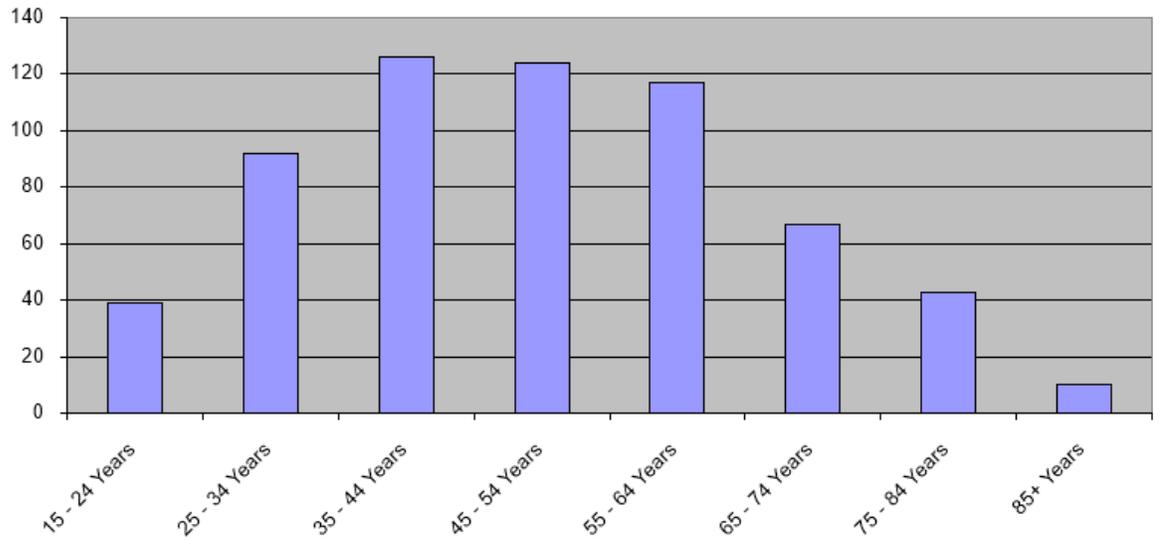


## **ADDENDUM F**

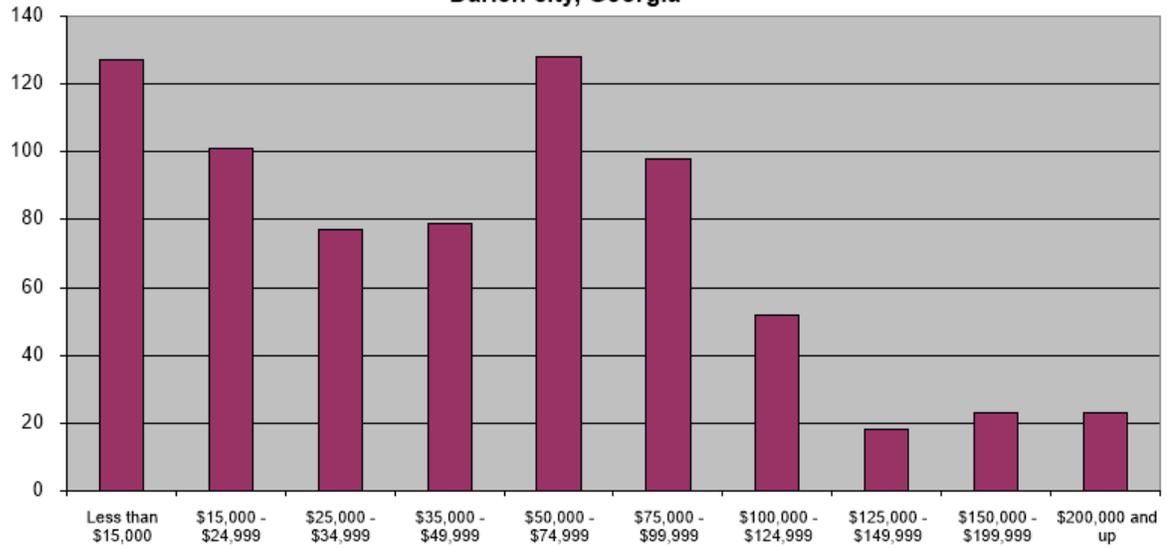
**Households by Income - Census 2000**  
**Darien city, Georgia**



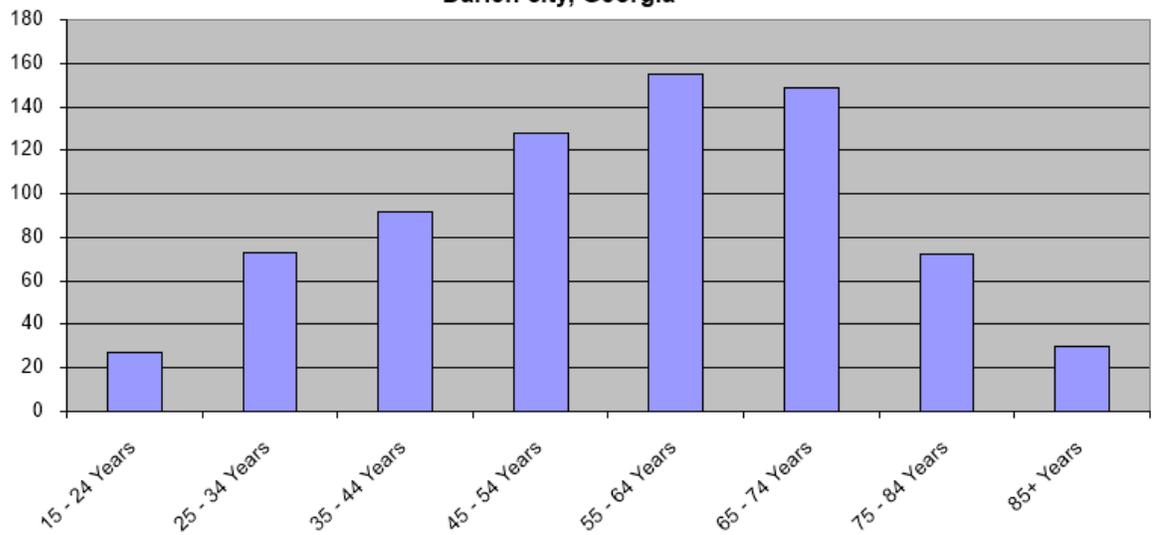
**Households by Age - Census 2000**  
**Darien city, Georgia**



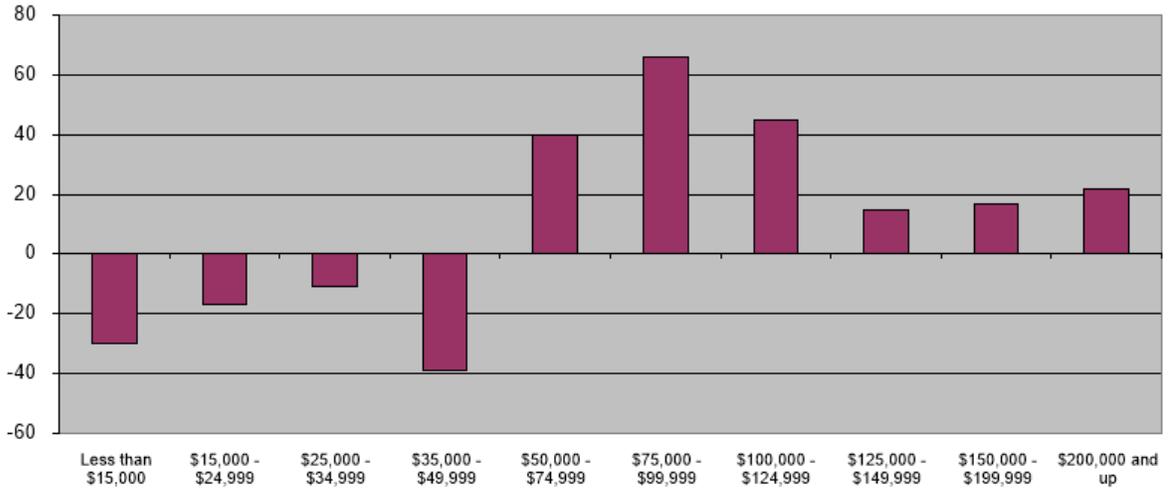
**Estimated Households by Income - 2017**  
**Darien city, Georgia**



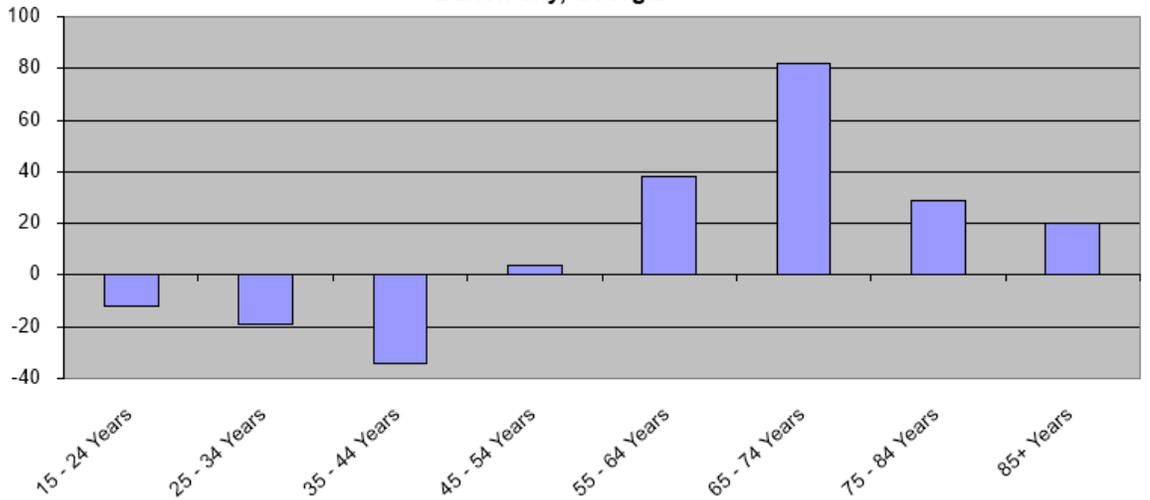
**Estimated Households by Age - 2017**  
**Darien city, Georgia**



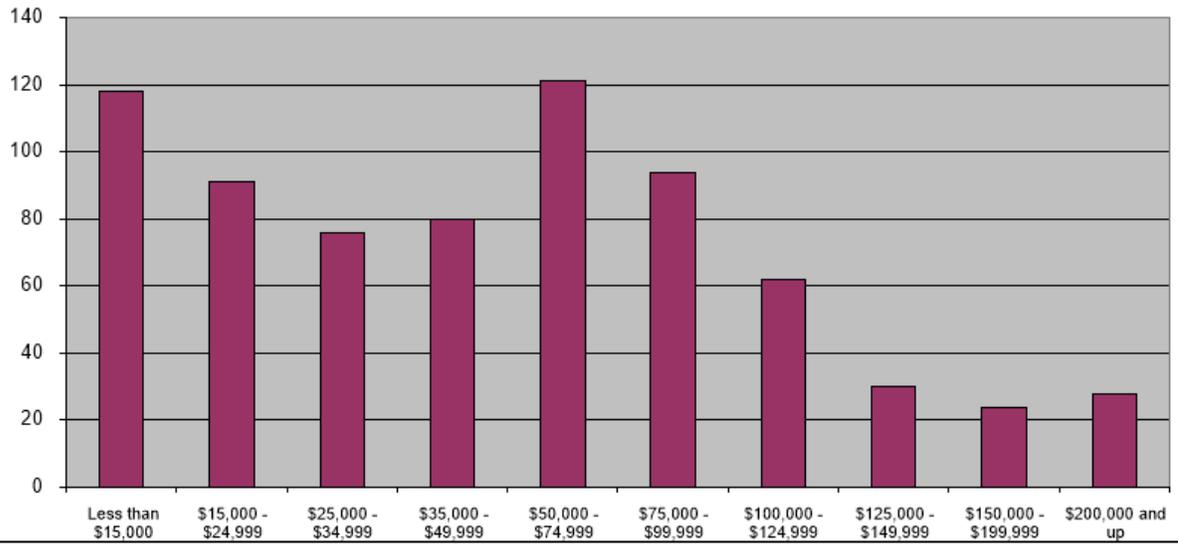
**Estimated Household Income Change 2000 - 2017**  
**Darien city, Georgia**



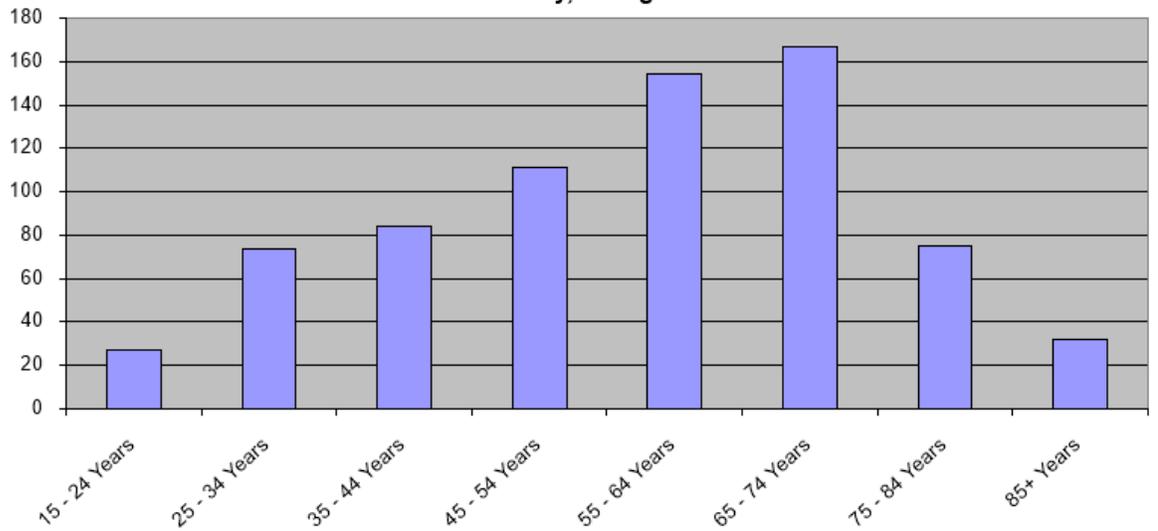
**Estimated Household Age Change 2000 - 2017**  
**Darien city, Georgia**



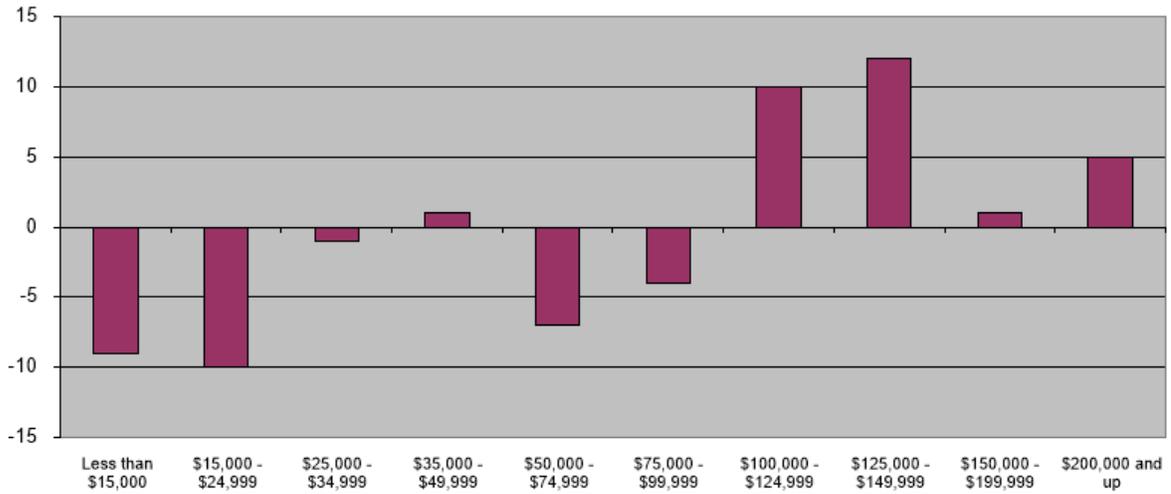
**Projected Households by Income - 2022**  
**Darien city, Georgia**



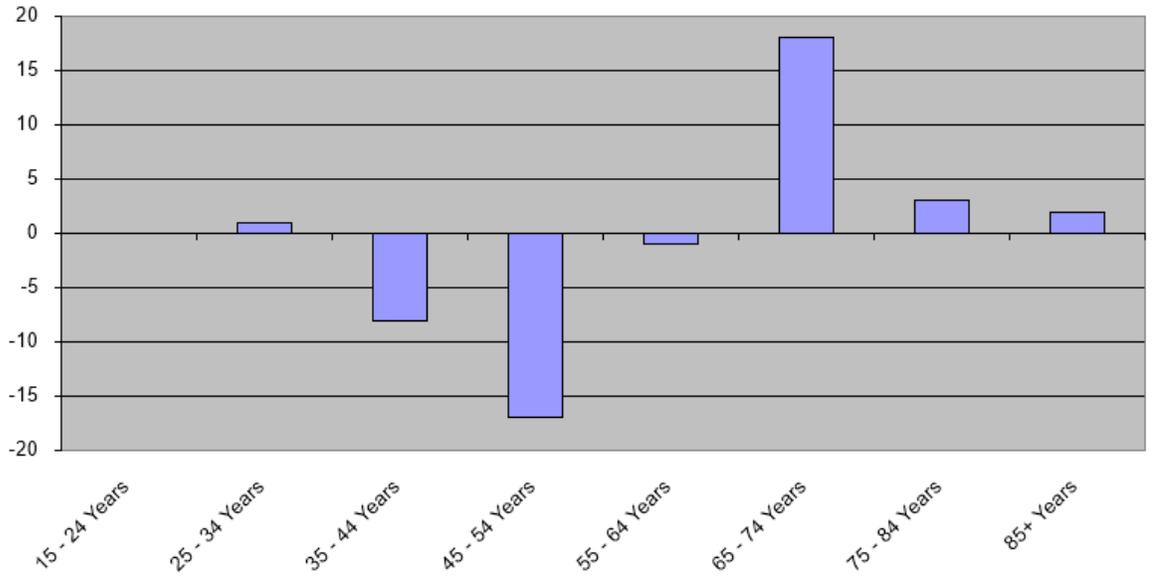
**Projected Households by Age - 2022**  
**Darien city, Georgia**

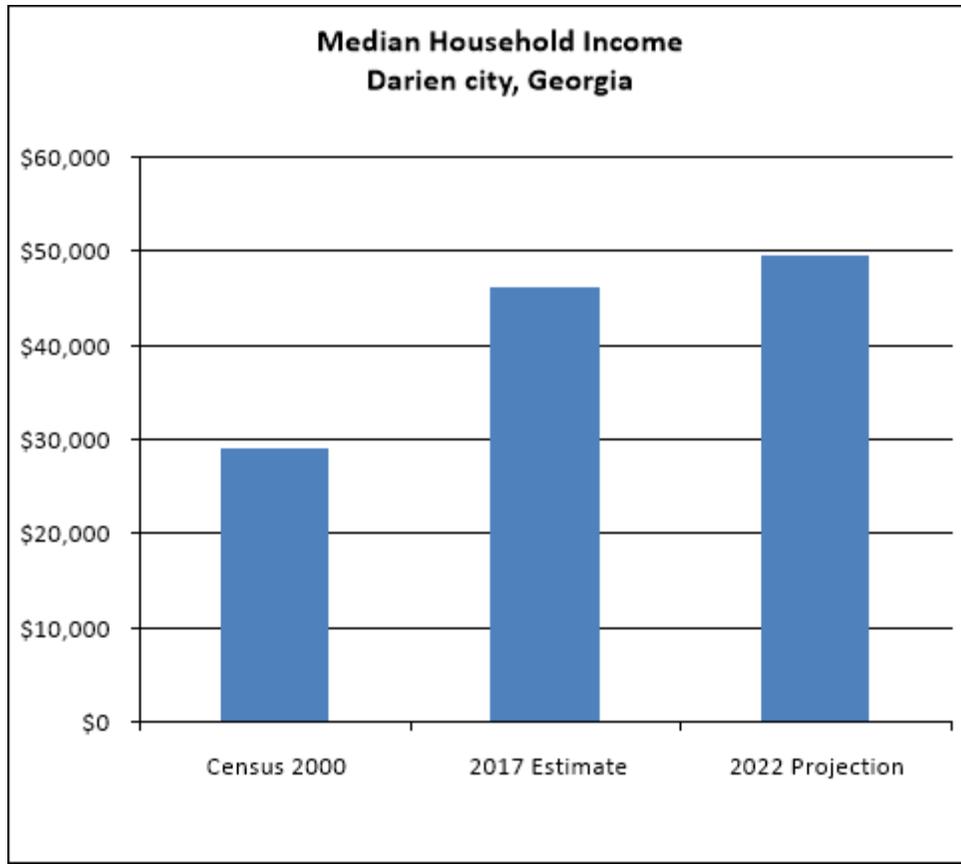


**Projected Household Income Change 2017 to 2022**  
**Darien city, Georgia**



**Projected Household Age Change 2017 to 2022**  
**Darien city, Georgia**





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## HOUSEHOLD DATA

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Claritas

Households by Income and Age										
Darien city, Georgia										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	24	22	21	23	26	20	15	6	157	25.4%
\$15,000 - \$24,999	6	11	27	23	25	14	10	2	118	19.1%
\$25,000 - \$34,999	8	21	15	15	13	7	8	1	88	14.2%
\$35,000 - \$49,999	1	23	37	22	19	12	4	0	118	19.1%
\$50,000 - \$74,999	0	9	16	28	15	14	5	1	88	14.2%
\$75,000 - \$99,999	0	3	8	9	12	0	0	0	32	5.2%
\$100,000 - \$124,999	0	0	1	2	4	0	0	0	7	1.1%
\$125,000 - \$149,999	0	3	0	0	0	0	0	0	3	0.5%
\$150,000 - \$199,999	0	0	1	2	3	0	0	0	6	1.0%
\$200,000 and up	0	0	0	0	0	0	1	0	1	0.2%
<b>Total</b>	<b>39</b>	<b>92</b>	<b>126</b>	<b>124</b>	<b>117</b>	<b>67</b>	<b>43</b>	<b>10</b>	<b>618</b>	<b>100.0%</b>
<b>Percent</b>	<b>6.3%</b>	<b>14.9%</b>	<b>20.4%</b>	<b>20.1%</b>	<b>18.9%</b>	<b>10.8%</b>	<b>7.0%</b>	<b>1.6%</b>		

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Darlen city, Georgia										
Current Year Estimates - 2017										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	10	15	13	16	27	21	16	9	127	17.5%
\$15,000 - \$24,999	13	10	12	9	12	19	17	9	101	13.9%
\$25,000 - \$34,999	3	0	3	18	21	17	11	4	77	10.6%
\$35,000 - \$49,999	0	18	22	13	15	7	3	1	79	10.9%
\$50,000 - \$74,999	1	13	13	34	43	15	7	2	128	17.6%
\$75,000 - \$99,999	0	11	17	18	20	23	7	2	98	13.5%
\$100,000 - \$124,999	0	5	7	8	6	20	4	2	52	7.2%
\$125,000 - \$149,999	0	0	1	8	8	0	1	0	18	2.5%
\$150,000 - \$199,999	0	0	0	4	3	12	3	1	23	3.2%
\$200,000 and up	0	1	4	0	0	15	3	0	23	3.2%
<b>Total</b>	<b>27</b>	<b>73</b>	<b>92</b>	<b>128</b>	<b>155</b>	<b>149</b>	<b>72</b>	<b>30</b>	<b>726</b>	<b>100.0%</b>
<b>Percent</b>	<b>3.7%</b>	<b>10.1%</b>	<b>12.7%</b>	<b>17.6%</b>	<b>21.3%</b>	<b>20.5%</b>	<b>9.9%</b>	<b>4.1%</b>		

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Darlen city, Georgia										
Estimated Change - 2000 to 2017										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-14	-7	-8	-7	1	1	1	3	-30	-19.1%
\$15,000 - \$24,999	7	-1	-15	-14	-13	5	7	7	-17	-14.4%
\$25,000 - \$34,999	-5	-21	-12	3	8	10	3	3	-11	-12.5%
\$35,000 - \$49,999	-1	-5	-15	-9	-4	-5	-1	1	-39	-33.1%
\$50,000 - \$74,999	1	4	-3	6	28	1	2	1	40	45.5%
\$75,000 - \$99,999	0	8	9	9	8	23	7	2	66	206.3%
\$100,000 - \$124,999	0	5	6	6	2	20	4	2	45	642.9%
\$125,000 - \$149,999	0	-3	1	8	8	0	1	0	15	500.0%
\$150,000 - \$199,999	0	0	-1	2	0	12	3	1	17	283.3%
\$200,000 and up	0	1	4	0	0	15	2	0	22	2200.0%
<b>Total</b>	<b>-12</b>	<b>-19</b>	<b>-34</b>	<b>4</b>	<b>38</b>	<b>82</b>	<b>29</b>	<b>20</b>	<b>108</b>	<b>17.5%</b>
<b>Percent Change</b>	<b>-30.8%</b>	<b>-20.7%</b>	<b>-27.0%</b>	<b>3.2%</b>	<b>32.5%</b>	<b>122.4%</b>	<b>67.4%</b>	<b>200.0%</b>		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Darlen city, Georgia										
Five Year Projections - 2022										
	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	10	14	10	13	25	20	17	9	118	16.3%
\$15,000 - \$24,999	14	9	10	6	10	18	15	9	91	12.6%
\$25,000 - \$34,999	2	2	2	14	22	17	12	5	76	10.5%
\$35,000 - \$49,999	1	20	22	9	13	10	3	2	80	11.0%
\$50,000 - \$74,999	0	10	13	30	42	19	7	0	121	16.7%
\$75,000 - \$99,999	0	11	13	15	19	25	9	2	94	13.0%
\$100,000 - \$124,999	0	5	7	9	8	24	6	3	62	8.6%
\$125,000 - \$149,999	0	2	3	12	13	0	0	0	30	4.1%
\$150,000 - \$199,999	0	0	0	3	2	15	3	1	24	3.3%
\$200,000 and up	0	1	4	0	0	19	3	1	28	3.9%
<b>Total</b>	<b>27</b>	<b>74</b>	<b>84</b>	<b>111</b>	<b>154</b>	<b>167</b>	<b>75</b>	<b>32</b>	<b>724</b>	<b>100.0%</b>
<b>Percent</b>	<b>3.7%</b>	<b>10.2%</b>	<b>11.6%</b>	<b>15.3%</b>	<b>21.3%</b>	<b>23.1%</b>	<b>10.4%</b>	<b>4.4%</b>	<b>100.0%</b>	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Darlen city, Georgia										
Projected Change - 2017 to 2022										
	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 Change
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	0	-1	-3	-3	-2	-1	1	0	-9	-7.1%
\$15,000 - \$24,999	1	-1	-2	-3	-2	-1	-2	0	-10	-9.9%
\$25,000 - \$34,999	-1	2	-1	-4	1	0	1	1	-1	-1.3%
\$35,000 - \$49,999	1	2	0	-4	-2	3	0	1	1	1.3%
\$50,000 - \$74,999	-1	-3	0	-4	-1	4	0	-2	-7	-5.5%
\$75,000 - \$99,999	0	0	-4	-3	-1	2	2	0	-4	-4.1%
\$100,000 - \$124,999	0	0	0	1	2	4	2	1	10	19.2%
\$125,000 - \$149,999	0	2	2	4	5	0	-1	0	12	66.7%
\$150,000 - \$199,999	0	0	0	-1	-1	3	0	0	1	4.3%
\$200,000 and up	0	0	0	0	0	4	0	1	5	21.7%
<b>Total</b>	<b>0</b>	<b>1</b>	<b>-8</b>	<b>-17</b>	<b>-1</b>	<b>18</b>	<b>3</b>	<b>2</b>	<b>-2</b>	<b>-0.3%</b>
<b>Percent Change</b>	<b>0.0%</b>	<b>1.4%</b>	<b>-8.7%</b>	<b>-13.3%</b>	<b>-0.6%</b>	<b>12.1%</b>	<b>4.2%</b>	<b>6.7%</b>	<b>-0.3%</b>	

Source: Claritas; Ribbon Demographics



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Median Household Income Darien city, Georgia		
Census 2000	2017 Estimate	2022 Projection
\$28,864	\$46,013	\$49,438



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### HOUSEHOLD DATA

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Median Household Income by Area Darien city, Georgia			
Geography ID	Census 2000	2017 Estimate	2022 Projection
1321716	\$28,864	\$46,013	\$49,438

HISTA 2.2 Summary Data Darien city, Georgia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	17	9	17	0	0	43
\$10,000-20,000	17	8	0	7	0	32
\$20,000-30,000	7	9	0	4	0	20
\$30,000-40,000	0	0	0	5	0	5
\$40,000-50,000	0	0	3	7	0	10
\$50,000-60,000	0	10	0	0	23	33
\$60,000-75,000	0	0	0	0	0	0
\$75,000-100,000	2	0	3	0	0	5
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	1	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>43</b>	<b>36</b>	<b>23</b>	<b>23</b>	<b>24</b>	<b>149</b>

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	16	1	0	0	0	17
\$10,000-20,000	17	5	0	0	0	22
\$20,000-30,000	3	10	0	0	0	13
\$30,000-40,000	1	0	2	0	0	3
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	3	0	0	3
\$75,000-100,000	0	1	0	0	0	1
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	0	0	0	0	1	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>38</b>	<b>19</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>63</b>

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	13	1	0	0	0	14
\$10,000-20,000	15	2	0	0	0	17
\$20,000-30,000	3	5	0	0	0	8
\$30,000-40,000	1	0	2	0	0	3
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	3	0	0	3
\$75,000-100,000	0	1	0	0	0	1
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	0	0	0	0	1	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>33</b>	<b>11</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>50</b>

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	33	10	17	0	0	60
\$10,000-20,000	34	13	0	7	0	54
\$20,000-30,000	10	19	0	4	0	33
\$30,000-40,000	1	0	2	5	0	8
\$40,000-50,000	1	0	3	7	0	11
\$50,000-60,000	0	11	0	0	23	34
\$60,000-75,000	0	0	3	0	0	3
\$75,000-100,000	2	1	3	0	0	6
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	0	0	0	0	2	2
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>81</b>	<b>55</b>	<b>28</b>	<b>23</b>	<b>25</b>	<b>212</b>

HISTA 2.2 Summary Data Darien city, Georgia

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	11.4%	6.0%	11.4%	0.0%	0.0%	28.9%
\$10,000-20,000	11.4%	5.4%	0.0%	4.7%	0.0%	21.5%
\$20,000-30,000	4.7%	6.0%	0.0%	2.7%	0.0%	13.4%
\$30,000-40,000	0.0%	0.0%	0.0%	3.4%	0.0%	3.4%
\$40,000-50,000	0.0%	0.0%	2.0%	4.7%	0.0%	6.7%
\$50,000-60,000	0.0%	6.7%	0.0%	0.0%	15.4%	22.1%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	1.3%	0.0%	2.0%	0.0%	0.0%	3.4%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>28.9%</b>	<b>24.2%</b>	<b>15.4%</b>	<b>15.4%</b>	<b>16.1%</b>	<b>100.0%</b>

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	25.4%	1.6%	0.0%	0.0%	0.0%	27.0%
\$10,000-20,000	27.0%	7.9%	0.0%	0.0%	0.0%	34.9%
\$20,000-30,000	4.8%	15.9%	0.0%	0.0%	0.0%	20.6%
\$30,000-40,000	1.6%	0.0%	3.2%	0.0%	0.0%	4.8%
\$40,000-50,000	1.6%	0.0%	0.0%	0.0%	0.0%	1.6%
\$50,000-60,000	0.0%	1.6%	0.0%	0.0%	0.0%	1.6%
\$60,000-75,000	0.0%	0.0%	4.8%	0.0%	0.0%	4.8%
\$75,000-100,000	0.0%	1.6%	0.0%	0.0%	0.0%	1.6%
\$100,000-125,000	0.0%	1.6%	0.0%	0.0%	0.0%	1.6%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>60.3%</b>	<b>30.2%</b>	<b>7.9%</b>	<b>0.0%</b>	<b>1.6%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	26.0%	2.0%	0.0%	0.0%	0.0%	28.0%
\$10,000-20,000	30.0%	4.0%	0.0%	0.0%	0.0%	34.0%
\$20,000-30,000	6.0%	10.0%	0.0%	0.0%	0.0%	16.0%
\$30,000-40,000	2.0%	0.0%	4.0%	0.0%	0.0%	6.0%
\$40,000-50,000	2.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$50,000-60,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$60,000-75,000	0.0%	0.0%	6.0%	0.0%	0.0%	6.0%
\$75,000-100,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$100,000-125,000	0.0%	2.0%	0.0%	0.0%	0.0%	2.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	2.0%	2.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>66.0%</b>	<b>22.0%</b>	<b>10.0%</b>	<b>0.0%</b>	<b>2.0%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	15.6%	4.7%	8.0%	0.0%	0.0%	28.3%
\$10,000-20,000	16.0%	6.1%	0.0%	3.3%	0.0%	25.5%
\$20,000-30,000	4.7%	9.0%	0.0%	1.9%	0.0%	15.6%
\$30,000-40,000	0.5%	0.0%	0.9%	2.4%	0.0%	3.8%
\$40,000-50,000	0.5%	0.0%	1.4%	3.3%	0.0%	5.2%
\$50,000-60,000	0.0%	5.2%	0.0%	0.0%	10.8%	16.0%
\$60,000-75,000	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%
\$75,000-100,000	0.9%	0.5%	1.4%	0.0%	0.0%	2.8%
\$100,000-125,000	0.0%	0.5%	0.0%	0.0%	0.0%	0.5%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>38.2%</b>	<b>25.9%</b>	<b>13.2%</b>	<b>10.8%</b>	<b>11.8%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	4	11	18	0	0	33
\$20,000-30,000	13	12	4	0	0	29
\$30,000-40,000	0	0	11	17	13	41
\$40,000-50,000	6	7	9	27	0	49
\$50,000-60,000	0	3	19	0	0	22
\$60,000-75,000	0	13	7	11	14	45
\$75,000-100,000	0	9	0	17	17	43
\$100,000-125,000	0	33	0	0	0	33
\$125,000-150,000	0	2	2	0	0	4
\$150,000-200,000	0	0	0	2	0	2
\$200,000+	0	0	0	2	0	2
<b>Total</b>	<b>23</b>	<b>90</b>	<b>70</b>	<b>76</b>	<b>44</b>	<b>303</b>

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	29	5	0	0	0	34
\$10,000-20,000	50	14	0	0	0	64
\$20,000-30,000	11	4	1	0	0	16
\$30,000-40,000	15	6	4	0	7	32
\$40,000-50,000	11	11	1	0	0	23
\$50,000-60,000	5	26	15	0	0	46
\$60,000-75,000	2	36	6	0	4	48
\$75,000-100,000	1	23	1	0	0	25
\$100,000-125,000	2	21	2	0	0	25
\$125,000-150,000	2	2	0	0	0	4
\$150,000-200,000	0	3	0	1	1	5
\$200,000+	0	2	0	0	0	2
<b>Total</b>	<b>128</b>	<b>153</b>	<b>30</b>	<b>1</b>	<b>12</b>	<b>324</b>

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	17	5	0	0	0	22
\$10,000-20,000	50	5	0	0	0	55
\$20,000-30,000	11	0	0	0	0	11
\$30,000-40,000	14	6	4	0	0	24
\$40,000-50,000	3	11	1	0	0	15
\$50,000-60,000	5	25	1	0	0	31
\$60,000-75,000	2	20	6	0	4	32
\$75,000-100,000	1	5	1	0	0	7
\$100,000-125,000	2	7	2	0	0	11
\$125,000-150,000	2	0	0	0	0	2
\$150,000-200,000	0	2	0	1	1	4
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>107</b>	<b>86</b>	<b>15</b>	<b>1</b>	<b>5</b>	<b>214</b>

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	29	5	0	0	0	34
\$10,000-20,000	54	25	18	0	0	97
\$20,000-30,000	24	16	5	0	0	45
\$30,000-40,000	15	6	15	17	20	73
\$40,000-50,000	17	18	10	27	0	72
\$50,000-60,000	5	29	34	0	0	68
\$60,000-75,000	2	49	13	11	18	93
\$75,000-100,000	1	32	1	17	17	68
\$100,000-125,000	2	54	2	0	0	58
\$125,000-150,000	2	4	2	0	0	8
\$150,000-200,000	0	3	0	3	1	7
\$200,000+	0	2	0	2	0	4
<b>Total</b>	<b>151</b>	<b>243</b>	<b>100</b>	<b>77</b>	<b>56</b>	<b>627</b>

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<b>Percent Owner Households</b>						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	1.3%	3.6%	5.9%	0.0%	0.0%	10.9%
\$20,000-30,000	4.3%	4.0%	1.3%	0.0%	0.0%	9.6%
\$30,000-40,000	0.0%	0.0%	3.6%	5.6%	4.3%	13.5%
\$40,000-50,000	2.0%	2.3%	3.0%	8.9%	0.0%	16.2%
\$50,000-60,000	0.0%	1.0%	6.3%	0.0%	0.0%	7.3%
\$60,000-75,000	0.0%	4.3%	2.3%	3.6%	4.6%	14.9%
\$75,000-100,000	0.0%	3.0%	0.0%	5.6%	5.6%	14.2%
\$100,000-125,000	0.0%	10.9%	0.0%	0.0%	0.0%	10.9%
\$125,000-150,000	0.0%	0.7%	0.7%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%
\$200,000+	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%
<b>Total</b>	<b>7.6%</b>	<b>29.7%</b>	<b>23.1%</b>	<b>25.1%</b>	<b>14.5%</b>	<b>100.0%</b>

<b>Percent Owner Households</b>						
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	9.0%	1.5%	0.0%	0.0%	0.0%	10.5%
\$10,000-20,000	15.4%	4.3%	0.0%	0.0%	0.0%	19.8%
\$20,000-30,000	3.4%	1.2%	0.3%	0.0%	0.0%	4.9%
\$30,000-40,000	4.6%	1.9%	1.2%	0.0%	2.2%	9.9%
\$40,000-50,000	3.4%	3.4%	0.3%	0.0%	0.0%	7.1%
\$50,000-60,000	1.5%	8.0%	4.6%	0.0%	0.0%	14.2%
\$60,000-75,000	0.6%	11.1%	1.9%	0.0%	1.2%	14.8%
\$75,000-100,000	0.3%	7.1%	0.3%	0.0%	0.0%	7.7%
\$100,000-125,000	0.6%	6.5%	0.6%	0.0%	0.0%	7.7%
\$125,000-150,000	0.6%	0.6%	0.0%	0.0%	0.0%	1.2%
\$150,000-200,000	0.0%	0.9%	0.0%	0.3%	0.3%	1.5%
\$200,000+	0.0%	0.6%	0.0%	0.0%	0.0%	0.6%
<b>Total</b>	<b>39.5%</b>	<b>47.2%</b>	<b>9.3%</b>	<b>0.3%</b>	<b>3.7%</b>	<b>100.0%</b>

<b>Percent Owner Households</b>						
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	7.9%	2.3%	0.0%	0.0%	0.0%	10.3%
\$10,000-20,000	23.4%	2.3%	0.0%	0.0%	0.0%	25.7%
\$20,000-30,000	5.1%	0.0%	0.0%	0.0%	0.0%	5.1%
\$30,000-40,000	6.5%	2.8%	1.9%	0.0%	0.0%	11.2%
\$40,000-50,000	1.4%	5.1%	0.5%	0.0%	0.0%	7.0%
\$50,000-60,000	2.3%	11.7%	0.5%	0.0%	0.0%	14.5%
\$60,000-75,000	0.9%	9.3%	2.8%	0.0%	1.9%	15.0%
\$75,000-100,000	0.5%	2.3%	0.5%	0.0%	0.0%	3.3%
\$100,000-125,000	0.9%	3.3%	0.9%	0.0%	0.0%	5.1%
\$125,000-150,000	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.9%	0.0%	0.5%	0.5%	1.9%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>50.0%</b>	<b>40.2%</b>	<b>7.0%</b>	<b>0.5%</b>	<b>2.3%</b>	<b>100.0%</b>

<b>Percent Owner Households</b>						
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	4.6%	0.8%	0.0%	0.0%	0.0%	5.4%
\$10,000-20,000	8.6%	4.0%	2.9%	0.0%	0.0%	15.5%
\$20,000-30,000	3.8%	2.6%	0.8%	0.0%	0.0%	7.2%
\$30,000-40,000	2.4%	1.0%	2.4%	2.7%	3.2%	11.6%
\$40,000-50,000	2.7%	2.9%	1.6%	4.3%	0.0%	11.5%
\$50,000-60,000	0.8%	4.6%	5.4%	0.0%	0.0%	10.8%
\$60,000-75,000	0.3%	7.8%	2.1%	1.8%	2.9%	14.8%
\$75,000-100,000	0.2%	5.1%	0.2%	2.7%	2.7%	10.8%
\$100,000-125,000	0.3%	8.6%	0.3%	0.0%	0.0%	9.3%
\$125,000-150,000	0.3%	0.6%	0.3%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.5%	0.0%	0.5%	0.2%	1.1%
\$200,000+	0.0%	0.3%	0.0%	0.3%	0.0%	0.6%
<b>Total</b>	<b>24.1%</b>	<b>38.8%</b>	<b>15.9%</b>	<b>12.3%</b>	<b>8.9%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	15	9	12	0	0	36
\$10,000-20,000	8	3	0	5	0	16
\$20,000-30,000	8	6	0	3	0	17
\$30,000-40,000	0	0	0	2	0	2
\$40,000-50,000	0	1	0	4	0	5
\$50,000-60,000	0	3	1	0	21	25
\$60,000-75,000	0	0	0	1	1	2
\$75,000-100,000	2	0	2	0	0	4
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	1	0	1
<b>Total</b>	<b>33</b>	<b>23</b>	<b>16</b>	<b>16</b>	<b>22</b>	<b>110</b>

Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	19	1	0	0	0	20
\$10,000-20,000	14	4	0	0	0	18
\$20,000-30,000	5	11	0	0	0	16
\$30,000-40,000	3	0	4	0	0	7
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	1	0	0	2
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	2	0	1	0	0	3
<b>Total</b>	<b>46</b>	<b>18</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>73</b>

Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	17	1	0	0	0	18
\$10,000-20,000	13	1	0	0	0	14
\$20,000-30,000	5	5	0	0	0	10
\$30,000-40,000	3	0	4	0	0	7
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	1	0	0	2
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	2	0	1	0	0	3
<b>Total</b>	<b>43</b>	<b>9</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>61</b>

Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	34	10	12	0	0	56
\$10,000-20,000	22	7	0	5	0	34
\$20,000-30,000	13	17	0	3	0	33
\$30,000-40,000	3	0	4	2	0	9
\$40,000-50,000	1	1	0	4	0	6
\$50,000-60,000	0	4	2	0	21	27
\$60,000-75,000	0	0	1	1	1	3
\$75,000-100,000	3	1	3	0	0	7
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	2	0	1	1	0	4
<b>Total</b>	<b>79</b>	<b>41</b>	<b>25</b>	<b>16</b>	<b>22</b>	<b>183</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13.6%	8.2%	10.9%	0.0%	0.0%	32.7%
\$10,000-20,000	7.3%	2.7%	0.0%	4.5%	0.0%	14.5%
\$20,000-30,000	7.3%	5.5%	0.0%	2.7%	0.0%	15.5%
\$30,000-40,000	0.0%	0.0%	0.0%	1.8%	0.0%	1.8%
\$40,000-50,000	0.0%	0.9%	0.0%	3.6%	0.0%	4.5%
\$50,000-60,000	0.0%	2.7%	0.9%	0.0%	19.1%	22.7%
\$60,000-75,000	0.0%	0.0%	0.0%	0.9%	0.9%	1.8%
\$75,000-100,000	1.8%	0.0%	1.8%	0.0%	0.0%	3.6%
\$100,000-125,000	0.0%	0.9%	0.0%	0.0%	0.0%	0.9%
\$125,000-150,000	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.9%	0.0%	0.9%
<b>Total</b>	<b>30.0%</b>	<b>20.9%</b>	<b>14.5%</b>	<b>14.5%</b>	<b>20.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	26.0%	1.4%	0.0%	0.0%	0.0%	27.4%
\$10,000-20,000	19.2%	5.5%	0.0%	0.0%	0.0%	24.7%
\$20,000-30,000	6.8%	15.1%	0.0%	0.0%	0.0%	21.9%
\$30,000-40,000	4.1%	0.0%	5.5%	0.0%	0.0%	9.6%
\$40,000-50,000	1.4%	0.0%	0.0%	0.0%	0.0%	1.4%
\$50,000-60,000	0.0%	1.4%	1.4%	0.0%	0.0%	2.7%
\$60,000-75,000	0.0%	0.0%	1.4%	0.0%	0.0%	1.4%
\$75,000-100,000	1.4%	1.4%	1.4%	0.0%	0.0%	4.1%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	1.4%	0.0%	1.4%	0.0%	0.0%	2.7%
\$200,000+	2.7%	0.0%	1.4%	0.0%	0.0%	4.1%
<b>Total</b>	<b>63.0%</b>	<b>24.7%</b>	<b>12.3%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	27.9%	1.6%	0.0%	0.0%	0.0%	29.5%
\$10,000-20,000	21.3%	1.6%	0.0%	0.0%	0.0%	23.0%
\$20,000-30,000	8.2%	8.2%	0.0%	0.0%	0.0%	16.4%
\$30,000-40,000	4.9%	0.0%	6.6%	0.0%	0.0%	11.5%
\$40,000-50,000	1.6%	0.0%	0.0%	0.0%	0.0%	1.6%
\$50,000-60,000	0.0%	1.6%	1.6%	0.0%	0.0%	3.3%
\$60,000-75,000	0.0%	0.0%	1.6%	0.0%	0.0%	1.6%
\$75,000-100,000	1.6%	1.6%	1.6%	0.0%	0.0%	4.9%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	1.6%	0.0%	1.6%	0.0%	0.0%	3.3%
\$200,000+	3.3%	0.0%	1.6%	0.0%	0.0%	4.9%
<b>Total</b>	<b>70.5%</b>	<b>14.8%</b>	<b>14.8%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	18.6%	5.5%	6.6%	0.0%	0.0%	30.6%
\$10,000-20,000	12.0%	3.8%	0.0%	2.7%	0.0%	18.6%
\$20,000-30,000	7.1%	9.3%	0.0%	1.6%	0.0%	18.0%
\$30,000-40,000	1.6%	0.0%	2.2%	1.1%	0.0%	4.9%
\$40,000-50,000	0.5%	0.5%	0.0%	2.2%	0.0%	3.3%
\$50,000-60,000	0.0%	2.2%	1.1%	0.0%	11.5%	14.8%
\$60,000-75,000	0.0%	0.0%	0.5%	0.5%	0.5%	1.6%
\$75,000-100,000	1.6%	0.5%	1.6%	0.0%	0.0%	3.8%
\$100,000-125,000	0.0%	0.5%	0.0%	0.0%	0.0%	0.5%
\$125,000-150,000	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%
\$150,000-200,000	0.5%	0.0%	0.5%	0.0%	0.0%	1.1%
\$200,000+	1.1%	0.0%	0.5%	0.5%	0.0%	2.2%
<b>Total</b>	<b>43.2%</b>	<b>22.4%</b>	<b>13.7%</b>	<b>8.7%</b>	<b>12.0%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	0	4	18	0	0	22
\$20,000-30,000	7	10	6	0	0	23
\$30,000-40,000	0	0	5	11	8	24
\$40,000-50,000	1	4	6	19	0	30
\$50,000-60,000	0	0	12	0	0	12
\$60,000-75,000	0	5	4	6	7	22
\$75,000-100,000	0	6	3	19	14	42
\$100,000-125,000	0	19	0	0	0	19
\$125,000-150,000	0	3	1	3	1	8
\$150,000-200,000	0	0	0	4	0	4
\$200,000+	0	1	2	0	1	4
<b>Total</b>	<b>8</b>	<b>52</b>	<b>57</b>	<b>62</b>	<b>31</b>	<b>210</b>

Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	29	3	0	0	0	32
\$10,000-20,000	24	12	1	1	0	38
\$20,000-30,000	21	6	1	0	0	28
\$30,000-40,000	15	7	6	0	10	38
\$40,000-50,000	6	5	0	0	0	11
\$50,000-60,000	1	12	10	0	0	23
\$60,000-75,000	1	36	2	0	2	41
\$75,000-100,000	10	31	6	0	2	49
\$100,000-125,000	5	20	7	0	0	32
\$125,000-150,000	1	4	1	0	3	9
\$150,000-200,000	5	7	4	0	1	17
\$200,000+	6	2	4	0	0	15
<b>Total</b>	<b>124</b>	<b>148</b>	<b>42</b>	<b>1</b>	<b>18</b>	<b>333</b>

Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	21	3	0	0	0	24
\$10,000-20,000	23	3	0	1	0	27
\$20,000-30,000	21	1	0	0	0	22
\$30,000-40,000	14	7	6	0	0	27
\$40,000-50,000	2	5	0	0	0	7
\$50,000-60,000	1	11	0	0	0	12
\$60,000-75,000	1	17	2	0	2	22
\$75,000-100,000	9	17	6	0	2	34
\$100,000-125,000	5	15	7	0	0	27
\$125,000-150,000	0	2	0	0	1	3
\$150,000-200,000	5	5	4	0	1	15
\$200,000+	6	2	4	0	0	15
<b>Total</b>	<b>108</b>	<b>91</b>	<b>29</b>	<b>1</b>	<b>6</b>	<b>235</b>

Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	29	3	0	0	0	32
\$10,000-20,000	24	16	19	1	0	60
\$20,000-30,000	28	16	7	0	0	51
\$30,000-40,000	15	7	11	11	18	62
\$40,000-50,000	7	9	6	19	0	41
\$50,000-60,000	1	12	22	0	0	35
\$60,000-75,000	1	41	6	6	9	63
\$75,000-100,000	10	37	9	19	16	91
\$100,000-125,000	5	39	7	0	0	51
\$125,000-150,000	1	7	2	3	4	17
\$150,000-200,000	5	7	4	4	1	21
\$200,000+	6	6	6	0	1	19
<b>Total</b>	<b>132</b>	<b>200</b>	<b>99</b>	<b>63</b>	<b>49</b>	<b>543</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	0.0%	1.9%	8.6%	0.0%	0.0%	10.5%
\$20,000-30,000	3.3%	4.8%	2.9%	0.0%	0.0%	11.0%
\$30,000-40,000	0.0%	0.0%	2.4%	5.2%	3.8%	11.4%
\$40,000-50,000	0.5%	1.9%	2.9%	9.0%	0.0%	14.3%
\$50,000-60,000	0.0%	0.0%	5.7%	0.0%	0.0%	5.7%
\$60,000-75,000	0.0%	2.4%	1.9%	2.9%	3.3%	10.5%
\$75,000-100,000	0.0%	2.9%	1.4%	9.0%	6.7%	20.0%
\$100,000-125,000	0.0%	9.0%	0.0%	0.0%	0.0%	9.0%
\$125,000-150,000	0.0%	1.4%	0.5%	1.4%	0.5%	3.8%
\$150,000-200,000	0.0%	0.0%	0.0%	1.9%	0.0%	1.9%
\$200,000+	0.0%	0.5%	1.0%	0.0%	0.5%	1.9%
<b>Total</b>	<b>3.8%</b>	<b>24.8%</b>	<b>27.1%</b>	<b>29.5%</b>	<b>14.8%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.7%	0.9%	0.0%	0.0%	0.0%	9.6%
\$10,000-20,000	7.2%	3.6%	0.3%	0.3%	0.0%	11.4%
\$20,000-30,000	6.3%	1.8%	0.3%	0.0%	0.0%	8.4%
\$30,000-40,000	4.5%	2.1%	1.8%	0.0%	3.0%	11.4%
\$40,000-50,000	1.8%	1.5%	0.0%	0.0%	0.0%	3.3%
\$50,000-60,000	0.3%	3.6%	3.0%	0.0%	0.0%	6.9%
\$60,000-75,000	0.3%	10.8%	0.6%	0.0%	0.6%	12.3%
\$75,000-100,000	3.0%	9.3%	1.8%	0.0%	0.6%	14.7%
\$100,000-125,000	1.5%	6.0%	2.1%	0.0%	0.0%	9.6%
\$125,000-150,000	0.3%	1.2%	0.3%	0.0%	0.9%	2.7%
\$150,000-200,000	1.5%	2.1%	1.2%	0.0%	0.3%	5.1%
\$200,000+	1.8%	1.5%	1.2%	0.0%	0.0%	4.5%
<b>Total</b>	<b>37.2%</b>	<b>44.4%</b>	<b>12.6%</b>	<b>0.3%</b>	<b>5.4%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.9%	1.3%	0.0%	0.0%	0.0%	10.2%
\$10,000-20,000	9.8%	1.3%	0.0%	0.4%	0.0%	11.5%
\$20,000-30,000	8.9%	0.4%	0.0%	0.0%	0.0%	9.4%
\$30,000-40,000	6.0%	3.0%	2.6%	0.0%	0.0%	11.5%
\$40,000-50,000	0.9%	2.1%	0.0%	0.0%	0.0%	3.0%
\$50,000-60,000	0.4%	4.7%	0.0%	0.0%	0.0%	5.1%
\$60,000-75,000	0.4%	7.2%	0.9%	0.0%	0.9%	9.4%
\$75,000-100,000	3.8%	7.2%	2.6%	0.0%	0.9%	14.5%
\$100,000-125,000	2.1%	6.4%	3.0%	0.0%	0.0%	11.5%
\$125,000-150,000	0.0%	0.9%	0.0%	0.0%	0.4%	1.3%
\$150,000-200,000	2.1%	2.1%	1.7%	0.0%	0.4%	6.4%
\$200,000+	2.6%	2.1%	1.7%	0.0%	0.0%	6.4%
<b>Total</b>	<b>46.0%</b>	<b>38.7%</b>	<b>12.3%</b>	<b>0.4%</b>	<b>2.6%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.3%	0.6%	0.0%	0.0%	0.0%	5.9%
\$10,000-20,000	4.4%	2.9%	3.5%	0.2%	0.0%	11.0%
\$20,000-30,000	5.2%	2.9%	1.3%	0.0%	0.0%	9.4%
\$30,000-40,000	2.8%	1.3%	2.0%	2.0%	3.3%	11.4%
\$40,000-50,000	1.3%	1.7%	1.1%	3.5%	0.0%	7.6%
\$50,000-60,000	0.2%	2.2%	4.1%	0.0%	0.0%	6.4%
\$60,000-75,000	0.2%	7.6%	1.1%	1.1%	1.7%	11.6%
\$75,000-100,000	1.8%	6.8%	1.7%	3.5%	2.9%	16.8%
\$100,000-125,000	0.9%	7.2%	1.3%	0.0%	0.0%	9.4%
\$125,000-150,000	0.2%	1.3%	0.4%	0.6%	0.7%	3.1%
\$150,000-200,000	0.9%	1.3%	0.7%	0.7%	0.2%	3.9%
\$200,000+	1.1%	1.1%	1.1%	0.0%	0.2%	3.5%
<b>Total</b>	<b>24.3%</b>	<b>36.8%</b>	<b>18.2%</b>	<b>11.6%</b>	<b>9.0%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12	6	13	0	0	31
\$10,000-20,000	7	4	0	5	0	16
\$20,000-30,000	7	6	0	3	0	16
\$30,000-40,000	0	0	0	2	0	2
\$40,000-50,000	0	2	0	4	1	7
\$50,000-60,000	0	3	2	0	19	24
\$60,000-75,000	2	0	0	0	1	3
\$75,000-100,000	1	0	3	0	0	4
\$100,000-125,000	0	1	0	0	0	1
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	1	1
<b>Total</b>	<b>30</b>	<b>22</b>	<b>18</b>	<b>14</b>	<b>22</b>	<b>106</b>

Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	20	0	0	0	0	20
\$10,000-20,000	14	4	0	0	0	18
\$20,000-30,000	6	14	0	0	0	20
\$30,000-40,000	2	0	3	0	0	5
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	1	1	0	0	0	2
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	1	1	1	0	0	3
<b>Total</b>	<b>47</b>	<b>22</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>76</b>

Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	18	0	0	0	0	18
\$10,000-20,000	12	1	0	0	0	13
\$20,000-30,000	6	6	0	0	0	12
\$30,000-40,000	2	0	3	0	0	5
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	0	0	1	0	0	1
\$75,000-100,000	1	1	1	0	0	3
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	1	1	0	0	0	2
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	1	1	1	0	0	3
<b>Total</b>	<b>43</b>	<b>11</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>61</b>

Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	32	6	13	0	0	51
\$10,000-20,000	21	8	0	5	0	34
\$20,000-30,000	13	20	0	3	0	36
\$30,000-40,000	2	0	3	2	0	7
\$40,000-50,000	0	2	0	4	1	7
\$50,000-60,000	0	4	2	0	19	25
\$60,000-75,000	2	0	1	0	1	4
\$75,000-100,000	2	1	4	0	0	7
\$100,000-125,000	1	1	0	0	0	2
\$125,000-150,000	2	1	0	0	0	3
\$150,000-200,000	1	0	1	0	0	2
\$200,000+	1	1	1	0	1	4
<b>Total</b>	<b>77</b>	<b>44</b>	<b>25</b>	<b>14</b>	<b>22</b>	<b>182</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.3%	5.7%	12.3%	0.0%	0.0%	29.2%
\$10,000-20,000	6.6%	3.8%	0.0%	4.7%	0.0%	15.1%
\$20,000-30,000	6.6%	5.7%	0.0%	2.8%	0.0%	15.1%
\$30,000-40,000	0.0%	0.0%	0.0%	1.9%	0.0%	1.9%
\$40,000-50,000	0.0%	1.9%	0.0%	3.8%	0.9%	6.6%
\$50,000-60,000	0.0%	2.8%	1.9%	0.0%	17.9%	22.6%
\$60,000-75,000	1.9%	0.0%	0.0%	0.0%	0.9%	2.8%
\$75,000-100,000	0.9%	0.0%	2.8%	0.0%	0.0%	3.8%
\$100,000-125,000	0.0%	0.9%	0.0%	0.0%	0.0%	0.9%
\$125,000-150,000	0.9%	0.0%	0.0%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%
<b>Total</b>	<b>28.3%</b>	<b>20.8%</b>	<b>17.0%</b>	<b>13.2%</b>	<b>20.8%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	26.3%	0.0%	0.0%	0.0%	0.0%	26.3%
\$10,000-20,000	18.4%	5.3%	0.0%	0.0%	0.0%	23.7%
\$20,000-30,000	7.9%	18.4%	0.0%	0.0%	0.0%	26.3%
\$30,000-40,000	2.6%	0.0%	3.9%	0.0%	0.0%	6.6%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	0.0%	1.3%	0.0%	0.0%	0.0%	1.3%
\$60,000-75,000	0.0%	0.0%	1.3%	0.0%	0.0%	1.3%
\$75,000-100,000	1.3%	1.3%	1.3%	0.0%	0.0%	3.9%
\$100,000-125,000	1.3%	0.0%	0.0%	0.0%	0.0%	1.3%
\$125,000-150,000	1.3%	1.3%	0.0%	0.0%	0.0%	2.6%
\$150,000-200,000	1.3%	0.0%	1.3%	0.0%	0.0%	2.6%
\$200,000+	1.3%	1.3%	1.3%	0.0%	0.0%	3.9%
<b>Total</b>	<b>61.8%</b>	<b>28.9%</b>	<b>9.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	29.5%	0.0%	0.0%	0.0%	0.0%	29.5%
\$10,000-20,000	19.7%	1.6%	0.0%	0.0%	0.0%	21.3%
\$20,000-30,000	9.8%	9.8%	0.0%	0.0%	0.0%	19.7%
\$30,000-40,000	3.3%	0.0%	4.9%	0.0%	0.0%	8.2%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	0.0%	1.6%	0.0%	0.0%	0.0%	1.6%
\$60,000-75,000	0.0%	0.0%	1.6%	0.0%	0.0%	1.6%
\$75,000-100,000	1.6%	1.6%	1.6%	0.0%	0.0%	4.9%
\$100,000-125,000	1.6%	0.0%	0.0%	0.0%	0.0%	1.6%
\$125,000-150,000	1.6%	1.6%	0.0%	0.0%	0.0%	3.3%
\$150,000-200,000	1.6%	0.0%	1.6%	0.0%	0.0%	3.3%
\$200,000+	1.6%	1.6%	1.6%	0.0%	0.0%	4.9%
<b>Total</b>	<b>70.5%</b>	<b>18.0%</b>	<b>11.5%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	17.6%	3.3%	7.1%	0.0%	0.0%	28.0%
\$10,000-20,000	11.5%	4.4%	0.0%	2.7%	0.0%	18.7%
\$20,000-30,000	7.1%	11.0%	0.0%	1.6%	0.0%	19.8%
\$30,000-40,000	1.1%	0.0%	1.6%	1.1%	0.0%	3.8%
\$40,000-50,000	0.0%	1.1%	0.0%	2.2%	0.5%	3.8%
\$50,000-60,000	0.0%	2.2%	1.1%	0.0%	10.4%	13.7%
\$60,000-75,000	1.1%	0.0%	0.5%	0.0%	0.5%	2.2%
\$75,000-100,000	1.1%	0.5%	2.2%	0.0%	0.0%	3.8%
\$100,000-125,000	0.5%	0.5%	0.0%	0.0%	0.0%	1.1%
\$125,000-150,000	1.1%	0.5%	0.0%	0.0%	0.0%	1.6%
\$150,000-200,000	0.5%	0.0%	0.5%	0.0%	0.0%	1.1%
\$200,000+	0.5%	0.5%	0.5%	0.0%	0.5%	2.2%
<b>Total</b>	<b>42.3%</b>	<b>24.2%</b>	<b>13.7%</b>	<b>7.7%</b>	<b>12.1%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	1	2	13	0	0	16
\$20,000-30,000	8	8	5	0	0	21
\$30,000-40,000	0	0	6	11	4	21
\$40,000-50,000	2	3	7	16	0	28
\$50,000-60,000	0	0	6	0	0	6
\$60,000-75,000	0	3	4	8	5	20
\$75,000-100,000	0	6	3	16	10	35
\$100,000-125,000	0	20	0	0	0	20
\$125,000-150,000	0	4	4	8	0	16
\$150,000-200,000	0	0	0	3	0	3
\$200,000+	0	2	1	0	1	4
<b>Total</b>	<b>11</b>	<b>48</b>	<b>49</b>	<b>62</b>	<b>20</b>	<b>190</b>

Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	26	3	1	0	0	30
\$10,000-20,000	23	9	1	1	0	34
\$20,000-30,000	20	4	1	0	0	25
\$30,000-40,000	17	10	7	0	10	44
\$40,000-50,000	5	6	0	0	0	11
\$50,000-60,000	1	11	9	0	0	21
\$60,000-75,000	0	38	4	0	3	45
\$75,000-100,000	11	33	6	0	2	52
\$100,000-125,000	8	25	7	0	0	40
\$125,000-150,000	2	5	1	0	3	11
\$150,000-200,000	7	7	5	0	0	19
\$200,000+	8	6	4	0	2	20
<b>Total</b>	<b>128</b>	<b>157</b>	<b>46</b>	<b>1</b>	<b>20</b>	<b>352</b>

Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	19	3	1	0	0	23
\$10,000-20,000	22	3	0	1	0	26
\$20,000-30,000	20	1	0	0	0	21
\$30,000-40,000	16	10	7	0	0	33
\$40,000-50,000	2	6	0	0	0	8
\$50,000-60,000	1	10	0	0	0	11
\$60,000-75,000	0	18	4	0	3	25
\$75,000-100,000	10	20	6	0	2	38
\$100,000-125,000	8	19	7	0	0	34
\$125,000-150,000	0	1	0	0	0	1
\$150,000-200,000	7	7	3	0	0	17
\$200,000+	8	6	4	0	2	20
<b>Total</b>	<b>113</b>	<b>104</b>	<b>32</b>	<b>1</b>	<b>7</b>	<b>257</b>

Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	26	3	1	0	0	30
\$10,000-20,000	24	11	14	1	0	50
\$20,000-30,000	28	12	6	0	0	46
\$30,000-40,000	17	10	13	11	14	65
\$40,000-50,000	7	9	7	16	0	39
\$50,000-60,000	1	11	15	0	0	27
\$60,000-75,000	0	41	8	8	8	65
\$75,000-100,000	11	39	9	16	12	87
\$100,000-125,000	8	45	7	0	0	60
\$125,000-150,000	2	9	5	8	3	27
\$150,000-200,000	7	7	5	3	0	22
\$200,000+	8	8	5	0	3	24
<b>Total</b>	<b>139</b>	<b>205</b>	<b>95</b>	<b>63</b>	<b>40</b>	<b>542</b>

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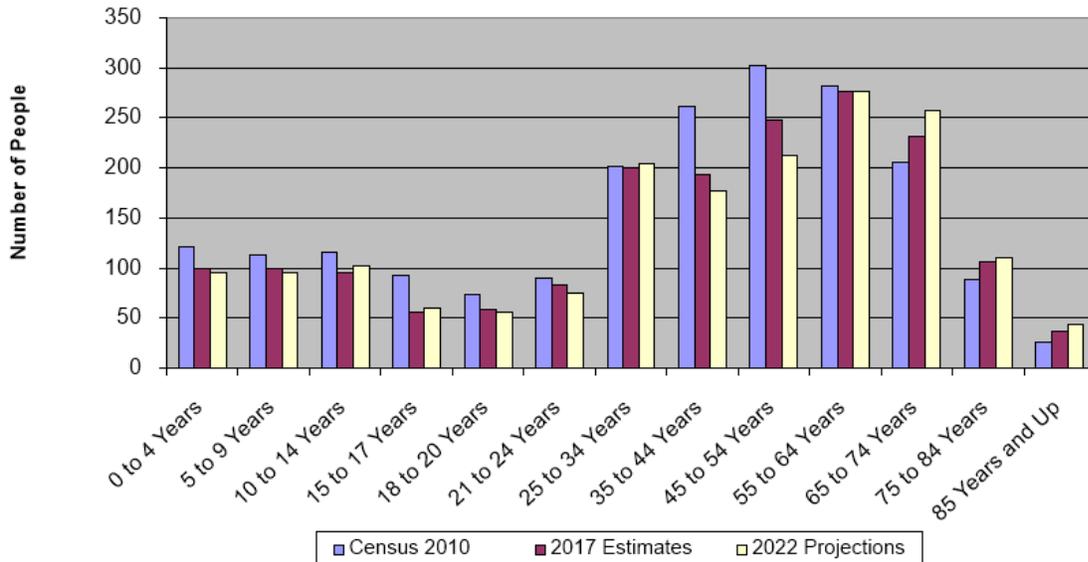
Percent Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	0.5%	1.1%	6.8%	0.0%	0.0%	8.4%
\$20,000-30,000	4.2%	4.2%	2.6%	0.0%	0.0%	11.1%
\$30,000-40,000	0.0%	0.0%	3.2%	5.8%	2.1%	11.1%
\$40,000-50,000	1.1%	1.6%	3.7%	8.4%	0.0%	14.7%
\$50,000-60,000	0.0%	0.0%	3.2%	0.0%	0.0%	3.2%
\$60,000-75,000	0.0%	1.6%	2.1%	4.2%	2.6%	10.5%
\$75,000-100,000	0.0%	3.2%	1.6%	8.4%	5.3%	18.4%
\$100,000-125,000	0.0%	10.5%	0.0%	0.0%	0.0%	10.5%
\$125,000-150,000	0.0%	2.1%	2.1%	4.2%	0.0%	8.4%
\$150,000-200,000	0.0%	0.0%	0.0%	1.6%	0.0%	1.6%
\$200,000+	0.0%	1.1%	0.5%	0.0%	0.5%	2.1%
<b>Total</b>	<b>5.8%</b>	<b>25.3%</b>	<b>25.8%</b>	<b>32.6%</b>	<b>10.5%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	7.4%	0.9%	0.3%	0.0%	0.0%	8.5%
\$10,000-20,000	6.5%	2.6%	0.3%	0.3%	0.0%	9.7%
\$20,000-30,000	5.7%	1.1%	0.3%	0.0%	0.0%	7.1%
\$30,000-40,000	4.8%	2.8%	2.0%	0.0%	2.8%	12.5%
\$40,000-50,000	1.4%	1.7%	0.0%	0.0%	0.0%	3.1%
\$50,000-60,000	0.3%	3.1%	2.6%	0.0%	0.0%	6.0%
\$60,000-75,000	0.0%	10.8%	1.1%	0.0%	0.9%	12.8%
\$75,000-100,000	3.1%	9.4%	1.7%	0.0%	0.6%	14.8%
\$100,000-125,000	2.3%	7.1%	2.0%	0.0%	0.0%	11.4%
\$125,000-150,000	0.6%	1.4%	0.3%	0.0%	0.9%	3.1%
\$150,000-200,000	2.0%	2.0%	1.4%	0.0%	0.0%	5.4%
\$200,000+	2.3%	1.7%	1.1%	0.0%	0.6%	5.7%
<b>Total</b>	<b>36.4%</b>	<b>44.6%</b>	<b>13.1%</b>	<b>0.3%</b>	<b>5.7%</b>	<b>100.0%</b>

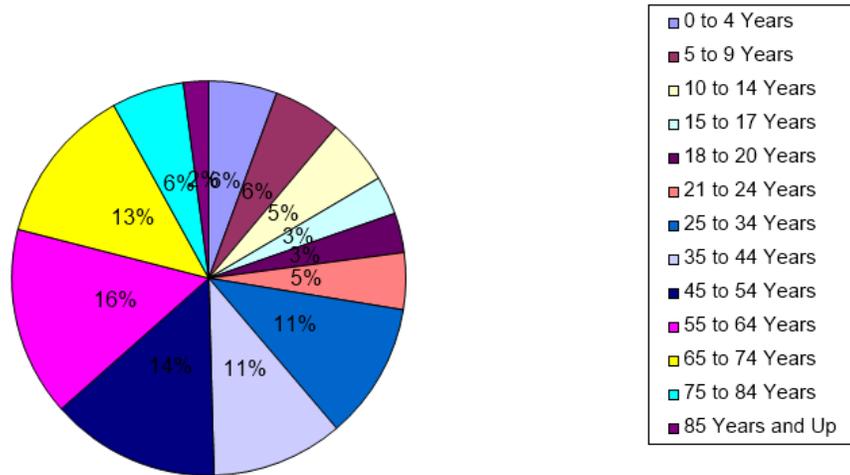
Percent Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	7.4%	1.2%	0.4%	0.0%	0.0%	8.9%
\$10,000-20,000	8.6%	1.2%	0.0%	0.4%	0.0%	10.1%
\$20,000-30,000	7.8%	0.4%	0.0%	0.0%	0.0%	8.2%
\$30,000-40,000	6.2%	3.9%	2.7%	0.0%	0.0%	12.8%
\$40,000-50,000	0.8%	2.3%	0.0%	0.0%	0.0%	3.1%
\$50,000-60,000	0.4%	3.9%	0.0%	0.0%	0.0%	4.3%
\$60,000-75,000	0.0%	7.0%	1.6%	0.0%	1.2%	9.7%
\$75,000-100,000	3.9%	7.8%	2.3%	0.0%	0.8%	14.8%
\$100,000-125,000	3.1%	7.4%	2.7%	0.0%	0.0%	13.2%
\$125,000-150,000	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%
\$150,000-200,000	2.7%	2.7%	1.2%	0.0%	0.0%	6.6%
\$200,000+	3.1%	2.3%	1.6%	0.0%	0.8%	7.8%
<b>Total</b>	<b>44.0%</b>	<b>40.5%</b>	<b>12.5%</b>	<b>0.4%</b>	<b>2.7%</b>	<b>100.0%</b>

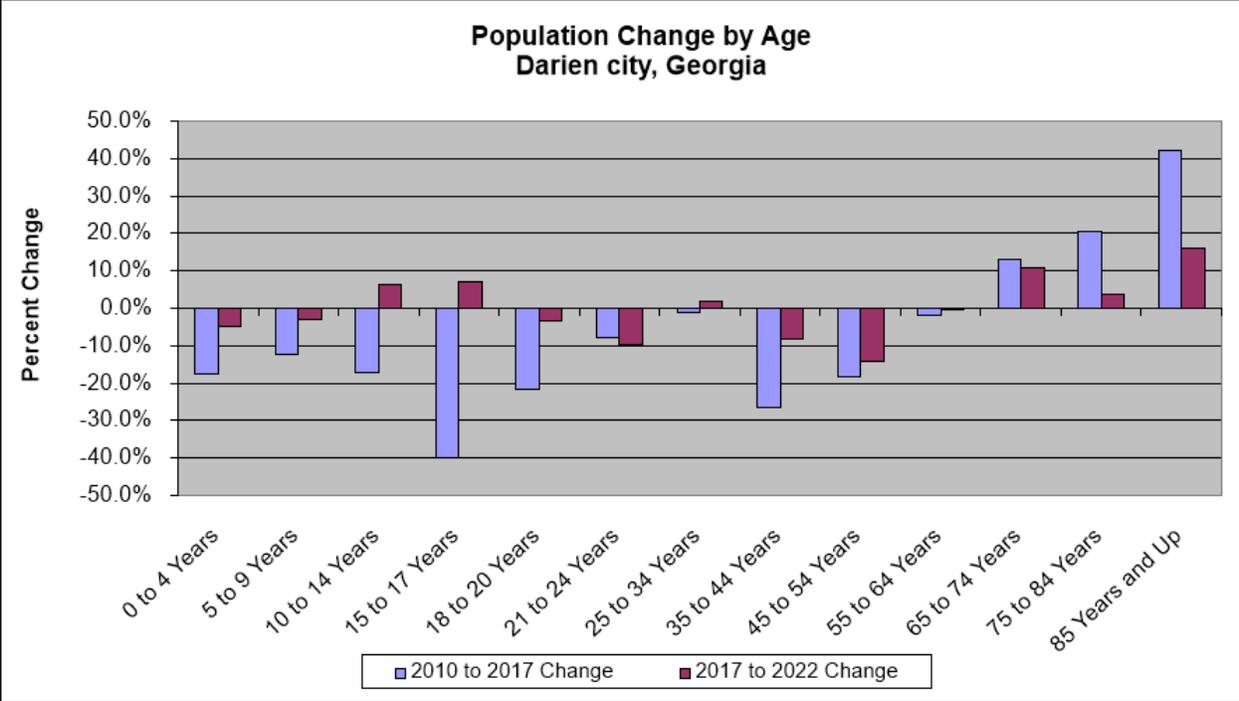
Percent Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.8%	0.6%	0.2%	0.0%	0.0%	5.5%
\$10,000-20,000	4.4%	2.0%	2.6%	0.2%	0.0%	9.2%
\$20,000-30,000	5.2%	2.2%	1.1%	0.0%	0.0%	8.5%
\$30,000-40,000	3.1%	1.8%	2.4%	2.0%	2.6%	12.0%
\$40,000-50,000	1.3%	1.7%	1.3%	3.0%	0.0%	7.2%
\$50,000-60,000	0.2%	2.0%	2.8%	0.0%	0.0%	5.0%
\$60,000-75,000	0.0%	7.6%	1.5%	1.5%	1.5%	12.0%
\$75,000-100,000	2.0%	7.2%	1.7%	3.0%	2.2%	16.1%
\$100,000-125,000	1.5%	8.3%	1.3%	0.0%	0.0%	11.1%
\$125,000-150,000	0.4%	1.7%	0.9%	1.5%	0.6%	5.0%
\$150,000-200,000	1.3%	1.3%	0.9%	0.6%	0.0%	4.1%
\$200,000+	1.5%	1.5%	0.9%	0.0%	0.6%	4.4%
<b>Total</b>	<b>25.6%</b>	<b>37.8%</b>	<b>17.5%</b>	<b>11.6%</b>	<b>7.4%</b>	<b>100.0%</b>

### Population by Age Darren city, Georgia



### 2017 Population by Age Darren city, Georgia





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Population by Age & Sex Darien city, Georgia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	55	66	121	0 to 4 Years	52	48	100	0 to 4 Years	47	48	95
5 to 9 Years	61	52	113	5 to 9 Years	48	51	99	5 to 9 Years	49	47	96
10 to 14 Years	62	54	116	10 to 14 Years	49	47	96	10 to 14 Years	50	52	102
15 to 17 Years	49	44	93	15 to 17 Years	31	25	56	15 to 17 Years	31	29	60
18 to 20 Years	36	38	74	18 to 20 Years	31	27	58	18 to 20 Years	30	26	56
21 to 24 Years	43	47	90	21 to 24 Years	47	36	83	21 to 24 Years	42	33	75
25 to 34 Years	100	102	202	25 to 34 Years	102	98	200	25 to 34 Years	111	93	204
35 to 44 Years	122	140	262	35 to 44 Years	93	100	193	35 to 44 Years	86	91	177
45 to 54 Years	144	159	303	45 to 54 Years	118	130	248	45 to 54 Years	98	115	213
55 to 64 Years	127	155	282	55 to 64 Years	123	154	277	55 to 64 Years	124	152	276
65 to 74 Years	98	107	205	65 to 74 Years	105	127	232	65 to 74 Years	112	145	257
75 to 84 Years	33	55	88	75 to 84 Years	51	55	106	75 to 84 Years	53	57	110
85 Years and Up	12	14	26	85 Years and Up	16	21	37	85 Years and Up	20	23	43
<b>Total</b>	<b>942</b>	<b>1,033</b>	<b>1,975</b>	<b>Total</b>	<b>866</b>	<b>919</b>	<b>1,785</b>	<b>Total</b>	<b>853</b>	<b>911</b>	<b>1,764</b>
62+ Years	n/a	n/a	399	62+ Years	n/a	n/a	452	62+ Years	n/a	n/a	495
<b>Median Age:</b>			<b>41.8</b>	<b>Median Age:</b>			<b>45.3</b>	<b>Median Age:</b>			<b>45.8</b>

Source: Claritas; Ribbon Demographics

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Percent Population by Age & Sex											
Darien city, Georgia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2.8%	3.3%	<b>6.1%</b>	0 to 4 Years	2.9%	2.7%	<b>5.6%</b>	0 to 4 Years	2.7%	2.7%	<b>5.4%</b>
5 to 9 Years	3.1%	2.6%	<b>5.7%</b>	5 to 9 Years	2.7%	2.9%	<b>5.5%</b>	5 to 9 Years	2.8%	2.7%	<b>5.4%</b>
10 to 14 Years	3.1%	2.7%	<b>5.9%</b>	10 to 14 Years	2.7%	2.6%	<b>5.4%</b>	10 to 14 Years	2.8%	2.9%	<b>5.8%</b>
15 to 17 Years	2.5%	2.2%	<b>4.7%</b>	15 to 17 Years	1.7%	1.4%	<b>3.1%</b>	15 to 17 Years	1.8%	1.6%	<b>3.4%</b>
18 to 20 Years	1.8%	1.9%	<b>3.7%</b>	18 to 20 Years	1.7%	1.5%	<b>3.2%</b>	18 to 20 Years	1.7%	1.5%	<b>3.2%</b>
21 to 24 Years	2.2%	2.4%	<b>4.6%</b>	21 to 24 Years	2.6%	2.0%	<b>4.6%</b>	21 to 24 Years	2.4%	1.9%	<b>4.3%</b>
25 to 34 Years	5.1%	5.2%	<b>10.2%</b>	25 to 34 Years	5.7%	5.5%	<b>11.2%</b>	25 to 34 Years	6.3%	5.3%	<b>11.6%</b>
35 to 44 Years	6.2%	7.1%	<b>13.3%</b>	35 to 44 Years	5.2%	5.6%	<b>10.8%</b>	35 to 44 Years	4.9%	5.2%	<b>10.0%</b>
45 to 54 Years	7.3%	8.1%	<b>15.3%</b>	45 to 54 Years	6.6%	7.3%	<b>13.9%</b>	45 to 54 Years	5.6%	6.5%	<b>12.1%</b>
55 to 64 Years	6.4%	7.8%	<b>14.3%</b>	55 to 64 Years	6.9%	8.6%	<b>15.5%</b>	55 to 64 Years	7.0%	8.6%	<b>15.6%</b>
65 to 74 Years	5.0%	5.4%	<b>10.4%</b>	65 to 74 Years	5.9%	7.1%	<b>13.0%</b>	65 to 74 Years	6.3%	8.2%	<b>14.6%</b>
75 to 84 Years	1.7%	2.8%	<b>4.5%</b>	75 to 84 Years	2.9%	3.1%	<b>5.9%</b>	75 to 84 Years	3.0%	3.2%	<b>6.2%</b>
85 Years and Up	0.6%	0.7%	<b>1.3%</b>	85 Years and Up	0.9%	1.2%	<b>2.1%</b>	85 Years and Up	1.1%	1.3%	<b>2.4%</b>
<b>Total</b>	<b>47.7%</b>	<b>52.3%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.5%</b>	<b>51.5%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.4%</b>	<b>51.6%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	20.2%	62+ Years	n/a	n/a	25.3%	62+ Years	n/a	n/a	28.1%

Source: Claritas; Ribbon Demographics

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

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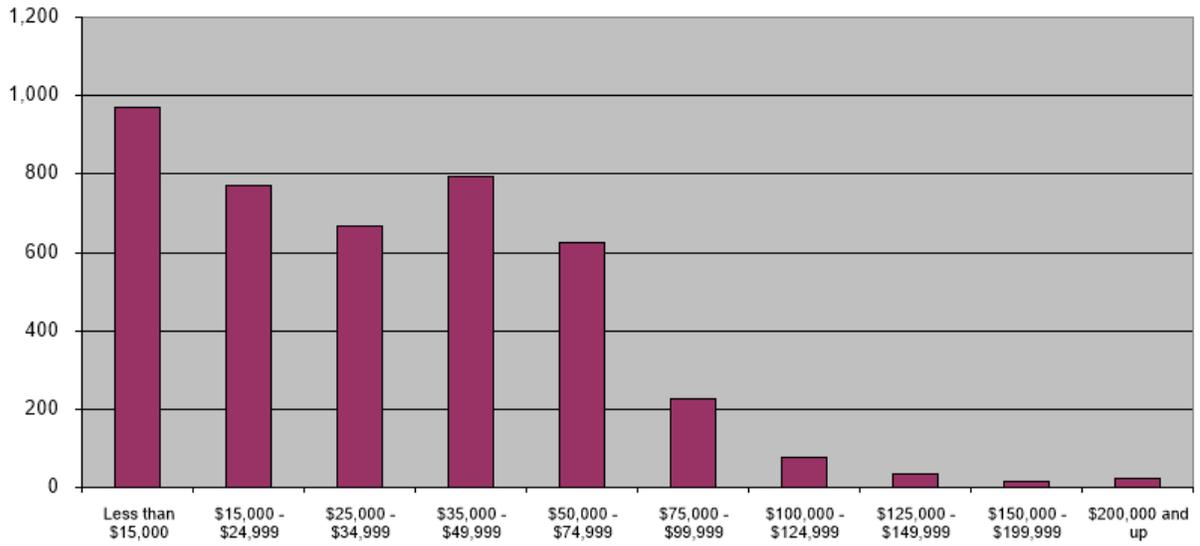
Claritas

Changes in Population by Age & Sex									
Darien city, Georgia									
Estimated Change - 2010 to 2017					Projected Change - 2017 to 2022				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-3	-18	<b>-21</b>	<b>-17.4%</b>	0 to 4 Years	-5	0	<b>-5</b>	<b>-5.0%</b>
5 to 9 Years	-13	-1	<b>-14</b>	<b>-12.4%</b>	5 to 9 Years	1	-4	<b>-3</b>	<b>-3.0%</b>
10 to 14 Years	-13	-7	<b>-20</b>	<b>-17.2%</b>	10 to 14 Years	1	5	<b>6</b>	<b>6.3%</b>
15 to 17 Years	-18	-19	<b>-37</b>	<b>-39.8%</b>	15 to 17 Years	0	4	<b>4</b>	<b>7.1%</b>
18 to 20 Years	-5	-11	<b>-16</b>	<b>-21.6%</b>	18 to 20 Years	-1	-1	<b>-2</b>	<b>-3.4%</b>
21 to 24 Years	4	-11	<b>-7</b>	<b>-7.8%</b>	21 to 24 Years	-5	-3	<b>-8</b>	<b>-9.6%</b>
25 to 34 Years	2	-4	<b>-2</b>	<b>-1.0%</b>	25 to 34 Years	9	-5	<b>4</b>	<b>2.0%</b>
35 to 44 Years	-29	-40	<b>-69</b>	<b>-26.3%</b>	35 to 44 Years	-7	-9	<b>-16</b>	<b>-8.3%</b>
45 to 54 Years	-26	-29	<b>-55</b>	<b>-18.2%</b>	45 to 54 Years	-20	-15	<b>-35</b>	<b>-14.1%</b>
55 to 64 Years	-4	-1	<b>-5</b>	<b>-1.8%</b>	55 to 64 Years	1	-2	<b>-1</b>	<b>-0.4%</b>
65 to 74 Years	7	20	<b>27</b>	<b>13.2%</b>	65 to 74 Years	7	18	<b>25</b>	<b>10.8%</b>
75 to 84 Years	18	0	<b>18</b>	<b>20.5%</b>	75 to 84 Years	2	2	<b>4</b>	<b>3.8%</b>
85 Years and Up	<u>4</u>	<u>7</u>	<b>11</b>	<b>42.3%</b>	85 Years and Up	<u>4</u>	<u>2</u>	<b>6</b>	<b>16.2%</b>
<b>Total</b>	<b>-76</b>	<b>-114</b>	<b>-190</b>	<b>-9.6%</b>	<b>Total</b>	<b>-13</b>	<b>-8</b>	<b>-21</b>	<b>-1.2%</b>
62+ Years	n/a	n/a	53	<b>13.3%</b>	62+ Years	n/a	n/a	43	<b>9.5%</b>

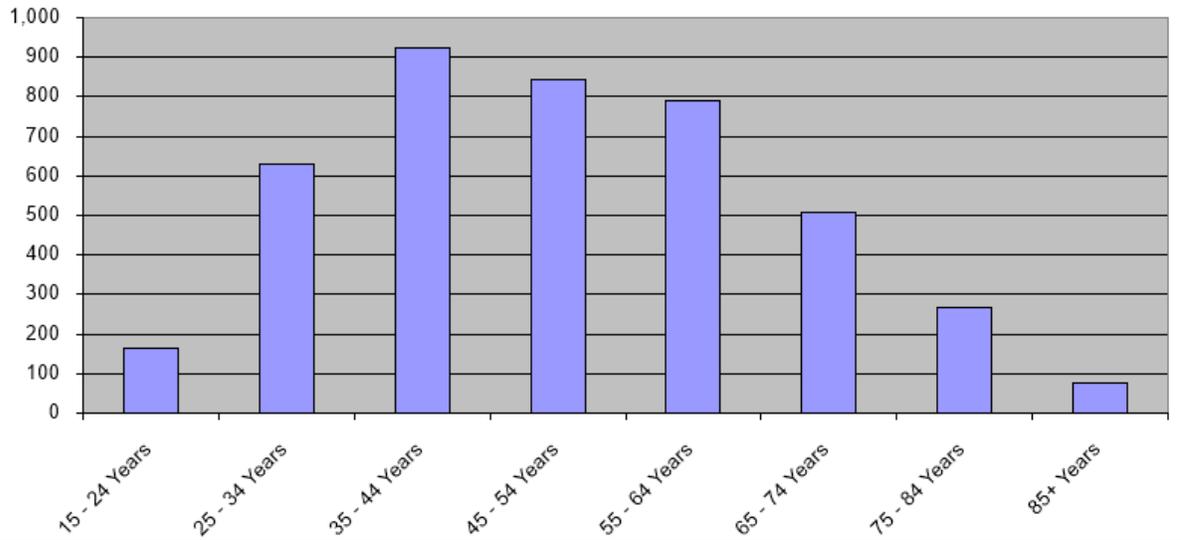
Source: Claritas; Ribbon Demographics

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www.ribbondata.com  
Tel: 916-880-1644

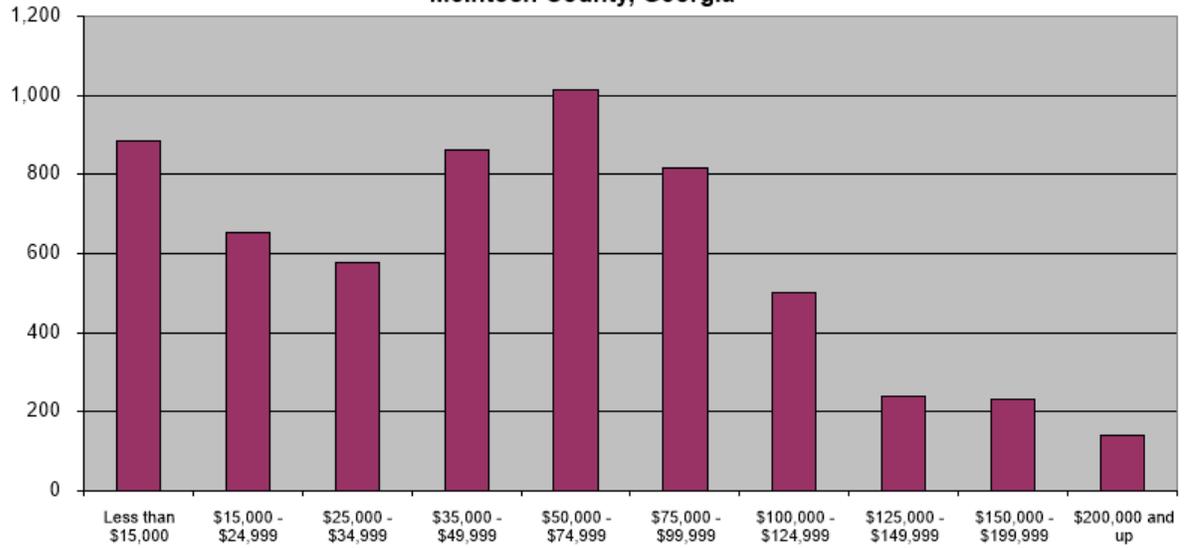
**Households by Income - Census 2000  
McIntosh County, Georgia**



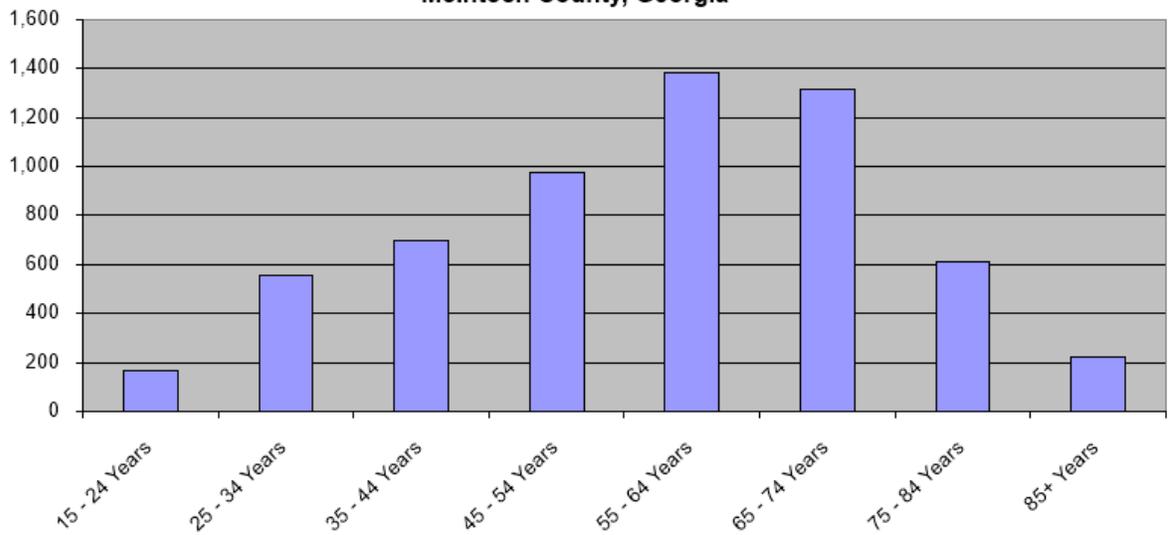
**Households by Age - Census 2000  
McIntosh County, Georgia**



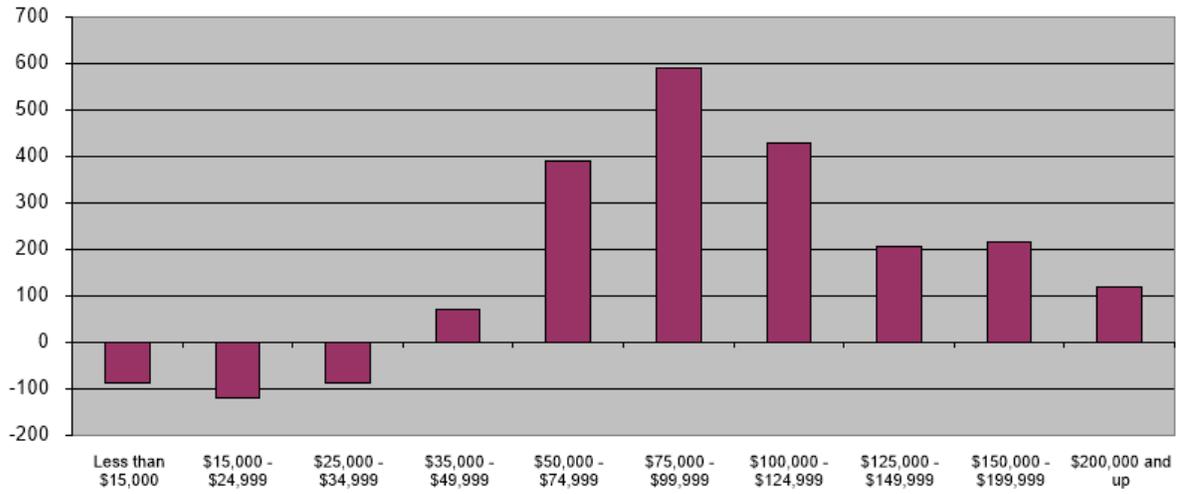
**Estimated Households by Income - 2017  
McIntosh County, Georgia**



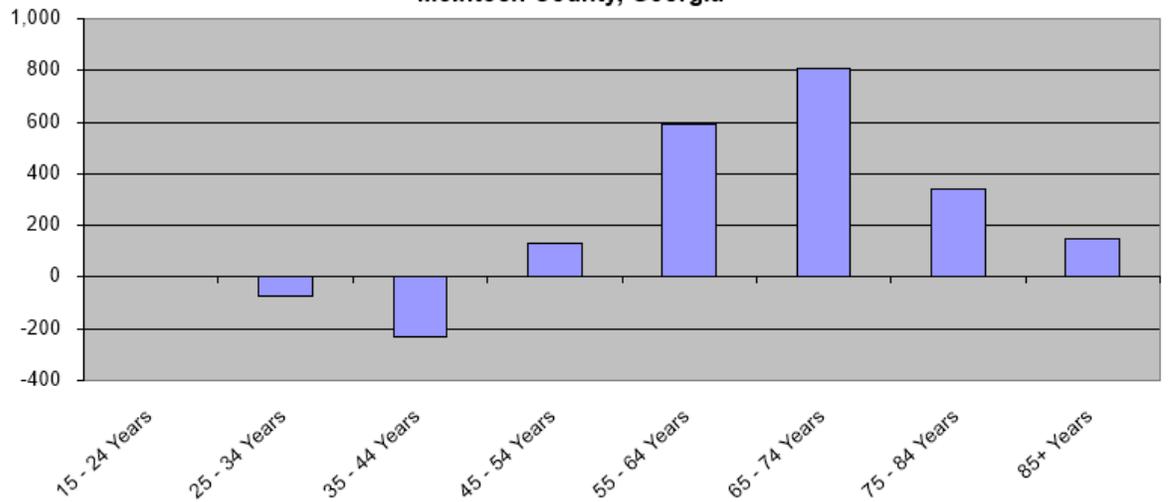
**Estimated Households by Age - 2017  
McIntosh County, Georgia**



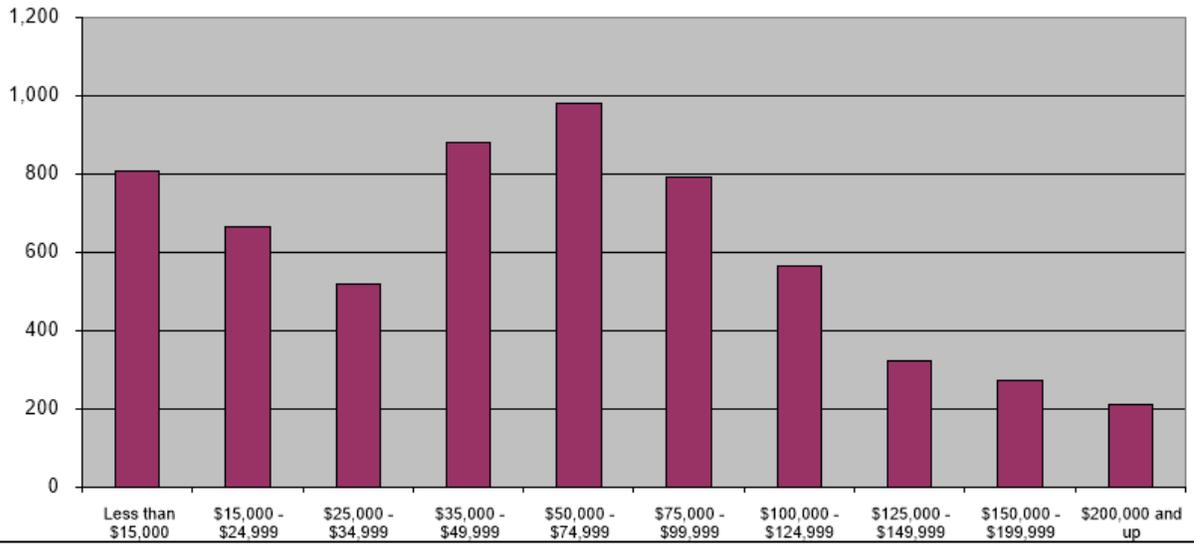
**Estimated Household Income Change 2000 - 2017  
McIntosh County, Georgia**



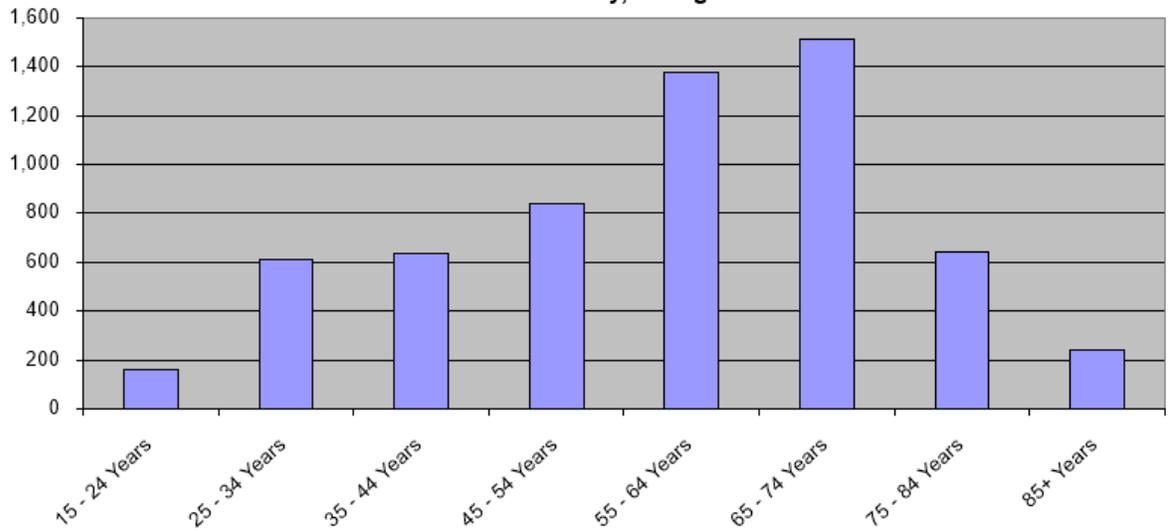
**Estimated Household Age Change 2000 - 2017  
McIntosh County, Georgia**



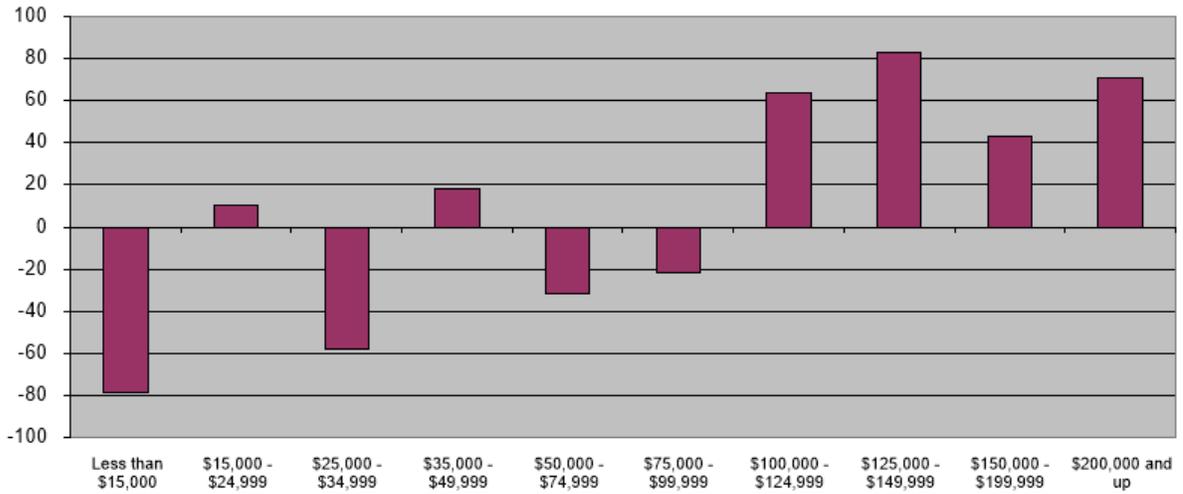
**Projected Households by Income - 2022  
McIntosh County, Georgia**



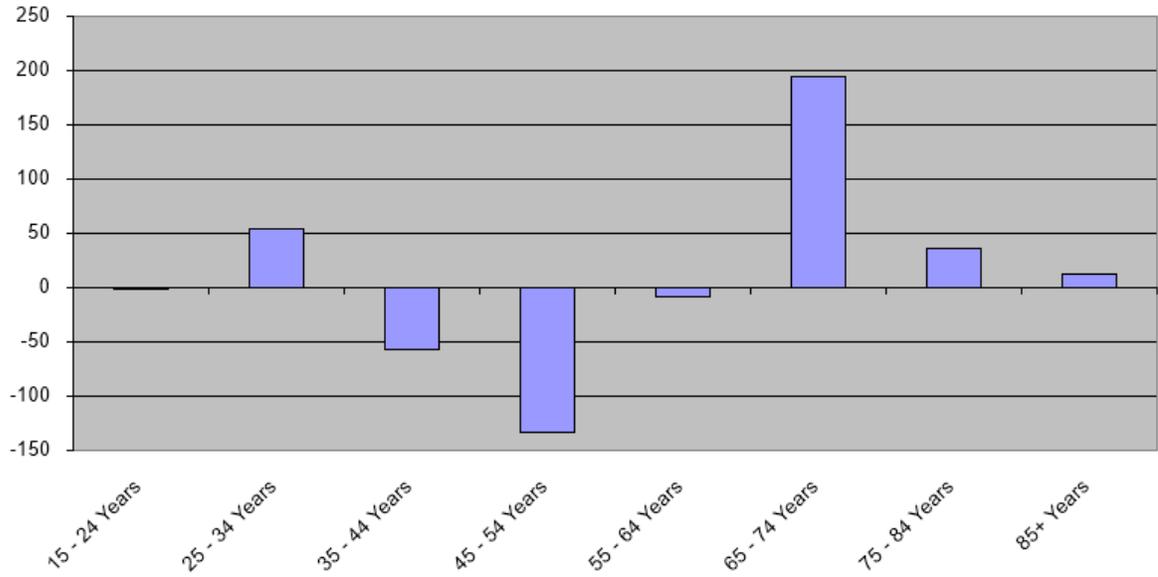
**Projected Households by Age - 2022  
McIntosh County, Georgia**

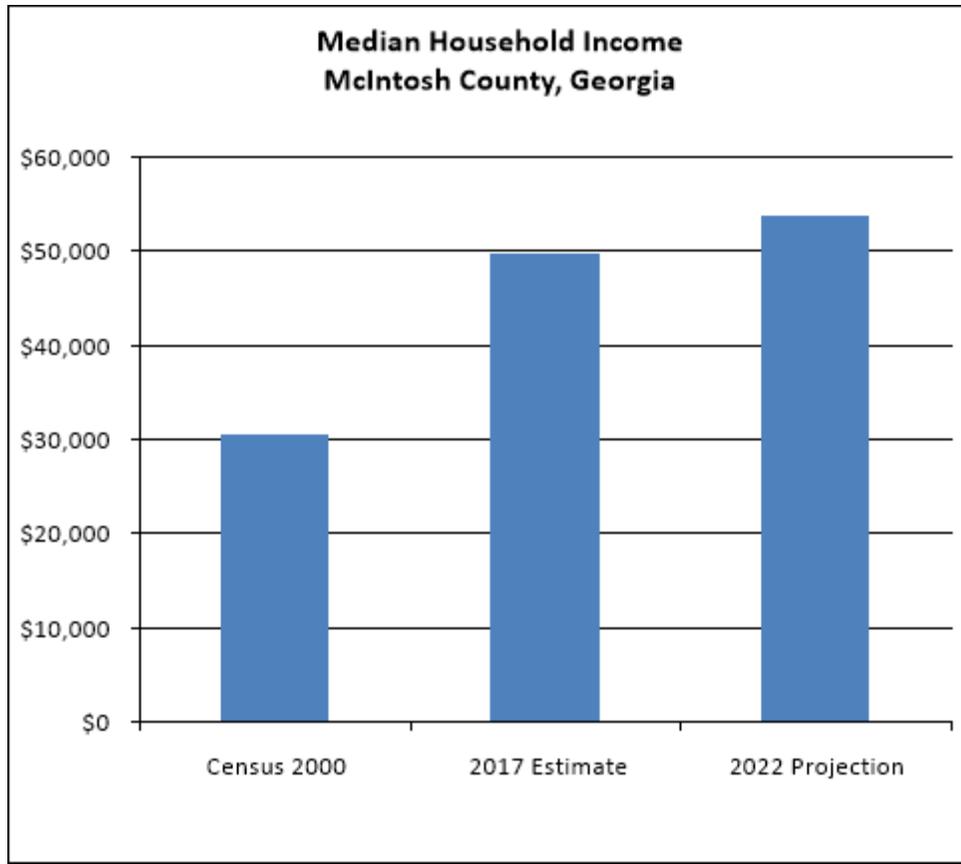


**Projected Household Income Change 2017 to 2022  
McIntosh County, Georgia**



**Projected Household Age Change 2017 to 2022  
McIntosh County, Georgia**





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Households by Income and Age										
McIntosh County, Georgia										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	80	138	132	144	163	145	123	46	971	23.1%
\$15,000 - \$24,999	43	100	207	137	115	113	45	12	772	18.4%
\$25,000 - \$34,999	32	157	96	164	118	56	36	7	666	15.9%
\$35,000 - \$49,999	3	122	249	160	135	88	30	5	792	18.9%
\$50,000 - \$74,999	5	86	157	144	128	88	14	3	625	14.9%
\$75,000 - \$99,999	0	7	58	50	92	7	10	2	226	5.4%
\$100,000 - \$124,999	0	14	2	31	20	0	7	1	75	1.8%
\$125,000 - \$149,999	0	6	15	7	0	5	0	0	33	0.8%
\$150,000 - \$199,999	0	0	2	5	8	0	0	0	15	0.4%
\$200,000 and up	0	0	5	0	11	5	2	0	23	0.5%
<b>Total</b>	<b>163</b>	<b>630</b>	<b>923</b>	<b>842</b>	<b>790</b>	<b>507</b>	<b>267</b>	<b>76</b>	<b>4,198</b>	<b>100.0%</b>
<b>Percent</b>	<b>3.9%</b>	<b>15.0%</b>	<b>22.0%</b>	<b>20.1%</b>	<b>18.8%</b>	<b>12.1%</b>	<b>6.4%</b>	<b>1.8%</b>	<b>100.0%</b>	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh County, Georgia										
Current Year Estimates - 2017										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	63	87	82	117	211	148	113	64	885	14.9%
\$15,000 - \$24,999	42	52	57	72	125	138	114	54	654	11.0%
\$25,000 - \$34,999	30	14	15	110	164	131	82	33	579	9.8%
\$35,000 - \$49,999	26	143	157	96	138	188	92	23	863	14.6%
\$50,000 - \$74,999	1	59	65	245	331	213	77	23	1,014	17.1%
\$75,000 - \$99,999	0	121	165	144	186	145	46	9	816	13.8%
\$100,000 - \$124,999	2	61	107	62	74	151	35	11	503	8.5%
\$125,000 - \$149,999	0	16	27	65	81	38	11	3	241	4.1%
\$150,000 - \$199,999	0	0	0	45	53	104	25	4	231	3.9%
\$200,000 and up	0	6	20	19	20	61	14	1	141	2.4%
<b>Total</b>	<b>164</b>	<b>559</b>	<b>695</b>	<b>975</b>	<b>1,383</b>	<b>1,317</b>	<b>609</b>	<b>225</b>	<b>5,927</b>	<b>100.0%</b>
<b>Percent</b>	<b>2.8%</b>	<b>9.4%</b>	<b>11.7%</b>	<b>16.5%</b>	<b>23.3%</b>	<b>22.2%</b>	<b>10.3%</b>	<b>3.8%</b>		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
McIntosh County, Georgia										
Estimated Change - 2000 to 2017										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-17	-51	-50	-27	48	3	-10	18	-86	-8.9%
\$15,000 - \$24,999	-1	-48	-150	-65	10	25	69	42	-118	-15.3%
\$25,000 - \$34,999	-2	-143	-81	-54	46	75	46	26	-87	-13.1%
\$35,000 - \$49,999	23	21	-92	-64	3	100	62	18	71	9.0%
\$50,000 - \$74,999	-4	-27	-92	101	203	125	63	20	389	62.2%
\$75,000 - \$99,999	0	114	107	94	94	138	36	7	590	261.1%
\$100,000 - \$124,999	2	47	105	31	54	151	28	10	428	570.7%
\$125,000 - \$149,999	0	10	12	58	81	33	11	3	208	630.3%
\$150,000 - \$199,999	0	0	-2	40	45	104	25	4	216	1440.0%
\$200,000 and up	0	6	15	19	9	56	12	1	118	513.0%
<b>Total</b>	<b>1</b>	<b>-71</b>	<b>-228</b>	<b>133</b>	<b>593</b>	<b>810</b>	<b>342</b>	<b>149</b>	<b>1,729</b>	<b>41.2%</b>
<b>Percent Change</b>	<b>0.6%</b>	<b>-11.3%</b>	<b>-24.7%</b>	<b>15.8%</b>	<b>75.1%</b>	<b>159.8%</b>	<b>128.1%</b>	<b>196.1%</b>		

Source: Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
McIntosh County, Georgia										
Five Year Projections - 2022										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	57	84	66	87	188	152	111	61	806	13.4%
\$15,000 - \$24,999	42	59	53	58	121	154	118	59	664	11.0%
\$25,000 - \$34,999	25	14	11	85	150	127	75	34	521	8.6%
\$35,000 - \$49,999	36	159	145	84	141	198	94	24	881	14.6%
\$50,000 - \$74,999	2	60	54	204	317	236	84	25	982	16.3%
\$75,000 - \$99,999	0	129	142	120	181	161	51	10	794	13.2%
\$100,000 - \$124,999	0	73	106	59	81	190	44	14	567	9.4%
\$125,000 - \$149,999	0	24	33	76	109	60	16	6	324	5.4%
\$150,000 - \$199,999	0	1	1	45	58	134	31	4	274	4.5%
\$200,000 and up	0	10	27	24	29	100	21	1	212	3.5%
<b>Total</b>	<b>162</b>	<b>613</b>	<b>638</b>	<b>842</b>	<b>1,375</b>	<b>1,512</b>	<b>645</b>	<b>238</b>	<b>6,025</b>	<b>100.0%</b>
<b>Percent</b>	<b>2.7%</b>	<b>10.2%</b>	<b>10.6%</b>	<b>14.0%</b>	<b>22.8%</b>	<b>25.1%</b>	<b>10.7%</b>	<b>4.0%</b>		

Source: Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
McIntosh County, Georgia										
Projected Change - 2017 to 2022										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-6	-3	-16	-30	-23	4	-2	-3	-79	-8.9%
\$15,000 - \$24,999	0	7	-4	-14	-4	16	4	5	10	1.5%
\$25,000 - \$34,999	-5	0	-4	-25	-14	-4	-7	1	-58	-10.0%
\$35,000 - \$49,999	10	16	-12	-12	3	10	2	1	18	2.1%
\$50,000 - \$74,999	1	1	-11	-41	-14	23	7	2	-32	-3.2%
\$75,000 - \$99,999	0	8	-23	-24	-5	16	5	1	-22	-2.7%
\$100,000 - \$124,999	-2	12	-1	-3	7	39	9	3	64	12.7%
\$125,000 - \$149,999	0	8	6	11	28	22	5	3	83	34.4%
\$150,000 - \$199,999	0	1	1	0	5	30	6	0	43	18.6%
\$200,000 and up	0	4	7	5	9	39	7	0	71	50.4%
<b>Total</b>	<b>-2</b>	<b>54</b>	<b>-57</b>	<b>-133</b>	<b>-8</b>	<b>195</b>	<b>36</b>	<b>13</b>	<b>98</b>	<b>1.7%</b>
<b>Percent Change</b>	<b>-1.2%</b>	<b>9.7%</b>	<b>-8.2%</b>	<b>-13.6%</b>	<b>-0.6%</b>	<b>14.8%</b>	<b>5.9%</b>	<b>5.8%</b>		

Source: Claritas; Ribbon Demographics



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# HOUSEHOLD DATA

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<b>Median Household Income McIntosh County, Georgia</b>		
<b>Census 2000</b>	<b>2017 Estimate</b>	<b>2022 Projection</b>
<b>\$30,345</b>	<b>\$49,696</b>	<b>\$53,577</b>



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### HOUSEHOLD DATA

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Median Household Income by Area McIntosh County, Georgia			
Geography ID	Census 2000	2017 Estimate	2022 Projection
13191	\$30,345	\$49,696	\$53,577

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

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<b>Renter Households</b>						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	75	46	43	0	0	164
\$10,000-20,000	103	19	21	57	19	219
\$20,000-30,000	42	59	21	10	0	132
\$30,000-40,000	0	1	17	12	0	30
\$40,000-50,000	13	44	12	16	2	87
\$50,000-60,000	20	21	0	1	54	96
\$60,000-75,000	0	11	0	13	39	63
\$75,000-100,000	7	0	21	0	0	28
\$100,000-125,000	2	42	1	1	0	46
\$125,000-150,000	2	1	1	0	0	4
\$150,000-200,000	1	1	1	2	1	6
\$200,000+	3	1	0	1	0	5
<b>Total</b>	<b>268</b>	<b>246</b>	<b>138</b>	<b>113</b>	<b>115</b>	<b>880</b>

<b>Renter Households</b>						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	59	3	0	0	0	62
\$10,000-20,000	103	18	0	2	0	123
\$20,000-30,000	9	44	0	0	0	53
\$30,000-40,000	9	4	5	0	0	18
\$40,000-50,000	8	2	0	2	0	12
\$50,000-60,000	3	4	0	0	0	7
\$60,000-75,000	5	3	6	0	0	14
\$75,000-100,000	3	4	0	2	0	9
\$100,000-125,000	4	3	0	0	0	7
\$125,000-150,000	1	2	1	0	0	4
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	1	0	1	0	2
<b>Total</b>	<b>204</b>	<b>88</b>	<b>12</b>	<b>7</b>	<b>0</b>	<b>311</b>

<b>Renter Households</b>						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	53	3	0	0	0	56
\$10,000-20,000	81	10	0	1	0	92
\$20,000-30,000	9	30	0	0	0	39
\$30,000-40,000	9	3	5	0	0	17
\$40,000-50,000	7	2	0	2	0	11
\$50,000-60,000	2	4	0	0	0	6
\$60,000-75,000	5	3	6	0	0	14
\$75,000-100,000	3	4	0	1	0	8
\$100,000-125,000	4	3	0	0	0	7
\$125,000-150,000	1	1	1	0	0	3
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	1	0	1	0	2
<b>Total</b>	<b>174</b>	<b>64</b>	<b>12</b>	<b>5</b>	<b>0</b>	<b>255</b>

<b>Renter Households</b>						
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	134	49	43	0	0	226
\$10,000-20,000	206	37	21	59	19	342
\$20,000-30,000	51	103	21	10	0	185
\$30,000-40,000	9	5	22	12	0	48
\$40,000-50,000	21	46	12	18	2	99
\$50,000-60,000	23	25	0	1	54	103
\$60,000-75,000	5	14	6	13	39	77
\$75,000-100,000	10	4	21	2	0	37
\$100,000-125,000	6	45	1	1	0	53
\$125,000-150,000	3	3	2	0	0	8
\$150,000-200,000	1	1	1	2	1	6
\$200,000+	3	2	0	2	0	7
<b>Total</b>	<b>472</b>	<b>334</b>	<b>150</b>	<b>120</b>	<b>115</b>	<b>1,191</b>

HISTA 2.2 Summary Data McIntosh County, Georgia

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.5%	5.2%	4.9%	0.0%	0.0%	18.6%
\$10,000-20,000	11.7%	2.2%	2.4%	6.5%	2.2%	24.9%
\$20,000-30,000	4.8%	6.7%	2.4%	1.1%	0.0%	15.0%
\$30,000-40,000	0.0%	0.1%	1.9%	1.4%	0.0%	3.4%
\$40,000-50,000	1.5%	5.0%	1.4%	1.8%	0.2%	9.9%
\$50,000-60,000	2.3%	2.4%	0.0%	0.1%	6.1%	10.9%
\$60,000-75,000	0.0%	1.3%	0.0%	1.5%	4.4%	7.2%
\$75,000-100,000	0.8%	0.0%	2.4%	0.0%	0.0%	3.2%
\$100,000-125,000	0.2%	4.8%	0.1%	0.1%	0.0%	5.2%
\$125,000-150,000	0.2%	0.1%	0.1%	0.0%	0.0%	0.5%
\$150,000-200,000	0.1%	0.1%	0.1%	0.2%	0.1%	0.7%
\$200,000+	0.3%	0.1%	0.0%	0.1%	0.0%	0.6%
<b>Total</b>	<b>30.5%</b>	<b>28.0%</b>	<b>15.7%</b>	<b>12.8%</b>	<b>13.1%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	19.0%	1.0%	0.0%	0.0%	0.0%	19.9%
\$10,000-20,000	33.1%	5.8%	0.0%	0.6%	0.0%	39.5%
\$20,000-30,000	2.9%	14.1%	0.0%	0.0%	0.0%	17.0%
\$30,000-40,000	2.9%	1.3%	1.6%	0.0%	0.0%	5.8%
\$40,000-50,000	2.6%	0.6%	0.0%	0.6%	0.0%	3.9%
\$50,000-60,000	1.0%	1.3%	0.0%	0.0%	0.0%	2.3%
\$60,000-75,000	1.6%	1.0%	1.9%	0.0%	0.0%	4.5%
\$75,000-100,000	1.0%	1.3%	0.0%	0.6%	0.0%	2.9%
\$100,000-125,000	1.3%	1.0%	0.0%	0.0%	0.0%	2.3%
\$125,000-150,000	0.3%	0.6%	0.3%	0.0%	0.0%	1.3%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.3%	0.0%	0.3%	0.0%	0.6%
<b>Total</b>	<b>65.6%</b>	<b>28.3%</b>	<b>3.9%</b>	<b>2.3%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	20.8%	1.2%	0.0%	0.0%	0.0%	22.0%
\$10,000-20,000	31.8%	3.9%	0.0%	0.4%	0.0%	36.1%
\$20,000-30,000	3.5%	11.8%	0.0%	0.0%	0.0%	15.3%
\$30,000-40,000	3.5%	1.2%	2.0%	0.0%	0.0%	6.7%
\$40,000-50,000	2.7%	0.8%	0.0%	0.8%	0.0%	4.3%
\$50,000-60,000	0.8%	1.6%	0.0%	0.0%	0.0%	2.4%
\$60,000-75,000	2.0%	1.2%	2.4%	0.0%	0.0%	5.5%
\$75,000-100,000	1.2%	1.6%	0.0%	0.4%	0.0%	3.1%
\$100,000-125,000	1.6%	1.2%	0.0%	0.0%	0.0%	2.7%
\$125,000-150,000	0.4%	0.4%	0.4%	0.0%	0.0%	1.2%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.4%	0.0%	0.4%	0.0%	0.8%
<b>Total</b>	<b>68.2%</b>	<b>25.1%</b>	<b>4.7%</b>	<b>2.0%</b>	<b>0.0%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	11.3%	4.1%	3.6%	0.0%	0.0%	19.0%
\$10,000-20,000	17.3%	3.1%	1.8%	5.0%	1.6%	28.7%
\$20,000-30,000	4.3%	8.6%	1.8%	0.8%	0.0%	15.5%
\$30,000-40,000	0.8%	0.4%	1.8%	1.0%	0.0%	4.0%
\$40,000-50,000	1.8%	3.9%	1.0%	1.5%	0.2%	8.3%
\$50,000-60,000	1.9%	2.1%	0.0%	0.1%	4.5%	8.6%
\$60,000-75,000	0.4%	1.2%	0.5%	1.1%	3.3%	6.5%
\$75,000-100,000	0.8%	0.3%	1.8%	0.2%	0.0%	3.1%
\$100,000-125,000	0.5%	3.8%	0.1%	0.1%	0.0%	4.5%
\$125,000-150,000	0.3%	0.3%	0.2%	0.0%	0.0%	0.7%
\$150,000-200,000	0.1%	0.1%	0.1%	0.2%	0.1%	0.5%
\$200,000+	0.3%	0.2%	0.0%	0.2%	0.0%	0.6%
<b>Total</b>	<b>39.6%</b>	<b>28.0%</b>	<b>12.6%</b>	<b>10.1%</b>	<b>9.7%</b>	<b>100.0%</b>

HISTA 2.2 Summary Data McIntosh County, Georgia

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	75	19	0	27	6	127
\$10,000-20,000	10	61	151	4	9	235
\$20,000-30,000	130	69	12	3	8	222
\$30,000-40,000	0	121	60	79	31	291
\$40,000-50,000	13	64	65	62	7	211
\$50,000-60,000	0	83	67	19	52	221
\$60,000-75,000	5	30	17	169	38	259
\$75,000-100,000	57	73	106	42	42	320
\$100,000-125,000	5	84	6	18	29	142
\$125,000-150,000	0	51	4	0	4	59
\$150,000-200,000	0	27	10	10	4	51
\$200,000+	1	1	2	6	3	13
<b>Total</b>	<b>296</b>	<b>683</b>	<b>500</b>	<b>439</b>	<b>233</b>	<b>2,151</b>

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	267	39	0	3	8	317
\$10,000-20,000	243	138	52	10	9	452
\$20,000-30,000	73	92	28	2	10	205
\$30,000-40,000	114	148	13	1	22	298
\$40,000-50,000	53	68	24	6	8	159
\$50,000-60,000	19	190	38	8	29	284
\$60,000-75,000	14	229	13	3	20	279
\$75,000-100,000	15	113	7	1	5	141
\$100,000-125,000	12	75	10	12	7	116
\$125,000-150,000	20	20	1	4	4	49
\$150,000-200,000	3	15	4	1	6	29
\$200,000+	1	6	3	3	3	16
<b>Total</b>	<b>834</b>	<b>1,133</b>	<b>193</b>	<b>54</b>	<b>131</b>	<b>2,345</b>

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	166	38	0	3	7	214
\$10,000-20,000	227	93	37	9	7	373
\$20,000-30,000	73	45	4	2	8	132
\$30,000-40,000	87	114	12	1	4	218
\$40,000-50,000	30	41	21	2	7	101
\$50,000-60,000	17	120	4	2	28	171
\$60,000-75,000	14	141	13	2	19	189
\$75,000-100,000	9	38	4	1	4	56
\$100,000-125,000	7	29	6	1	6	49
\$125,000-150,000	17	3	0	1	3	24
\$150,000-200,000	3	10	3	1	5	22
\$200,000+	1	0	2	1	2	6
<b>Total</b>	<b>651</b>	<b>672</b>	<b>106</b>	<b>26</b>	<b>100</b>	<b>1,555</b>

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	342	58	0	30	14	444
\$10,000-20,000	253	199	203	14	18	687
\$20,000-30,000	203	161	40	5	18	427
\$30,000-40,000	114	269	73	80	53	589
\$40,000-50,000	66	132	89	68	15	370
\$50,000-60,000	19	273	105	27	81	505
\$60,000-75,000	19	259	30	172	58	538
\$75,000-100,000	72	186	113	43	47	461
\$100,000-125,000	17	159	16	30	36	258
\$125,000-150,000	20	71	5	4	8	108
\$150,000-200,000	3	42	14	11	10	80
\$200,000+	2	7	5	9	6	29
<b>Total</b>	<b>1,130</b>	<b>1,816</b>	<b>693</b>	<b>493</b>	<b>364</b>	<b>4,496</b>

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Percent 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	3.5%	0.9%	0.0%	1.3%	0.3%	5.9%
\$10,000-20,000	0.5%	2.8%	7.0%	0.2%	0.4%	10.9%
\$20,000-30,000	6.0%	3.2%	0.6%	0.1%	0.4%	10.3%
\$30,000-40,000	0.0%	5.6%	2.8%	3.7%	1.4%	13.5%
\$40,000-50,000	0.6%	3.0%	3.0%	2.9%	0.3%	9.8%
\$50,000-60,000	0.0%	3.9%	3.1%	0.9%	2.4%	10.3%
\$60,000-75,000	0.2%	1.4%	0.8%	7.9%	1.8%	12.0%
\$75,000-100,000	2.6%	3.4%	4.9%	2.0%	2.0%	14.9%
\$100,000-125,000	0.2%	3.9%	0.3%	0.8%	1.3%	6.6%
\$125,000-150,000	0.0%	2.4%	0.2%	0.0%	0.2%	2.7%
\$150,000-200,000	0.0%	1.3%	0.5%	0.5%	0.2%	2.4%
\$200,000+	0.0%	0.0%	0.1%	0.3%	0.1%	0.6%
<b>Total</b>	<b>13.8%</b>	<b>31.8%</b>	<b>23.2%</b>	<b>20.4%</b>	<b>10.8%</b>	<b>100.0%</b>

Percent 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	11.4%	1.7%	0.0%	0.1%	0.3%	13.5%
\$10,000-20,000	10.4%	5.9%	2.2%	0.4%	0.4%	19.3%
\$20,000-30,000	3.1%	3.9%	1.2%	0.1%	0.4%	8.7%
\$30,000-40,000	4.9%	6.3%	0.6%	0.0%	0.9%	12.7%
\$40,000-50,000	2.3%	2.9%	1.0%	0.3%	0.3%	6.8%
\$50,000-60,000	0.8%	8.1%	1.6%	0.3%	1.2%	12.1%
\$60,000-75,000	0.6%	9.8%	0.6%	0.1%	0.9%	11.9%
\$75,000-100,000	0.6%	4.8%	0.3%	0.0%	0.2%	6.0%
\$100,000-125,000	0.5%	3.2%	0.4%	0.5%	0.3%	4.9%
\$125,000-150,000	0.9%	0.9%	0.0%	0.2%	0.2%	2.1%
\$150,000-200,000	0.1%	0.6%	0.2%	0.0%	0.3%	1.2%
\$200,000+	0.0%	0.3%	0.1%	0.1%	0.1%	0.7%
<b>Total</b>	<b>35.6%</b>	<b>48.3%</b>	<b>8.2%</b>	<b>2.3%</b>	<b>5.6%</b>	<b>100.0%</b>

Percent 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	10.7%	2.4%	0.0%	0.2%	0.5%	13.8%
\$10,000-20,000	14.6%	6.0%	2.4%	0.6%	0.5%	24.0%
\$20,000-30,000	4.7%	2.9%	0.3%	0.1%	0.5%	8.5%
\$30,000-40,000	5.6%	7.3%	0.8%	0.1%	0.3%	14.0%
\$40,000-50,000	1.9%	2.6%	1.4%	0.1%	0.5%	6.5%
\$50,000-60,000	1.1%	7.7%	0.3%	0.1%	1.8%	11.0%
\$60,000-75,000	0.9%	9.1%	0.8%	0.1%	1.2%	12.2%
\$75,000-100,000	0.6%	2.4%	0.3%	0.1%	0.3%	3.6%
\$100,000-125,000	0.5%	1.9%	0.4%	0.1%	0.4%	3.2%
\$125,000-150,000	1.1%	0.2%	0.0%	0.1%	0.2%	1.5%
\$150,000-200,000	0.2%	0.6%	0.2%	0.1%	0.3%	1.4%
\$200,000+	0.1%	0.0%	0.1%	0.1%	0.1%	0.4%
<b>Total</b>	<b>41.9%</b>	<b>43.2%</b>	<b>6.8%</b>	<b>1.7%</b>	<b>6.4%</b>	<b>100.0%</b>

Percent 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	7.6%	1.3%	0.0%	0.7%	0.3%	9.9%
\$10,000-20,000	5.6%	4.4%	4.5%	0.3%	0.4%	15.3%
\$20,000-30,000	4.5%	3.6%	0.9%	0.1%	0.4%	9.5%
\$30,000-40,000	2.5%	6.0%	1.6%	1.8%	1.2%	13.1%
\$40,000-50,000	1.5%	2.9%	2.0%	1.5%	0.3%	8.2%
\$50,000-60,000	0.4%	6.1%	2.3%	0.6%	1.8%	11.2%
\$60,000-75,000	0.4%	5.8%	0.7%	3.8%	1.3%	12.0%
\$75,000-100,000	1.6%	4.1%	2.5%	1.0%	1.0%	10.3%
\$100,000-125,000	0.4%	3.5%	0.4%	0.7%	0.8%	5.7%
\$125,000-150,000	0.4%	1.6%	0.1%	0.1%	0.2%	2.4%
\$150,000-200,000	0.1%	0.9%	0.3%	0.2%	0.2%	1.8%
\$200,000+	0.0%	0.2%	0.1%	0.2%	0.1%	0.6%
<b>Total</b>	<b>25.1%</b>	<b>40.4%</b>	<b>15.4%</b>	<b>11.0%</b>	<b>8.1%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	60	40	31	0	0	131
\$10,000-20,000	71	8	9	71	9	168
\$20,000-30,000	46	30	14	8	0	98
\$30,000-40,000	0	0	12	6	0	18
\$40,000-50,000	19	81	11	11	0	122
\$50,000-60,000	12	10	0	0	47	69
\$60,000-75,000	1	4	0	3	59	67
\$75,000-100,000	5	0	45	0	1	51
\$100,000-125,000	5	60	3	4	4	76
\$125,000-150,000	2	3	0	3	0	8
\$150,000-200,000	0	0	1	0	0	1
\$200,000+	1	1	0	2	2	10
<b>Total</b>	<b>225</b>	<b>237</b>	<b>126</b>	<b>109</b>	<b>122</b>	<b>819</b>

Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	61	2	0	4	0	67
\$10,000-20,000	154	18	0	1	0	173
\$20,000-30,000	21	41	0	1	0	63
\$30,000-40,000	15	5	6	0	0	26
\$40,000-50,000	20	2	0	0	0	22
\$50,000-60,000	3	5	0	1	0	9
\$60,000-75,000	15	3	2	0	0	20
\$75,000-100,000	9	8	3	1	0	21
\$100,000-125,000	14	7	0	0	0	21
\$125,000-150,000	6	5	0	0	1	12
\$150,000-200,000	10	4	1	1	1	17
\$200,000+	2	0	2	0	0	9
<b>Total</b>	<b>335</b>	<b>100</b>	<b>14</b>	<b>9</b>	<b>2</b>	<b>460</b>

Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	56	2	0	3	0	61
\$10,000-20,000	118	10	0	1	0	129
\$20,000-30,000	21	26	0	1	0	48
\$30,000-40,000	15	4	6	0	0	25
\$40,000-50,000	19	2	0	0	0	21
\$50,000-60,000	2	5	0	1	0	8
\$60,000-75,000	15	3	2	0	0	20
\$75,000-100,000	9	8	3	1	0	21
\$100,000-125,000	14	7	0	0	0	21
\$125,000-150,000	5	4	0	0	1	10
\$150,000-200,000	9	4	1	1	1	16
\$200,000+	2	0	2	0	0	9
<b>Total</b>	<b>290</b>	<b>75</b>	<b>14</b>	<b>8</b>	<b>2</b>	<b>389</b>

Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	121	42	31	4	0	198
\$10,000-20,000	225	26	9	72	9	341
\$20,000-30,000	67	71	14	9	0	161
\$30,000-40,000	15	5	18	6	0	44
\$40,000-50,000	39	83	11	11	0	144
\$50,000-60,000	15	15	0	1	47	78
\$60,000-75,000	16	7	2	3	59	87
\$75,000-100,000	14	8	48	1	1	72
\$100,000-125,000	19	67	3	4	4	97
\$125,000-150,000	8	8	0	3	1	20
\$150,000-200,000	10	4	2	1	1	18
\$200,000+	11	1	2	2	2	19
<b>Total</b>	<b>560</b>	<b>337</b>	<b>140</b>	<b>118</b>	<b>124</b>	<b>1,279</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.3%	4.9%	3.8%	0.0%	0.0%	16.0%
\$10,000-20,000	8.7%	1.0%	1.1%	8.7%	1.1%	20.5%
\$20,000-30,000	5.6%	3.7%	1.7%	1.0%	0.0%	12.0%
\$30,000-40,000	0.0%	0.0%	1.5%	0.7%	0.0%	2.2%
\$40,000-50,000	2.3%	9.9%	1.3%	1.3%	0.0%	14.9%
\$50,000-60,000	1.5%	1.2%	0.0%	0.0%	5.7%	8.4%
\$60,000-75,000	0.1%	0.5%	0.0%	0.4%	7.2%	8.2%
\$75,000-100,000	0.6%	0.0%	5.5%	0.0%	0.1%	6.2%
\$100,000-125,000	0.6%	7.3%	0.4%	0.5%	0.5%	9.3%
\$125,000-150,000	0.2%	0.4%	0.0%	0.4%	0.0%	1.0%
\$150,000-200,000	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
\$200,000+	0.5%	0.1%	0.0%	0.4%	0.2%	1.2%
<b>Total</b>	<b>27.5%</b>	<b>28.9%</b>	<b>15.4%</b>	<b>13.3%</b>	<b>14.9%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13.3%	0.4%	0.0%	0.9%	0.0%	14.6%
\$10,000-20,000	33.5%	3.9%	0.0%	0.2%	0.0%	37.6%
\$20,000-30,000	4.6%	8.9%	0.0%	0.2%	0.0%	13.7%
\$30,000-40,000	3.3%	1.1%	1.3%	0.0%	0.0%	5.7%
\$40,000-50,000	4.3%	0.4%	0.0%	0.0%	0.0%	4.8%
\$50,000-60,000	0.7%	1.1%	0.0%	0.2%	0.0%	2.0%
\$60,000-75,000	3.3%	0.7%	0.4%	0.0%	0.0%	4.3%
\$75,000-100,000	2.0%	1.7%	0.7%	0.2%	0.0%	4.6%
\$100,000-125,000	3.0%	1.5%	0.0%	0.0%	0.0%	4.6%
\$125,000-150,000	1.3%	1.1%	0.0%	0.0%	0.2%	2.6%
\$150,000-200,000	2.2%	0.9%	0.2%	0.2%	0.2%	3.7%
\$200,000+	1.5%	0.0%	0.4%	0.0%	0.0%	2.0%
<b>Total</b>	<b>72.8%</b>	<b>21.7%</b>	<b>3.0%</b>	<b>2.0%</b>	<b>0.4%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	14.4%	0.5%	0.0%	0.8%	0.0%	15.7%
\$10,000-20,000	30.3%	2.6%	0.0%	0.3%	0.0%	33.2%
\$20,000-30,000	5.4%	6.7%	0.0%	0.3%	0.0%	12.3%
\$30,000-40,000	3.9%	1.0%	1.5%	0.0%	0.0%	6.4%
\$40,000-50,000	4.9%	0.5%	0.0%	0.0%	0.0%	5.4%
\$50,000-60,000	0.5%	1.3%	0.0%	0.3%	0.0%	2.1%
\$60,000-75,000	3.9%	0.8%	0.5%	0.0%	0.0%	5.1%
\$75,000-100,000	2.3%	2.1%	0.8%	0.3%	0.0%	5.4%
\$100,000-125,000	3.6%	1.8%	0.0%	0.0%	0.0%	5.4%
\$125,000-150,000	1.3%	1.0%	0.0%	0.0%	0.3%	2.6%
\$150,000-200,000	2.3%	1.0%	0.3%	0.3%	0.3%	4.1%
\$200,000+	1.8%	0.0%	0.5%	0.0%	0.0%	2.3%
<b>Total</b>	<b>74.6%</b>	<b>19.3%</b>	<b>3.6%</b>	<b>2.1%</b>	<b>0.5%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	9.5%	3.3%	2.4%	0.3%	0.0%	15.5%
\$10,000-20,000	17.6%	2.0%	0.7%	5.6%	0.7%	26.7%
\$20,000-30,000	5.2%	5.6%	1.1%	0.7%	0.0%	12.6%
\$30,000-40,000	1.2%	0.4%	1.4%	0.5%	0.0%	3.4%
\$40,000-50,000	3.0%	6.5%	0.9%	0.9%	0.0%	11.3%
\$50,000-60,000	1.2%	1.2%	0.0%	0.1%	3.7%	6.1%
\$60,000-75,000	1.3%	0.5%	0.2%	0.2%	4.6%	6.8%
\$75,000-100,000	1.1%	0.6%	3.8%	0.1%	0.1%	5.6%
\$100,000-125,000	1.5%	5.2%	0.2%	0.3%	0.3%	7.6%
\$125,000-150,000	0.6%	0.6%	0.0%	0.2%	0.1%	1.6%
\$150,000-200,000	0.8%	0.3%	0.2%	0.1%	0.1%	1.4%
\$200,000+	0.9%	0.1%	0.2%	0.2%	0.2%	1.5%
<b>Total</b>	<b>43.8%</b>	<b>26.3%</b>	<b>10.9%</b>	<b>9.2%</b>	<b>9.7%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	20	5	0	38	4	67
\$10,000-20,000	4	14	61	2	5	86
\$20,000-30,000	76	29	12	3	4	124
\$30,000-40,000	0	43	32	96	16	187
\$40,000-50,000	3	40	66	46	7	162
\$50,000-60,000	0	25	39	32	40	136
\$60,000-75,000	2	13	11	56	16	98
\$75,000-100,000	57	60	181	46	35	379
\$100,000-125,000	10	56	10	40	40	156
\$125,000-150,000	0	84	3	7	6	100
\$150,000-200,000	0	21	13	9	1	44
\$200,000+	4	6	2	2	7	35
<b>Total</b>	<b>176</b>	<b>396</b>	<b>437</b>	<b>384</b>	<b>181</b>	<b>1,574</b>

Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	178	15	0	1	6	200
\$10,000-20,000	204	95	51	30	12	392
\$20,000-30,000	101	91	31	2	11	236
\$30,000-40,000	170	169	20	4	28	391
\$40,000-50,000	101	55	64	18	10	248
\$50,000-60,000	19	154	26	6	37	242
\$60,000-75,000	23	320	10	4	16	373
\$75,000-100,000	69	257	25	3	11	365
\$100,000-125,000	71	110	30	33	6	250
\$125,000-150,000	44	47	13	6	11	121
\$150,000-200,000	30	109	12	11	7	169
\$200,000+	31	24	20	8	4	87
<b>Total</b>	<b>1,041</b>	<b>1,446</b>	<b>302</b>	<b>126</b>	<b>159</b>	<b>3,074</b>

Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	128	15	0	1	5	149
\$10,000-20,000	163	50	26	29	10	278
\$20,000-30,000	101	51	3	1	10	166
\$30,000-40,000	144	127	20	3	4	298
\$40,000-50,000	82	39	60	10	9	200
\$50,000-60,000	18	97	2	1	36	154
\$60,000-75,000	23	175	10	3	15	226
\$75,000-100,000	39	163	14	2	10	228
\$100,000-125,000	65	91	23	9	6	194
\$125,000-150,000	27	22	6	1	6	62
\$150,000-200,000	27	86	9	1	6	129
\$200,000+	29	17	19	4	2	72
<b>Total</b>	<b>846</b>	<b>933</b>	<b>192</b>	<b>65</b>	<b>120</b>	<b>2,156</b>

Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	198	20	0	39	10	267
\$10,000-20,000	208	109	112	32	17	478
\$20,000-30,000	177	120	43	5	15	360
\$30,000-40,000	170	212	52	100	44	578
\$40,000-50,000	104	95	130	64	17	410
\$50,000-60,000	19	179	65	38	77	378
\$60,000-75,000	25	333	21	60	32	471
\$75,000-100,000	126	317	206	49	46	744
\$100,000-125,000	81	166	40	73	46	406
\$125,000-150,000	44	131	16	13	17	221
\$150,000-200,000	30	130	25	20	8	213
\$200,000+	35	30	29	17	11	122
<b>Total</b>	<b>1,217</b>	<b>1,842</b>	<b>739</b>	<b>510</b>	<b>340</b>	<b>4,648</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.3%	0.3%	0.0%	2.4%	0.3%	4.3%
\$10,000-20,000	0.3%	0.9%	3.9%	0.1%	0.3%	5.5%
\$20,000-30,000	4.8%	1.8%	0.8%	0.2%	0.3%	7.9%
\$30,000-40,000	0.0%	2.7%	2.0%	6.1%	1.0%	11.9%
\$40,000-50,000	0.2%	2.5%	4.2%	2.9%	0.4%	10.3%
\$50,000-60,000	0.0%	1.6%	2.5%	2.0%	2.5%	8.6%
\$60,000-75,000	0.1%	0.8%	0.7%	3.6%	1.0%	6.2%
\$75,000-100,000	3.6%	3.8%	11.5%	2.9%	2.2%	24.1%
\$100,000-125,000	0.6%	3.6%	0.6%	2.5%	2.5%	9.9%
\$125,000-150,000	0.0%	5.3%	0.2%	0.4%	0.4%	6.4%
\$150,000-200,000	0.0%	1.3%	0.8%	0.6%	0.1%	2.8%
\$200,000+	0.3%	0.4%	0.6%	0.6%	0.4%	2.2%
<b>Total</b>	<b>11.2%</b>	<b>25.2%</b>	<b>27.8%</b>	<b>24.4%</b>	<b>11.5%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.8%	0.5%	0.0%	0.0%	0.2%	6.5%
\$10,000-20,000	6.6%	3.1%	1.7%	1.0%	0.4%	12.8%
\$20,000-30,000	3.3%	3.0%	1.0%	0.1%	0.4%	7.7%
\$30,000-40,000	5.5%	5.5%	0.7%	0.1%	0.9%	12.7%
\$40,000-50,000	3.3%	1.8%	2.1%	0.6%	0.3%	8.1%
\$50,000-60,000	0.6%	5.0%	0.8%	0.2%	1.2%	7.9%
\$60,000-75,000	0.7%	10.4%	0.3%	0.1%	0.5%	12.1%
\$75,000-100,000	2.2%	8.4%	0.8%	0.1%	0.4%	11.9%
\$100,000-125,000	2.3%	3.6%	1.0%	1.1%	0.2%	8.1%
\$125,000-150,000	1.4%	1.5%	0.4%	0.2%	0.4%	3.9%
\$150,000-200,000	1.0%	3.5%	0.4%	0.4%	0.2%	5.5%
\$200,000+	1.0%	0.8%	0.7%	0.3%	0.1%	2.8%
<b>Total</b>	<b>33.9%</b>	<b>47.0%</b>	<b>9.8%</b>	<b>4.1%</b>	<b>5.2%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.9%	0.7%	0.0%	0.0%	0.2%	6.9%
\$10,000-20,000	7.6%	2.3%	1.2%	1.3%	0.5%	12.9%
\$20,000-30,000	4.7%	2.4%	0.1%	0.0%	0.5%	7.7%
\$30,000-40,000	6.7%	5.9%	0.9%	0.1%	0.2%	13.8%
\$40,000-50,000	3.8%	1.8%	2.8%	0.5%	0.4%	9.3%
\$50,000-60,000	0.8%	4.5%	0.1%	0.0%	1.7%	7.1%
\$60,000-75,000	1.1%	8.1%	0.5%	0.1%	0.7%	10.5%
\$75,000-100,000	1.8%	7.6%	0.6%	0.1%	0.5%	10.6%
\$100,000-125,000	3.0%	4.2%	1.1%	0.4%	0.3%	9.0%
\$125,000-150,000	1.3%	1.0%	0.3%	0.0%	0.3%	2.9%
\$150,000-200,000	1.3%	4.0%	0.4%	0.0%	0.3%	6.0%
\$200,000+	1.3%	0.8%	0.9%	0.2%	0.1%	3.3%
<b>Total</b>	<b>39.2%</b>	<b>43.3%</b>	<b>8.9%</b>	<b>3.0%</b>	<b>5.6%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2017 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.3%	0.4%	0.0%	0.8%	0.2%	5.7%
\$10,000-20,000	4.5%	2.3%	2.4%	0.7%	0.4%	10.3%
\$20,000-30,000	3.8%	2.6%	0.9%	0.1%	0.3%	7.7%
\$30,000-40,000	3.7%	4.6%	1.1%	2.2%	0.9%	12.4%
\$40,000-50,000	2.2%	2.0%	2.8%	1.4%	0.4%	8.8%
\$50,000-60,000	0.4%	3.9%	1.4%	0.8%	1.7%	8.1%
\$60,000-75,000	0.5%	7.2%	0.5%	1.3%	0.7%	10.1%
\$75,000-100,000	2.7%	6.8%	4.4%	1.1%	1.0%	16.0%
\$100,000-125,000	1.7%	3.6%	0.9%	1.6%	1.0%	8.7%
\$125,000-150,000	0.9%	2.8%	0.3%	0.3%	0.4%	4.8%
\$150,000-200,000	0.6%	2.8%	0.5%	0.4%	0.2%	4.6%
\$200,000+	0.8%	0.6%	0.6%	0.4%	0.2%	2.6%
<b>Total</b>	<b>26.2%</b>	<b>39.6%</b>	<b>15.9%</b>	<b>11.0%</b>	<b>7.3%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	59	29	28	0	1	117
\$10,000-20,000	52	8	6	73	7	146
\$20,000-30,000	42	24	13	9	0	88
\$30,000-40,000	0	2	11	5	0	18
\$40,000-50,000	25	83	12	14	0	134
\$50,000-60,000	15	6	0	2	45	68
\$60,000-75,000	0	2	0	2	59	63
\$75,000-100,000	4	1	52	0	0	57
\$100,000-125,000	5	60	3	3	4	75
\$125,000-150,000	4	2	0	2	2	10
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	4	6	2	3	7	22
<b>Total</b>	<b>211</b>	<b>223</b>	<b>127</b>	<b>113</b>	<b>125</b>	<b>799</b>

Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	61	2	0	0	0	63
\$10,000-20,000	153	16	0	0	0	169
\$20,000-30,000	28	41	0	1	0	70
\$30,000-40,000	14	4	6	0	0	24
\$40,000-50,000	24	3	0	1	0	28
\$50,000-60,000	3	5	0	2	0	10
\$60,000-75,000	20	2	3	0	0	25
\$75,000-100,000	11	7	3	1	0	22
\$100,000-125,000	24	9	0	0	0	33
\$125,000-150,000	10	9	0	1	1	21
\$150,000-200,000	13	5	2	0	1	21
\$200,000+	13	2	2	0	0	17
<b>Total</b>	<b>374</b>	<b>105</b>	<b>16</b>	<b>6</b>	<b>2</b>	<b>503</b>

Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	56	2	0	0	0	58
\$10,000-20,000	120	7	0	0	0	127
\$20,000-30,000	28	25	0	1	0	54
\$30,000-40,000	14	3	6	0	0	23
\$40,000-50,000	23	3	0	1	0	27
\$50,000-60,000	2	5	0	2	0	9
\$60,000-75,000	20	2	3	0	0	25
\$75,000-100,000	11	7	3	1	0	22
\$100,000-125,000	24	9	0	0	0	33
\$125,000-150,000	9	8	0	0	1	18
\$150,000-200,000	11	5	2	0	1	19
\$200,000+	12	2	2	0	0	16
<b>Total</b>	<b>330</b>	<b>78</b>	<b>16</b>	<b>5</b>	<b>2</b>	<b>431</b>

Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	120	31	28	0	1	180
\$10,000-20,000	205	24	6	73	7	315
\$20,000-30,000	70	65	13	10	0	158
\$30,000-40,000	14	6	17	5	0	42
\$40,000-50,000	49	86	12	15	0	162
\$50,000-60,000	18	11	0	4	45	78
\$60,000-75,000	20	4	3	2	59	88
\$75,000-100,000	15	8	55	1	0	79
\$100,000-125,000	29	69	3	3	4	108
\$125,000-150,000	14	11	0	3	3	31
\$150,000-200,000	14	5	2	0	1	22
\$200,000+	17	8	4	3	7	39
<b>Total</b>	<b>585</b>	<b>328</b>	<b>143</b>	<b>119</b>	<b>127</b>	<b>1,302</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.4%	3.6%	3.5%	0.0%	0.1%	14.6%
\$10,000-20,000	6.5%	1.0%	0.8%	9.1%	0.9%	18.3%
\$20,000-30,000	5.3%	3.0%	1.6%	1.1%	0.0%	11.0%
\$30,000-40,000	0.0%	0.3%	1.4%	0.6%	0.0%	2.3%
\$40,000-50,000	3.1%	10.4%	1.5%	1.8%	0.0%	16.8%
\$50,000-60,000	1.9%	0.8%	0.0%	0.3%	5.6%	8.5%
\$60,000-75,000	0.0%	0.3%	0.0%	0.3%	7.4%	7.9%
\$75,000-100,000	0.5%	0.1%	6.5%	0.0%	0.0%	7.1%
\$100,000-125,000	0.6%	7.5%	0.4%	0.4%	0.5%	9.4%
\$125,000-150,000	0.5%	0.3%	0.0%	0.3%	0.3%	1.3%
\$150,000-200,000	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
\$200,000+	0.5%	0.8%	0.3%	0.4%	0.9%	2.8%
<b>Total</b>	<b>26.4%</b>	<b>27.9%</b>	<b>15.9%</b>	<b>14.1%</b>	<b>15.6%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.1%	0.4%	0.0%	0.0%	0.0%	12.5%
\$10,000-20,000	30.4%	3.2%	0.0%	0.0%	0.0%	33.6%
\$20,000-30,000	5.6%	8.2%	0.0%	0.2%	0.0%	13.9%
\$30,000-40,000	2.8%	0.8%	1.2%	0.0%	0.0%	4.8%
\$40,000-50,000	4.8%	0.6%	0.0%	0.2%	0.0%	5.6%
\$50,000-60,000	0.6%	1.0%	0.0%	0.4%	0.0%	2.0%
\$60,000-75,000	4.0%	0.4%	0.6%	0.0%	0.0%	5.0%
\$75,000-100,000	2.2%	1.4%	0.6%	0.2%	0.0%	4.4%
\$100,000-125,000	4.8%	1.8%	0.0%	0.0%	0.0%	6.6%
\$125,000-150,000	2.0%	1.8%	0.0%	0.2%	0.2%	4.2%
\$150,000-200,000	2.6%	1.0%	0.4%	0.0%	0.2%	4.2%
\$200,000+	2.6%	0.4%	0.4%	0.0%	0.0%	3.4%
<b>Total</b>	<b>74.4%</b>	<b>20.9%</b>	<b>3.2%</b>	<b>1.2%</b>	<b>0.4%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.0%	0.5%	0.0%	0.0%	0.0%	13.5%
\$10,000-20,000	27.8%	1.6%	0.0%	0.0%	0.0%	29.5%
\$20,000-30,000	6.5%	5.8%	0.0%	0.2%	0.0%	12.5%
\$30,000-40,000	3.2%	0.7%	1.4%	0.0%	0.0%	5.3%
\$40,000-50,000	5.3%	0.7%	0.0%	0.2%	0.0%	6.3%
\$50,000-60,000	0.5%	1.2%	0.0%	0.5%	0.0%	2.1%
\$60,000-75,000	4.6%	0.5%	0.7%	0.0%	0.0%	5.8%
\$75,000-100,000	2.6%	1.6%	0.7%	0.2%	0.0%	5.1%
\$100,000-125,000	5.6%	2.1%	0.0%	0.0%	0.0%	7.7%
\$125,000-150,000	2.1%	1.9%	0.0%	0.0%	0.2%	4.2%
\$150,000-200,000	2.6%	1.2%	0.5%	0.0%	0.2%	4.4%
\$200,000+	2.8%	0.5%	0.5%	0.0%	0.0%	3.7%
<b>Total</b>	<b>76.6%</b>	<b>18.1%</b>	<b>3.7%</b>	<b>1.2%</b>	<b>0.5%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.2%	2.4%	2.2%	0.0%	0.1%	13.8%
\$10,000-20,000	15.7%	1.8%	0.5%	5.6%	0.5%	24.2%
\$20,000-30,000	5.4%	5.0%	1.0%	0.8%	0.0%	12.1%
\$30,000-40,000	1.1%	0.5%	1.3%	0.4%	0.0%	3.2%
\$40,000-50,000	3.8%	6.6%	0.9%	1.2%	0.0%	12.4%
\$50,000-60,000	1.4%	0.8%	0.0%	0.3%	3.5%	6.0%
\$60,000-75,000	1.5%	0.3%	0.2%	0.2%	4.5%	6.8%
\$75,000-100,000	1.2%	0.6%	4.2%	0.1%	0.0%	6.1%
\$100,000-125,000	2.2%	5.3%	0.2%	0.2%	0.3%	8.3%
\$125,000-150,000	1.1%	0.8%	0.0%	0.2%	0.2%	2.4%
\$150,000-200,000	1.1%	0.4%	0.2%	0.0%	0.1%	1.7%
\$200,000+	1.3%	0.6%	0.3%	0.2%	0.5%	3.0%
<b>Total</b>	<b>44.9%</b>	<b>25.2%</b>	<b>11.0%</b>	<b>9.1%</b>	<b>9.8%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13	3	0	36	4	56
\$10,000-20,000	5	10	45	2	3	65
\$20,000-30,000	71	26	14	3	4	118
\$30,000-40,000	0	28	25	87	14	154
\$40,000-50,000	4	41	77	41	6	169
\$50,000-60,000	1	19	28	31	30	109
\$60,000-75,000	2	11	12	43	12	80
\$75,000-100,000	45	48	171	42	28	334
\$100,000-125,000	9	55	7	46	46	163
\$125,000-150,000	1	95	8	14	5	123
\$150,000-200,000	0	22	14	9	1	46
\$200,000+	6	7	8	10	8	39
<b>Total</b>	<b>157</b>	<b>365</b>	<b>409</b>	<b>364</b>	<b>161</b>	<b>1,456</b>

Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	179	13	2	2	6	202
\$10,000-20,000	196	76	52	34	11	369
\$20,000-30,000	102	103	35	2	12	254
\$30,000-40,000	166	154	20	3	28	371
\$40,000-50,000	99	64	64	20	10	257
\$50,000-60,000	22	147	25	5	33	232
\$60,000-75,000	26	330	13	5	21	395
\$75,000-100,000	73	266	28	3	11	381
\$100,000-125,000	93	124	35	37	7	296
\$125,000-150,000	65	63	18	11	13	170
\$150,000-200,000	40	130	17	12	7	206
\$200,000+	45	35	33	12	9	134
<b>Total</b>	<b>1,106</b>	<b>1,505</b>	<b>342</b>	<b>146</b>	<b>168</b>	<b>3,267</b>

Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	131	13	2	2	5	153
\$10,000-20,000	160	41	27	33	9	270
\$20,000-30,000	102	67	4	1	11	185
\$30,000-40,000	141	121	20	2	4	288
\$40,000-50,000	81	43	59	11	9	203
\$50,000-60,000	21	97	4	0	32	154
\$60,000-75,000	26	186	13	4	20	249
\$75,000-100,000	42	178	16	2	10	248
\$100,000-125,000	85	103	28	12	7	235
\$125,000-150,000	44	31	8	2	6	91
\$150,000-200,000	37	106	13	2	6	164
\$200,000+	44	21	32	7	8	112
<b>Total</b>	<b>914</b>	<b>1,007</b>	<b>226</b>	<b>78</b>	<b>127</b>	<b>2,352</b>

Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	192	16	2	38	10	258
\$10,000-20,000	201	86	97	36	14	434
\$20,000-30,000	173	129	49	5	16	372
\$30,000-40,000	166	182	45	90	42	525
\$40,000-50,000	103	105	141	61	16	426
\$50,000-60,000	23	166	53	36	63	341
\$60,000-75,000	28	341	25	48	33	475
\$75,000-100,000	118	314	199	45	39	715
\$100,000-125,000	102	179	42	83	53	459
\$125,000-150,000	66	158	26	25	18	293
\$150,000-200,000	40	152	31	21	8	252
\$200,000+	51	42	41	22	17	173
<b>Total</b>	<b>1,263</b>	<b>1,870</b>	<b>751</b>	<b>510</b>	<b>329</b>	<b>4,723</b>

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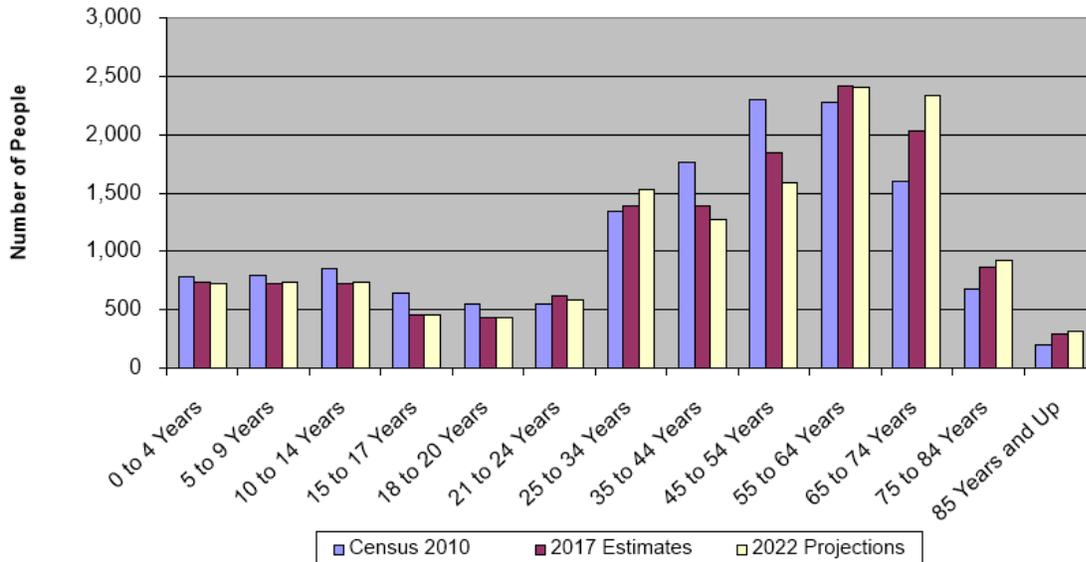
Percent Owner Households						
Age 15 to 54 Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.9%	0.2%	0.0%	2.5%	0.3%	3.8%
\$10,000-20,000	0.3%	0.7%	3.1%	0.1%	0.2%	4.5%
\$20,000-30,000	4.9%	1.8%	1.0%	0.2%	0.3%	8.1%
\$30,000-40,000	0.0%	1.9%	1.7%	6.0%	1.0%	10.6%
\$40,000-50,000	0.3%	2.8%	5.3%	2.8%	0.4%	11.6%
\$50,000-60,000	0.1%	1.3%	1.9%	2.1%	2.1%	7.5%
\$60,000-75,000	0.1%	0.8%	0.8%	3.0%	0.8%	5.5%
\$75,000-100,000	3.1%	3.3%	11.7%	2.9%	1.9%	22.9%
\$100,000-125,000	0.6%	3.8%	0.5%	3.2%	3.2%	11.2%
\$125,000-150,000	0.1%	6.5%	0.5%	1.0%	0.3%	8.4%
\$150,000-200,000	0.0%	1.5%	1.0%	0.6%	0.1%	3.2%
\$200,000+	0.4%	0.5%	0.5%	0.7%	0.5%	2.7%
<b>Total</b>	<b>10.8%</b>	<b>25.1%</b>	<b>28.1%</b>	<b>25.0%</b>	<b>11.1%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.5%	0.4%	0.1%	0.1%	0.2%	6.2%
\$10,000-20,000	6.0%	2.3%	1.6%	1.0%	0.3%	11.3%
\$20,000-30,000	3.1%	3.2%	1.1%	0.1%	0.4%	7.8%
\$30,000-40,000	5.1%	4.7%	0.6%	0.1%	0.9%	11.4%
\$40,000-50,000	3.0%	2.0%	2.0%	0.6%	0.3%	7.9%
\$50,000-60,000	0.7%	4.5%	0.8%	0.2%	1.0%	7.1%
\$60,000-75,000	0.8%	10.1%	0.4%	0.2%	0.6%	12.1%
\$75,000-100,000	2.2%	8.1%	0.9%	0.1%	0.3%	11.7%
\$100,000-125,000	2.8%	3.8%	1.1%	1.1%	0.2%	9.1%
\$125,000-150,000	2.0%	1.9%	0.6%	0.3%	0.4%	5.2%
\$150,000-200,000	1.2%	4.0%	0.5%	0.4%	0.2%	6.3%
\$200,000+	1.4%	1.1%	1.0%	0.4%	0.3%	4.1%
<b>Total</b>	<b>33.9%</b>	<b>46.1%</b>	<b>10.5%</b>	<b>4.5%</b>	<b>5.1%</b>	<b>100.0%</b>

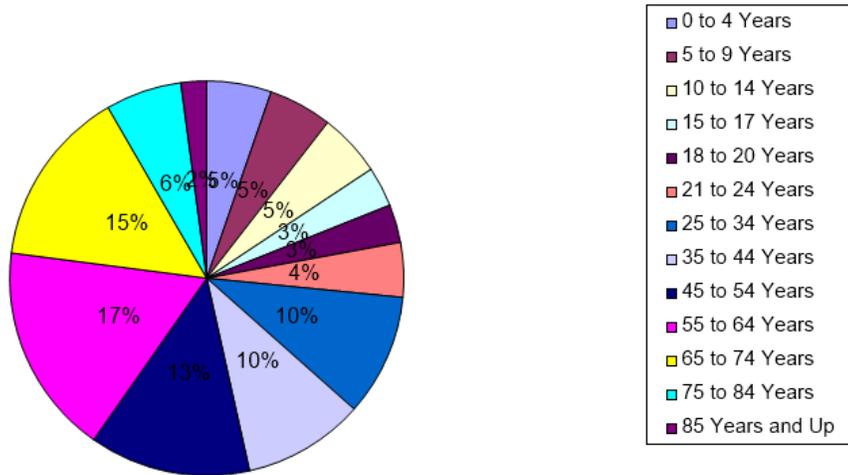
Percent Owner Households						
Aged 62+ Years						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.6%	0.6%	0.1%	0.1%	0.2%	6.5%
\$10,000-20,000	6.8%	1.7%	1.1%	1.4%	0.4%	11.5%
\$20,000-30,000	4.3%	2.8%	0.2%	0.0%	0.5%	7.9%
\$30,000-40,000	6.0%	5.1%	0.9%	0.1%	0.2%	12.2%
\$40,000-50,000	3.4%	1.8%	2.5%	0.5%	0.4%	8.6%
\$50,000-60,000	0.9%	4.1%	0.2%	0.0%	1.4%	6.5%
\$60,000-75,000	1.1%	7.9%	0.6%	0.2%	0.9%	10.6%
\$75,000-100,000	1.8%	7.6%	0.7%	0.1%	0.4%	10.5%
\$100,000-125,000	3.6%	4.4%	1.2%	0.5%	0.3%	10.0%
\$125,000-150,000	1.9%	1.3%	0.3%	0.1%	0.3%	3.9%
\$150,000-200,000	1.6%	4.5%	0.6%	0.1%	0.3%	7.0%
\$200,000+	1.9%	0.9%	1.4%	0.3%	0.3%	4.8%
<b>Total</b>	<b>38.9%</b>	<b>42.8%</b>	<b>9.6%</b>	<b>3.3%</b>	<b>5.4%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2022 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.1%	0.3%	0.0%	0.8%	0.2%	5.5%
\$10,000-20,000	4.3%	1.8%	2.1%	0.8%	0.3%	9.2%
\$20,000-30,000	3.7%	2.7%	1.0%	0.1%	0.3%	7.9%
\$30,000-40,000	3.5%	3.9%	1.0%	1.9%	0.9%	11.1%
\$40,000-50,000	2.2%	2.2%	3.0%	1.3%	0.3%	9.0%
\$50,000-60,000	0.5%	3.5%	1.1%	0.8%	1.3%	7.2%
\$60,000-75,000	0.6%	7.2%	0.5%	1.0%	0.7%	10.1%
\$75,000-100,000	2.5%	6.6%	4.2%	1.0%	0.8%	15.1%
\$100,000-125,000	2.2%	3.8%	0.9%	1.8%	1.1%	9.7%
\$125,000-150,000	1.4%	3.3%	0.6%	0.5%	0.4%	6.2%
\$150,000-200,000	0.8%	3.2%	0.7%	0.4%	0.2%	5.3%
\$200,000+	1.1%	0.9%	0.9%	0.5%	0.4%	3.7%
<b>Total</b>	<b>26.7%</b>	<b>39.6%</b>	<b>15.9%</b>	<b>10.8%</b>	<b>7.0%</b>	<b>100.0%</b>

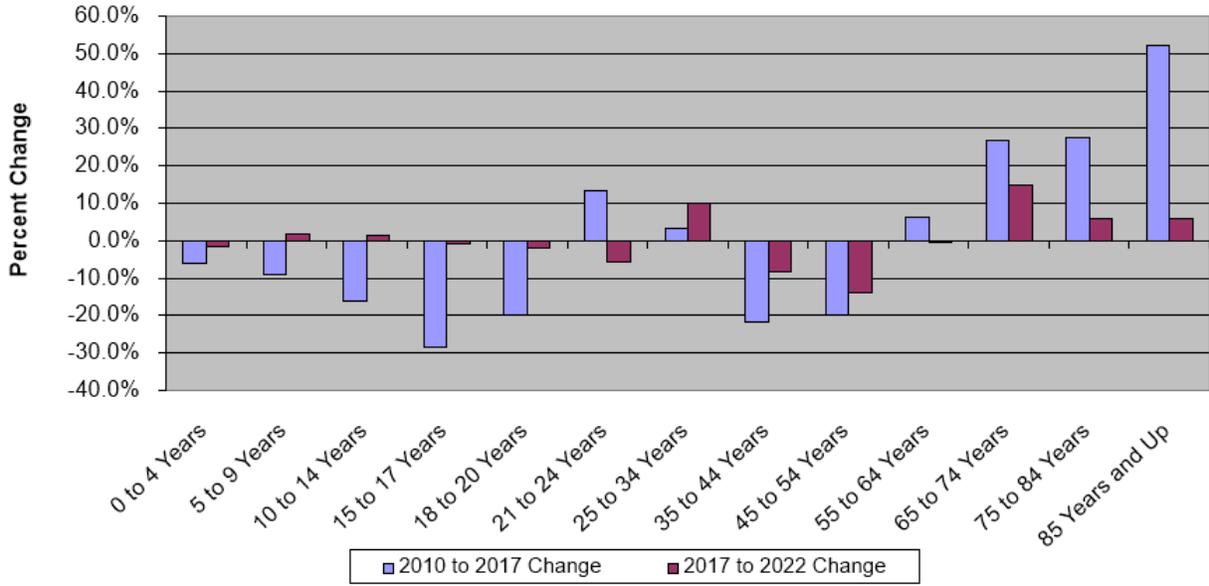
### Population by Age McIntosh County, Georgia



### 2017 Population by Age McIntosh County, Georgia



### Population Change by Age McIntosh County, Georgia



ribbon demographics

www.ribbondata.com

### POPULATION DATA

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Population by Age & Sex McIntosh County, Georgia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	416	369	785	0 to 4 Years	388	350	738	0 to 4 Years	371	356	727
5 to 9 Years	391	408	799	5 to 9 Years	389	338	727	5 to 9 Years	389	350	739
10 to 14 Years	436	421	857	10 to 14 Years	365	355	720	10 to 14 Years	390	340	730
15 to 17 Years	322	315	637	15 to 17 Years	227	228	455	15 to 17 Years	229	222	451
18 to 20 Years	275	270	545	18 to 20 Years	222	214	436	18 to 20 Years	219	208	427
21 to 24 Years	242	307	549	21 to 24 Years	324	298	622	21 to 24 Years	294	293	587
25 to 34 Years	677	671	1,348	25 to 34 Years	686	707	1,393	25 to 34 Years	782	749	1,531
35 to 44 Years	831	937	1,768	35 to 44 Years	674	713	1,387	35 to 44 Years	614	656	1,270
45 to 54 Years	1,154	1,141	2,295	45 to 54 Years	887	954	1,841	45 to 54 Years	749	838	1,587
55 to 64 Years	1,059	1,213	2,272	55 to 64 Years	1,140	1,271	2,411	55 to 64 Years	1,138	1,265	2,403
65 to 74 Years	796	807	1,603	65 to 74 Years	986	1,048	2,034	65 to 74 Years	1,128	1,207	2,335
75 to 84 Years	315	367	682	75 to 84 Years	430	439	869	75 to 84 Years	447	474	921
85 Years and Up	75	118	193	85 Years and Up	128	166	294	85 Years and Up	140	171	311
<b>Total</b>	<b>6,989</b>	<b>7,344</b>	<b>14,333</b>	<b>Total</b>	<b>6,846</b>	<b>7,081</b>	<b>13,927</b>	<b>Total</b>	<b>6,890</b>	<b>7,129</b>	<b>14,019</b>
62+ Years	n/a	n/a	3,166	62+ Years	n/a	n/a	3,907	62+ Years	n/a	n/a	4,343
<b>Median Age:</b>			<b>44.3</b>	<b>Median Age:</b>			<b>47.6</b>	<b>Median Age:</b>			<b>48.4</b>

Source: Claritas; Ribbon Demographics

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

## POPULATION DATA

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Claritas

Percent Population by Age & Sex											
McIntosh County, Georgia											
Census 2010				Current Year Estimates - 2017				Five-Year Projections - 2022			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2.9%	2.6%	<b>5.5%</b>	0 to 4 Years	2.8%	2.5%	<b>5.3%</b>	0 to 4 Years	2.6%	2.5%	<b>5.2%</b>
5 to 9 Years	2.7%	2.8%	<b>5.6%</b>	5 to 9 Years	2.8%	2.4%	<b>5.2%</b>	5 to 9 Years	2.8%	2.5%	<b>5.3%</b>
10 to 14 Years	3.0%	2.9%	<b>6.0%</b>	10 to 14 Years	2.6%	2.5%	<b>5.2%</b>	10 to 14 Years	2.8%	2.4%	<b>5.2%</b>
15 to 17 Years	2.2%	2.2%	<b>4.4%</b>	15 to 17 Years	1.6%	1.6%	<b>3.3%</b>	15 to 17 Years	1.6%	1.6%	<b>3.2%</b>
18 to 20 Years	1.9%	1.9%	<b>3.8%</b>	18 to 20 Years	1.6%	1.5%	<b>3.1%</b>	18 to 20 Years	1.6%	1.5%	<b>3.0%</b>
21 to 24 Years	1.7%	2.1%	<b>3.8%</b>	21 to 24 Years	2.3%	2.1%	<b>4.5%</b>	21 to 24 Years	2.1%	2.1%	<b>4.2%</b>
25 to 34 Years	4.7%	4.7%	<b>9.4%</b>	25 to 34 Years	4.9%	5.1%	<b>10.0%</b>	25 to 34 Years	5.6%	5.3%	<b>10.9%</b>
35 to 44 Years	5.8%	6.5%	<b>12.3%</b>	35 to 44 Years	4.8%	5.1%	<b>10.0%</b>	35 to 44 Years	4.4%	4.7%	<b>9.1%</b>
45 to 54 Years	8.1%	8.0%	<b>16.0%</b>	45 to 54 Years	6.4%	6.9%	<b>13.2%</b>	45 to 54 Years	5.3%	6.0%	<b>11.3%</b>
55 to 64 Years	7.4%	8.5%	<b>15.9%</b>	55 to 64 Years	8.2%	9.1%	<b>17.3%</b>	55 to 64 Years	8.1%	9.0%	<b>17.1%</b>
65 to 74 Years	5.6%	5.6%	<b>11.2%</b>	65 to 74 Years	7.1%	7.5%	<b>14.6%</b>	65 to 74 Years	8.0%	8.6%	<b>16.7%</b>
75 to 84 Years	2.2%	2.6%	<b>4.8%</b>	75 to 84 Years	3.1%	3.2%	<b>6.2%</b>	75 to 84 Years	3.2%	3.4%	<b>6.6%</b>
85 Years and Up	0.5%	0.8%	<b>1.3%</b>	85 Years and Up	0.9%	1.2%	<b>2.1%</b>	85 Years and Up	1.0%	1.2%	<b>2.2%</b>
<b>Total</b>	<b>48.8%</b>	<b>51.2%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.2%</b>	<b>50.8%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.1%</b>	<b>50.9%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	22.1%	62+ Years	n/a	n/a	28.1%	62+ Years	n/a	n/a	31.0%

Source: Claritas; Ribbon Demographics

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

## POPULATION DATA

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Changes in Population by Age & Sex									
McIntosh County, Georgia									
Estimated Change - 2010 to 2017					Projected Change - 2017 to 2022				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-28	-19	-47	-6.0%	0 to 4 Years	-17	6	-11	-1.5%
5 to 9 Years	-2	-70	-72	-9.0%	5 to 9 Years	0	12	12	1.7%
10 to 14 Years	-71	-66	-137	-16.0%	10 to 14 Years	25	-15	10	1.4%
15 to 17 Years	-95	-87	-182	-28.6%	15 to 17 Years	2	-6	-4	-0.9%
18 to 20 Years	-53	-56	-109	-20.0%	18 to 20 Years	-3	-6	-9	-2.1%
21 to 24 Years	82	-9	73	13.3%	21 to 24 Years	-30	-5	-35	-5.6%
25 to 34 Years	9	36	45	3.3%	25 to 34 Years	96	42	138	9.9%
35 to 44 Years	-157	-224	-381	-21.5%	35 to 44 Years	-60	-57	-117	-8.4%
45 to 54 Years	-267	-187	-454	-19.8%	45 to 54 Years	-138	-116	-254	-13.8%
55 to 64 Years	81	58	139	6.1%	55 to 64 Years	-2	-6	-8	-0.3%
65 to 74 Years	190	241	431	26.9%	65 to 74 Years	142	159	301	14.8%
75 to 84 Years	115	72	187	27.4%	75 to 84 Years	17	35	52	6.0%
85 Years and Up	33	48	101	52.3%	85 Years and Up	12	5	17	5.8%
<b>Total</b>	<b>-143</b>	<b>-263</b>	<b>-406</b>	<b>-2.8%</b>	<b>Total</b>	<b>44</b>	<b>48</b>	<b>92</b>	<b>0.7%</b>
62+ Years	n/a	n/a	741	23.4%	62+ Years	n/a	n/a	436	11.2%

Source: Claritas; Ribbon Demographics

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

## **ADDENDUM G**

**Jonathan Richmond**  
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573-624-2942 (fax)  
[jon.richmond@gillgroup.com](mailto:jon.richmond@gillgroup.com)

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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. Has completed over 100 market studies in the past five years.

**ACCREDITATIONS**

**State Certified Real Estate Appraiser**  
Missouri State License Number 2014040824

**Housing Credit Certified Professional (HCCP)**  
**National Council of Affordable Housing Market Analysts (NCAHMA)**

**EMPLOYMENT**

**Hanley Wood** **2001 – 2005**  
Specialized in Market Research Coordination by providing residential construction information for residential real estate development and new home construction.

**Gill Group** **2005 – Present**  
Specializes in multi-family market studies, appraisals, and physical inspections.

**EDUCATION**

**Bachelor of Science in Business Administration/Management**  
*The University of Phoenix*

**Advanced Microsoft Excel Training**  
*New Horizons Microsoft Excel 2003-Level 2*

**State Registered Appraiser of Real Estate**  
*Steve W. Vehmeier Appraisal School*

**General Education Classes**  
*Manatee Community College*

**EXPERIENCE (2008 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.

Inspector for Gill Group

Provides Property Condition Assessments for the following property types:

- Multi-Family
- Office

Provided Inspections for the following property types

- Single-Family
- Multi-Family
  - o Conventional
  - o Section 8
  - o Section 42 w/File Audits
  - o Section 202
  - o Section 221(d)(3)
  - o Section 221(d)(4)
  - o Section 236
- Hotels
- Motels
- Department Stores
- Retail Centers
- Warehouse
- Large, Multi-Unit Mini-Storage Facilities

**RECENT PROJECTS**

**Proposed 52 Unit Family Complex - Guthrie, OK**  
**43 Unit Multifamily Property - Waggaman, LA**  
**32 Unit Multifamily Property - Waggaman, LA**  
**24 Unit Family Complex - Republic, MO**  
**112 Unit Multifamily Apartment Complex - Santa Clara, CA**  
**28 Senior Unit Property - Ozark, AR**  
**19 New Construction Single Family Homes - Butler, MO**  
**44 Unit Multifamily Property - Nevada, MO**  
**52 Senior Unit Complex - Savannah, MO**  
**36 Unit Multifamily Property - Corbin, KY**