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Need and Demand Analysis For

**Union City Senior Apartments
Red Oak Road
Union City, Georgia 30291**

Prepared For

Mr. Dennis Richards
National Church Residences
260 Peachtree Street, Suite 1203
Union City, Georgia 30303

Effective Date

March 12, 2021

Date of Report

May 19, 2021



May 19, 2021

Mr. Dennis Richards
National Church Residences
260 Peachtree Street, Suite 1203
Union City, Georgia 30303

Dear Mr. Richards:

Following is a market study which was completed for Union City Senior Apartments, according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject is a proposed Low Income Housing Tax Credit senior development that will be located along Red Oak Road, in Union City, Georgia. The subject will consist of one four-story elevator building with brick and concrete exteriors. The property will offer a total of 80 one-bedroom units designated as housing for older persons ages 55 years and older. Project amenities will include a meeting room, exercise facility, business center, laundry facility, on-site management and on-site maintenance. Each unit will contain a refrigerator, range/oven, washer/dryer hook-ups, carpet and vinyl floor coverings, blinds, walk-in closet, coat closet and pull cords (select). The complex will also open lot parking at no additional cost to residents. The total site size is approximately 8.00 acres, or 348,480 square feet. Of the total 8.00 acres, approximately 4.48 acres will be allocated for the subject. The remaining 3.52 acres will be later developed as a Phase II and III of the proposed subject.

The purpose of the following market study is to determine if the community has a need for the proposed subject units. To do so, the analyst utilized data from the U.S. Census Bureau; Ribbon Demographics, 2021 Data; and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by Todd Douglas Poer while visiting the site. The intended users of the report are the Georgia Department of Community Affairs and National Church Residences.

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

The site was inspected on March 12, 2021, by Todd Douglas Poer, Market Analyst. An attempt was made to survey 100 percent of all housing in the area. The comparables were confirmed on March 12, 2021. Therefore, the effective date of this analysis is March 12, 2021. The document is assignable to other lenders that are parties to the DCA loan transaction.

Samuel T. Gill
Market Analyst



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CERTIFICATION

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

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

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

A handwritten signature in black ink that reads "Samuel T. Gill". The signature is written in a cursive style.

Samuel T. Gill
Market Analyst
May 19, 2021



IDENTITY OF INTEREST

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

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

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

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

Samuel T. Gill
Market Analyst

May 19, 2021



NCHMA MEMBER CERTIFICATION



Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

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

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

Samuel T. Gill
Market Analyst

May 19, 2021



INTRODUCTION AND SCOPE OF WORK

The Scope of Work Rule requires us to gather and analyze information about those assignment elements that are necessary to properly identify the problem to be solved. According to the Standards Rule 1-2, identification of the problem to be solved requires us to identify the following assignment elements.

- Client and any other intended users: The client for this need and demand analysis assignment is National Church Residences, and the developer is National Church Residences. The intended users of the report are National Church Residences and the Georgia Department of Community Affairs. No other users are intended.
- Intended use of the analyst's opinions and conclusions: The intended use of this Need and Demand Analysis is to apply for Low Income Housing Tax Credits through the Georgia Department of Community Affairs.
- Effective date of the analyst's opinions and conclusions: The effective date of the rental estimate is March 12, 2021.
- Subject of the assignment and its relevant characteristics: The subject property is a proposed 80-unit apartment complex to be known as Union City Senior Apartments. Union City Senior Apartments will be located along Red Oak Road, in Union City, Georgia. The physical address had yet to be assigned.
- Assignment conditions: Assignment conditions include assumptions, extraordinary assumptions, hypothetical conditions, supplemental standards, jurisdictional exceptions and other conditions that affect the scope of work. The following assumptions are used in this need and demand analysis assignment:
 - An environmental audit was not provided. I am not qualified to complete an environmental audit. The stated opinion of rental rates, penetration rate, demand and capture rates is predicated on the assumption that no hazardous substances or conditions materially affect the subject property.
 - The Americans with Disabilities Act (ADA) became effective January 26, 1992. No specific compliance survey or analysis of the identified property has been made to determine whether it is in conformity with the various detailed requirements of the ADA. It is possible that a compliance survey of the property together with a detailed analysis of the requirements of the ADA could reveal that the property will not comply with one or more of the requirements of the Act. If so, this fact could have an adverse impact upon the value of the property. Since there is no direct evidence relating to this issue, it is assumed that no substantial immediate outlays will be mandated by governing authorities to meet ADA requirements.
 - The building improvements meet all governing codes, unless otherwise noted in this report.



An **extraordinary assumption**¹ is defined as:

An assignment-specific assumption as of the effective date regarding uncertain information used in an analysis, which, if found to be false, could alter the appraiser's opinions or conclusions. Uncertain information might include physical, legal or economic characteristics of the subject property; or conditions external to the property, such as market conditions or trends; or the integrity of data used in an analysis.

An extraordinary assumption may be used in an assignment only if:

- It is required to properly develop credible opinions and conclusions;
- The analyst has a reasonable basis for the extraordinary assumption;
- Use of the extraordinary assumption results in a credible analysis; and
- The analyst complies with the disclosure requirements set forth in USPAP for extraordinary assumptions.²

The following extraordinary assumptions are used in this need and demand analysis consultation assignment: *This need and demand analysis was written under the extraordinary assumption that the property will be constructed as proposed. This need and demand analysis was written under the extraordinary assumption that there is no long-term economic impact on the market area due to COVID-19.*

A **hypothetical condition**³ is defined as:

A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results but is used for the purpose of analysis. Hypothetical conditions are contrary to known facts about physical, legal or economic characteristics of the subject property; or about conditions external to the property, such as market condition or trends; or about the integrity of data used in an analysis.

A hypothetical condition may be used in an assignment only if:

- Use of the hypothetical condition is clearly required for legal purposes, for purposes of reasonable analysis, or for purposes of comparison;
- Use of the hypothetical condition results in a credible analysis; and
- The analyst complies with the disclosure requirements set forth in USPAP for hypothetical conditions.⁴

The following hypothetical conditions are used in this need and demand analysis consultation assignment: *The market rents in the need and demand analysis were determined under the hypothetical condition that the subject will be unrestricted or conventional and not subject to any rent restrictions.*

¹ Uniform Standards of Professional Appraisal Practice, 2020-2021 Edition (The Appraisal Foundation, 2020), pg. 4

² Uniform Standards of Professional Appraisal Practice, 2020-2021 Edition (The Appraisal Foundation, 2020), pg. 14

³ Uniform Standards of Professional Appraisal Practice, 2020-2021 Edition (The Appraisal Foundation, 2020), pg. 4

⁴ Uniform Standards of Professional Appraisal Practice, 2020-2021 Edition (The Appraisal Foundation, 2020), pg. 14



This Need and Demand Analysis was completed in accordance with the requirements set forth in Georgia Department of Community Affairs' 2021 Market Study Requirements.

Samuel T. Gill, a Market Analyst employed by Gill Group, Inc., oversaw and supervised all data collection and analysis. The following actions were taken to complete this Need and Demand Analysis.

- On March 12, 2021, Todd Douglas Poer, a Market Analyst, conducted an inspection of the subject property to determine the property's physical and functional characteristics. Todd Douglas Poer interviewed developer, Dennis Richards to determine the proposed unit types, sizes, rental rates, amenities and services to be offered at the development.
- The purpose of this Need and Demand Analysis 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 and Ribbon Demographics and various other demographic resources. Community information and opinion was also utilized. The research retrieved data from several of the following: internet sites, local newspapers and rental publications, town records, owners and managers of local apartment properties, local real estate brokers, fellow analysts and the analyst's office files.
- During the week of March 12, 2021, to March 16, 2021, Todd Douglas Poer inspected the exterior of each comparable property used in the analysis. Due to the COVID-19 pandemic, Gill Group was unable to inspect any interior common areas or model units. However, detailed information was taken from interviews with the property managers and their various websites. Interior photographs on the internet were viewed, where available. Unit size, amenities, utilities provided and services provided were verified through the property contacts as well as internet websites.
- During the site inspections or in separate phone interviews, Todd Douglas Poer, Samuel T. Gill, or one of their associates, talked with the managers of the comparable properties to confirm all data and to collect additional information about each comparable including size, age, amenities, occupancy rates and general market information. The property manager provided floor plans or other information describing the size of comparable units after it was explained that the interior size was needed.
- Samuel T. Gill, the primary market analyst, completed the data and adjustments columns of the Rent Comparability Grids and determined the final estimate of rents. After completing the Rent Comparability Grids, Samuel T. Gill derived an estimated market rent and an estimated achievable rent for each unit type. Samuel T. Gill also completed the demand, penetration rate and capture rate conclusions through analysis of all aspects of the subject, market area and demographic data available to the analyst.

EXECUTIVE SUMMARY



Executive Summary

It is the opinion of the analyst that a market does exist for the proposed construction of the 80-unit development designed as Housing for Older Persons. The proposed senior development will be viable within the market area. The report was prepared assuming that the project will be constructed as detailed in this report.

Project Description

The subject, Union City Senior Apartments, is a proposed 80-unit development that will be designed as housing for older persons ages 55 years and older. The subject site is located along Red Oak Road, in Union City, Fulton County, Georgia, 30291. Red Oak Road connects to Lester Road, which then connects to Jonesboro Road, a major thoroughfare in the city.

The proposed development will consist of one four-story elevator building. The property will contain 80 one-bedroom/one-bath units with 650 square feet for a total of 52,000 square feet, resulting in a total net rentable area is 52,000 square feet. The following chart lists the proposed unit mix:

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	80	650	52,000
	80		52,000

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

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	16	650	50%	\$775	\$775	N/A	\$775
1/1	64	650	60%	\$930	\$930	N/A	\$930

Each unit will contain a refrigerator, range/oven, washer/dryer hook-ups, carpet and vinyl floor coverings, blinds, walk-in closet, coat closet and pull cords (select). Project amenities will include a meeting room, exercise facility, business center, laundry facility, on-site management and on-site maintenance. The complex will also open lot parking at no additional cost to residents. The subject's proposed unit mix and amenities will be competitive with most surveyed comparables.

The subject's unit mix of one-bedroom units will be suitable in the market. The subject's proposed sizes are within the comparable range. In addition, the comparables within the market area maintain stabilized occupancy rates.

The subject's proposed rents are below the achievable unrestricted market rents determined on the rent grids. Furthermore, the proposed rents are in line with the maximum allowable LIHTC rents. In addition, the subject will be a new construction development and will be in good condition. Therefore, the proposed rents were considered achievable.

Site Description/Evaluation

The subject site is located along Red Oak Road, and contains approximately 8.00 acres, or 348,480 square feet. Of the total 8.00 acres, approximately 4.48 acres will be allocated for the subject. The remaining 3.52 acres will be later developed as a Phase II and III of the proposed subject. The subject property is currently zoned PUD, Planned Unit Development. The subject will be a legal, conforming use. Red Oak Road connects to Lester Road, which then connects to Jonesboro Road, a major thoroughfare in the city. Therefore, it is the opinion of the analyst that there is good visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and is 85 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 30 percent is



comprised of commercial properties. Another 15 percent of the land use is made up of multifamily dwellings. The remaining 15 percent is vacant land. The area is mostly suburban. Hickory Lane Townhomes, single-family residences and vacant land are located north of the site. Commercial properties, single-family residences and vacant land are located south of the site. Two- to four-family dwellings, Christian City Children's Village and vacant land are located east of the subject. Two- to four-family dwellings, vacant land, commercial properties and single-family residences are located west of the subject.

The site is located near a major thoroughfare which provides it with good visibility and access. The subject is located in close proximity to most major services. There are multiple banks, grocery stores, pharmacies, restaurants, salons, parks, convenience stores and schools within two miles of the site. In addition, department stores and library are located within two miles of the subject.

According to AreaVibes, approximately 506 per 100,000 residents are victims of a violent crime annually, and approximately 3,527 per 100,000 residents are victims of a property crime each year. The crime rate for Union City is 48.4 percent higher than for the state. However, the total number of crimes in the city has decreased six percent within the past year, according to AreaVibes. There is a 1 in 198 chance of being the victim of a violent crime and a 1 in 29 chance of being the victim of a property crime. Therefore, there are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area.

Market Area Definition

The market area for the subject consists of the following census tracts: 0105.07, 0105.08, 0105.10, 0105.11, 0105.12, 0105.13, 0105.14, 0105.15 and 0105.16. The market area has the following boundaries: North – Cedar Grove Road, McClure Road, State Highway 92, South Fulton Parkway, Deep Creek, Thompson Road, Derrick Road, Koweta Road, South Wexford Road, Stonewall Tell Road, Scarborough Road Southwest, Ben Hill Road, Will Lee Road and U.S. Highway 29; South – Fayette County; East – Old National Highway, Godby Road and Clayton County; and West – Johnson Road, Gullatt Road, U.S. Highway 29, Hobgood Road, Rivertown Road and Short Road. The northern boundary is approximately 7.2 miles from the subject. The western boundary is approximately 9.1 miles from the subject, and the southern boundary is approximately 1.7 miles from the subject. The eastern boundary is approximately 4.6 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 47,483. By 2010, population in this market area had decreased by 66.8 percent to 79,188. In 2021, the population in this market area had increased by 28.3 percent to 101,591. It is projected that between 2021 and 2023, population in the market area will increase 3.2 percent to 104,826. It is projected that between 2023 and 2026, population in the market area will increase 4.8 percent to 109,678.

In 2010, this geographic market area contained an estimated housing for older persons person ages 55 years and older population of 13,316. By 2021, this population increased 59.3 percent to 21,213. It is estimated that the market area will increase to 25,599, or by 20.7 percent, by 2026 in the same age group.

Between 2000 and 2010, the market area gained 1,203 households per year. The market area gained an additional 759 households between 2010 and 2021 and an additional 604 households per year between 2021 and 2023. The market area is projected to continue to gain households through 2026.

In 2021, this geographic market area contained 10,018 households ages 55 years and older. Of the total 10,018 senior households, 4,094, or 40.9 percent, are renter households. The market area is expected to gain an additional 5,028 households ages 55 years and older through 2026. Of the total 5,028 senior households to be gained, 696, or 31.8 percent, are renter households. This equates to a gain of 139 older persons ages 55 years households per year.



Of the surveyed comparables, one-bedroom units typically range from \$480 to \$1,251 per month. These rental rates have remained similar within the past few years.

According to www.realtytrac.com, there are currently eight properties for sale that are in some stage of foreclosure within the subject's zip code. In March 2021, the number of properties that received a foreclosure filing in zip code 30291 was similar to the previous month and 57.1 percent lower than the same time last year. The zip code's foreclosure rate is less than 0.01 percent, and the City of Union City's foreclosure rate is also less than 0.01 percent. Both are similar to the state's foreclosure rate which is also less than 0.01 percent. Therefore, it appears that the foreclosure rate in the area is declining. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Economic Data

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

Employment in Fulton County has been increasing an average of 1.2 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. These fluctuations are similar to the unemployment rates for Fulton County and the State of Georgia.

An ongoing worldwide pandemic called COVID-19 is wreaking havoc on the economy of much of the United States. The first case of COVID-19 was diagnosed in the United States on January 21, 2020, in the State of Washington. Since that date, COVID-19 spread rapidly throughout the U.S. On March 19, 2020, the government advised against gatherings of more than 10 people. Additionally, state and local authorities have made the decision to prohibit large-scale gatherings. Also, many cities and most states have imposed lockdown measures of different scope and severity in order to attempt to contain the number of people infected. These lockdown measures have placed limits on where people can travel, work and shop away from their homes. These measures have had a significant impact on the economic conditions in cities and counties throughout the country.

Georgia's Governor Brian Kemp issued a "stay at home" order on April 2, 2020. The order applies to all Georgia residents and visitors and was effective until April 30, 2020. On April 24th, the governor announced that businesses such as gyms, fitness centers, bowling alleys, body art studios, barbers, cosmetologists, hair designers, nail care artists, estheticians and their schools and massage therapists could begin reopening. The businesses are all held to specific restriction including adherence to the minimal basic operations, social distancing and regular sanitation.

According to the Fulton County Economic Development Department, employment in the healthcare industry continued to grow dramatically, outpacing overall employment growth in the region. Since 2014, the industry has added over 40,000 jobs, expanding employment by 19 percent. This growth was led by the General Medical and Surgical Hospitals and Offices of Physicians (Except Mental Health Specialists) sectors, which both added over 14,000 jobs. The Home Health Care Services grew rapidly over this period as well, expanding employment by 19 percent, or over 2,000 jobs. Between 2014 and 2019, the Information Technology industry added over 8,000 jobs, expanding employment by 10 percent. The Transportation and Logistics industry has expanded employment over the past five years, adding over 26,000 jobs since 2014, expanding employment by 20 percent. Over the next five years, the Metro Atlanta Region is projected to add over 61,000 jobs. Additional new and expanding business include, but are not limited to, the following:

- A new ALDI is coming to the City of Union City and is expected to be complete by 2022.
- Microsoft announced it will select Fulton County for the company's \$850 expansion that includes a new data center.



- Boston Consulting Group, a management consulting firm, announced it will invest \$18 million into expanding the company's Atlanta Business Service Center, adding an additional 331 jobs for the area.
- Kainos, a global digital technology company will invest \$1.2 million in opening a North America sales and IT hub in Fulton County, creating 137 new jobs.
- Better Up Foods will invest up to \$34 million to expand its current product offering, creating 162 new jobs.

There have been seven W.A.R.N. notices in the market area since 2019. It is estimated that approximately 79 percent of the W.A.R.N. notices were issued after the onset of the COVID-19 pandemic.

W.A.R.N. NOTICES			
Company	City	Employees Lost	Layoff Date
Jacobson Warehouse Company, Inc.	Fairburn	48	3/31/2019
DHL Supply Chain	Union City	85	7/15/2019
XPO Logistics Supply Chain Headquarters	Fairburn	226	5/31/2020
Asbury Automotive	Union City	26	4/3/2020
Asbury Automotive	Union City	36	4/3/2020
Asbury Automotive	Union City	26	4/3/2020
Direct Auction Services, LLC	Fairburn	58	3/20/2020
Total:		505	

Source: Georgia Department of Labor

Project-Specific Affordability and Demand Analysis – Renter Households

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each LIHTC unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME-ELIGIBLE 55+ RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$775	\$23,250	\$41,400	18.5%	756
All Unit Types (50%)	\$775	\$23,250	\$33,100	12.6%	514
All Unit Types (60%)	\$930	\$27,900	\$39,720	9.3%	381

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

AMI	Unit Type	# Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Avg. Market Rent	Market Rents Band	Proposed Rent
50% AMI	1 BR	16	687	0	687	2.3%	\$1,130	N/A	\$775
60% AMI	1 BR	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	50% AMI	16	687	0	687	2.3%	\$1,130	N/A	\$775
	60% AMI	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	1/1	80	992	0	992	8.1%	\$1,130	N/A	\$775-\$930

The subject is a proposed LIHTC senior property that is applying for tax credits at 50 and 60 percent of the area median income. The capture rate analysis indicated that the subject would need to capture 8.1 percent of all older person ages 55 years and older households in the market area. The capture rate is acceptable. In addition, there is a large amount of pent-up demand in the market area as indicated by the lengthy waiting lists and high occupancy rates of the affordable developments surveyed. Furthermore, the subject's proposed rents are below the unrestricted achievable market rent and the determined average market rents. Therefore, it is believed the subject will be a great asset to the area and will be viable in the market area.



Competitive Rental Analysis

There was a total of 17 confirmed apartment complexes in the market area. There were 48 vacant units at the time of the survey out of 3,193 surveyed, for an overall vacancy rate of 1.5 percent. Of the surveyed restricted comparables, only one restricted development is designated for housing for older persons and will compete directly with the subject's units. Woodbridge at Parkway Village is a Section 8 and LIHTC development designed for older persons ages 62 years and older. The complex is 99 percent occupied and maintains a one-year waiting list. The property offers 92 one-bedroom units and 58 two-bedroom units. Therefore, the complex's 92 one-bedroom units will directly compete with the proposed subject. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.

There are five family developments in the market area that were considered comparable with the subject; however, will not directly compete. However, due to the lack of senior developments in the market area, the family developments were utilized within the report for comparison purposes. Of the total six restricted comparables, one-bedroom rents range from \$480 to \$1,100 per month. The average market rent for the one-bedroom units in the restricted developments is \$857; however, the majority of the properties are of older construction. The subject's proposed rents are slightly higher than the determined average market rent; however, its proposed rents are within this competitive range. In addition, the proposed property will be superior in condition once construction is complete. Therefore, the subject's proposed rental rate will be competitive with the restricted developments in the market area.

Absorption/Stabilization Estimate

After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed subject property will satisfy a portion of the demand for senior units within the market. Based on information concerning the vacancy rates and amount of time it takes to fill vacancies, if the subject were unoccupied, it is estimated that a 95 percent occupancy level can be achieved in five to six months. Interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb 14 to 16 units per month; therefore, it would reach a stable occupancy level within six months.

Overall Conclusion

The subject is a proposed LIHTC senior development that will be designated as housing for older persons ages 55 years and older set at 50 and 60 percent of the area median income. The majority of the market area's developments maintain stabilized occupancy, and the majority of the affordable developments maintain lengthy waiting lists. The subject will be newly constructed; therefore, it will be superior in condition to the majority of the market area's housing stock. There also appears to be a shortage of affordable housing in the market designated for housing for older persons. Therefore, it is believed that the proposed subject will be a great asset to the area and will be a viable development.



Summary Table

Summary Table:

Development Name: _____		Union City Senior Apartments	Total #Units: _____	80
Location: _____		Red Oak Road, Union City, Georgia 30291	# LIHTC Units: _____	80
PMA Boundary:	The market area for the subject consists of the following census tracts: 0104.00, 0105.10, 0105.12, 0105.13, 0105.14, 0105.15 and 0105.16. The market area has the following boundaries: North – Chattanooga River, Pea Creek, Short Road, Cedar Grove Road, McClure Road, Campbellton Fairburn Road, South Fulton Parkway, Deep Creek, Thompson Road, Derrick Road Southwest, Koweta Road, South Wexford Road, Stonewall Tell Road, Scarborough Road Southwest, Welcome All Road Southwest, U.S. Highway 29, Mallory Road, Interstate 85, Buffington Road, Old Bill Cook Road Southwest, Red Oak Road and Flat Shoals Road. ; South – Fayette County, Line Creek and Cowetta County; East – Clayton County; and West – Chattahoochee River/Carroll County.			
			Farthest Boundary Distance to Subject: _____	20.6 Miles

RENTAL HOUSING STOCK (found on page 73)

Type	# Properties	Total Units	Vacant Units	Average Occupancy					
All Rental Housing	17	3,193	48	98.5%					
Market-Rate Housing	11	2,095	37	98.2%					
<i>Assisted/Subsidized Housing not to include LIHTC</i>	1	31	0	100.0%					
LIHTC	5	1,067	11	99.0%					
Stabilized Comps	17	3,193	48	98.5%					
Properties in Construction & Lease Up	N/A	N/A	N/A	N/A					
Subject Development									
Average Market Rent									
Highest Unadjusted Comp Rent									
# Units	# Beds	# Baths	Size (SF)	Proposed Rent	Per Unit	Per SF	Advantage	Per Unit	Per SF
16	1	1	650	\$775	\$1,130	\$1.74	45.8%	\$1,251	\$1.92
64	1	1	650	\$930	\$1,130	\$1.74	21.5%	\$1,251	\$1.92

CAPTURE RATES (found on page 71)

Targeted Population	30%	50%	60%	Market-rate	Other: ___	Overall
Capture Rate	N/A	2.3%	10.6%	N/A	N/A	8.1%

PROJECT DESCRIPTION



Project Description

Project Name: Union City Senior Apartments
 Location: Red Oak Road
 Union City, Fulton County, Georgia 30291
 Project Type: Housing For Older Persons 55+
 Construction Type: New Construction

The proposed development will consist of one four-story elevator building. The property will contain 80 one-bedroom/one-bath units with 650 square feet for a total of 52,000 square feet, resulting in a total net rentable area is 52,000 square feet. A copy of the plan was not available at the time of writing this report.

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	80	650	52,000
	80		52,000

Project Design

The proposed development will consist of one four-story elevator building. The property will contain 80 one-bedroom/one-bath units with 650 square feet for a total of 52,000 square feet, resulting in a total net rentable area is 52,000 square feet. The building will be of wood frame construction with concrete slab foundations with brick and concrete exterior and asphalt shingle roofing.

Unit Features, Project Amenities and Services

Each unit will contain a refrigerator, range/oven, washer/dryer hook-ups, carpet and vinyl floor coverings, blinds, walk-in closet, coat closet and pull cords (select). Project amenities will include a meeting room, exercise facility, business center, laundry facility, on-site management and on-site maintenance. The complex will also open lot parking at no additional cost to residents. The total site size is approximately 8.00 acres, or 348,480 square feet. Of the total 8.00 acres, approximately 4.48 acres will be allocated for the subject. The remaining 3.52 acres will be later developed as a Phase II and III of the proposed subject.

Parking

The complex will also open lot parking at no additional cost to residents.

Utilities

The following table describes the project's proposed utility combination.

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



Unit Mix, Size and Rent Structure

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

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	16	650	50%	\$775	\$775	N/A	\$775
1/1	64	650	60%	\$930	\$930	N/A	\$930

Income Averaging

The developer has not elected to use the income averaging option.

Eligibility

Older persons ages 55 years and older households who have between one and two persons and annual incomes between \$23,250 and \$33,100 for the proposed one-bedroom units set at 50 percent of the area median income; and Older persons ages 55 years and older households who have between one and two persons annual incomes between \$27,900 and \$41,400 are potential tenants for the proposed one-bedroom units at 60 percent of the area median income.

LIHTC INCOME LIMITS		
Person in Households	50%	60%
1	\$28,950	\$34,740
2	\$33,100	\$39,720
3	\$37,250	\$44,700
4	\$41,350	\$49,620
5	\$44,700	\$53,640
6	\$48,000	\$57,600

Source: HUD

Current Occupancy Levels

The subject is proposed.

New Construction

The property is a proposed new construction development that will be completed in 2023.

SITE EVALUATION



Site Evaluation

Date of Inspection

March 12, 2021

Site Inspector

Todd Douglas Poer

Project Location

The subject is located along Red Oak Road, which connects to Lester Road. Lester Road then connects to Jonesboro Road, a major thoroughfare in the city. Therefore, it is the opinion of the analyst that there is good visibility/access to the site. Due to the subject's location on a secondary road, it is the opinion of the analyst that there is good visibility/access to the site.

Site Characteristics

The subject neighborhood is comprised primarily of single-family residences and is 85 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 30 percent is comprised of commercial properties. Another 15 percent of the land use is made up of multifamily dwellings. The remaining 15 percent is vacant land. The area is mostly suburban.

Zoning

The subject property is currently zoned PUD, Planned Unit Development. The subject will be a legal, conforming use. Since there are no obvious conflicts between the proposed subject property and the zoning district, there will be no negative impact on the market value by the zoning classification.

Surrounding Land Uses

Hickory Lane Townhomes, single-family residences and vacant land are located north of the site. Commercial properties, single-family residences and vacant land are located south of the site. Two- to four-family dwellings, Christian City Children's Village and vacant land are located east of the subject. Two- to four-family dwellings, vacant land, commercial properties and single-family residences are located west of the subject.

Developments

Existing market-rate developments within the market area include Legacy Ridge, Evergreen Terrace, Champions Glen Apartments, Hidden Lakes Apartments, Villas at Autumn Hills, Oakley Woods Apartments, Oakley Shoals, Premier Club Apartments, Morgan Trace Apartments, Evergreen Commons and The Woods at Shannon Lake. Once construction is complete, the subject will contain 80 one-bedroom units designated for older persons ages 55 years and older. Therefore, these properties will not directly compete with the subject. However, the comparables contain a similar unit type and are similar in unit and project amenities, the properties were deemed warranted for comparison purposes.

Of the surveyed restricted comparables, only one restricted development is designated for housing for older persons and will compete directly with the subject's units. Woodbridge at Parkway Village is a Section 8 and LIHTC development designed for older persons ages 62 years and older. The complex is 99 percent occupied and maintains a one-year waiting list. The property offers 92 one-bedroom units and 58 two-bedroom units. Therefore, the complex's 92 one-bedroom units will directly compete with the proposed subject. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.

Arcadia at Parkway Village is a LIHTC family development that offers 292 one-, two- and three-bedroom units at 60 percent of the area median income. The complex is 100 percent occupied and maintains a six-month to one-year waiting list. As the property is designated for families, it will not directly compete with



the proposed subject. However, as the complex contains a similar unit type and has a similar rent restriction, it was determined appropriate to utilize for comparison purposes.

The Park at Netherley is a LIHTC family development that offers 295 one-, two- and three-bedroom units at 60 percent of the area median income. The complex is 97 percent occupied and maintains a waiting list with over 50 applicants. As the property is desingated for families, it will not directly compete with the proposed subject. However, as the complex contains a similar unit type and has a similar rent restriction, it was determined appropriate to utilize for comparison purposes.

Orchard Springs is a LIHTC family development that offers 220 one-, two- and three-bedroom units at 50 and 60 percent of the area median income. The complex is 100 percent occupied and maintains a waiting list with approximately 62 applicants. As the property is desingated for families, it will not directly compete with the proposed subject. However, as the complex contains a similar unit type and has a similar rent restriction, it was determined appropriate to utilize for comparison purposes.

Maplewood Apartments is a LIHTC family development that offers 110 two- and three-bedroom units at 60 percent of the area median income. The complex is 100 percent occupied and maintains a six- to eight-month waiting list. As the property is desingated for families, it will not directly compete with the proposed subject. However, as the complex contains a similar unit type and has a similar rent restriction, it was determined appropriate to utilize for comparison purposes.

Pine Grove Apartments is a Rural Development family development that offers 31 one- and two-bedroom units. The complex is 100 percent occupied and maintains a waiting list with approximately 30 applicants. As the property is desingated for families, it will not directly compete with the proposed subject. However, as the complex contains a similar unit type, it was determined appropriate to utilize for comparison purposes.

Regional and Area Data

Schools

According to AreaVibes, the subject is served by the Fulton County School District. There are currently two public schools and one private schools in the City of Union City. Using the proficiency score average, the average test scores for the city is 17.0 percent. Approximately 82.6 percent of people in the city have completed high school.

Transportation

Major highways in Fulton County include Interstates 20, 85, 285 and 675; U.S. Highways 23, 29, 78 and 278; and State Highways 8, 10, 12, 13, 14, 42, 124, 141, 154, 155, 212, 236, 260 and 410. MARTA's Transport provides commuter rail, bus and para-transit services throughout Fulton and DeKalb counties. Commuter rail services are also provided by Amtrak. Interstate and intrastate bus transportation is provided by Greyhound. The nearest international airport is the Hartsfield-Jackson International Airport, in Atlanta, approximately 7.7 miles from Union City.

Health Services

Piedmont Fayette Hospital is located in the City of Fayetteville and service residents of Union City. Additional healthcare facilities in or near Union City include the following: Liberty Medical Center, Summit Urgent Care, UC Urgent Care, Southside Medical Care, Rophe Adult and Pediatric Medicine, New Beginnings Medical Center, Personal Touch Medical Center, National Orthodontics, 19th Street Dental, South Fulton Dental Care, Walmart Vison & Glasses and Jackson Eye.

Parks and Recreational Opportunities

Union City offers many different types of recreational opportunities including several ball fields, the Etris-Darnell Community Center, The Gathering Community Place Community Center, Ronald Bridges Park, The Nature Trail, Senior Leisure Services and the City of Union Karate Class. The City holds several special events for residents of the city throughout the year.



Crime

According to AreaVibes, approximately 506 per 100,000 residents are victims of a violent crime annually, and approximately 3,527 per 100,000 residents are victims of a property crime each year. The crime rate for Union City is 48.4 percent higher than for the state. The total number of crimes in the city has decreased six percent within the past year, according to AreaVibes. There is a 1 in 198 chance of being the victim of a violent crime and a 1 in 29 chance of being the victim of a property crime. The life cycle is generally in the stability stage. Therefore, there are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area.

Visibility/Access

The subject site is located along Red Oak Road. Red Oak Road connects to Lester Road, which then connects to Jonesboro Road, a major thoroughfare in the city. Therefore, it is the opinion of the analyst that there is good visibility/access to the site.

Planned Road & Infrastructure Improvements

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

Environmental

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

Community and Site Strengths and Weaknesses

Strengths – The site is located near one major thoroughfare which provides it with good visibility and access. The site is located near several major services. The proposed development to be designated as housing for older persons ages 55 years and older will provide affordable housing to senior residents in the area.

Weaknesses – The site has no apparent weaknesses.



Subject Photos



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View of Site



View to the North



View to the South



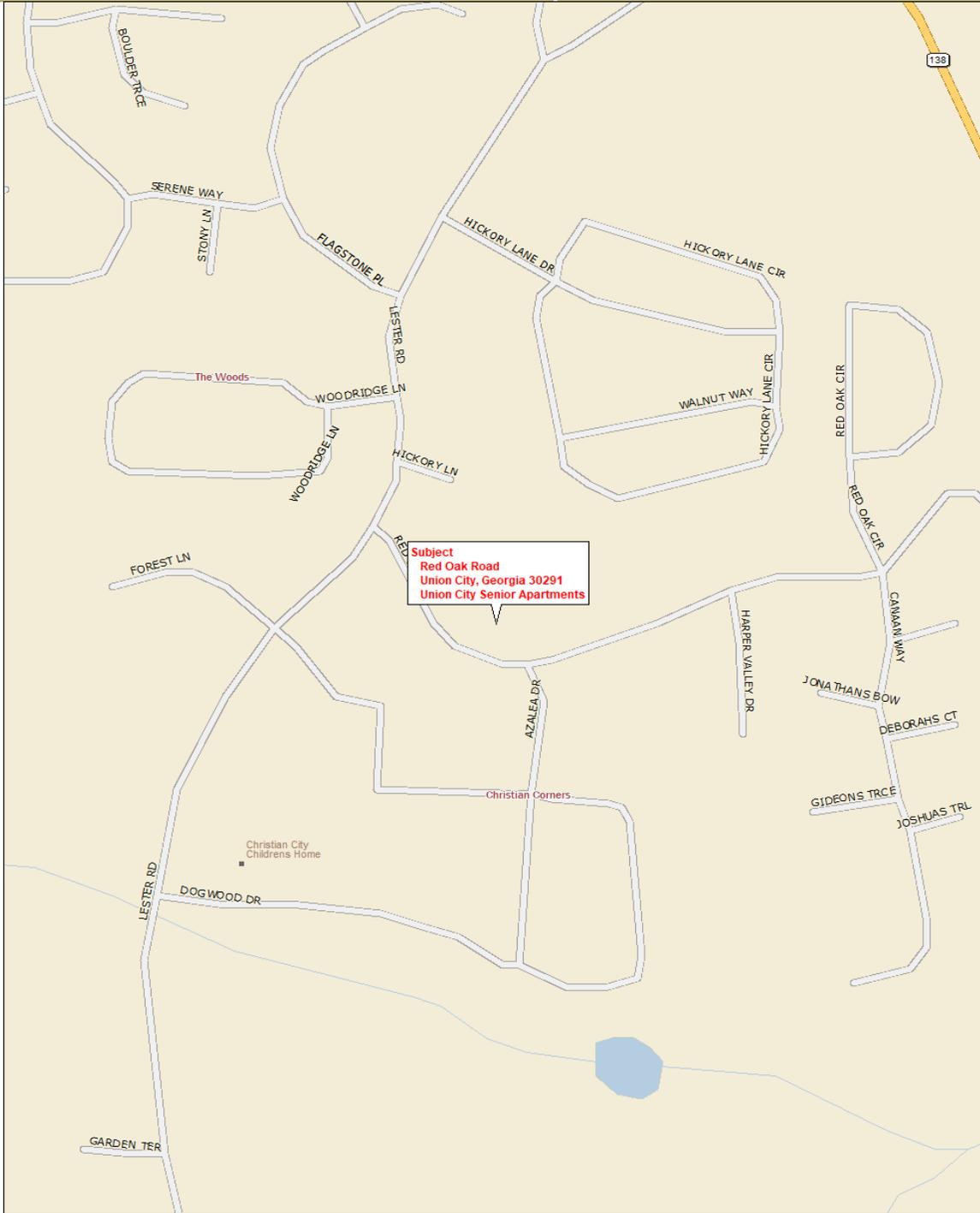
View to the East



View to the West



Location Map



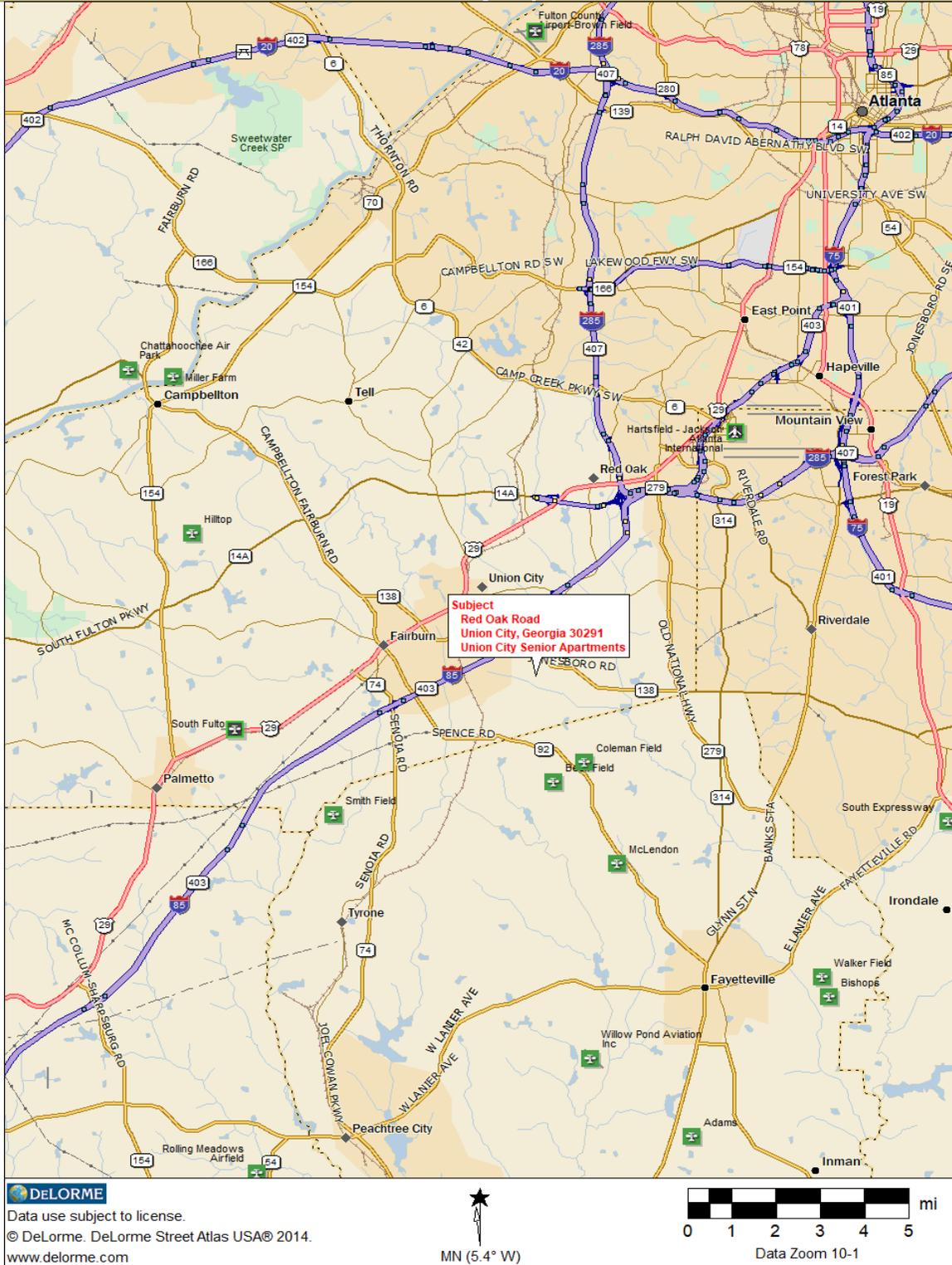
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Vicinity Map





Community Services Legend

BANKING SERVICES		
Legend	Service	Distance From Site
18	Chase Bank	1.03
30	SunTrust	1.19
38	Wells Fargo Bank	1.35
40	Bank of America	1.38
41	PNC Bank	1.38
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
20	Kroger	1.07
42	ALDI	1.38
61	Walmart Supercenter	1.60
PHARMACY SERVICES		
Legend	Service	Distance From Site
3	PruittHealth Pharmacy Services - Christian City	0.01
9	CVS Pharmacy	0.48
21	Kroger Pharmacy	1.07
39	Walgreens Pharmacy	1.35
62	Walmart Pharmacy	1.60
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
13	Econo Lodge Union City - Atlanta South	0.87
16	Waffle House	0.90
22	Jerk Palace	1.07
23	J. R. Crickets Union City	1.07
24	Subway	1.07
29	Papa John's Pizza	1.11
31	Zaxby's Chicken Fingers & Buffalo Wings	1.20
33	McDonald's	1.24
34	Burger King	1.26
35	Arby's	1.27
43	Steak 'n Shake	1.38
45	Pizza Hut	1.40
50	China King Restaurant	1.45
51	American Deli	1.45
53	Popeyes Louisiana Kitchen	1.46



CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
15	7Twenty Thrif`Ture	0.88
46	Krush Boutique	1.40
47	Allure Studio	1.40
48	Why Just Me Boutique	1.41
54	Citi Trends	1.46
56	City Gear	1.51
57	Hibbett Sports	1.51
64	Rainbow Shops	1.62
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
8	Africa's Art of Braids	0.34
25	Elegant Expressions Beauty And Styles Salon	1.07
36	La's Hair Studio	1.28
44	G'lash Beauty Bar	1.39
49	Julee African Hair Braiding	1.41
58	Touched By An Angel Salon Lux beauty lounge	1.51
59	Source Hairstyling Studio	1.53
60	Crystal Nails	1.57
63	Regal Nails, Salon & Spa	1.60
HARDWARE STORE AND HOME GOODS STORE SERVICES		
Legend	Service	Distance From Site
76	Ace Hardware South Fulton	3.41
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	Service	Distance From Site
10	Bus Stop - Jonesboro Road and Buffington Road	0.52
17	Bus Stop - Jonesboro Road and 3650	1.00
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	Service	Distance From Site
1	PruittHealth Home Health - Union City	0.00
4	Christian City Skilled Nursing and Rehabilitation Center	0.01
26	Liberty Medical Center	1.10
69	Rophe Adult and Pediatric Medicine	1.82
71	Southside Medical Center	2.07



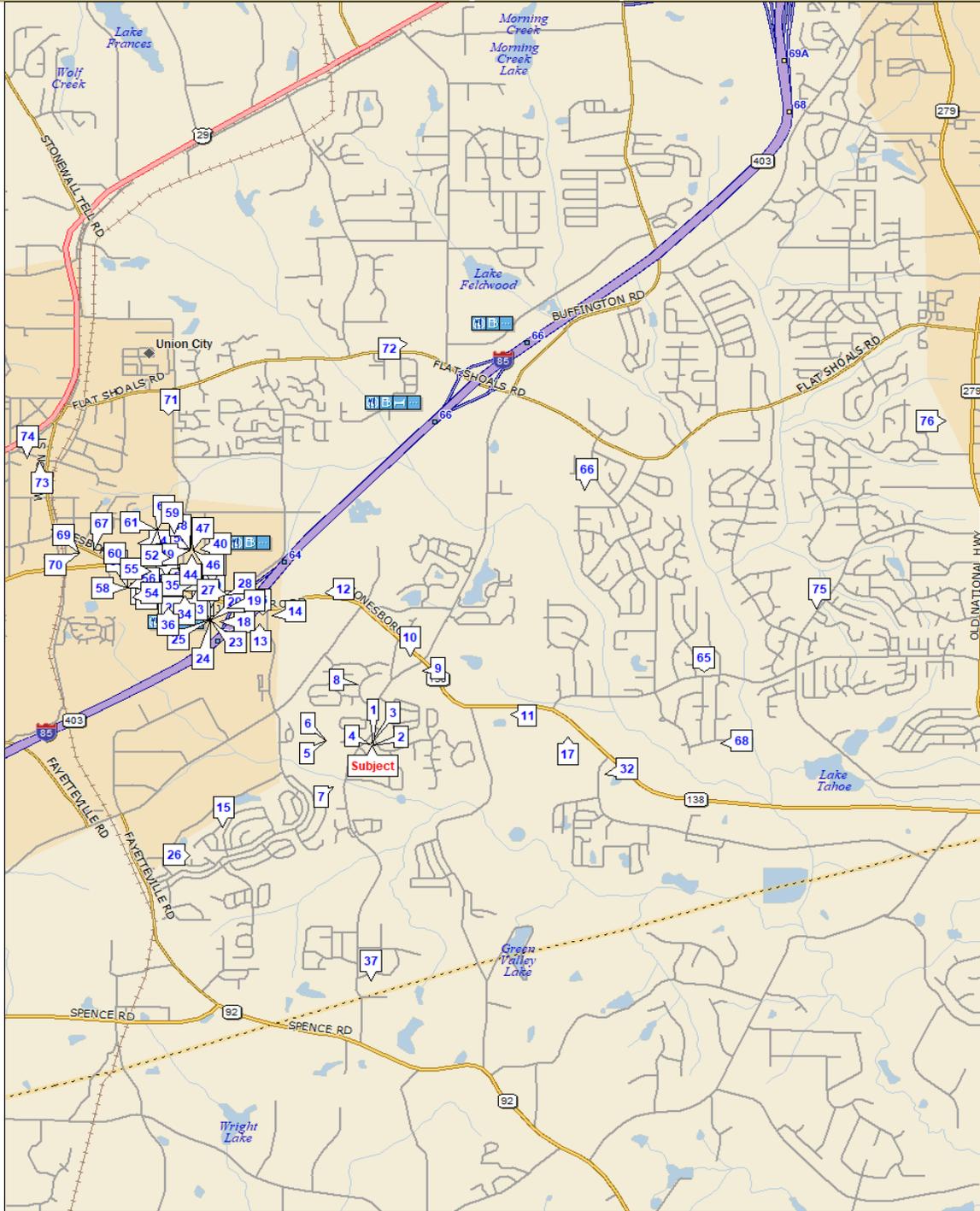
LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
72	The Gladys S. Dennard Library	2.18
PARK AND AMUSEMENT PARK SERVICES		
Legend	Service	Distance From Site
75	Creel Park	2.38
POST OFFICE SERVICES		
Legend	Service	Distance From Site
73	United State Postal Service	2.30
CONVENIENCE STORE GAS STATION SERVICES		
Legend	Service	Distance From Site
12	RaceTrac	0.86
14	BP	0.87
19	Chevron	1.05
27	Circle K	1.10
28	Shell	1.10
55	QuikTrip	1.47
CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	Service	Distance From Site
2	Christian City, Inc.	0.00
11	Word of Love Church	0.73
32	New City Church	1.20
37	Lester Road Christian Church	1.28
52	Church of Acts, Inc.	1.45
POLICE, CITY HALL, AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
74	Union City Police Department	2.35
FIRE STATION SERVICES		
Legend	Service	Distance From Site
65	Fulton County Fire Department Station 5	1.74



SCHOOL SERVICES		
Legend	Service	Distance From Site
5	Escuela Titi	0.24
6	Oakley Elementary School	0.24
7	Ms. Gussie's Place	0.30
66	S. L. Lewis Elementary School	1.75
67	Best Results Home School	1.77
68	Selby's Daycare	1.78
70	Dynamic Learning Centers	1.82



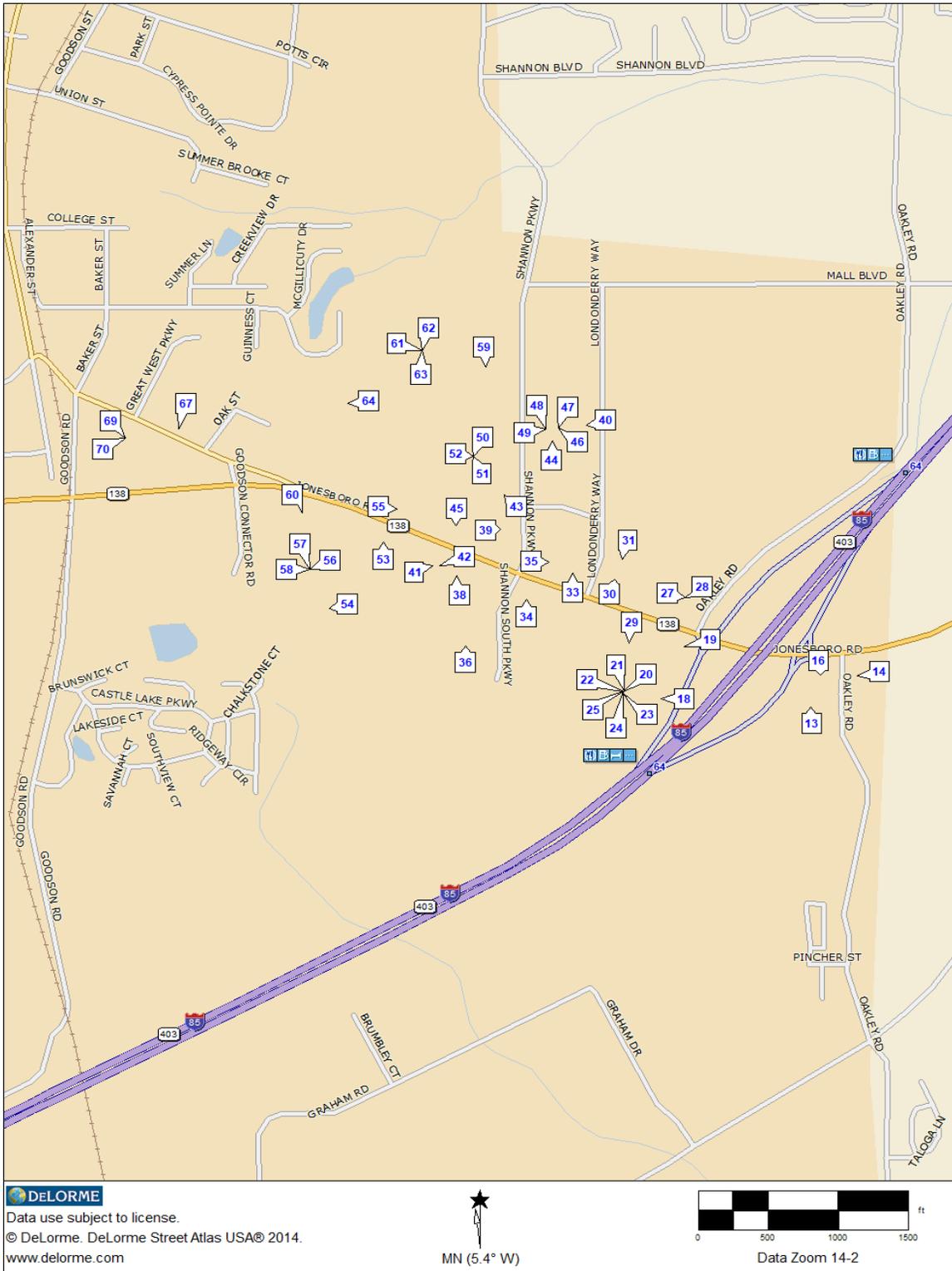
Community Services Map



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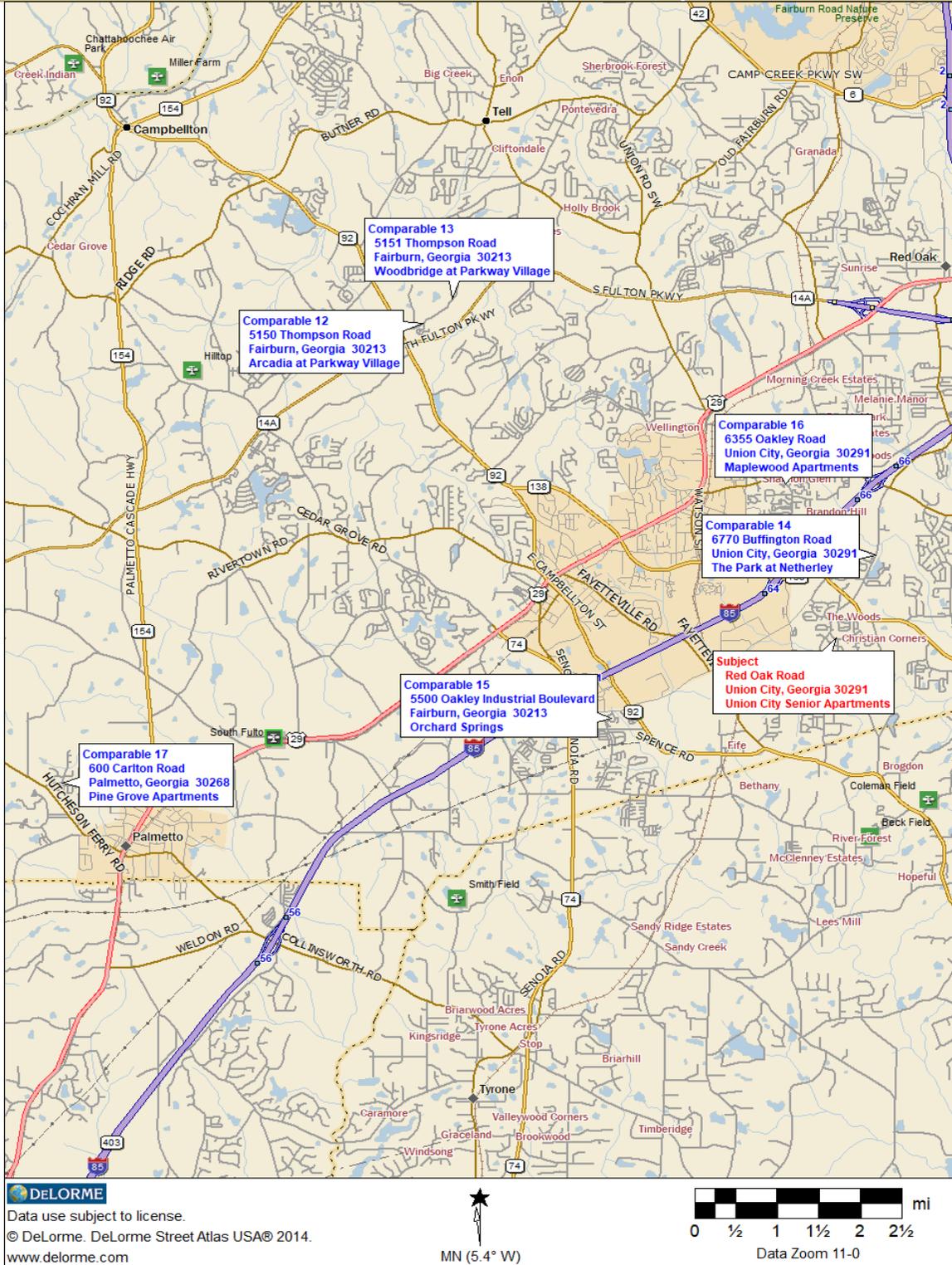
Subsidized/Restricted Legend

RENT-RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Arcadia at Parkway Village	LIHTC	8.2 Miles
Woodbridge at Parkway Village	Section 8/LIHTC	8.1 Miles
The Park at Netherley	LIHTC	1.4 Miles
Orchard Springs	LIHTC	4.1 Miles
Maplewood Apartments	LIHTC	3.6 Miles
Pine Grove Apartments	Rural Development	11.5 Miles



Subsidized/Restricted Comparables Map



MARKET AREA



Delineation of Primary 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 an existing 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 are 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 movement 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 submarkets, with residents from one side of a submarket not moving to a nearby 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 older persons 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 cosponsor.



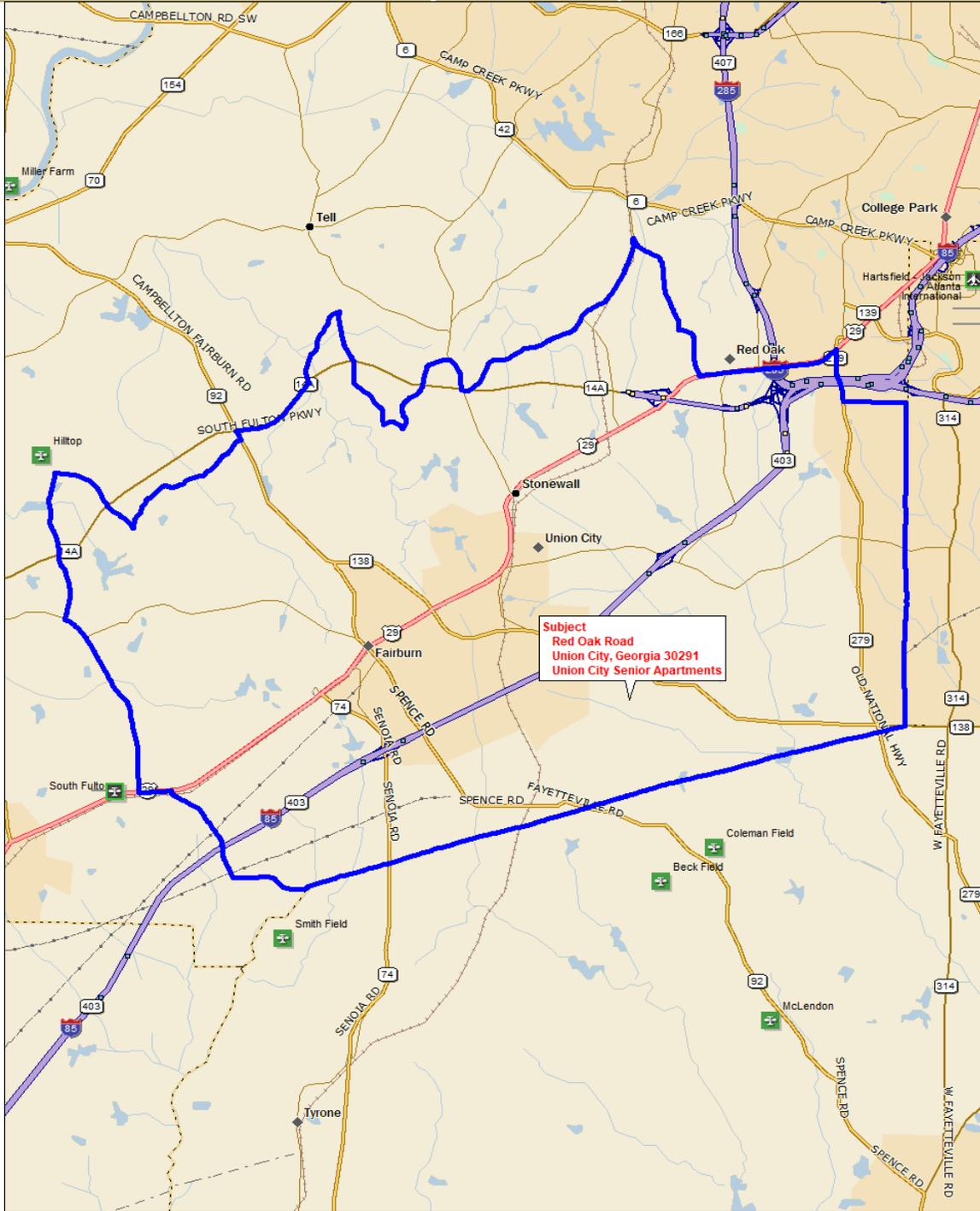
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- Non-Geographic Factors: Employees who might be expected to reside in a development as a result of planned or existing job opportunities and special needs households who are served by a multi-jurisdictional agency that covers communities that are clearly distinct market areas.

Our determination of the market area is based on the boundaries between governmental units. In such a method, county, division or city boundaries become the boundaries of the market area. The market area for the subject consists of the following census tracts: 0105.07, 0105.08, 0105.10, 0105.11, 0105.12, 0105.13, 0105.14, 0105.15 and 0105.16. The market area has the following boundaries: North – Cedar Grove Road, McClure Road, State Highway 92, South Fulton Parkway, Deep Creek, Thompson Road, Derrick Road, Koweta Road, South Wexford Road, Stonewall Tell Road, Scarborough Road Southwest, Ben Hill Road, Will Lee Road and U.S. Highway 29; South – Fayette County; East – Old National Highway, Godby Road and Clayton County; and West – Johnson Road, Gullatt Road, U.S. Highway 29, Hobgood Road, Rivertown Road and Short Road. The northern boundary is approximately 7.2 miles from the subject. The western boundary is approximately 9.1 miles from the subject, and the southern boundary is approximately 1.7 miles from the subject. The eastern boundary is approximately 4.6 miles from the subject.

It is believed the proposed development would draw housing for older persons residents from the southwestern portion of Fulton as would allow residents to be in closer proximity to all needed services and public transit. Furthermore, as the subject will be designated for older persons ages 55 years and older, it is the proposed property will draw from a larger area than a family property as senior residents are more likely to relocated further distances for affordable housing that is designated for their population. In addition, there appears to a lack of available affordable senior rental housing within the market area, and all surveyed affordable housing maintain lengthy waiting lists. Therefore, the proposed development will help fill a portion of the senior rental void and pent-up demand. It is estimated the market area will gain 134 older persons renter households ages 55 years and older in the market area through 2026, which indicates a need for additional senior housing gin the market area. Furthermore, approximately 20.9 percent of the total population and 26.6 of all households within the market area are ages 55 years and older. After considering all factors, the selected market area was deemed the most likely area from which the proposed development will draw residents.



Primary Market Area Map



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MN (5.4° W)

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COMMUNITY DEMOGRAPHIC DATA



Community Demographic Data

Population Trends

The subject will be located in the City of Union City, Georgia. The market area for the subject consists of the following census tracts: 0105.07, 0105.08, 0105.10, 0105.11, 0105.12, 0105.13, 0105.14, 0105.15 and 0105.16. The market area has the following boundaries: North – Cedar Grove Road, McClure Road, State Highway 92, South Fulton Parkway, Deep Creek, Thompson Road, Derrick Road, Koweta Road, South Wexford Road, Stonewall Tell Road, Scarborough Road Southwest, Ben Hill Road, Will Lee Road and U.S. Highway 29; South – Fayette County; East – Old National Highway, Godby Road and Clayton County; and West – Johnson Road, Gullatt Road, U.S. Highway 29, Hobgood Road, Rivertown Road and Short Road. The northern boundary is approximately 7.2 miles from the subject. The western boundary is approximately 9.1 miles from the subject, and the southern boundary is approximately 1.7 miles from the subject. The eastern boundary is approximately 4.6 miles from the subject.

In 2000, this geographic market area contained an estimated population of 47,483. By 2010, population in this market area had decreased by 66.8 percent to 79,188. In 2021, the population in this market area had increased by 28.3 percent to 101,591. It is projected that between 2021 and 2023, population in the market area will increase 3.2 percent to 104,826. It is projected that between 2023 and 2026, population in the market area will increase 4.8 percent to 109,678. Population estimates and projections are based on the most recent data from Ribbon Demographics; 2021 Data. The data was produced prior to the COVID-19 pandemic. At this time, there is no estimated changes due to the virus. However, the long-term economic impact on any region is unknown at this time. The short-term economic impact has been relatively minor. However, it is possible the population growth could be impacted by the COVID-19 if there are long-term economic impacts in the area.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
FULTON COUNTY	2000	816,006				
	2010	920,581	104,575	12.8%	10,458	1.3%
Estimated	2021	1,084,382	163,801	17.8%	16,380	1.8%
Projected	2023	1,110,254	25,872	2.4%	12,936	1.2%
Projected	2026	1,149,061	38,807	3.5%	12,936	1.2%
MARKET AREA	2000	47,483				
	2010	79,188	31,705	66.8%	3,171	6.7%
Estimated	2021	101,591	22,403	28.3%	2,240	2.8%
Projected	2023	104,826	3,235	3.2%	1,617	1.6%
Projected	2026	109,678	4,852	4.8%	1,617	1.6%
UNION CITY	2000	11,621				
	2010	19,456	7,835	67.4%	784	6.7%
Estimated	2021	29,389	9,933	51.1%	993	5.1%
Projected	2023	30,359	970	3.3%	485	1.7%
Projected	2026	31,815	1,456	5.0%	485	1.7%

Source: U.S. Census Bureau and Ribbon Demographics; 2021 Data

In 2010, this geographic market area contained an estimated housing for older persons person ages 55 years and older population of 13,316. By 2021, this population increased 59.3 percent to 21,213. It is estimated that the market area will increase to 25,599, or by 20.7 percent, by 2026 in the same age group.



CHANGE IN POPULATION BY AGE GROUPS						
FULTON COUNTY						
AGE	2010	2021	CHANGE	2023	2026	CHANGE
0-4	62,581	62,489	-0.1%	62,682	62,971	0.5%
5-9	61,510	63,601	3.4%	64,181	65,050	1.4%
10-14	59,877	65,673	9.7%	65,968	66,411	0.7%
15-17	35,718	41,200	15.3%	42,103	43,458	3.2%
18-20	41,015	49,707	21.2%	50,499	51,687	2.4%
21-24	57,226	57,834	1.1%	58,852	60,380	2.6%
25-34	153,601	175,111	14.0%	170,565	163,746	-4.0%
35-44	142,271	156,868	10.3%	162,006	169,712	4.8%
45-54	129,027	148,184	14.8%	151,075	155,411	2.9%
55-64	94,331	126,248	33.8%	131,882	140,334	6.4%
65-74	47,108	84,206	78.8%	91,695	102,928	12.3%
75-84	24,745	38,869	57.1%	43,893	51,430	17.2%
85+	11,571	14,392	24.4%	14,852	15,543	4.6%
Total Population	920,581	1,084,382	17.8%	1,110,254	1,149,061	3.5%
Elderly % Population	19.3%	24.3%	4.7%	25.4%	27.0%	1.6%
MARKET AREA						
AGE	2010	2021	CHANGE	2023	2026	CHANGE
0-4	6,422	6,960	8.4%	6,976	6,999	0.3%
5-9	6,542	7,247	10.8%	7,361	7,532	2.3%
10-14	6,734	7,162	6.4%	7,354	7,642	3.9%
15-17	4,072	4,481	10.0%	4,549	4,650	2.2%
18-20	3,235	4,054	25.3%	4,134	4,254	2.9%
21-24	3,947	5,371	36.1%	5,551	5,820	4.9%
25-34	12,887	15,875	23.2%	15,542	15,043	-3.2%
35-44	12,278	15,627	27.3%	16,103	16,817	4.4%
45-54	9,755	13,601	39.4%	14,289	15,322	7.2%
55-64	8,000	10,158	27.0%	10,815	11,800	9.1%
65-74	3,180	7,332	130.6%	7,812	8,533	9.2%
75-84	1,444	2,830	96.0%	3,401	4,258	25.2%
85+	692	893	29.0%	939	1,008	7.3%
Total Population	79,188	101,591	28.3%	104,826	109,678	4.6%
Elderly % Population	16.8%	20.9%	3.5%	21.9%	23.3%	1.4%
UNION CITY						
AGE	2010	2021	CHANGE	2023	2026	CHANGE
0-4	1,747	2,176	24.6%	2,180	2,186	0.3%
5-9	1,706	2,226	30.5%	2,272	2,341	3.0%
10-14	1,738	2,198	26.5%	2,254	2,337	3.7%
15-17	1,047	1,332	27.2%	1,364	1,413	3.6%
18-20	822	1,196	45.5%	1,230	1,281	4.1%
21-24	962	1,580	64.2%	1,634	1,715	5.0%
25-34	3,295	4,602	39.7%	4,508	4,368	-3.1%
35-44	3,149	4,640	47.3%	4,753	4,922	3.6%
45-54	2,315	3,929	69.7%	4,143	4,465	7.8%
55-64	1,601	2,783	73.8%	2,994	3,311	10.6%
65-74	628	1,787	184.6%	1,940	2,170	11.8%
75-84	291	683	134.7%	822	1,031	25.4%
85+	155	257	65.8%	264	275	4.1%
Total Population	19,456	29,389	51.1%	30,359	31,815	4.8%
Elderly % Population	13.7%	18.7%	2.6%	19.8%	21.3%	1.5%

Source: U.S. Census Bureau and Ribbon Demographics; 2021 Data



Population by Gender

The ratio of men to women in population will influence the project's design and marketing strategy. This is especially true of the older adult population. Nationally, seven of every ten persons aged 85 and older are women. Differences in mortality rates and life expectancy ages result in this unbalanced relationship. Regional differences do occur, however, based on an area's attractiveness for retirement living.

In 2010, senior women in the primary market area outnumbered men by 2,608, or 32.8 percent. By 2021, senior women in the primary market area outnumbered men by 4,251, or 33.4 percent. The ration is expected to slightly increase to 33.5 percent by 2023. By 2026, it is projected that senior women in the primary market area will outnumber men by 5,151, or 33.5 percent. In summary, the male/female gender ratios indicate a good potential target market between both halves of the populace.

POPULATION DISTRIBUTION BY GENDER								
MARKET AREA								
	2010		2021 Estimated		2023 Estimated		2026 Projected	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Total Male	35,724		45,995		47,976		49,957	
55-64	3,313	9.3%	4,224	9.2%	4,564	14.0%	4,904	9.8%
65-74	1,344	3.8%	2,901	6.3%	3,144	13.6%	3,387	6.8%
75-84	515	1.4%	1,093	2.4%	1,361	7.6%	1,628	3.3%
85+	182	0.5%	263	0.6%	284	4.8%	305	0.6%
TOTAL 55+	5,354	15.0%	8,481	36.3%	9,353	40.1%	10,224	20.5%
Total Female	43,464		55,596		57,659		59,721	
55-64	4,687	10.8%	5,934	10.7%	6,415	14.0%	6,896	11.5%
65-74	1,836	4.2%	4,431	8.0%	4,789	13.6%	5,146	8.6%
75-84	929	2.1%	1,737	3.1%	2,184	7.6%	2,630	4.4%
85+	510	1.2%	630	1.1%	667	4.8%	703	1.2%
TOTAL 55+	7,962	18.3%	12,732	40.1%	14,054	40.1%	15,375	25.7%

Source: U.S. Census Bureau and Ribbon Demographics; 2021 Data



Household Type and Relationship

The following two tables show the households by type and relationship and group quarters population by type for persons 65 and older. The 2010 older adult population according to household type and relationship, and it includes the population estimates for institutionalized and non-family households. The institutionalized and non-family totals are expected to increase as the older adult population increases.

As the population shifts from “In Family Households” to “In Non-Family Households,” an increased demand for housing for older persons housing will result. The prevalence of family living alone is projected to increase, also, resulting in the move to “In Non-Family Households” in the service area.

HOUSEHOLDS BY TYPE/RELATIONSHIP, PERSONS 65+			
IN FAMILY HOUSEHOLDS	MARKET AREA	UNION CITY	FULTON COUNTY
Householder	1,285	231	24,113
Spouse	857	171	15,272
Other Relatives	306	27	3,080
IN NON-FAMILY HOUSEHOLDS			
Male Householder	307	77	7,121
Living Alone	300	77	6,588
Not Living Alone	7	0	533
Female Householder	894	528	18,084
Living Alone	865	516	17,658
Not Living Alone	29	12	426
Non-Relatives	88	0	811
IN GROUP QUARTERS			
Institutionalized	172	58	7,940
Noninstitutionalized	99	15	23,452

Source: U.S. Census Bureau

GROUP QUARTERS POPULATION BY TYPE			
INSTITUTIONALIZED POPULATION	MARKET AREA	UNION CITY	FULTON COUNTY
Correctional Institutions	104	51	5,500
Nursing Homes	100	0	2,433
Other Institutions	7	7	7
TOTAL	211	58	7,940
NON-INSTITUTIONALIZED POPULATION			
College Dormitories (includes off-campus)	0	0	17,746
Military Quarters	0	0	78
Other Non-Institutionalized Quarters	78	15	5,628
TOTAL	78	15	23,452

Source: U.S. Census Bureau



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 housing for older persons, the demand for rental housing is sometimes caused by the inability of the housing for older persons 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 Fulton County in 2021 is 46.4 percent, and the percentage for Union City is 41.7 percent. The percentage of renters in the primary market area in 2021 is 36.2 percent. According to the U.S. Census Bureau, the national rental percentage is 36.1 percent. Household estimates and projections are based on the most recent data from Ribbon Demographics; 2021 Data. The data was produced prior to the COVID-19 pandemic. At this time, there is no estimated changes due to the virus. However, the long-term economic impact on any region is unknown at this time. The short-term economic impact has been relatively minor. However, it is possible the household growth could be impacted by the COVID-19 if there are long-term economic impacts in the area.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
FULTON COUNTY	2000	321,266	167,299	52.1%	153,967	47.9%
	2010	376,377	202,262	53.7%	174,115	46.3%
Estimated	2021	453,984	243,406	53.6%	210,578	46.4%
Projected	2023	466,137	249,879	53.6%	216,258	46.4%
Projected	2026	484,366	259,588	53.6%	224,778	46.4%
MARKET AREA	2000	17,310	10,812	62.5%	6,498	37.5%
	2010	29,337	18,550	63.2%	10,787	36.8%
Estimated	2021	37,687	24,028	63.8%	13,659	36.2%
Projected	2023	38,895	24,806	63.8%	14,090	36.2%
Projected	2026	40,708	25,972	63.8%	14,736	36.2%
UNION CITY	2000	4,886	1,708	35.0%	3,178	65.0%
	2010	7,788	3,384	43.5%	4,404	56.5%
Estimated	2021	10,905	6,354	58.3%	4,551	41.7%
Projected	2023	11,257	6,558	58.3%	4,699	41.7%
Projected	2026	11,785	6,863	58.2%	4,922	41.8%

Source: U.S. Census Bureau and Ribbon Demographics; 2021 Data

In 2021, this geographic market area contained 10,018 households ages 55 years and older. Of the total 10,018 senior households, 4,094, or 40.9 percent, are renter households. The market area is expected to gain an additional 5,028 households ages 55 years and older through 2026. Of the total 5,028 senior households to be gained, 696, or 31.8 percent, are renter households. This equates to a gain of 139 older persons ages 55 years households per year.



TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
FULTON COUNTY	25-34	26,607	54,863	81,470
	35-44	46,084	36,191	82,275
	45-54	48,791	26,423	75,214
	55-64	40,626	17,639	58,265
	65-74	22,207	9,042	31,249
	75+	15,799	9,619	25,418
MARKET AREA	25-34	3,567	2,877	6,444
	35-44	4,395	2,962	7,357
	45-54	3,946	1,946	5,892
	55-64	3,863	1,239	5,102
	65-74	1,606	481	2,087
	75+	929	509	1,438
UNION CITY	25-34	719	1,129	1,848
	35-44	894	1,061	1,955
	45-54	646	724	1,370
	55-64	524	467	991
	65-74	252	246	498
	75+	300	402	702

Source: U.S. Census Bureau

The following table shows the number of households ages 55 and older in 2020.

SENIOR 55+ HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	FULTON COUNTY	MARKET AREA	UNION CITY
1 person	37,559	3,369	813
2 persons	47,174	2,882	519
3 persons	14,803	1,308	335
4 persons	7,287	554	51
5 or more persons	5,432	601	233
RENTER-OCCUPIED			
1 person	34,141	2,249	873
2 persons	11,137	948	361
3 persons	4,890	549	181
4 persons	2,278	178	34
5 or more persons	2,564	170	15

Source: Ribbon Demographics; 2021 Data

The subject's proposed units are most suitable for older persons households ages 55 years and older with between one and two persons, who account for 78.1 percent of the market area's older persons ages 55 years and older renter households.

SENIOR 55+ RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	2,249	54.9%
2 persons	948	23.2%
3 persons	549	13.4%
4 persons	178	4.3%
5 or more persons	170	4.2%
TOTAL	4,094	100.0%

Source: Ribbon Demographics; 2021 Data



CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	FULTON COUNTY	MARKET AREA	UNION CITY
TOTAL HOUSING UNITS	437,105	33,686	9,072
OCCUPANCY AND TENURE			
Occupied Housing Units	376,377	29,337	7,788
Owner-Occupied	202,262	18,550	3,384
Percent Owner-Occupied	53.7%	63.2%	43.5%
Renter-Occupied	174,115	10,787	4,404
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	3326	77	19
Persons per owner-occupied unit	2.49	2.33	2.53
Persons per renter-occupied unit	2.22	2.63	2.46
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	12,306	1,228	304
2000-2004	18,451	1,762	568
1990-1999	26,063	1,063	642
1980-1989	26,052	1,621	651
1970-1979	24,387	2,258	1,028
1960-1969	21,439	805	224
1950-1959	13,480	823	408
1940-1949	6,086	180	127
1939 or earlier	9,080	33	0
PERSONS PER ROOM: RENTER			
0.50 or less	105,553	5,813	2,430
0.51-1.00	44,610	3,497	1,326
1.01-1.50	5359	386	168
1.51-2.00	1327	66	28
2.01 or more	495	11	0
PLUMBING FACILITIES -			
PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	1070	77	64
1.01-1.50	67	0	0
1.51 or more	80	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 463 renter households with more than 1.01 occupants per room in the market area. There are 77 renter households that are lacking complete plumbing facilities in the market area.



ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
FULTON COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	158,808	79.4%	25,826	16.4%
1, Attached	19,209	9.6%	5,255	3.3%
2	1,056	0.5%	5,824	3.7%
3 to 4	1,862	0.9%	9,812	6.2%
5 to 9	3,456	1.7%	25,135	16.0%
10 to 19	3,419	1.7%	35,763	22.7%
20 to 49	2,839	1.4%	17,883	11.4%
50 or more	8,536	4.3%	30,679	19.5%
Mobile Home, Trailer, Other	934	0.5%	1,167	0.7%
TOTAL	200,119	100.0%	157,344	100.0%
MARKET AREA				
1, Detached	14,974	88.0%	3,392	34.7%
1, Attached	1,093	6.4%	439	4.5%
2	49	0.3%	337	3.4%
3 to 4	153	0.9%	583	6.0%
5 to 9	393	2.3%	2,131	21.8%
10 to 19	109	0.6%	1,895	19.4%
20 to 49	28	0.2%	482	4.9%
50 or more	19	0.1%	457	4.7%
Mobile Home, Trailer, Other	196	1.2%	57	0.6%
TOTAL	17,014	100.0%	9,773	100.0%
UNION CITY				
1, Detached	2,213	70.2%	451	11.4%
1, Attached	465	14.7%	155	3.9%
2	14	0.4%	118	3.0%
3 to 4	124	3.9%	374	9.5%
5 to 9	200	6.3%	1,477	37.4%
10 to 19	0	0.0%	958	24.2%
20 to 49	0	0.0%	70	1.8%
50 or more	12	0.4%	292	7.4%
Mobile Home, Trailer, Other	125	4.0%	57	1.4%
TOTAL	3,153	100.0%	3,952	100.0%

Source: U.S. Census Bureau



Households Income Trends and Analysis

Older persons ages 55 years and older households who have between one and two persons and annual incomes between \$23,250 and \$33,100 are potential tenants for the proposed LIHTC one-bedroom units at 50 percent of the area median income. Approximately nine percent (12.6%) of the primary market area senior tenants are within this range.

Older persons ages 55 years and older households who have between one and two persons and annual \$27,900 and \$41,400 are potential tenants for the proposed LIHTC one-bedroom units at 60 percent of the area median income. Approximately nine percent (9.3%) of the primary market area senior tenants are within this range.

INCOME-ELIGIBLE 55+ RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$775	\$23,250	\$41,400	18.5%	756
All Unit Types (50%)	\$775	\$23,250	\$33,100	12.6%	514
All Unit Types (60%)	\$930	\$27,900	\$39,720	9.3%	381



HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	FULTON COUNTY	MARKET AREA	UNION CITY
Less than \$10,000			
Less than 20%	320	19	0
20-24%	223	25	11
25-29%	1,653	51	22
30-34%	865	11	11
35%+	17,512	1,183	508
Not Computed	4,994	290	111
\$10,000 - \$19,999			
Less than 20%	1,467	71	49
20-24%	769	45	33
25-29%	1,510	41	35
30-34%	1,260	57	45
35%+	17,981	1,316	556
Not Computed	706	13	0
\$20,000 - \$34,999			
Less than 20%	1,360	70	16
20-24%	1,536	130	19
25-29%	3,673	300	204
30-34%	5,012	304	183
35%+	20,143	1,635	582
Not Computed	505	54	13
\$35,000 - \$49,999			
Less than 20%	2,433	236	142
20-24%	5,140	457	274
25-29%	6,903	230	57
30-34%	4,173	271	139
35%+	5,311	620	181
Not Computed	417	0	0
\$50,000 - \$74,999			
Less than 20%	9,008	321	181
20-24%	8,607	471	169
25-29%	4,389	205	34
30-34%	1,747	206	42
35%+	1,300	52	26
Not Computed	344	54	40
\$75,000 or more			
Less than 20%	21,370	880	249
20-24%	2,928	90	9
25-29%	699	32	11
30-34%	406	33	0
35%+	105	0	0
Not Computed	575	0	0
TOTAL	157,344	9,773	3,952

Source: U.S. Census Bureau



HISTA 2.2 Summary Data

Market Area

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Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	353	211	258	128	118	1,068
\$10,000-20,000	117	271	137	180	46	751
\$20,000-30,000	732	335	107	252	342	1,768
\$30,000-40,000	461	396	365	71	79	1,372
\$40,000-50,000	325	322	255	80	127	1,109
\$50,000-60,000	118	291	317	140	118	984
\$60,000-75,000	135	226	153	60	141	715
\$75,000-100,000	63	80	9	224	355	731
\$100,000-125,000	1	12	145	218	2	378
\$125,000-150,000	59	5	24	7	154	249
\$150,000-200,000	18	20	196	35	29	298
\$200,000+	31	36	32	26	17	142
Total	2,413	2,205	1,998	1,421	1,528	9,565

Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	326	44	42	4	8	424
\$10,000-20,000	660	195	70	7	53	985
\$20,000-30,000	256	234	129	16	10	645
\$30,000-40,000	96	87	58	5	7	253
\$40,000-50,000	215	113	84	63	7	482
\$50,000-60,000	205	52	14	18	5	294
\$60,000-75,000	93	65	13	4	2	177
\$75,000-100,000	163	37	19	7	42	268
\$100,000-125,000	63	59	59	40	3	224
\$125,000-150,000	84	38	40	9	3	174
\$150,000-200,000	51	10	15	2	27	105
\$200,000+	37	14	6	3	3	63
Total	2,249	948	549	178	170	4,094

Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	217	23	21	3	3	267
\$10,000-20,000	542	181	12	7	47	789
\$20,000-30,000	159	108	124	5	8	404
\$30,000-40,000	82	53	9	3	4	151
\$40,000-50,000	125	44	5	3	7	184
\$50,000-60,000	181	7	3	18	5	214
\$60,000-75,000	79	60	13	3	2	157
\$75,000-100,000	123	27	4	5	20	179
\$100,000-125,000	50	25	7	38	2	122
\$125,000-150,000	65	21	12	5	3	106
\$150,000-200,000	42	9	7	2	2	62
\$200,000+	15	6	0	2	1	24
Total	1,680	564	217	94	104	2,659

Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	679	255	300	132	126	1,492
\$10,000-20,000	777	466	207	187	99	1,736
\$20,000-30,000	988	569	236	268	352	2,413
\$30,000-40,000	557	483	423	76	86	1,625
\$40,000-50,000	540	435	339	143	134	1,591
\$50,000-60,000	323	343	331	158	123	1,278
\$60,000-75,000	228	291	166	64	143	892
\$75,000-100,000	226	117	28	231	397	999
\$100,000-125,000	64	71	204	258	5	602
\$125,000-150,000	143	43	64	16	157	423
\$150,000-200,000	69	30	211	37	56	403
\$200,000+	68	50	38	22	20	205
Total	4,662	3,153	2,547	1,599	1,698	13,659



HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2021			2026		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
FULTON COUNTY									
Less than \$15,000	15,536	15,995	11,718	11,376	15,926	12,821	9,357	14,157	13,786
\$15,000 - \$24,999	13,306	8,678	7,018	11,337	8,699	12,043	9,264	7,672	12,838
\$25,000 - \$34,999	14,947	10,183	5,428	14,633	9,939	9,190	12,424	9,113	10,339
\$35,000 - \$49,999	22,296	12,649	6,235	20,675	14,068	9,619	17,995	12,965	10,770
\$50,000 - \$74,999	29,415	18,370	6,880	31,805	20,654	12,475	29,465	20,637	14,982
\$75,000 - \$99,999	19,474	13,222	3,908	23,892	15,341	8,277	24,049	16,440	10,785
\$100,000 - \$149,999	22,259	20,066	4,172	27,500	25,780	10,532	28,976	28,558	14,213
\$150,000 - \$199,999	10,628	9,530	1,721	13,857	13,899	4,781	15,977	16,741	6,998
\$200,000+	13,538	17,918	2,238	22,448	38,252	7,949	28,031	49,540	12,463
TOTAL	337,328			427,768			458,535		
MARKET AREA									
Less than \$15,000	1,662	1,148	539	1,254	1,637	1,207	1,006	1,528	1,334
\$15,000 - \$24,999	1,284	970	511	1,602	948	1,192	1,338	869	1,423
\$25,000 - \$34,999	1,538	1,037	342	1,958	1,566	678	1,823	1,535	828
\$35,000 - \$49,999	2,705	1,614	435	2,299	2,622	799	2,082	2,684	929
\$50,000 - \$74,999	2,692	2,298	332	3,770	2,402	1,126	3,792	2,637	1,379
\$75,000 - \$99,999	2,084	1,352	161	2,374	1,545	702	2,560	1,800	908
\$100,000 - \$149,999	1,154	1,213	93	2,031	1,991	681	2,402	2,603	951
\$150,000 - \$199,999	199	266	20	379	504	100	591	876	162
\$200,000+	149	112	53	139	356	63	218	672	113
TOTAL	25,963			35,925			39,043		
UNION CITY									
Less than \$15,000	647	284	311	388	568	369	312	539	410
\$15,000 - \$24,999	443	273	205	552	251	327	455	240	396
\$25,000 - \$34,999	578	260	71	625	432	173	588	454	209
\$35,000 - \$49,999	747	485	90	705	841	182	608	883	208
\$50,000 - \$74,999	567	369	79	1,064	662	205	1,097	767	271
\$75,000 - \$99,999	510	149	36	669	453	195	686	516	251
\$100,000 - \$149,999	307	178	31	684	470	190	799	640	274
\$150,000 - \$199,999	44	22	13	100	107	23	173	206	44
\$200,000+	0	26	0	27	82	12	50	160	21
TOTAL	6,725			10,356			11,257		

Source: U.S. Census Bureau and Ribbon Demographics; 2021 Data

EMPLOYMENT TREND



Employment Trends

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

Employment in Fulton County has been increasing an average of 1.2 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. These fluctuations are similar to the unemployment rates for Fulton County and the State of Georgia.

Future Employment Trends

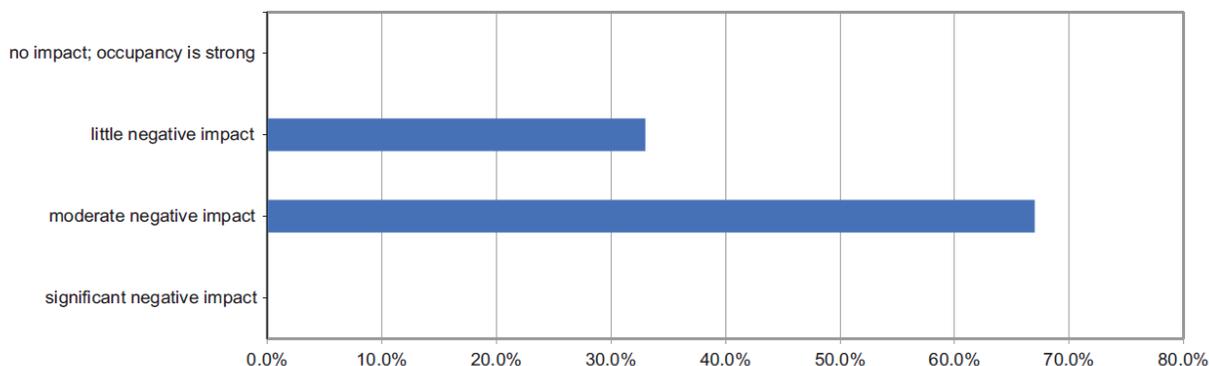
An ongoing worldwide pandemic called COVID-19 is wreaking havoc on the economy of much of the United States. The first case of COVID-19 was diagnosed in the United States on January 21, 2020, in the State of Washington. Since that date, COVID-19 spread rapidly throughout the U.S. The CDC warned that widespread transmission of the disease could force a large number of people to seek hospitalization, overloading the healthcare system. Therefore, on March 19, 2020, the government advised against gatherings of more than 10 people. Additionally, state and local authorities have made the decision to prohibit large-scale gatherings.

Also, many cities and most states have imposed lockdown measures of different scope and severity in order to attempt to contain the number of people infected. These lockdown measures have placed limits on where people can travel, work and shop away from their homes. These measures have had a significant impact on the economic conditions in cities and counties throughout the country. In March 2020, the U.S. Congress passed a \$2 trillion COVID-19 aid package in an attempt to ease the economic impact of the coronavirus pandemic. The bill includes funds for large corporations, loans for small businesses, assistance to state and local governments and direct payments to qualified individual citizens. The amount of the payment per citizen depends on various factors such as annual income and number of children. The aid package also includes a supplemental package to combat the outbreak itself, with funds for hospitals, FEMA's disaster relief fund and vaccines, therapeutics and other medical needs. While the federal and state governments have attempted to mitigate the economic impact by lowering interest rates, providing financial relief and paid sick leave for workers quarantined, providing small business loans to businesses affected by the pandemic, deferring tax payments without penalty and temporarily suspending all government foreclosures and evictions, the result of the pandemic is likely to be a recession and potentially a depression if conditions do not improve quickly.



According to the *April 2020 PwC Investor Sentiment Update*, between 60 and 70 percent of surveyed investors active in the apartment sector believe the U.S. economy is already in a recession. More than 80 percent of those same investors believe apartment fundamentals are already seeing a negative impact due to COVID-19. The remaining investors believe negative impact will be seen within three months. Overall, the majority of the surveyed investors believe apartment occupancy will see moderate negative impact due to the pandemic.

As unemployment rises and move-ins likely taper off, what will be the impact on apartment occupancy in the near term?



Source: Survey conducted by PwC March 27, 2020 through April 2, 2020; percentages reflect investor participants' sentiment

Georgia's Governor Brian Kemp issued a "stay at home" order on April 2, 2020. The order applies to all Georgia residents and visitors and was effective until April 30, 2020. On April 24th, the governor announced that businesses such as gyms, fitness centers, bowling alleys, body art studios, barbers, cosmetologists, hair designers, nail care artists, estheticians and their schools and massage therapists could begin reopening. The businesses are all held to specific restriction including adherence to the minimal basic operations, social distancing and regular sanitation.

According to the Fulton County Economic Development Department, employment in the healthcare industry continued to grow dramatically, outpacing overall employment growth in the region. Since 2014, the industry has added over 40,000 jobs, expanding employment by 19 percent. This growth was led by the General Medical and Surgical Hospitals and Offices of Physicians (Except Mental Health Specialists) sectors, which both added over 14,000 jobs. The Home Health Care Services grew rapidly over this period as well, expanding employment by 19 percent, or over 2,000 jobs. Between 2014 and 2019, the Information Technology industry added over 8,000 jobs, expanding employment by 10 percent. The Transportation and Logistics industry has expanded employment over the past five years, adding over 26,000 jobs since 2014, expanding employment by 20 percent. Over the next five years, the Metro Atlanta Region is projected to add over 61,000 jobs. Additional new and expanding business include, but are not limited to, the following:

- A new ALDI is coming to the City of Union City and is expected to be complete by 2022.
- Microsoft announced it will select Fulton County for the company's \$850 expansion that includes a new data center.
- Boston Consulting Group, a management consulting firm, announced it will invest \$18 million into expanding the company's Atlanta Business Service Center, adding an additional 331 jobs for the area.
- Kainos, a global digital technology company will invest \$1.2 million in opening a North America sales and IT hub in Fulton County, creating 137 new jobs.
- Better Up Foods will invest up to \$34 million to expand its current product offering, creating 162 new jobs.



The long-term impact of the pandemic is not yet known. However, the temporary impact is already visible for many areas, with mass layoffs of non-essential workers. The following table shows the W.A.R.N. notices issued for the market area. W.A.R.N. notices require employers with 100 or more employees to provide at least 60 calendar days advance written notice of plant closings and mass layoffs affecting 50 or more employees at a single site of employment. Exceptions to giving notice may be allowed in an economic crisis which is considered to be an unforeseen business circumstance.

There have been seven W.A.R.N. notices in the market area since 2019. It is estimated that approximately 79 percent of the W.A.R.N. notices were issued after the onset of the COVID-19 pandemic.

W.A.R.N. NOTICES			
Company	City	Employees Lost	Layoff Date
Jacobson Warehouse Company, Inc.	Fairburn	48	3/31/2019
DHL Supply Chain	Union City	85	7/15/2019
XPO Logistics Supply Chain Headquarters	Fairburn	226	5/31/2020
Asbury Automotive	Union City	26	4/3/2020
Asbury Automotive	Union City	36	4/3/2020
Asbury Automotive	Union City	26	4/3/2020
Direct Auction Services, LLC	Fairburn	58	3/20/2020
Total:		505	

Source: Georgia Department of Labor

Currently, the effects of COVID-19 appear to be minor as expansion projects are still-ongoing or still proposed. Therefore, it is anticipated that the economic growth with the city will remain stable. Therefore, there are no anticipated changes in the economic growth of the market area.

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	4,787,389	4,348,099	90.8%	439,290	9.2%
2013	4,756,159	4,366,376	91.8%	389,783	8.2%
2014	4,752,653	4,416,148	92.9%	336,505	7.1%
2015	4,788,872	4,503,154	94.0%	285,718	6.0%
2016	4,913,607	4,649,755	94.6%	263,852	5.4%
2017	5,048,651	4,812,097	95.3%	236,554	4.7%
2018	5,080,472	4,880,038	96.1%	200,434	3.9%
2019	5,148,312	4,966,157	96.5%	182,155	3.5%
2020	5,072,155	4,741,191	93.5%	330,964	6.5%
2021**	5,154,233	4,924,943	95.6%	229,290	4.4%

* Data based on place of residence.

**Preliminary - based on monthly data through February 2021

Source: U.S. Bureau of Labor Statistics

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 3.5 percent in 2019. The rate for the State of Georgia in February 2021 was 4.4 percent.



LABOR FORCE AND EMPLOYMENT TRENDS FOR FULTON COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	457,326	430,634	94.2%	26,692	5.8%
2006	472,127	448,380	95.0%	23,747	5.0%
2007	488,891	465,409	95.2%	23,482	4.8%
2008	497,388	465,380	93.6%	32,008	6.4%
2009	486,983	437,746	89.9%	49,237	10.1%
2010	485,002	434,315	89.5%	50,687	10.5%
2011	498,861	448,034	89.8%	50,827	10.2%
2012	511,185	464,673	90.9%	46,512	9.1%
2013	508,273	467,197	91.9%	41,076	8.1%
2014	509,436	473,594	93.0%	35,842	7.0%
2015	514,749	483,972	94.0%	30,777	6.0%
2016	530,235	501,729	94.6%	28,506	5.4%
2017	547,741	521,497	95.2%	26,244	4.8%
2018	550,950	530,188	96.2%	20,762	3.8%
2019	560,412	540,233	96.4%	20,179	3.6%
2020	557,232	512,593	92.0%	44,639	8.0%
2021**	561,515	531,525	94.7%	29,990	5.3%

* Data based on place of residence.

**Preliminary - based on monthly data through February 2021

Source: U.S. Bureau of Labor Statistics

Unemployment in the county reached a high of 10.5 percent in 2010 and a low of 3.6 percent in 2019. The annual rate for Fulton County in February 2021 was 5.3 percent.

CHANGE IN TOTAL EMPLOYMENT FOR FULTON COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	3,681	736	0.9%	0.2%
2010-2015	49,657	9,931	11.4%	2.3%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Fulton County increased an average of 1.2 percent per year between 2005 and 2015.



RECENT CHANGES IN EMPLOYMENT FOR FULTON COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	434,315	(3,431)	10.5%
2011	448,034	13,719	10.2%
2012	464,673	16,639	9.1%
2013	467,197	2,524	8.1%
2014	473,594	6,397	7.0%
2015	483,972	10,378	6.0%
2016	501,729	17,757	5.4%
2017	521,497	19,768	4.8%
2018	530,188	8,691	3.8%
2019	540,233	10,045	3.6%
2020	512,593	(27,640)	8.0%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 3.6 percent to 10.5 percent since 2010. These fluctuations are in line with the unemployment rates for the State of Georgia

Place of Work Employment						
PLACE OF WORK EMPLOYMENT DATA						
INDUSTRY	FULTON COUNTY		MARKET AREA		UNION CITY	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	1,456	0.3%	111	0.2%	22	0.2%
Construction	19,363	3.5%	1,490	3.1%	479	3.4%
Manufacturing	32,392	5.8%	2,778	5.7%	950	6.8%
Wholesale Trade	16,163	2.9%	1,184	2.4%	327	2.3%
Retail Trade	51,420	9.2%	4,702	9.7%	1,286	9.2%
Transportation, Communication & Utilities	68,823	12.3%	9,431	19.4%	2,814	20.0%
Information	22,832	4.1%	1,762	3.6%	406	2.9%
Finance, Insurance & Real Estate	50,696	9.1%	2,877	5.9%	752	5.4%
Professional & Related Services	86,479	15.5%	2,545	5.2%	685	4.9%
Educational, Health & Social Services	104,140	18.6%	9,860	20.3%	2,897	20.6%
Entertainment & Recreation Services	59,980	10.7%	6,132	12.6%	1,699	12.1%
Other	26,220	4.7%	2,344	4.8%	760	5.4%
Public Administration	19,384	3.5%	3,308	6.8%	965	6.9%

Source: Ribbon Demographics; 2021 Data

The above chart shows the number of people employed in different sectors of the Fulton County, market area and Union City economy in 2021. 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.



Major Employers

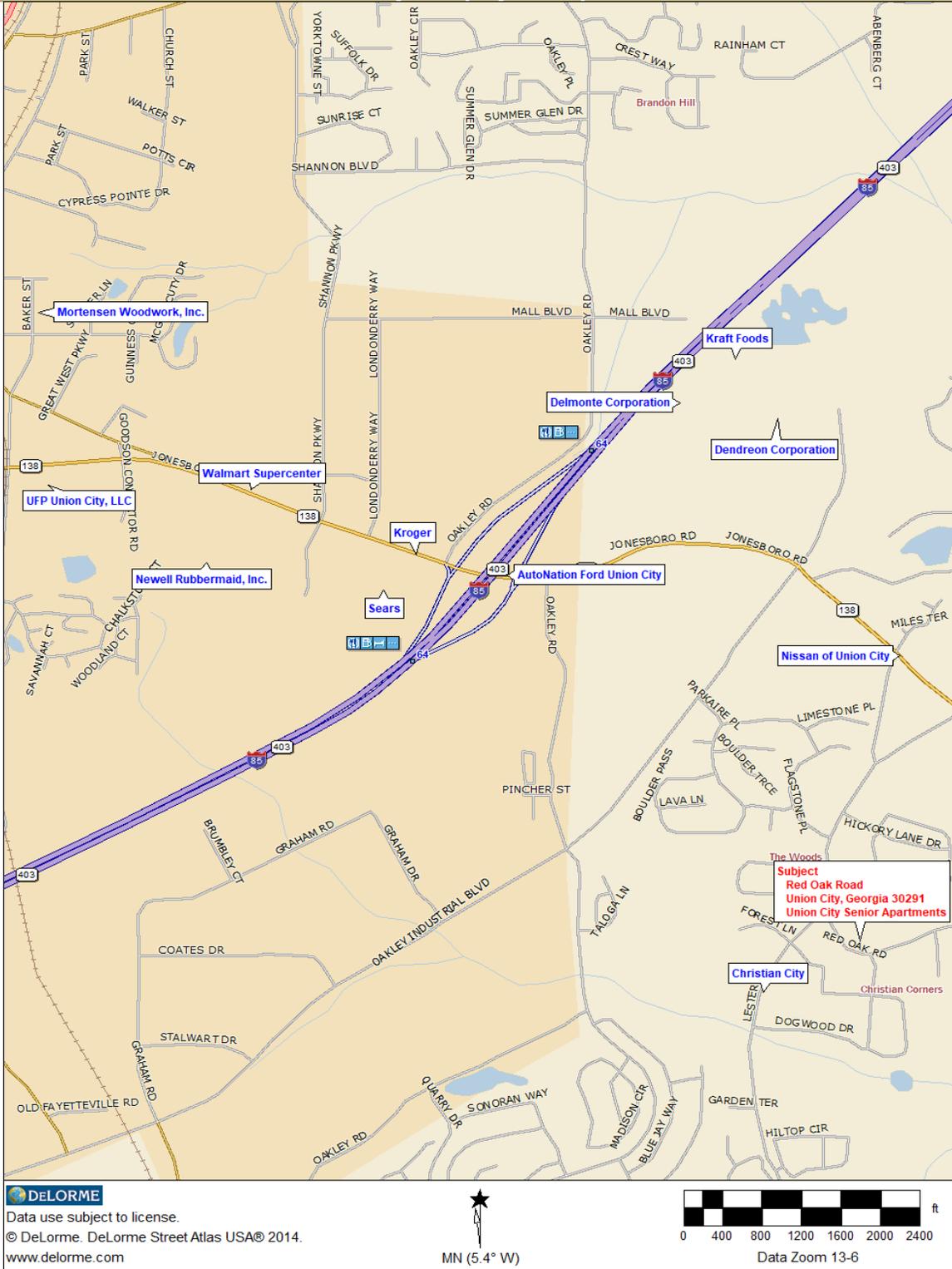
The following table indicates the major employers, service/product and total employees for Union City.

MAJOR EMPLOYERS		
Name	Service/Product	Total Employees
Christian City	Skilled Nursing/Rehab Center	355
Wal-Mart	Retail/Grocery Store	330
Kraft Foods	Food Production/Manufacturer	247
Dendreon	Cancer Treatment	200
Gene Evans Ford	Car Dealership	200
Kroger	Grocery Store	199
Universal Forest Products	Building Material Supplier	185
Mortensen Woodworking	Woodworker	165
Sears	Retail Store	144
Nissan of Union City	Car Dealership	120
Delmonte Corporation	Health Food Store	92
Newell Rubbermaid	Distribution Services	91

Source: Union City Economic Development Department



Major Employers Map





Wages

The average annual wage of Fulton County employees was \$80,784 in 2019. Wages have been decreasing 2.6 percent per year. Wages in the leisure and hospitality sector is within the LIHTC income limits of the subject. Wages in the retail trade and leisure and hospitality sectors are within the income limits of the proposed subject.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2018	2019	ANNUAL PERCENT INCREASE
Agriculture, Forestry, and Fisheries	\$60,648	\$55,507	-8.5%
Mining	\$136,356	\$114,058	-16.4%
Construction	\$81,341	\$84,146	3.4%
Manufacturing	\$103,315	\$77,529	-25.0%
Transportation and Warehousing	\$68,394	\$47,016	-31.3%
Utilities	\$115,525	\$129,108	11.8%
Wholesale Trade	\$95,580	\$99,269	3.9%
Retail Trade	\$38,790	\$39,168	1.0%
Leisure and Hospitality	\$28,295	\$29,957	5.9%
Education and Health Services	\$59,919	\$63,367	5.8%
Professional and Business Services	\$91,664	\$99,937	9.0%
Financial Activities	\$122,310	\$124,477	1.8%
Information	\$117,088	\$123,440	5.4%
Other Services	\$41,931	\$43,996	4.9%
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 30 minutes. For the majority of those employed in other parts of the county, the travel time would be within 45 minutes. According to the chart below, 15.7 percent in the market area have a travel time of less than 15 minutes; 37.6 percent have a travel time of 15 to 29 minutes; and 46.7 percent have a travel time of over 30 minutes. This relatively low travel time indicates that the subject site is in an area in close proximity to employment centers.

ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS		
TRAVEL TIME IN MINUTES	NUMBER OF COMMUTERS	PERCENT
Less than 15	7,171	15.7%
15-29	17,114	37.6%
30-44	10,799	23.7%
45-59	4,898	10.7%
60+	5,584	12.3%
Total Commuters	45,566	

Source: Ribbon Demographics; 2021 Data

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS



Income Restrictions

Senior renters within the target incomes between \$23,250 and \$41,400, or 18.5 percent, qualify for the proposed units that will be designated as Housing For Older Persons. 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 40 percent. The resulting number is then multiplied by 12 to derive an annual income ($\$775 / 40\% = \$1,937.50 \times 12 = \$23,250$). This process is based on the premise that a senior tenant should not pay more than 40 percent of his annual income on rent.

For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom x 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used). However, as the proposed subject will be designated as housing for older persons ages 55 years and older, a maximum of two-persons is utilized.

Sources of Demand

The potential tenants for the proposed development that will be designated as housing for older persons ages 55 years and older include senior households who now live within the market area. It will appeal to potential senior 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 139 older persons ages 55 years and older households per year.

Required Unit Mix

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that five percent of one-person households ages 55 years and older households will occupy efficiency units. We expect that 90 percent of one-person households ages 55 years and older and 90 percent of two-persons households ages 55 years and older will occupy one-bedroom units. We expect that five percent of one-person households ages 55 years and older, 10 percent of two-person households ages 55 years and older and 90 percent of three-person households ages 55 years and older will occupy two-bedroom units. We expect that 10 percent of three-person households ages 55 years and older, 90 percent of four-person households ages 55 years and older and 90 percent of households ages 55 years and older with five or more persons will occupy three-bedroom units. We expect 10 percent of four-person households ages 55 years and older and 10 percent of households ages 55 years and older 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 for households ages 55 years and older, efficiency units should account for 2.7 of the renter housing demand; one-bedroom units should account for 70.3 percent; two-bedroom units should account for 17.1 percent; three-bedroom units should account for 9.0 percent; and four-bedroom units should account for 0.9 percent.

SENIOR 55+ RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	112	2,024	112	0	0	2,249
2 Persons	0	853	95	0	0	948
3 Persons	0	0	494	55	0	549
4 Persons	0	0	0	160	18	178
5 or More Persons	0	0	0	153	17	170
TOTAL	112	2,877	701	368	35	4,094
PERCENT	2.7%	70.3%	17.1%	9.0%	0.9%	100.0%



Affordability

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each LIHTC unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.

INCOME-ELIGIBLE 55+ RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$775	\$23,250	\$41,400	18.5%	756
All Unit Types (50%)	\$775	\$23,250	\$33,100	12.6%	514
All Unit Types (60%)	\$930	\$27,900	\$39,720	9.3%	381

Penetration Rate

There are no vacant senior units that will directly compete with the proposed subject. There are no planned or under construction developments in the market area that will compete with the subject. The subject is a proposed development that will contain 80 units designated as Housing For Older Persons ages 55 years and older. If all these units attain full occupancy, they will have an aggregate penetration rate of 10.6 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	756
Existing Vacant LIHTC Units	0
LIHTC Units Planned	0
Proposed Units in Subject	80
Total Inventory	80
Penetration Rate	10.6%

Projects Under Construction

According to the City of Union City, there are currently no senior developments under construction in the market area.

Planned Projects

According to the City of Union City, there are no planned senior developments in the market area that will directly compete with the subject.

New & Pipeline Units

There are currently no new developments in the market area.

Demand

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

- a. **Demand from New Household:** New units required in the market area due to projected household growth from migration into the market and growth from existing households in the market should be determined. This should be forecasted using current renter household data and projecting forward to the anticipated placed in service date of the project using a growth rate established from a reputable source such as Claritas or State Data Center or the U.S. Census/American Community Survey (ACS). This household projection must be limited to the target population, age and income group and the demand for each income group targeted (i.e. 60% of median income) must be shown separately.

The market area indicates a total increase of 5,028 older persons ages 55 years and older households in the market area from 2021 to 2026 as shown on the Households by Tenure table on Page 53. The total growth between 2021 and 2026 was then divided by 5 to determine the



yearly projected growth ($5,028/5 = 1,006$). The older persons ages 55 years and older household growth between 2021 and 2026 (1,006) was then multiplied by two as the property will be placed in service 2023 ($1,006 * 2 = 2,012$). The result is then multiplied by the percent income-qualified (18.5%), and then multiplied by the older persons ages 55 years and older percent in the market area that plan to rent (40.9%) as shown on Page 53. The result is determined to be the new households for all units.

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

The table on Page 55 indicates there are 540 total substandard older persons households in the primary market area. The number of substandard households is multiplied by the percent income qualified as shown on Page 57. The result was determined to be the demand from housing for older persons substandard housing.

The table on Page 55 indicates the number of rent overburdened households within each income sector. The number of rent overburdened households was multiplied by the appropriate percent income qualified within each income sector for the total proposed tax credit units. The result was determined to be the demand for rent overburdened housing for older persons households.

- c. **Elderly Homeowners likely to convert to rentership:** DCA recognizes that this type of turnover is increasingly becoming a factor in the demand for Elderly tax credit housing. This segment should not account for more than 2% of total demand. Due to the difficulty of extrapolating Housing For Older Persons (55 and over) owner households from elderly renter households, analyst may use the total figure for elderly households in the appropriate income band in order to derive this demand figure. Data from interviews with property managers of active projects regarding renters who have come from homeownership should be used to refine the analysis.

There was insufficient data to determine the percentage of elderly homeowners likely to convert. Therefore, this category was not included in the analysis.

Net Demand, Capture Rate and Stabilization Calculations

The overall demand components were added together to determine total demand. Any vacant competitive units in the current supply or any units constructed in the past two years must be subtracted from the demand to determine a net demand. Comparable units (vacant or occupied) funded, under construction, or placed in service in 2020 and 2021 must be subtracted to calculate net demand. There were no new, planned or under construction senior development in the market area. Therefore, no additional units need to be considered.



The following table contains the summary demand estimates in the primary market area for all units.

REQUIRED DEMAND - ALL UNITS			
	All Units	All Units (50%)	All Units (60%)
Demand from New Household Growth			
Average Annual Senior Household Growth (2021-2026)	2,012	2,012	2,012
Percent Income Qualified	18.5%	12.6%	9.3%
Percent Plan to Rent	40.9%	40.9%	40.9%
Demand from New Household Growth	152	103	77
Demand from Renter Substandard Housing			
Total Substandard Senior Households	540	540	540
Percent Income Qualified	18.5%	12.6%	9.3%
Demand from Substandard Housing	100	68	50
Demand from Rent Overburdened			
Total Rent Overburdened Senior Households	1,545	1,074	969
Demand from Rent Overburdened	1,545	1,074	969
Total Demand			
Demand from Senior Household Growth	152	103	77
Demand from Senior Substandard Housing	100	68	50
Demand from Senior Rent Overburdened	1,545	1,074	969
TOTAL	1,797	1,245	1,096
Less Vacant Current Supply and Pipeline	0	0	0
NET DEMAND	1,797	1,245	1,096

DEMAND BY UNIT TYPE			
Unit Type	Overall Demand by AMI	Appropriate Household Size %	Demand by Unit Type
All Units	1,797	55.2%	992
All Units (50%)	1,245	55.2%	687
All Units (60%)	1,096	55.2%	605

Capture Rate Analysis Chart

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

AMI	Unit Type	# Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Avg. Market Rent	Market Rents Band	Proposed Rent
50% AMI	1 BR	16	687	0	687	2.3%	\$1,130	N/A	\$775
60% AMI	1 BR	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	50% AMI	16	687	0	687	2.3%	\$1,130	N/A	\$775
	60% AMI	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	1/1	80	992	0	992	8.1%	\$1,130	N/A	\$775-\$930

The subject is a proposed LIHTC senior property that is applying for tax credits at 50 and 60 percent of the area median income. The capture rate analysis indicated that the subject would need to capture 8.1 percent of all older person ages 55 years and older households in the market area. The capture rate is acceptable. In addition, there is a large amount of pent-up demand in the market area as indicated by the lengthy waiting lists and high occupancy rates of the affordable developments surveyed. Furthermore, the subject's proposed rents are below the unrestricted achievable market rent and the determined average market rents. Therefore, it is believed the subject will be a great asset to the area and will be viable in the market area.

EXISTING COMPETITIVE RENTAL ENVIRONMENT



Comparable Profile Pages

Multi-Family Lease No. 1



Property Identification

Record ID	34304
Property Type	Walk-Up
Property Name	Legacy Ridge
Address	5750 Buffington Road, College Park, Fulton County, Georgia 30349
Market Type	Market
Verification	Sheryl; 404-882-5997, March 12, 2021

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	112	849	\$1,084	\$1.28
1/1	25	900	\$1,251	\$1.39
2/2	92	1,139	\$1,284	\$1.13
2/2	104	1,175	\$1,348	\$1.15
3/2	42	1,435	\$1,626	\$1.13



Multi-Family Lease No. 1 (Cont.)

Occupancy	99%
Rent Premiums	N
Total Units	375
Unit Size Range	849 – 1,435
Avg. Unit Size	1,080
Avg. Rent/Unit	\$1,278
Avg. Rent/SF	\$1.18
SF	404,846

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	2008
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Vinyl, Ceramic Tile, Blinds, Ceiling Fans, Balcony, Patio, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Playground, Business Center, Package Receiving, Dog Park, Media Room, Soccer Field, Limited Access Gate, Perimeter Fencing, Sundeck, Common Area Wi-Fi, Walking Trail, Laundry Facility

Remarks

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



Multi-Family Lease No. 2



Property Identification

Record ID 34307
Property Type Walk-Up
Property Name Evergreen Terrace
Address 8064 South Fulton Parkway, Fairburn, Fulton County, Georgia 30213
Market Type Market
Verification Lori; 770-691-1445, March 12, 2021

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1	56	806	\$1,122	\$1.39
2/2	50	1,143	\$1,033	\$0.90
2/2	44	1,178	\$1,101	\$0.93
2/2	50	1,185	\$1,072	\$0.90
3/2	36	1,433	\$1,515	\$1.06
4/2	9	1,621	\$1,578	\$0.97



Multi-Family Lease No. 2 (Cont.)

Occupancy	99%
Rent Premiums	N
Total Units	245
Unit Size Range	806 – 1,621
Avg. Unit Size	1,141
Avg. Rent/Unit	\$1,164
Avg. Rent/SF	\$1.02
SF	279,545

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2008
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Playground, Tennis Court, Business Center, Dog Park, Putting Green, Cyber Cafe, Bowling Alley, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Sundeck, Common Area Wi-Fi

Remarks

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



Multi-Family Lease No. 3



Property Identification

Record ID	34315
Property Type	Walk-Up
Property Name	Champions Glen Apartments
Address	6425 Oakley Road, Union City, Fulton County, Georgia 30291
Market Type	Market
Verification	Sheila; 770-969-4453, March 12, 2021

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	60	800	\$1,145	\$1.43
2/1	41	1,000	\$1,260	\$1.26
2/2	41	1,100	\$1,409	\$1.28
3/2	12	1,275	\$1,430	\$1.12
3/2	12	1,275	\$1,611	\$1.26



Multi-Family Lease No. 3 (Cont.)

Occupancy	97%
Rent Premiums	N
Total Units	166
Unit Size Range	800 – 1,275
Avg. Unit Size	992
Avg. Rent/Unit	\$1,293
Avg. Rent/SF	\$1.30
SF	164,700

Physical Data

No. of Buildings	18
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1989/2015
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Balcony, Patio, Clubhouse, Swimming Pool, Tennis Court, Package Receiving, Laundry Facility, On-Site Management, On-Site Maintenance, Sundeck

Remarks

The property does not maintain a waiting list. The annual turnover rate was not disclosed. The property was renovated in 2015 which consisted of a complete “gut” of interiors, all new appliances, flooring, drywall, electrical, plumbing, fixtures, hardware and lighting. In addition, the complex made repairs or replaced the exteriors, roofing, parking lot and windows.



Multi-Family Lease No. 4



Property Identification

Record ID 34314
Property Type Walk-Up
Property Name Hidden Lakes Apartments
Address 4050 Morgan Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Jennifer; 770-964-0717, March 12, 2021

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	708	\$950	\$1.34
1/1	48	838	\$940	\$1.12
2/1	16	1,141	\$1,300	\$1.14
2/2	48	932	\$1,030	\$1.11
2/2	48	1,104	\$1,280	\$1.16
2/2	88	1,187	\$1,210	\$1.02
3/2	24	1,269	\$1,220	\$0.96



Multi-Family Lease No. 4 (Cont.)

Occupancy	97%
Rent Premiums	N
Total Units	320
Unit Size Range	708 – 1,269
Avg. Unit Size	1,016
Avg. Rent/Unit	\$1,119
Avg. Rent/SF	\$1.10
SF	325,104

Physical Data

No. of Buildings	27
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Cable, Sewer, Trash Collection
Parking	L/0
Year Built	1985/2012
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Ceramic Tile, Blinds, Ceiling Fans, Fireplace (Select), Balcony, Patio, Clubhouse, Exercise Room, Picnic Area, Playground, Tennis Court, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Perimeter Fencing

Remarks

The property does not maintain a waiting list. The annual turnover rate is 31 percent. The property had a minor renovation in 2012 that consisted of the replacement of flooring and painting.



Multi-Family Lease No. 5



Property Identification

Record ID 34302
Property Type Townhouse
Property Name Villas at Autumn Hills
Address 4483 Flat Shoals Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Marcus; 770-969-8486, March 12, 2021

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	730	\$950	\$1.30
2/2	36	1,145	\$1,100	\$0.96
3/2.5	123	1,185	\$1,200	\$1.01



Multi-Family Lease No. 5 (Cont.)

Occupancy	100%
Rent Premiums	N
Total Units	191
Unit Size Range	730 – 1,185
Avg. Unit Size	1,101
Avg. Rent/Unit	\$1,139
Avg. Rent/SF	\$1.03
SF	210,335

Physical Data

No. of Buildings	25
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1986
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Vaulted Ceilings, Fireplace, Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Picnic Area, On-Site Management, On-Site Maintenance, Commons Area Wi-Fi

Remarks

The property does not maintain a waiting list. The annual turnover rate is 39 percent.



Multi-Family Lease No. 6



Property Identification

Record ID 14364
Property Type Garden
Property Name Oakley Woods Apartments
Address 6300 Oakley Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Ms. Lee; 678-503-5336, March 12, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
Efficiency	6	288	\$685	\$2.38
1/1	42	658	\$775	\$1.18
2/1	9	864	\$885	\$1.02
2/2	3	864	\$935	\$1.08

Occupancy 100%
Rent Premiums N
Total Units 60
Unit Size Range 288 - 864
Avg. Unit Size 662
Avg. Rent/Unit \$790
Avg. Rent/SF \$1.19
SF 39,732



Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	4
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1985
Condition	Average
Electric Utilities	All
Gas Utilities	None

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Vaulted Ceilings, Patio, Extra Storage, Laundry Facility, On-Site Management

Remarks

The property does not maintain a waiting list. The annual turnover rate is 25 percent.



Multi-Family Lease No. 7



Property Identification

Record ID 34313
Property Type Garden
Property Name Oakley Shoals
Address 6295 Oakley Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Ashley; 770-964-5689, March 12, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
Efficiency	9	288	\$690	\$2.40
1/1	68	576	\$790	\$1.37
2/1	3	864	\$890	\$1.03
2/2	6	864	\$990	\$1.15

Occupancy 100%
Rent Premiums N
Total Units 86
Unit Size Range 288 - 864
Avg. Unit Size 576
Avg. Rent/Unit \$797
Avg. Rent/SF \$1.38
SF 49,536



Multi-Family Lease No. 7 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Siding
HVAC	PTAC Elec/PTAC Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1986/2003
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fan, Patio, Picnic Area, Playground, On-Site Management, On-Site Maintenance

Remarks

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



Multi-Family Lease No. 8



Property Identification

Record ID 34312
Property Type Walk-Up
Property Name Premier Club Apartments
Address 5100 Highpoint Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Manager; 770-964-9912, March 12, 2021

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	88	500	\$820	\$1.64
Occupancy	100%			
Rent Premiums	N			
Total Units	88			
Unit Size Range	500			
Avg. Unit Size	500			
Avg. Rent/Unit	\$820			
Avg. Rent/SF	\$1.64			
SF	44,000			



Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	11
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1971/2003
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Vinyl, Blinds, Ceiling Fans, Clubhouse, Swimming Pool, Basketball Court, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

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



Multi-Family Lease No. 9



Property Identification

Record ID 34309
Property Type Garden
Property Name Morgan Trace Apartments
Address 4065 Jonesboro Road, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Sebastian; 678-503-5333, March 12, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
Efficiency	24	288	\$685	\$2.38
1/1	50	576	\$785	\$1.36
2/1	2	864	\$875	\$1.01
2/2	4	864	\$900	\$1.04

Occupancy 100%
Rent Premiums N
Total Units 80
Unit Size Range 288 - 864
Avg. Unit Size 511
Avg. Rent/Unit \$763
Avg. Rent/SF \$1.49
SF 40,896



Multi-Family Lease No. 9 (Cont.)

Physical Data

No. of Buildings	11
Construction Type	Siding
HVAC	PTAC Elec/PTAC Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	1985
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

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

Remarks

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



Multi-Family Lease No. 10



Property Identification

Record ID 34311
Property Type Walk-Up
Property Name Evergreen Commons
Address 5250 Highway 138, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Danika; 770-306-9535, March 12, 2021

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	112	806	\$932	\$1.16
2/2	72	1,143	\$1,230	\$1.08
2/2	20	1,178	\$1,213	\$1.03
2/2	72	1,181	\$1,078	\$0.91
3/2	52	1,435	\$1,253	\$0.87

Occupancy 95%
Rent Premiums N
Total Units 328
Unit Size Range 806 – 1,435
Avg. Unit Size 1,085
Avg. Rent/Unit \$1,097
Avg. Rent/SF \$1.01
SF 355,780



Multi-Family Lease No. 10 (Cont.)

Physical Data

No. of Buildings	51
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0, G/90
Year Built	2001/2016
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Tennis Court, Business Center, Dog Park, Cyber Cafe, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Perimeter Fencing, Sundeck, Stainless Steel Appliances, Granite Countertops

Remarks

The property does not maintain a waiting list. The annual turnover rate is 38 percent.



Multi-Family Lease No. 11



Property Identification

Record ID 34310
Property Type Walk-Up
Property Name The Woods at Shannon Lake
Address 5300 Highway 138, Union City, Fulton County, Georgia 30291
Market Type Market
Verification Lisa; 770-964-5909, March 12, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	50	830	\$985	\$1.19
2/2	106	1,150	\$1,095	\$0.95

Occupancy 100%
Rent Premiums N
Total Units 156
Unit Size Range 830 – 1,150
Avg. Unit Size 1,047
Avg. Rent/Unit \$1,060
Avg. Rent/SF \$1.01
SF 163,400



Multi-Family Lease No. 11 (Cont.)

Physical Data

No. of Buildings	18
Construction Type	Siding
HVAC	Central Gas/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1987
Condition	Average
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Elec

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Fireplace, Walk-In Closet, Swimming Pool, Exercise Room, Picnic Area, Tennis Court, Business Center, Package Receiving, On-Site Management, On-Site Maintenance, Sundeck, Stainless Steel Appliances (Select), Granite Countertops (Select)

Remarks

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



Multi-Family Lease No. 12



Property Identification

Record ID 34356
Property Type Walk-Up
Property Name Arcadia at Parkway Village
Address 5150 Thompson Road, Fairburn, Fulton County, Georgia 30213
Market Type LIHTC
Verification India; 770-964-6712, March 12, 2021

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 (60%)	56	790	\$816	\$1.03
2/2 (60%)	161	1,100	\$969	\$0.88
3/2 (60%)	75	1,300	\$1,108	\$0.85

Occupancy 100%
Rent Premiums N
Total Units 292
Unit Size Range 790 – 1,300
Avg. Unit Size 1,092
Avg. Rent/Unit \$975
Avg. Rent/SF \$0.89
SF 318,840



Multi-Family Lease No. 12 (Cont.)

Physical Data

No. of Buildings	11
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2009
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Clubhouse, Swimming Pool, Exercise Room, Picnic Area, Playground, Tennis Court, Business Center, Media Room, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Perimeter Fencing

Remarks

The property is designated for families at 60 percent of the area median income. The complex maintains a six-month to one-year waiting list. The annual turnover rate was not disclosed.



Multi-Family Lease No. 13



Property Identification

Record ID 34354
Property Type Elevator
Property Name Woodbridge at Parkway Village
Address 5151 Thompson Road, Fairburn, Fulton County, Georgia 30213
Market Type Section 8/LIHTC
Verification Ranae; 770-969-5676, March 12, 2021

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 (60%)	92	706	\$920	\$1.30
2/2 (60%)	58	946	\$1,105	\$1.17

Occupancy 99%
Rent Premiums N
Total Units 150
Unit Size Range 706 - 946
Avg. Unit Size 799
Avg. Rent/Unit \$992
Avg. Rent/SF \$1.24
SF 119,820



Multi-Family Lease No. 13 (Cont.)

Physical Data

No. of Buildings	2
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2010
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Vinyl, Blinds, Ceiling Fans, Safety Bars, Exercise Room, Picnic Area, Business Center, On-Site Management, On-Site Maintenance, Intercom Entry, Limited Access Gate, Perimeter Fencing, Courtyard, Theater, Common Area Wi-Fi

Remarks

The property is designated for seniors ages 62 years and older at 60 percent of the area median income. The complex maintains a one-year waiting list. The annual turnover rate is 30 percent.



Multi-Family Lease No. 14



Property Identification

Record ID 34352
Property Type Walk-Up
Property Name The Park at Netherley
Address 6770 Buffington Road, Union City, Fulton County, Georgia 30291
Market Type LIHTC
Verification Tray; 770-969-7412, March 12, 2021

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 (60%)	29	616	\$868	\$1.41
1/1 (60%)	48	712	\$888	\$1.25
1/1 (60%)	50	803	\$908	\$1.13
2/2 (60%)	31	800	\$1,047	\$1.31
2/2 (60%)	49	1,027	\$1,067	\$1.04
2/2 (60%)	50	1,128	\$1,087	\$0.96
3/2 (60%)	10	1,208	\$1,231	\$1.02
3/2 (60%)	28	1,285	\$1,251	\$0.97



Multi-Family Lease No. 14 (Cont.)

Occupancy	97%
Rent Premiums	N
Total Units	295
Unit Size Range	616 – 1,285
Avg. Unit Size	921
Avg. Rent/Unit	\$1,016
Avg. Rent/SF	\$1.10
SF	271,773

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Gas/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1988
Condition	Average
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Elec

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Fireplace (Select), Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Exercise Room, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Common Area Wi-Fi

Remarks

The property is designated for families at 60 percent of the area median income. The complex maintains a waiting list with over 50 applicants. The annual turnover rate was not disclosed.



Multi-Family Lease No. 15



Property Identification

Record ID 34351
Property Type Walk-Up
Property Name Orchard Springs
Address 5500 Oakley Industrial Boulevard, Fairburn, Fulton County, Georgia 30213
Market Type LIHTC
Verification Alicia; 770-306-7500, March 12, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1 (50%)	50	794	\$805	\$1.01
1/1 (60%)		794	\$1,100	\$1.39
2/2 (50%)	118	1,119	\$951	\$0.85
2/2 (60%)		1,119	\$1,250	\$1.12
3/2 (50%)	52	1,335	\$1,085	\$0.81
3/2 (60%)		1,335	\$1,400	\$1.05



Multi-Family Lease No. 15 (Cont.)

Occupancy	100%
Rent Premiums	N
Total Units	220
Unit Size Range	794 – 1,335
Avg. Unit Size	1,096
Avg. Rent/Unit	\$949
Avg. Rent/SF	\$0.87
SF	241,162

Physical Data

No. of Buildings	12
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2003
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer, Dryer, Carpet, Vinyl, Blinds, Ceiling Fans, Walk-In Closet, Swimming Pool, Exercise Room, Picnic Area, Playground, Tennis Court, Business Center, On-Site Management, On-Site Maintenance, Limited Access Gate, Perimeter Fencing

Remarks

The property is designated for families at 50 and 60 percent of the area median income. The complex maintains a waiting list with approximately 62 applicants. The annual turnover rate is 27 percent.



Multi-Family Lease No. 16



Property Identification

Record ID 14367
Property Type Walk-Up
Property Name Maplewood Apartments
Address 6355 Oakley Road, Union City, Fulton County, Georgia 30291
Market Type LIHTC
Verification Laquette; 770-306-2446, March 23, 2021

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2 (60%)	46	1,004	\$1,025	\$1.02
3/2 (60%)	40	1,153	\$1,175	\$1.02
3/2 (60%)	24	1,201	\$1,175	\$0.98

Occupancy 100%
Rent Premiums N
Total Units 110
Unit Size Range 1,004 – 1,201
Avg. Unit Size 1,101
Avg. Rent/Unit \$1,112
Avg. Rent/SF \$1.01
SF 121,128



Multi-Family Lease No. 16 (Cont.)

Physical Data

Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1995
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Meeting Room, Swimming Pool, Exercise Room, Playground, Picnic Area, Extra Storage, Computer Room, Laundry Facility, On-Site Management, On-Site Maintenance

Remarks

The property is designated for families at 50 and 60 percent of the area median income. The complex maintains a six- to eight-month waiting list. The annual turnover rate was not disclosed.



Multi-Family Lease No. 17



Property Identification

Record ID 11566
Property Type Walk-Up/Garden
Property Name Pine Grove Apartments
Address 600 Carlton Road, Palmetto, Fulton County, Georgia 30268
Market Type Rural Development
Verification Susan; 770-463-2107, March 12, 2021

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	15	638	\$480	\$0.75
1/1		638	\$665	\$1.04
2/1	10	850	\$520	\$0.61
2/1		850	\$700	\$0.82
2/1.5	6	900	\$540	\$0.60
2/1.5		900	\$745	\$0.83

Occupancy 100%
Rent Premiums N
Total Units 31
Unit Size Range 638 - 900
Avg. Unit Size 757
Avg. Rent/Unit \$505
Avg. Rent/SF \$0.67
SF 23,470



Multi-Family Lease No. 17 (Cont.)

Physical Data

Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	1,2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1985
Condition	Average
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blind, Covered Porch, Safety Bars (Select), Playground, On-Site Management, 24 Hour Maintenance

Remarks

The property is designated for families and all units contain Rental Assistance. The complex maintains a waiting list with approximately 30 applicants. The annual turnover rate was not disclosed.



Market-Rate Vacancies

The field survey was completed during the second week of March 2021. There were 37 vacant units at the time of the survey out of 2,095 surveyed, for an overall vacancy rate of 1.8 percent. The market-rate occupancy is 98.2 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Legacy Ridge	375	4	1.0%
Evergreen Terrace	245	2	1.0%
Champions Glen Apartments	166	5	3.0%
Hidden Lakes Apartments	320	10	3.0%
Villas at Autumn Hills	191	0	0.0%
Oakley Woods Apartments	60	0	0.0%
Oakley Shoals	86	0	0.0%
Premier Club Apartments	88	0	0.0%
Morgan Trace Apartments	80	0	0.0%
Evergreen Commons	328	16	5.0%
The Woods at Shannon Lake	156	0	0.0%
Totals	2,095	37	1.8%

Subsidized/Restricted Vacancies

The field survey was completed during the second week of March 2021. There were 11 vacant units at the time of the survey out of 1,098 surveyed, for an overall vacancy rate of 1.0 percent. The subsidized/restricted occupancy is 99.0 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Arcadia at Parkway Village	292	0	0.0%
Woodbridge at Parkway Village	150	2	1.0%
The Park at Netherley	295	9	3.0%
Orchard Springs	220	0	0.0%
Maplewood Apartments	110	0	0.0%
Pine Grove Apartments	31	0	0.0%
Totals	1,098	11	1.0%

Overall Vacancy

There was a total of 17 confirmed apartment complexes in the market area. There were 48 vacant units at the time of the survey out of 3,193 surveyed, for an overall vacancy rate of 1.5 percent. Of the surveyed restricted comparables, only one restricted development is designated for Housing For Older Persons and will compete directly with the subject's units. Woodbridge at Parkway Village is a Section 8 and LIHTC development designed for Older Persons ages 62 years and older. The complex is 99 percent occupied and maintains a one-year waiting list. The property offers 92 one-bedroom units and 58 two-bedroom units. Therefore, the complex's 92 one-bedroom units will directly compete with the proposed subject. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.



Existing Housing Map Legend

MARKET-RATE MAP

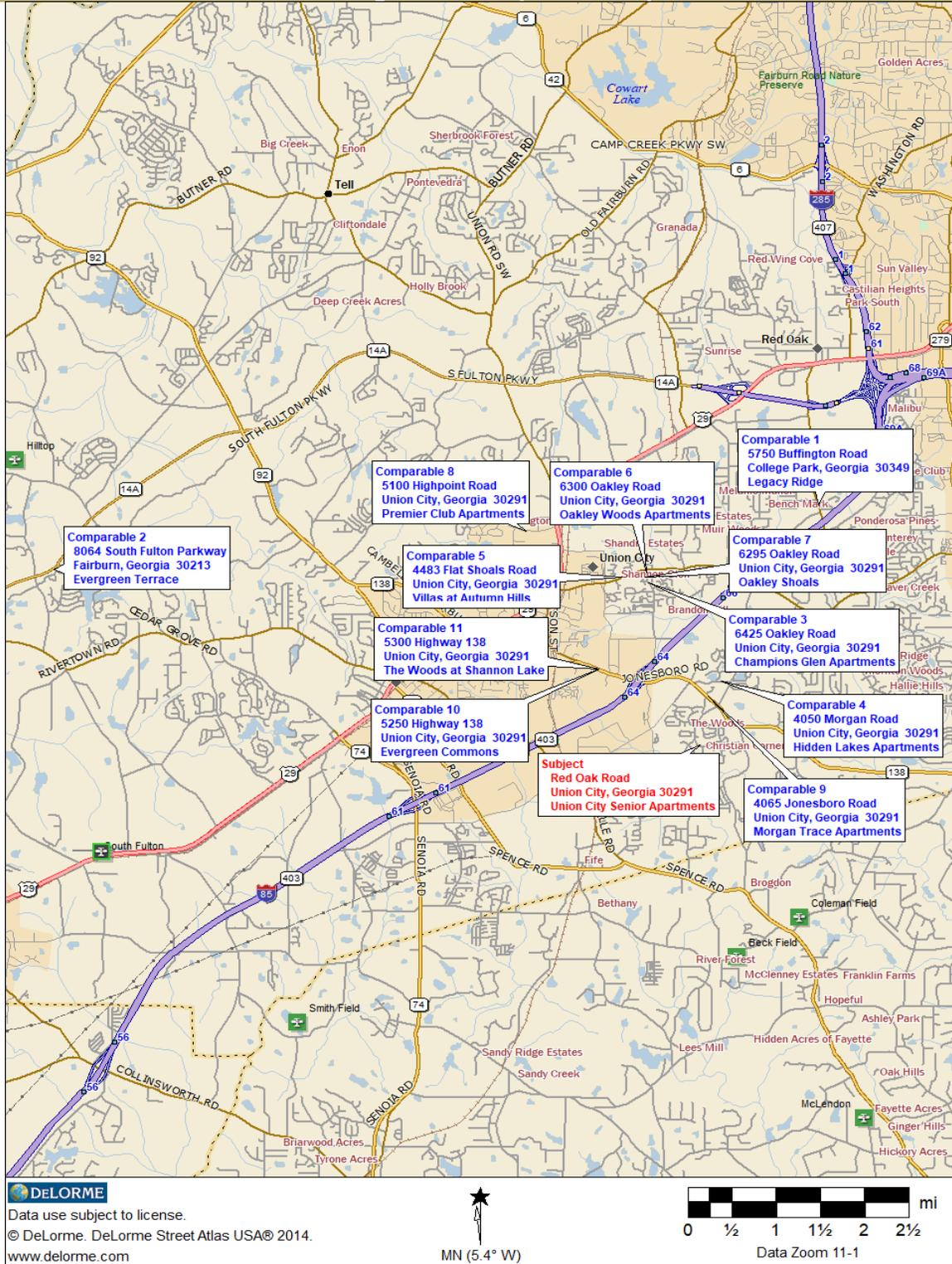
<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Legacy Ridge	Market-Rate	3.9 Miles
Evergreen Terrace	Market-Rate	10.4 Miles
Champions Glen Apartments	Market-Rate	3.3 Miles
Hidden Lakes Apartments	Market-Rate	1.4 Miles
Villas at Autumn Hills	Market-Rate	3.6 Miles
Oakley Woods Apartments	Market-Rate	2.1 Miles
Oakley Shoals	Market-Rate	2.1 Miles
Premier Club Apartments	Market-Rate	4.6 Miles
Morgan Trace Apartments	Market-Rate	1.0 Miles
Evergreen Commons	Market-Rate	4.1 Miles
The Woods at Shannon Lake	Market-Rate	3.5 Miles

RENT-RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Arcadia at Parkway Village	LIHTC	8.2 Miles
Woodbridge at Parkway Village	Section 8/LIHTC	8.1 Miles
The Park at Netherley	LIHTC	1.4 Miles
Orchard Springs	LIHTC	4.1 Miles
Maplewood Apartments	LIHTC	3.6 Miles
Pine Grove Apartments	Rural Development	11.5 Miles

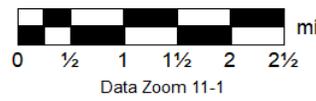


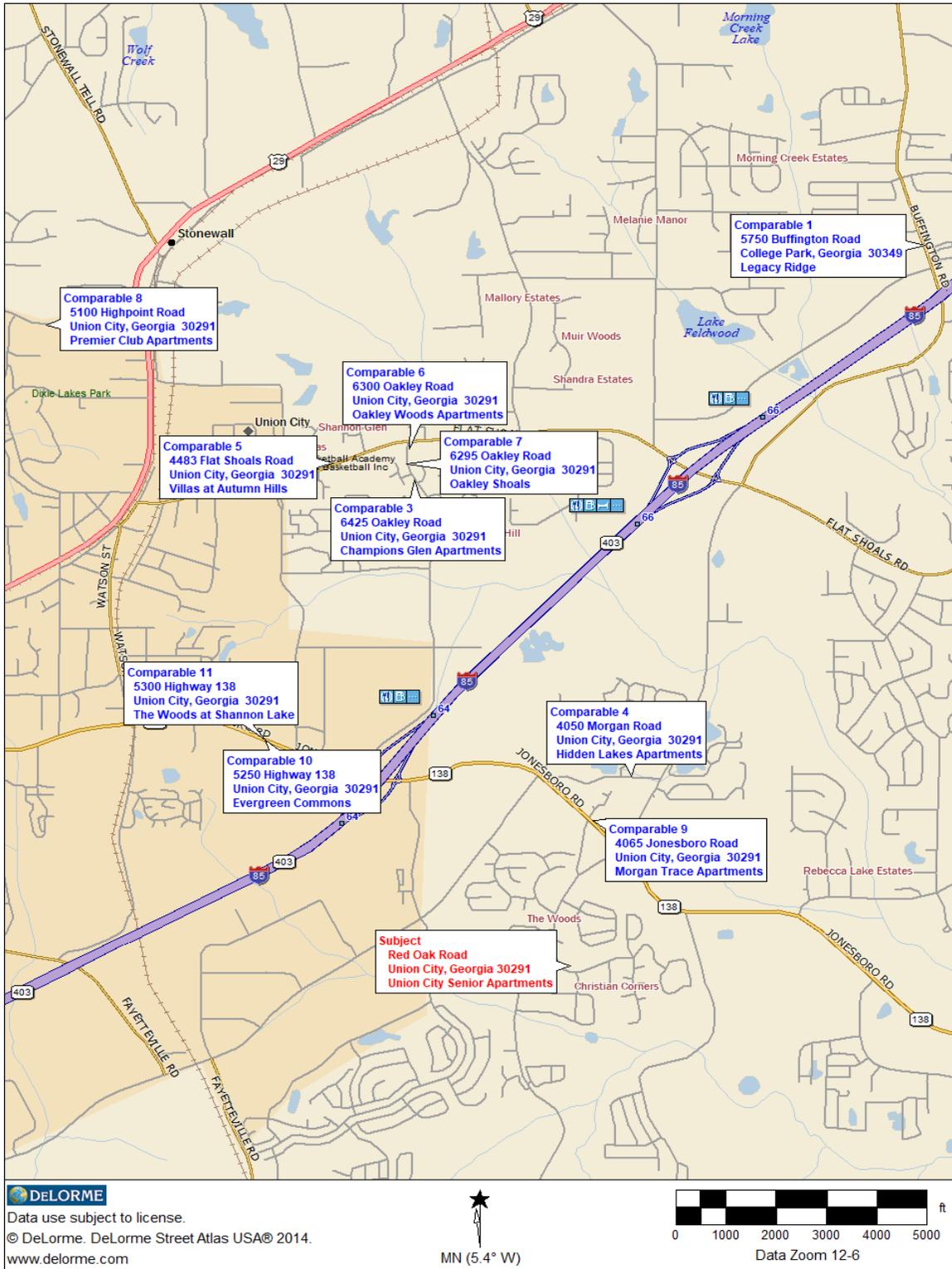
Existing Market Comparables Map



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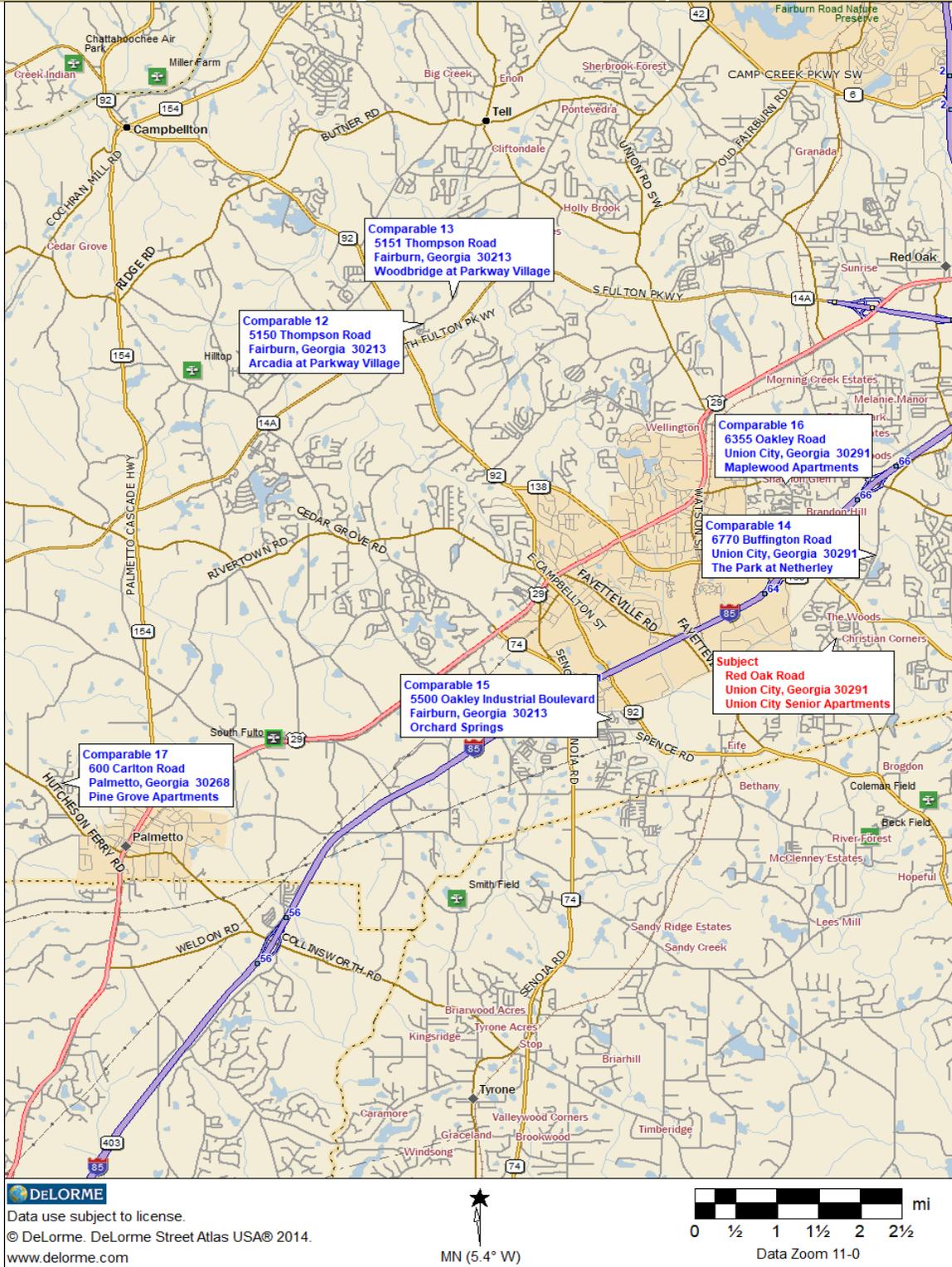
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Existing Restricted Comparables Map





Comparison of Amenities											
UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS											
	Project Type	Year Built	Microwave	Dishwasher	Washer/ Dryer Hook- Ups	Washer/ Dryer	Window Coverings	Ceiling Fans	Walk-In Closet	Balcony/ Patio	Special Features
Subject	LIHTC	2023			X		X	X	X		
Comp 1	Market	2008		X			X	X		X	
Comp 2	Market	2008		X	X		X	X			
Comp 3	Market	1989/2015		X	X		X	X		X	
Comp 4	Market	1985/2012		X	X		X	X		X	X (Select)
Comp 5	Market	1986		X	X		X	X	X	X	X
Comp 6	Market	1985		X	X		X	X		X	X
Comp 7	Market	1986/2013			X		X	X		X	
Comp 8	Market	1971/2003		X			X	X			
Comp 9	Market	1985		X	X		X	X		X	
Comp 10	Market	2001/2016		X	X		X	X			X
Comp 11	Market	1987		X	X		X	X	X		X (Select)
Comp 12	LIHTC	2009		X	X		X	X			
Comp 13	Sec.8/LIHTC	2010		X			X	X			
Comp 14	LIHTC	1988		X	X		X	X	X	X	X (Select)
Comp 15	LIHTC	2003		X		X	X	X	X		
Comp 16	LIHTC	1995		X	X		X				
Comp 17	RD	1985			X		X			X	



PROJECT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS												
	Project Type	Year Built	Clubhouse/ Meeting Room	Swimming Pool	Exercise Room	Play Area	Sports Court	Other Rec. Area	Garage/ Covered Parking	Extra Storage	Business Center	Security
Subject	LIHTC	2023	X		X			X			X	
Comp 1	Market	2008	X	X	X	X	X	X			X	X
Comp 2	Market	2008	X	X	X	X	X	X			X	
Comp 3	Market	1989/2015	X	X			X	X				
Comp 4	Market	1985/2012	X		X	X	X	X			X	X
Comp 5	Market	1986	X	X				X				
Comp 6	Market	1985								X		
Comp 7	Market	1986/2013				X		X				
Comp 8	Market	1971/2003	X	X			X					
Comp 9	Market	1985										
Comp 10	Market	2001/2016	X	X	X		X	X			X	X
Comp 11	Market	1987		X	X		X	X			X	
Comp 12	LIHTC	2009	X	X	X	X	X	X			X	X
Comp 13	Sec.8/LIHTC	2010			X			X			X	X
Comp 14	LIHTC	1988	X	X	X	X					X	
Comp 15	LIHTC	2003		X	X	X	X	X			X	X
Comp 16	LIHTC	1995	X	X	X	X		X		X	X	
Comp 17	RD	1985				X						



Additional Developments

Additional developments located in the market area were considered; however, some comparables were not utilized either due to being unverifiable or non-competitive with the subject property. The following table shows the comparables that were not included in this analysis as they were deemed unverifiable after numerous attempts to contact were proven unsuccessful.

ADDITIONAL COMPARABLES				
Property Name	Year Built/Renovated	Total Number of Units	Unit Types	Market Type
Manor at Broad Street	2015	88	1BR & 2BR	Sec.8/LIHTC/Senior
Palmetto Preserve	2003	120	2BR & 3BR	LIHTC/Family
Pine Grove Apartments	1985	31	1BR & 2BR	Rural Development
Providence at Parkway Village	2016	150	1BR & 2BR	LIHTC/Family
Union Landing	2020	200	1BR, 2BR & 3BR	Market-Rate
Shannon Bend Apartments	1962	33	Efficiency, 1BR & 2BR	Market-Rate
Shannon Woods Apartments	1984/2021	134	Efficiency, 1BR & 2BR	Market-Rate
The Textile Lofts at Serenbe	2016	24	Unknown	Market-Rate
Campbell Crossing	1971	88	1BR & 2BR	Market-Rate
The Dylan at Fairburn	2020	276	1BR, 2BR & 3BR	Market-Rate
Vesta Camp Creek	1975/2020	220	1BR, 2BR & 3BR	Market-Rate
Evergreen Park	2002	310	1BR, 2BR & 3BR	Market-Rate
Village Gardens	1965	132	Efficiency & 2BR	Market-Rate
Carlton Ford Apartments	1985	32	2BR	Market-Rate
Belle Crest Town Houses	1971	10	2BR	Market-Rate
The Summit	1974	260	2BR, 3BR & 4BR	Market-Rate

Evaluation of the Proposed Development

Location

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

Project Design

The proposed development will consist of one four-story elevator building. The property will contain 80 one-bedroom/one-bath units with 650 square feet for a total of 52,000 square feet, resulting in a total net rentable area is 52,000 square feet. The building will be of wood frame construction with concrete slab foundations with brick and concrete exterior and asphalt shingle roofing.

Project Amenities

Project amenities will include a meeting room, exercise facility, business center, laundry facility, on-site management and on-site maintenance. These amenities will be competitive with surveyed properties in the market area.

Unit Amenities

Each unit will contain a refrigerator, range/oven, washer/dryer hook-ups, carpet and vinyl floor coverings, blinds, walk-in closet, coat closet and pull cords (select). These amenities will be competitive with surveyed properties in the market area.

Tenant Services

According to the developer, the property will not offer any tenant services.



Parking

The complex will also open lot parking at no additional cost to residents. This arrangement is comparable to other developments in the market area.

Unit Mix

The subject's unit mix of one-bedroom senior units will be suitable in a market area.

Utilities

Heating and cooling will be central electric. Cooking and hot water will also electric. All utilities will be provided by the landlord. This arrangement is superior to most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments 728 square feet for one-bedroom units. The subject's proposed unit size will be within the range of the surveyed comparables. Therefore, the subject's proposed unit sizes will not have a negative impact on the marketability of the proposed units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES			SUBJECT	
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	500	900	728	650	-10.7%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

There was a total of 17 confirmed apartment complexes in the market area. There were 48 vacant units at the time of the survey out of 3,193 surveyed, for an overall vacancy rate of 1.5 percent. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.

There are five family developments in the market area that were considered comparable with the subject; however, will not directly compete. However, due to the lack of senior developments in the market area, the family developments were utilized within the report for comparison purposes. Of the total six restricted comparables, one-bedroom rents range from \$480 to \$1,100 per month. The average market rent for the one-bedroom units in the restricted developments is \$857; however, the majority of the properties are of older construction. The subject's proposed rents are slightly higher the determined average market rent; however, its proposed rents are within this competitive range. In addition, the proposed proeprty will be superior in condition once construction is complete. Therefore, the subject's proposed rental rate will be competitive with the restricted developments in the market area.

Existing market-rate developments within the market area include Legacy Ridge, Evergreen Terrace, Champions Glen Apartments, Hidden Lakes Apartments, Villas at Autumn Hills, Oakley Woods Apartments, Oakley Shoals, Premier Club Apartments, Morgan Trace Apartments, Evergreen Commons and The Woods at Shannon Lake. Once construction is complete, the subject will contain 80 one-bedroom units designated for older persons ages 55 years and older. Therefore, these properties will not directly compete with the subject. However, the comparables contain a similar unit type and are similar in unit and project amenities, the properties were deemed warranted for comparison purposes.

Of the surveyed restricted comparables, only one restricted development is designated for housing for older persons and will compete directly with the subject's units. Woodbridge at Parkway Village is a Section 8 and LIHTC development designed for older persons ages 62 years and older. The complex is 99 percent occupied and maintains a one-year waiting list. The proeprty offers 92 one-bedroom units and 58 two-bedroom units. Therefore, the complex's 92 one-bedroom units will directly compete with the proposed subject. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.



Arcadia at Parkway Village is a LIHTC family development that offers 292 one-, two- and three-bedroom units at 60 percent of the area median income. The complex is 100 percent occupied and maintains a six-month to one-year waiting list. As the property is desingated for families, it will not directly compete with the proposed subject. However, as the complex contains a similar unit type and has a similar rent restriction, it was determined appropriate to utilized for comparison purposes.

The proposed subject will be a LIHTC development designated as housing for older persons ages 55 years and older. The complex will offer 80 one-bedroom units at 50 and 60 percent of the area median income. All of the market area's developments maintain stabilized occupancy and all affordable developments maintain lengthy waiting lists. Therefore, there is a larger amount of pent-up demand. The subject is a proposed new construction development; therefore, it will be superior in condition to the majority of the market area's housing stock. In addition, there also appears to a shortage of affordable housing designated for older persons ages 55 years and older. Based on the information verified and included within this analysis, it appears that the occupancy rates in the area will remain stable and rental rates will increase slightly within the next two years.

Summary of Developments Strength and Weaknesses

Strengths – The development will be located near one major thoroughfare which will provide it with good visibility and access. Also, the subject will be in close proximity to all needed services and public transit. In addition, the subject will be a LIHTC development designated as housing for older persons ages 55 years and older. As indicated by the lengthy waiting lists of the comparables developments, it appears that there is a shortage of affordable housing for older persons.

Weaknesses – The development has no apparent weaknesses.

Union City Senior Apartments
 Red Oak Road
 Union City, Georgia 30291



HUD-Forms 92273 – As Complete

One-Bedroom Units (650 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. 04/30/2020)

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	Union City Senior Apartments Red Oak Road Union City, Fulton, GA	Legacy Ridge 5750 Buffington Road College Park, Fulton, GA	Evergreen Terrace 8064 South Fulton Parkway Fairburn, Fulton, GA	Champions Glen Apartments 6425 Oakley Road Union City, Fulton, GA	Hidden Lakes Apartments 4050 Morgan Road Union City, Fulton, GA	Villas at Autumn Hills 4483 Flat Shoals Road Union City, Fulton, GA					
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	03/2021	03/2021		03/2021		03/2021		03/2021		03/2021	
4. Type of Project/Stories	E/4	WU/4		WU/2		WU/3		WU/2		T/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	Proposed	99%		99%		97%		97%		100%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	2023	2008		2008		1989/2015		1985/2012	\$ 25	1986	\$ 25
9. Sq. Ft. Area	650	849	(\$ 70)	806	(\$ 55)	800	(\$ 50)	708	(\$ 20)	730	(\$ 25)
10. Number of Bedrooms	1	1		1		1		1		1	
11. Number of Baths	10	10		10		10		10		10	
12. Number of Rooms	3	3		3		3		3		3	
13. Balc./Terrace/Patio	N	Y	(\$ 5)	N		Y	(\$ 5)	Y	(\$ 5)	Y	(\$ 5)
14. Garage or Carport	L/O	L/O		L/O		L/O		L/O		L/O	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	N	Y		Y		Y		Y		Y	
d. Microwave/Dishwasher	N	D	(\$ 10)	D	(\$ 10)	D	(\$ 10)	D	(\$ 10)	D	(\$ 10)
e. Washer/Dryer	HU	L	\$ 10	HU		HU		HU		HU	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	E	PER	(\$ 45)	PER	(\$ 45)	PR	(\$ 15)	ER	(\$ 15)	PR	(\$ 10)
16. Services a. Heat/Type	Y/E	N/E	\$ 19	N/E	\$ 19	N/E	\$ 19	N/E	\$ 19	N/E	\$ 19
b. Cooling	Y/E	N/E	\$ 5	N/E	\$ 5	N/E	\$ 5	N/E	\$ 5	N/E	\$ 5
c. Cook/Type	Y/E	N/E	\$ 15	N/E	\$ 15	N/E	\$ 15	N/E	\$ 15	N/E	\$ 15
d. Electricity	Y	N	\$ 59	N	\$ 59	N	\$ 59	N	\$ 59	N	\$ 59
e. Hot Water	Y/E	N/E	\$ 31	N/E	\$ 31	N/E	\$ 31	N/E	\$ 31	N/E	\$ 31
f. Cold Water/Sewer	Y	Y		Y		Y		Y		Y	
g. Trash	Y	Y		Y		Y		Y		Y	
17. Storage	N	N		N		N		N		N	
18. Project Location	Average	Similar		Superior	(\$ 20)	Similar		Similar		Similar	
19. Security	N	Y	(\$ 10)	N		N		Y	(\$ 10)	N	
20. Clubhouse/Meeting Room	MR	C		C		C		C		C	
21. Special Features	N	N		N		N		N		VC, F	(\$ 15)
22. Business Center / Nbrd Netwk	BC	BC		BC		N	\$ 5	BC		N	\$ 5
23. Unit Rent Per Month		\$ 1,084		\$ 1,122		\$ 1,145		\$ 950	\$ 194	\$ 950	\$ 194
24. Total Adjustment			(\$ 1)		(\$ 1)		\$ 54		\$ 194		\$ 194
25. Indicated Rent		\$ 1,083		\$ 1,121		\$ 1,199		\$ 1,144		\$ 1,144	
26. Correlated Subject Rent	\$ 1,130	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$ 1,199	low rent	\$ 1,083	60% range	\$ 1,106	to	\$ 1,176			
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature <i>Samuel J. Hill</i>		Date (mm/dd/yy) 03/12/21		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)



Explanation of Adjustments and Market Rent Conclusions – As Complete
Union City Senior Apartments
Primary Unit Types –One-Bedroom Units (650 SF)

Please note: Minor adjustments in the \$5 to \$10 range are based on the appraiser’s evaluation of the overall market as well as typical responses indicated by existing tenants. In addition, this is standard industry practice when there is insufficient market data present to support adjustments. It is also considered an acceptable practice by HUD as indicated in the Section 8 Renewal Guide Chapter 9-12 (C) (3) which states: “For minor adjustments (generally in the \$5 to \$10 range), the appraiser may state his/her subjective evaluation of why the observed differences would affect rent.”

A rent comparability grid was prepared for the primary unit type with 650 square feet. Comparable apartments used include the following: Legacy Ridge (Comparable 1), Evergreen Terrace (Comparable 2), Champions Glen Apartments (Comparable 3), Hidden Lakes Apartments (Comparable 4) and Villas at Autumn Hills (Comparable 5).

Structure/Stories – The subject will be located in a four-story elevator building. Comparables 1, 2, 3 and 4 are located in two-, three- or four-story walk-up buildings. Comparable 5 is located in two-story townhome 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 proposed. The occupancy rates of the comparables range from 97 to 100 percent. No adjustment was needed.

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

Year Built/Year Renovated – The subject is a proposed new construction senior development. Once construction is complete, the subject will be in good condition. Comparables 1 and 2 were constructed in 2008 and have updated units as part of the typical turnover process. Furthermore, both properties appear to have been well-maintained. Therefore, Comparables 1 and 2 were deemed to be in good condition. Comparable 3 was constructed in 1989 and was substantially renovated in 2015. The complex’s renovation consisted of a complete “gut” of interiors, all new appliances, flooring, drywall, electrical, plumbing, fixtures, hardware and lighting. In addition, the complex made repairs or replaced the exteriors, roofing, parking lot and windows. The property appears well maintained and does not show any signs of abnormal “wear and tear”. Therefore, Comparable 3 was deemed to be in good condition. Comparable 4 was constructed in 1985 and had a minor renovation in 2012 that consisted of the replacement of flooring and painting. Therefore, Comparable 4 was deemed to be in average condition. Comparable 5 was constructed in 1986 and appears well maintained and show signs of typical depreciation. Therefore, Comparable 5 was deemed to be in average condition.

The following table illustrates the descriptions of the ratings levels considered in the condition/street appeal analysis.

Condition	Description
Excellent	Desirable curb appeal, luxury or high end amenities and finishes, no deferred maintenance
Good	Well maintained or recently renovated property, limited deferred maintenance
Average	Some original finishes and amenities, Only minor upgrades needed
Fair	In need of repair, obvious deferred maintenance
Poor	Substantial need of major repairs or significant deferred maintenance

The following analysis details the method used to calculate appropriate adjustments for condition/street appeal.



Property Name	Rating Level	1 BR	Average
Hidden Lakes Apartments	Average	\$1,019	\$1,019
Villas at Autumn Hills	Average	\$1,019	\$1,019
Average Rent (Average Condition)		\$1,019	\$1,019
Legacy Ridge	Good	\$1,083	\$1,083
Evergreen Terrace	Good	\$1,151	\$1,151
Champions Glen Apartments	Good	\$1,199	\$1,199
Average Rent (Good Condition)		\$1,144	\$1,144
Difference Average vs. Good		(\$125)	(\$125)

The average ending rents of the comparables were compared at each rating level. Average rent differences between fair and average and between average and good were determined, and the differences were utilized as the adjustments for condition/street appeal. As previously indicated, the subject is a proposed construction development. Once construction is complete, the property will be in good condition. Comparables 1, 2 and 3 were considered good in condition and were not adjusted. Comparables 4 and 5 were rated in average condition and were, therefore, adjusted upward \$125 as indicated in the previous analysis.

SF Area – The subject and the comparables vary in square footage. Typically, all other variables being equal, a larger unit is more desirable than a smaller unit. However, the value of the additional square footage is mitigated to some degree by the similarity in perceived unit function. There is a diminishing return of value for additional square footage as each additional square foot does not necessarily equal additional functionality. Additionally, the units at the subject are measured as part of the scope of this assignment. However, the contacts at the comparables are often unwilling to allow interior inspections of the units. Therefore, it is necessary to rely on published unit sizes or verbal confirmation of unit sizes from the property contacts. As such, it is impossible to verify the accuracy of this data. In addition, the subject unit sizes are paint-to-paint measurements, while the contacts often report the “marketing” unit size which is sometimes the gross exterior square footage. Therefore, the unit sizes at the comparables are not always a direct comparison to the unit sizes at the subject. 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 for each bedroom type. From these results, a median dollar per square foot rental rate is determined. The median dollar per square foot was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The 25 percent was used to account for the diminished return of the larger unit sizes and the potential differences in reported unit sizes of the comparables versus the subject. 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 \$0.34. The result was rounded to the nearest \$5. No adjustments were made to comparables within 25 square feet of the subject because there is no difference in perceived unit function with 25 square feet. The adjustments are reflected on the HUD-Form 92273-S8, which is attached.

of Bedrooms – The subject will offer one-bedroom units. All comparables are similar. No adjustments were needed.

of Baths – The subject will offer one bath in the proposed units. All comparables are similar. No adjustments were needed.

Balcony/Patio – The subject will not contain these features. Comparable 2 is similar. Comparables 1, 3, 4 and 5 contain these features on the units and were each adjusted downward \$5 per month. 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, the nominal adjustment was deemed reasonable.



Parking – The subject will offer open lot parking at no additional cost to residents. All comparables contain parking lots with no additional fee. No adjustment is needed.

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

Range/Refrigerator – The subject will contain both amenities. All comparables are similar. No adjustments were needed.

Garbage Disposal – The subject will not contain a garbage disposal in the units. All of the comparables contain garbage disposals. However, since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject will not contain either a microwave or dishwasher in the units. All comparables contain a dishwasher in each unit and were each adjusted downward \$10 per month. Dishwashers are an expensive feature and are likely to factor into a tenant's decision on which unit to lease. Although there is little market data available concerning units with this feature versus those without this feature, the added amenity is an enhancement to the unit. Therefore, an adjustment of \$10 was considered appropriate for dishwashers.

Washer/Dryer – The subject will contain washer/dryer hook-ups in each unit. Comparables 2, 3, 4 and 5 are similar. Comparable 1 offers a laundry facility and was adjusted upward \$5 per month. 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 property

Carpet – The subject will contain carpet and vinyl floor covering. All comparables contain carpet floor coverings. Therefore, no adjustments were needed.

Drapes – The subject will contain window coverings. All comparables are similar. No adjustment was needed.

Pool/Recreation Areas – The subject will contain an exercise room. Comparable 1 offers a swimming pool, exercise room, picnic area, playground, dog park, media room, soccer field, sundeck and walking trail. Comparable 2 contains swimming pool, exercise room, picnic area, playground, tennis court, dog park, putting green, bowling alley and sundeck. Comparable 3 contains a swimming pool, tennis court and sundeck. Comparable 4 offers an exercise room, picnic area, playground and tennis court. Comparable 5 offers a swimming pool and picnic area. Although there is little market data available concerning units with these features, the added amenities are an enhancement. Swimming pools are typically considered a more desirable feature than other recreation features. Therefore, a \$10 adjustment was determined for swimming pool, and a \$5 adjustment per feature was determined for each additional recreation area. Based on these amounts, the subject's recreation areas are worth \$5 total ($\$5 \text{ per recreation area} \times 1 \text{ recreation area} = \5). Comparable 1 has a recreational value of \$50 per month (Swimming Pool - \$10 + Exercise Room - \$5 + Picnic Area - \$5 + Playground - \$5 + Dog Park - \$5 + Media Room - \$5 + Soccer Field - \$5 + Sundeck - \$5 + Walking Trail - \$5 = \$50). Comparable 2 has a recreational value of \$50 per month (Swimming Pool - \$10 + Exercise Room - \$5 + Picnic Area - \$5 + Playground - \$5 + Tennis Court - \$5 + Dog Park - \$5 + Putting Green - \$5 + Sundeck - \$5 + Bowling Alley - \$5 = \$50). Comparable 3 has a recreational value of \$20 per month (Swimming Pool - \$10 + Tennis Court - \$5 + Sundeck - \$5 = \$20). Comparable 4 has a recreational value of \$20 (Exercise Room - \$5 + Picnic Area - \$5 + Playground - \$5 + Tennis Court - \$5 = \$20). Comparable 5 has a recreational value of \$15 (Swimming Pool - \$10 + Picnic Area - \$5 = \$15).

Heat – The subject will have this utility provided. None of the comparables have this utility provided and were each adjusted upward \$19 per month based upon the Utility Allowance for Tenant-Furnished Utilities and Other Services for Fulton County.



Cooling – The subject will have this utility provided. None of the comparables have this utility provided and were each adjusted upward \$5 per month based upon the Utility Allowance for Tenant-Furnished Utilities and Other Services for Fulton County.

Cooking – The subject will have this utility provided. None of the comparables have this utility provided and were each adjusted upward \$15 per month based upon the Utility Allowance for Tenant-Furnished Utilities and Other Services for Fulton County.

Electricity – The subject will have this utility provided. None of the comparables have this utility provided and were each adjusted upward \$59 per month based upon the Utility Allowance for Tenant-Furnished Utilities and Other Services for Fulton County.

Hot Water – The subject will have this utility provided. None of the comparables have this utility provided and were each adjusted upward \$31 per month based upon the Utility Allowance for Tenant-Furnished Utilities and Other Services for Fulton County.

Cold Water/Sewer – The subject will provide cold water and sewer. All comparables are similar. No adjustment was needed.

Trash – The subject will provide this utility. All comparables are similar. No adjustment was needed.

Extra Storage – The subject will not contain extra storage. None of the comparables contain storage. No adjustments were needed.

Location – The subject’s neighborhood is rated average, with easy access to all services available within the city limits. In order to determine if adjustments were needed for differences in location between the subject and the comparables, several factors were compared. Those factors include livability, amenities available, cost of living, crime factors, employment factors, housing factors, schools in the area, population, median rent level, median home value and median income levels. The comparison between the subject and comparables is shown in the following table:

Location Characteristics			
	Union City	College Park	Fairburn
Livability	55	52	64
Amenities	C	A	B
Cost of Living	B	C	C
Crime	F	F	F
Employment	F	F	D
Housing	C	F	B
Schools	F	F	F
Population	20,560	14,434	13,860
Median Rent	\$858	\$778	\$1,045
Median Housing Value	\$79,900	\$155,500	\$119,600
Median Income	\$35,229	\$28,191	\$40,954

Source: AreaVibes and Ribbon Demographics, 2021 Data



The data shown in the table was verified through www.areavibes.com. Each category was given a rating of 1 to 5, with 1 being the worst and 5 being the best. The ratings for each category were added together for each comparable, and the total sum was compared to the combined sum for the subject and a percent difference from the subject was determined. The results are shown in the following table:

Location Weighting Table			
	Union City	College Park	Fairburn
Livability	3	3	4
Amenities	3	5	4
Cost of Living	4	3	3
Crime	1	1	1
Employment	1	1	2
Housing	3	1	4
Schools	1	1	1
Population	2	2	2
Median Rent	4	3	5
Median Housing Value	2	3	3
Median Income	2	2	3
Total	29	28	35

After considering all factors, the analyst determined that College Park and Union City are overall similar, and that the City of Fairburn is superior to the City of Union City. As a result, Comparable 2 was adjusted downward two percent of the unadjusted base rent, or \$20 per month. The remaining comparables were deemed similar and were not adjusted.

Security – The subject will not contain security features. Comparables 2, 3 and 5 are similar. Comparables 1 and 4 contain a limited access gate and were each adjusted downward \$10 per month. No complex in the market area shows a rent differential based on security features. However, security features are an enhancement to an apartment complex, particularly security that limits access to the building or grounds. Therefore, the adjustment was determined reasonable.

Clubhouse/Meeting Room – The subject will contain a meeting room. All comparables contain a clubhouse. No adjustments were needed.

Special Features – The subject will not contain special features. Comparables 1, 2, 3 and 4 are similar. Comparable 5 contains vaulted ceilings and a fireplace in the units. Vaulted ceilings contribute to the appeal of the units and are considered an enhancement. No complex in the market area shows a rent differential based on this particular item; however, a nominal adjustment was considered appropriate. Therefore, a \$5 adjustment was selected for vaulted ceilings. Fireplaces are enhancements to the units, and tenants would expect to pay a premium fee if this amenity was included in the units. No complex in the market area shows a rent differential based on this particular item; however, an adjustment was considered appropriate. Therefore, a \$10 adjustment was selected for fireplaces. Consequently, Comparable 5 was adjusted downward \$15 per month.

Business Center/Neighborhood Network – The subject will contain a business center. Comparables 1, 2 and 4 are similar. Comparables 3 and 5 do not contain any of these features and were adjusted upward \$5 per month. No complex in the market area shows a rent differential based on these particular items; however, the added amenities are an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, the adjustment was determined appropriate.



Conclusion of Market Rents – As Complete

The adjusted rents range from \$1,083 to \$1,199 for the one-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **650 SF One-Bedroom Units - \$1,130**

The developer is proposing the affordable rents as follows:

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	16	650	50%	\$775	\$775	N/A	\$775
1/1	64	650	60%	\$930	\$930	N/A	\$930

The subject’s proposed rents are below the achievable unrestricted market rents determined on the rent grids. Furthermore, the proposed rents are in line with the maximum allowable LIHTC rents. In addition, the subject will be newly constructed and will be in good condition. Due to the lack of newer conventional properties in the market area, it was necessary to utilize older construction developments in the rent analysis. Therefore, the proposed rents were considered achievable.

Average Rents for Competing Properties and Rent Advantage

There are 11 market developments in the market area that were considered comparable with the proposed subject. Of these 11 comparables, one-bedroom rents range from \$775 to \$1,251. The average market rent for one-bedroom units in these developments is \$964. The subject’s proposed rents are slightly higher determined average market rent; however, its proposed rents are within this competitive range.

Unit Type	% of AMI	Proposed Rent	Market Rent	\$ Rent Advantage	% Rent Advantage
1/1	50%	\$775	\$1,130	\$355	31.4%
1/1	60%	\$930	\$1,130	\$200	17.7%

The subject’s one-bedroom rent advantage for units at 50% AMI is 31.4 percent ($\$1,130 - \$775 = \$355 / \$1,130 = 31.4\%$).

The subject’s one-bedroom rent advantage for units at 60% AMI is 17.7 percent ($\$1,130 - \$930 = \$200 / \$1,130 = 17.7\%$).



Housing Profile

Market Area Overview

The majority of the housing stock was built in the 1980s. The market-rate complexes were built between 1971 and 2008. The restricted apartment complexes were built between 1985 and 2010. The market area's rental units have high occupancy rates.

Housing Inventory

From 2005 through February 2021, permit-issuing jurisdictions in Page County authorized the construction of 3,002 new single-family and multifamily dwelling units. Multifamily units comprise 7.4 percent of the total construction activity.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	480	0	480
2006	311	0	311
2007	239	0	239
2008	47	0	47
2009	0	0	0
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	9	0	9
2014	40	150	190
2015	46	71	117
2016	226	0	226
2017	355	0	355
2018	288	0	288
2019	383	0	383
2020	276	0	276
2021*	81	0	81
TOTAL	2,781	221	3,002

**Preliminary Numbers through February 2021*

Source: SOCDs

Projects Under Construction

According to the City of Union City and Page County, there are currently no multifamily projects under construction in the market area that would directly compete with the subject. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

Planned Projects

According to the City of Union City, there are currently no multifamily planned projects in the market area that would directly compete with the subject. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.



Age of Rental Units

Rental housing construction in the market area peaked in the 1970s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	1,228	12.6%
2000-2004	1,762	18.0%
1990-1999	1,063	10.9%
1980-1989	1,621	16.6%
1970-1979	2,258	23.1%
1960-1969	805	8.2%
1950-1959	823	8.4%
1940-1949	180	1.8%
1939 or earlier	33	0.3%
TOTAL	9,773	100.0%

Source: U.S. Census Bureau

Unit Condition

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

Bedroom Distribution

In 2010, 2.0 percent of the market area's rental units were efficiency units, 19.1 percent were one-bedroom units, 32.4 percent were two-bedroom units, 32.0 percent were three-bedroom units and 12.4 percent were four-bedroom units. Dwellings with five or more bedrooms accounted for 2.0 percent of the market area's rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	192	2.0%
One-Bedrooms	1,871	19.1%
Two-Bedrooms	3,165	32.4%
Three-Bedrooms	3,130	32.0%
Four-Bedrooms	1,216	12.4%
Five or More Bedrooms	199	2.0%
TOTAL	9,773	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the fourth quarter 2020 were 6.5 percent for rental housing and 1.0 percent for homeowner housing. The rental vacancy rate of 6.5 percent was not statistically different from the rate in the fourth quarter 2019 (6.4 percent) and not statistically different from the rate in the third quarter 2020 (6.4 percent). The homeowner vacancy rate of 1.0 percent was 0.4 percentage points lower than the rate in the fourth quarter 2019 (1.4 percent) and not statistically different from the rate in the third quarter 2020 (0.9 percent).

The fourth quarter 2020 rental vacancy rate principal cities (7.0 percent) was virtually the same as the rate outside Metropolitan Statistical Areas (7.0 percent). The rental vacancy rate in the suburbs (5.6 percent) was 1.4 percentage points lower than the rate outside MSAs (7.0 percent) and the rate in principal cities (7.0 percent). The rental vacancy rates in the suburbs, inside principal cities, and outside MSAs were not statistically different from fourth quarter 2019.



The fourth quarter 2020 rental vacancy rate was lowest in the West (4.7 percent), followed by the Northeast (5.7 percent). Rates were higher in the Midwest (7.8 percent) and South (7.4 percent), but not significantly different from each other. The rental vacancy rate in the South was lower than the fourth quarter 2019 rate, while the rental vacancy rates for the Northeast, Midwest, and West were not statistically different from the fourth quarter 2019 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2020	4th Quarter 2019	% of 2020 Rate	% of Difference
United States	6.5%	6.4%	0.2%	0.3%
Inside MSAs	6.4%	6.3%	0.3%	0.3%
Outside MSAs	7.0%	7.4%	0.8%	1.0%
In Principal Cities	7.0%	6.7%	0.4%	0.5%
Not In Principal Cities	5.6%	5.9%	0.4%	0.5%
4th QUARTER 2020 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.7%	7.8%	7.4%	4.7%	

Source: U.S. Census Bureau

Lease Terms and Concessions

The typical lease term is 12 months. The subject will not offer any concessions. None of the comparables were currently offering any concessions.

Turnover Rates

An estimated turnover rate of 31.9 percent was deemed reasonable for the market area. This was based on the Institute of Real Estate Management (IREM) and comparables in the market area. The table below shows the turnover rates of the comparables verified:

TURNOVER RATES	
Property Name	Avg. Annual Turnover Rate
Evergreen Terrace	27.0%
Hidden Lakes Apartments	37.0%
Villas at Autumn Hills	39.0%
Oakley Woods Apartments	25.0%
Evergreen Commons	38.0%
Woodbridge at Parkway Village	30.0%
Orchard Springs	27.0%
Average Annual Turnover	31.9%

Likely Impact of Proposed Development on Rental Occupancy Rates

The proposed subject will be a LIHTC development designated as housing for older persons ages 55 years and older. The complex will offer 80 one-bedroom units at 50 and 60 percent of the area median income. All of the market area's developments maintain stabilized occupancy and all affordable developments maintain lengthy waiting lists. Therefore, there is a larger amount of pent-up demand. The subject is a proposed new construction development; therefore, it will be superior in condition to the majority of the market area's housing stock. In addition, there also appears to a shortage of affordable housing designated for older persons ages 55 years and older. Based on the information verified and included within this analysis, it appears that the occupancy rates in the area will remain stable and rental rates will increase slightly within the next two years. Therefore, the rehabilitation of the development will not negatively impact on the vacancy rate or rental rates in the market area.



Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently eight properties for sale that are in some stage of foreclosure within the subject's zip code. In March 2021, the number of properties that received a foreclosure filing in zip code 30291 was similar to the previous month and 57.1 percent lower than the same time last year. The zip code's foreclosure rate is less than 0.01 percent, and the City of Union City's foreclosure rate is also less than 0.01 percent. Both are similar to the state's foreclosure rate which is also less than 0.01 percent. Therefore, it appears that the foreclosure rate in the area is declining. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Primary Housing Voids

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

ABSORPTION & STABILIZATION RATES



Absorption Rates

The proposed subject will be a LIHTC development designated as housing for older persons ages 55 years and older. The complex will offer 80 one-bedroom units at 50 and 60 percent of the area median income. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed subject property will satisfy a portion of the demand for senior units within the market. Based on information concerning the vacancy rates and amount of time it takes to fill vacancies, if the subject were unoccupied, it is estimated that a 95 percent occupancy level can be achieved in five to six months. Interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb 14 to 16 units per month; therefore, it would reach a stable occupancy level within six months.

INTERVIEWS



Local Interviews

Housing Interview

According to Tracy D. Jones, Vice President of the Atlanta Housing Authority, the authority has 20,301 total vouchers which is a combination of Housing Choice (tenant-based) and Home-Flex (project-based) vouchers. Approximately 4,500 vouchers have not been allocated; however, are planned in the coming fiscal years. The authority has 24,400 applicants on the waiting list; however, the waiting list is currently closed and will not re-open for at least five years. Approximately 60 households leave the HCVP per month due to program terminations, voluntary relinquishment or deceased tenants. Ms. Jones indicated there is high demand for one- and two-bedroom units in the city. The telephone number for Tracy D. Jones with the Atlanta Housing Authority is 404-817-7445.

Fulton County Economic Development Department

According to the Fulton County Economic Development Department, employment in the healthcare industry continued to grow dramatically, outpacing overall employment growth in the region. Since 2014, the industry has added over 40,000 jobs, expanding employment by 19 percent. This growth was led by the General Medical and Surgical Hospitals and Offices of Physicians (Except Mental Health Specialists) sectors, which both added over 14,000 jobs. The Home Health Care Services grew rapidly over this period as well, expanding employment by 19 percent, or over 2,000 jobs. Between 2014 and 2019, the Information Technology industry added over 8,000 jobs, expanding employment by 10 percent. The Transportation and Logistics industry has expanded employment over the past five years, adding over 26,000 jobs since 2014, expanding employment by 20 percent. Over the next five years, the Metro Atlanta Region is projected to add over 61,000 jobs. Additional new and expanding business include, but are not limited to, the following:

- A new ALDI is coming to the City of Union City and is expected to be complete by 2022.
- Microsoft announced it will select Fulton County for the company's \$850 expansion that includes a new data center.
- Boston Consulting Group, a management consulting firm, announced it will invest \$18 million into expanding the company's Atlanta Business Service Center, adding an additional 331 jobs for the area.
- Kainos, a global digital technology company will invest \$1.2 million in opening a North America sales and IT hub in Fulton County, creating 137 new jobs.
- Better Up Foods will invest up to \$34 million to expand its current product offering, creating 162 new jobs.

The phone number for the Fulton County Economic Development Department is 404-612-4000.

Community Development Department

According to Ellis Still, the subject site is zoned PUD, Planned Unit Development District. She stated that the proposed development would be of a legal and conforming use. She stated there is no limit to the number of building permits that can be issued annually. Ms. Still noted that the land to the north and of the subject site is also zoned PUD, Planned Unit Development Department, the land to the west is zoned RM, Residential Multifamily District, and to the south the land is zoned O-I, Office-Institutional District. Ms. Still also reported there has been one recent development recently approved. Buffington Road Phase II will be a market-rate development containing a total of 156 units. She further stated there have been no recent affordable developments constructed. The phone number for the Community Development Department is 404-620-9700.

CONCLUSIONS AND RECOMMENDATIONS



Project Evaluation

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

Site Evaluation

The subject site is located along Red Oak Road, and contains approximately 8.00 acres, or 348,480 square feet. Of the total 8.00 acres, approximately 4.48 acres will be allocated for the subject. The remaining 3.52 acres will be later developed as a Phase II and III of the proposed subject. The subject property is currently zoned PUD, Planned Unit Development. The subject will be a legal, conforming use. Red Oak Road connects to Lester Road, which then connects to Jonesboro Road, a major thoroughfare in the city. Therefore, it is the opinion of the analyst that there is good visibility/access to the site.

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 47,483. By 2010, population in this market area had decreased by 66.8 percent to 79,188. In 2021, the population in this market area had increased by 28.3 percent to 101,591. It is projected that between 2021 and 2023, population in the market area will increase 3.2 percent to 104,826. It is projected that between 2023 and 2026, population in the market area will increase 4.8 percent to 109,678.

In 2010, this geographic market area contained an estimated housing for older persons person ages 55 years and older population of 13,316. By 2021, this population increased 59.3 percent to 21,213. It is estimated that the market area will increase to 25,599, or by 20.7 percent, by 2026 in the same age group.

Between 2000 and 2010, the market area gained 1,203 households per year. The market area gained an additional 759 households between 2010 and 2021 and an additional 604 households per year between 2021 and 2023. The market area is projected to continue to gain households through 2026.

In 2021, this geographic market area contained 10,018 households ages 55 years and older. Of the total 10,018 senior households, 4,094, or 40.9 percent, are renter households. The market area is expected to gain an additional 5,028 households ages 55 years and older through 2026. Of the total 5,028 senior households to be gained, 696, or 31.8 percent, are renter households. This equates to a gain of 139 older persons ages 55 years households per year.

Of the surveyed comparables, one-bedroom units typically range from \$480 to \$1,251 per month. These rental rates have remained similar within the past few years.

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

Employment in Fulton County has been increasing an average of 1.2 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. These fluctuations are similar to the unemployment rates for Fulton County and the State of Georgia.

An ongoing worldwide pandemic called COVID-19 is wreaking havoc on the economy of much of the United States. The first case of COVID-19 was diagnosed in the United States on January 21, 2020, in the State of Washington. Since that date, COVID-19 spread rapidly throughout the U.S. On March 19, 2020, the government advised against gatherings of more than 10 people. Additionally, state and local authorities have made the decision to prohibit large-scale gatherings. Also, many cities and most states



have imposed lockdown measures of different scope and severity in order to attempt to contain the number of people infected. These lockdown measures have placed limits on where people can travel, work and shop away from their homes. These measures have had a significant impact on the economic conditions in cities and counties throughout the country.

Georgia's Governor Brian Kemp issued a "stay at home" order on April 2, 2020. The order applies to all Georgia residents and visitors and was effective until April 30, 2020. On April 24th, the governor announced that businesses such as gyms, fitness centers, bowling alleys, body art studios, barbers, cosmetologists, hair designers, nail care artists, estheticians and their schools and massage therapists could begin reopening. The businesses are all held to specific restriction including adherence to the minimal basic operations, social distancing and regular sanitation.

According to the Fulton County Economic Development Department, employment in the healthcare industry continued to grow dramatically, outpacing overall employment growth in the region. Since 2014, the industry has added over 40,000 jobs, expanding employment by 19 percent. This growth was led by the General Medical and Surgical Hospitals and Offices of Physicians (Except Mental Health Specialists) sectors, which both added over 14,000 jobs. The Home Health Care Services grew rapidly over this period as well, expanding employment by 19 percent, or over 2,000 jobs. Between 2014 and 2019, the Information Technology industry added over 8,000 jobs, expanding employment by 10 percent. The Transportation and Logistics industry has expanded employment over the past five years, adding over 26,000 jobs since 2014, expanding employment by 20 percent. Over the next five years, the Metro Atlanta Region is projected to add over 61,000 jobs. Additional new and expanding business include, but are not limited to, the following:

- A new ALDI is coming to the City of Union City and is expected to be complete by 2022.
- Microsoft announced it will select Fulton County for the company's \$850 expansion that includes a new data center.
- Boston Consulting Group, a management consulting firm, announced it will invest \$18 million into expanding the company's Atlanta Business Service Center, adding an additional 331 jobs for the area.
- Kainos, a global digital technology company will invest \$1.2 million in opening a North America sales and IT hub in Fulton County, creating 137 new jobs.
- Better Up Foods will invest up to \$34 million to expand its current product offering, creating 162 new jobs.

There have been seven W.A.R.N. notices in the market area since 2019. It is estimated that approximately 79 percent of the W.A.R.N. notices were issued after the onset of the COVID-19 pandemic.

W.A.R.N. NOTICES			
Company	City	Employees Lost	Layoff Date
Jacobson Warehouse Company, Inc.	Fairburn	48	3/31/2019
DHL Supply Chain	Union City	85	7/15/2019
XPO Logistics Supply Chain Headquarters	Fairburn	226	5/31/2020
Asbury Automotive	Union City	26	4/3/2020
Asbury Automotive	Union City	36	4/3/2020
Asbury Automotive	Union City	26	4/3/2020
Direct Auction Services, LLC	Fairburn	58	3/20/2020
Total:		505	

Source: Georgia Department of Labor

Currently, the effects of COVID-19 appear to be minor as expansion projects are still-ongoing or are still proposed. Therefore, it is anticipated that the economic growth within the city will remain stable. Therefore, there are no anticipated changes in the economic growth of the market area.



Existing Housing

There was a total of 17 confirmed apartment complexes in the market area. There were 48 vacant units at the time of the survey out of 3,193 surveyed, for an overall vacancy rate of 1.5 percent. Of the surveyed restricted comparables, only one restricted development is designated for housing for older persons and will compete directly with the subject's units. Woodbridge at Parkway Village is a Section 8 and LIHTC development designed for older persons ages 62 years and older. The complex is 99 percent occupied and maintains a one-year waiting list. The property offers 92 one-bedroom units and 58 two-bedroom units. Therefore, the complex's 92 one-bedroom units will directly compete with the proposed subject. The subject's proposed amenities and unit sizes will be similar to the restricted comparables surveyed. Therefore, it is believed the proposed subject will be competitive within the market area.

There are five family developments in the market area that were considered comparable with the subject; however, will not directly compete. However, due to the lack of senior developments in the market area, the family developments were utilized within the report for comparison purposes. Of the total six restricted comparables, one-bedroom rents range from \$480 to \$1,100 per month. The average market rent for the one-bedroom units in the restricted developments is \$857; however, the majority of the properties are of older construction. The subject's proposed rents are slightly higher the determined average market rent; however, its proposed rents are within this competitive range. In addition, the proposed property will be superior in condition once construction is complete. Therefore, the subject's proposed rental rate will be competitive with the restricted developments in the market area.

Adjusted Market Rental Rates

The subject's proposed rents are below the achievable unrestricted market rents determined on the rent grids. Furthermore, the proposed rents are in line with the maximum allowable LIHTC rents. In addition, the subject will be newly constructed and will be in good condition. Due to the lack of newer conventional properties in the market area, it was necessary to utilize older construction developments in the rent analysis. Therefore, the proposed rents were considered achievable.

Average Rents for Competing Properties and Rent Advantage

There are 11 market developments in the market area that were considered comparable with the proposed subject. Of these 11 comparables, one-bedroom rents range from \$775 to \$1,251. The average market rent for one-bedroom units in these developments is \$964. The subject's proposed rents are slightly higher determined average market rent; however, its proposed rents are within this competitive range.

Unit Type	% of AMI	Proposed Rent	Market Rent	\$ Rent Advantage	% Rent Advantage
1/1	50%	\$775	\$1,130	\$355	31.4%
1/1	60%	\$930	\$1,130	\$200	17.7%

The subject's one-bedroom rent advantage for units at 50% AMI is 31.4 percent ($\$1,130 - \$775 = \$355 / \$1,130 = 31.4\%$).

The subject's one-bedroom rent advantage for units at 60% AMI is 17.7 percent ($\$1,130 - \$930 = \$200 / \$1,130 = 17.7\%$).

Project-Specific Affordability and Demand Analysis

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each LIHTC unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households within the required target income for each unit type.



INCOME-ELIGIBLE 55+ RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$775	\$23,250	\$41,400	18.5%	756
All Unit Types (50%)	\$775	\$23,250	\$33,100	12.6%	514
All Unit Types (60%)	\$930	\$27,900	\$39,720	9.3%	381

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

AMI	Unit Type	# Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Avg. Market Rent	Market Rents Band	Proposed Rent
50% AMI	1 BR	16	687	0	687	2.3%	\$1,130	N/A	\$775
60% AMI	1 BR	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	50% AMI	16	687	0	687	2.3%	\$1,130	N/A	\$775
	60% AMI	64	605	0	605	10.6%	\$1,130	N/A	\$930
TOTAL for Project	1/1	80	992	0	992	8.1%	\$1,130	N/A	\$775-\$930

The subject is a proposed LIHTC senior property that is applying for tax credits at 50 and 60 percent of the area median income. The capture rate analysis indicated that the subject would need to capture 8.1 percent of all older person ages 55 years and older households in the market area. The capture rate is acceptable. In addition, there is a large amount of pent-up demand in the market area as indicated by the lengthy waiting lists and high occupancy rates of the affordable developments surveyed. Furthermore, the subject's proposed rents are below the unrestricted achievable market rent and the determined average market rents. Therefore, it is believed the subject will be a great asset to the area and will be viable in the market area.

Absorption Rates

After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed subject property will satisfy a portion of the demand for senior units within the market. Based on information concerning the vacancy rates and amount of time it takes to fill vacancies, if the subject were unoccupied, it is estimated that a 95 percent occupancy level can be achieved in five to six months. Interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb 14 to 16 units per month; therefore, it would reach a stable occupancy level within six months.

Conclusion

The subject is a proposed LIHTC senior development that will be designated as housing for older persons ages 55 years and older set at 50 and 60 percent of the area median income. The majority of the market area's developments maintain stabilized occupancy, and the majority of the affordable developments maintain lengthy waiting lists. The subject will be newly constructed; therefore, it will be superior in condition to the majority of the market area's housing stock. There also appears to a shortage of affordable housing in the market designated for housing for older persons. Therefore, it is believed that the proposed subject will be a great asset to the area and will be a viable development.

Data Sources

Information used in the market study was obtained from various sources including; the U.S. Census Bureau; Ribbon Demographics, 2021 Data; U.S. Bureau of Labor Statistics; interviews with local town and government officials; and interview with local property owners or managers.



SIGNED STATEMENT REQUIREMENTS

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

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

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

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

Samuel T. Gill
Market Analyst

ADDENDUM A – NCHMA INDEX

NCHMA Market Study Index

Introduction: Members of the National Council of Housing Market Analysts provide the following checklist referencing various components necessary to conduct a comprehensive market study for rental housing. By completing the following checklist, the NCHMA Analyst certifies that he or she has performed all necessary work to support the conclusions included within the comprehensive market study. By completion of this checklist, the analyst asserts that he/she has completed all required items per section.

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NCHMA Market Study Index

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 over-burdened households, and demolished housing units. Demand is project specific.

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

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

Low Rise Building

A building with one to three stories.

Market Advantage

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

Market Analysis

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

Market Area or Primary Market Area

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

Market Demand

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

Market Rent

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

Market Study

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

Marketability

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

Market Vacancy Rate – Physical

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

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

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

Mid-rise

A building with four to ten stories.

Mixed Income Property

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

Mobility

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

Moderate Income

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

Move-up Demand

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

Multifamily

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.

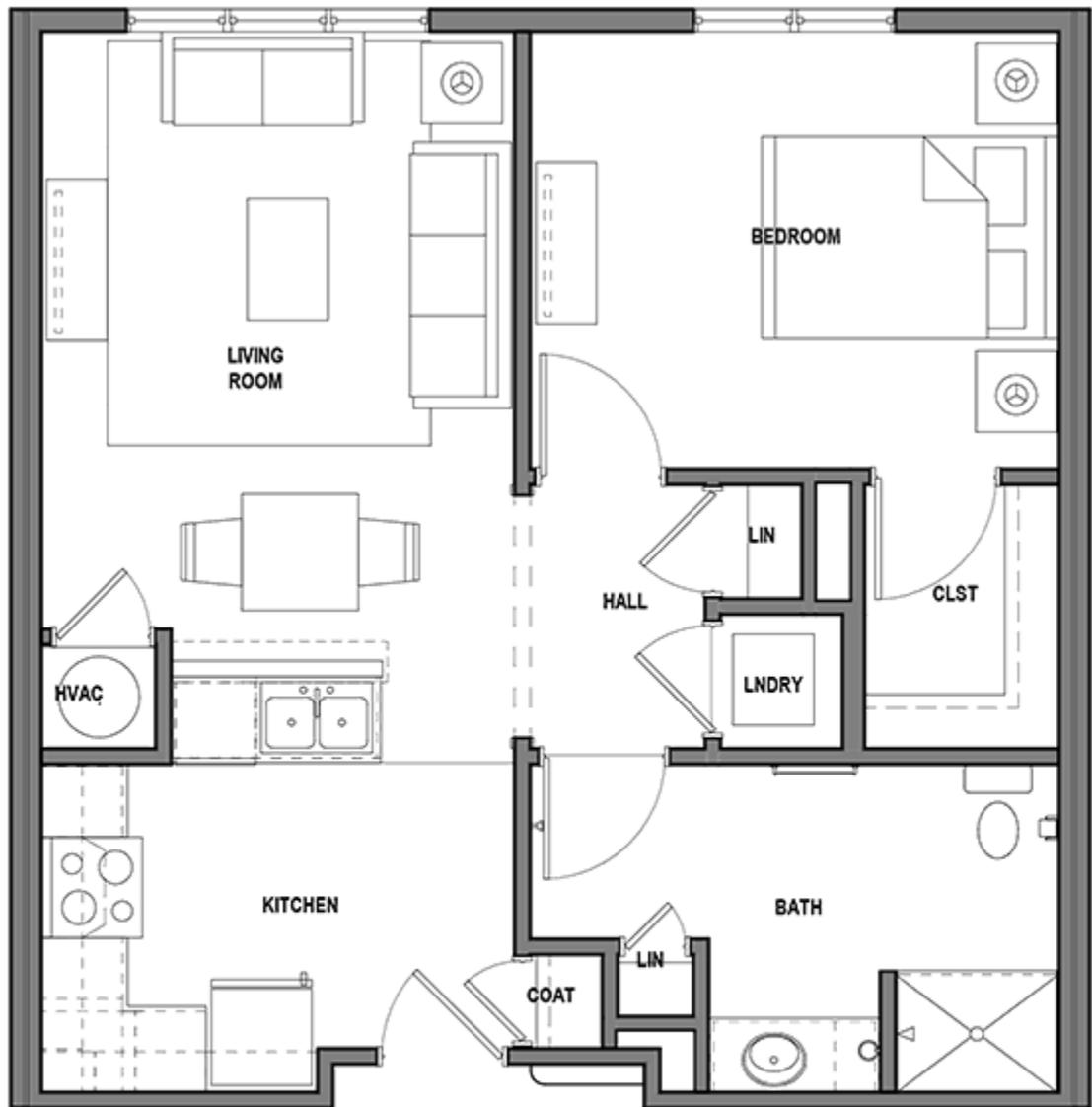
Very Low Income

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 – SUBJECT DATA



1

ONE BEDROOM APARTMENT

1/4" = 1'-0"

Fund Uses - Project Development Budget

Project Name: Christian City - 4% New Construction

Source: Ures Surplus/(Gap): \$0

Cost Item	Total			Tax Treatment of Assets				Allocation of Depreciable Basis				Historic Credit Basis	
	Total	Cost Per Unit	% of Total	Depreciable	Non Depreciable	Amortized	Expensed	Residential		Commercial		Residential Eligible %	Commercial %
								Acq.	Rehab / New Constr.	Acq.	Rehab / New Constr.		
A. ACQUISITION COSTS								Commercial %: 0.00%		Commercial %: 0.00%			
Purchase Price: Land	1	0	0.0%	1									
Purchase Price: Buildings	0	0		0				\$0		\$0			
Title Insurance, Recording, Closing Costs	0	0		0				\$0		\$0			
Acquisition Legal Fees	0	0		0				\$0		\$0			
Demolition, Razing of Buildings	0	0		0				\$0		\$0			
Holding Costs	0	0		0				\$0		\$0			
Other Acq. (Specify):	0	0		0				\$0		\$0			
TOTAL ACQUISITION COSTS	1	0	0.0%	1	0	0	0	0	0	0	0	0	0
B. CONSTRUCTION / REHABILITATION COSTS													
Site Work - Off-Site/Non-Depletable	0	0		0									
Site Work - On-Site Improvements-20 Year Property	1,200,000	15,000	7.2%	1,200,000	0				1,200,000	0			
Demolition: Interior	0	0		0				\$0		\$0			
New Construction: Residential	0	0		0				\$0		\$0			
New Construction: Commercial	0	0		0				\$0		\$0			
Rehabilitation: Residential	5,209,376	\$115,042	7.23%	7,223,376	96,542	46.3%	7,223,376			7,223,376			
Rehabilitation: Commercial	0	0		0						0			
Total Contract Costs:	\$16,709,600	\$133,730	\$147	11,839,764	96,542	46.3%	11,839,764	0	0	11,839,764	0	0	0
General Requirements	642,996	8,026	3.8%	642,996	0					642,996			
Contractor Overhead	214,032	2,675	1.3%	214,032	0					214,032			
Contractor Profit	642,996	8,026	3.8%	642,996	0					642,996			
Payment & Performance Bond	57,788	722	0.3%	57,788	0					57,788			
Appliances	200,000	2,500	1.2%	200,000	0					200,000			
Furniture, Fixtures and Equipment	80,000	1,000	0.5%	80,000	0					80,000			
Other Constr. (Specify):	0	0		0						0			
Other Constr. (Specify):	40,000	500	0.2%	40,000	0					40,000			
Construction Contingency	0	0		0						0			
Construction Contingency	1,040,375	13,005	6.2%	1,040,375	0					1,040,375			
TOTAL CONSTRUCTION COSTS	11,839,764	147,997	70.9%	11,839,764	0	0	0	0	0	11,839,764	0	0	0
C. PROFESSIONAL FEES & OTHER SOFT COSTS													
Architect Design	481,572	6,029	2.9%	481,572	0					481,572			
Architect Supervision	107,016	1,338	0.6%	107,016	0					107,016			
Engineering	0	0		0						0			
Geotechnical/Soils Engineering	15,000	188	0.1%	15,000	0					15,000			
Environmental Site Assessment	10,000	125	0.1%	10,000	0					10,000			
Survey (Boundary/Topo/As-Built)	25,000	313	0.1%	25,000	0					25,000			
Building Permits	55,000	688	0.3%	55,000	0					55,000			
Utility Tap Fees	325,000	4,063	1.9%	325,000	0					325,000			
Impact Fees	0	0		0						0			
Hazard & Liability Insurance (Construction Period)	68,902	861	0.4%	68,902	0					68,902			
Closing Costs/Title Insurance	60,000	750	0.4%	60,000	0					60,000			
Real Estate Taxes/Fees	0	0		0						0			
Market Study	10,000	125	0.1%	10,000	0					10,000			
Appraisal	6,000	75	0.0%	6,000	0					6,000			
Accounting/Audit	8,000	100	0.0%	0			8,000			0			
Cost Certification	8,000	100	0.0%	0			8,000			0			
Legal Fees: Real Estate (Developer)	65,000	813	0.4%	65,000	0					65,000			
Development Consultant Fees	0	0		0						0			
Construction Management Fees	0	0		0						0			
Developer Fees	1,440,000	18,000	8.9%	1,440,000	0					1,440,000			
Developer Overhead	0	0		0						0			
Soft Cost Contingency	0	0		0						0			
Other Soft Cost (Specify): ADA, Envelope, Elevator, Green	95,000	1,188	0.6%	95,000	0					95,000			
Other Soft Cost (Specify): DCA Plan & Cost Reviews	7,500	94	0.0%	7,500	0					7,500			
Other Soft Cost (Specify): Owner FF&E	120,000	1,500	0.7%	120,000	0					120,000			
Investor 3rd Party Reports and Construction Monitoring	40,000	500	0.2%	13,333			13,333			13,333			
TOTAL PROFESSIONAL FEES & OTHER SOFT COSTS	2,964,900	36,817	17.2%	2,964,900	0	13,333	26,333	0	0	2,964,900	0	0	0

profoms / Uses

Fund Uses - Project Development Budget

Project Name: Christian City - 4% New Construction

Source: Uses Surplus/(Gap): \$0

Cost Item	Tax Treatment of Assets				Allocation of Depreciable Basis				Historic Credit Basis		
	Total	Cost Per Unit	% of Total	Depreciable	Non Depreciable	Amortized	Expensed	Residential		Commercial	
								Acq.	Rehab / New Constr.	Acq.	Rehab / New Constr.
D. FINANCING COSTS											
Construction Loss Only											
Loan Points/Fees	101,325	1,267	0.9%	101,325				101,325	0		
Loan Inspections	17,000	213	0.1%	17,000				17,000	0		
Loan Title & Recording		0		0				0	0		
Loan Legal (Bank)	25,000	313	0.1%	25,000				25,000	0		
Loan Interest:	630,467	7,881	3.8%	210,155			420,311	210,155	0		
Other Loan Cost:		0		0				0	0		
Bridge/Interim Loan Costs:		0		0				0	0		
Permanent Only or Construction/Perm											
Loan Points/Fees	55,350	692	0	0	55,350			0	0		
Loan Inspections		0		0	0			0	0		
Loan Mortgage Insurance (MPI)		0		0	0			0	0		
Loan Title & Recording		0		0	0			0	0		
Loan Legal (Bank)	80,000	1,125	0	0	80,000			0	0		
Loan Interest:		0		0	0			0	0		
Loan Legal (Developer)		0		0	0			0	0		
Cost of Insurance (Bonds)	168,813	2,127	0	0	168,813			0	0		
Freddie Application Fee	5,010	63	0	0	5,010			0	0		
Freddie Stanley Fee	15,030	188	0	0	15,030			0	0		
Letter of Credit Fees		0		0	0			0	0		
Stanley Commitment Fee		0		0	0			0	0		
Negative Amortage		0		0	0			0	0		
Other Loan Cost: Due Diligence, 3rd Party	25,000	313	0	0	25,000			0	0		
Other Loan Cost: Freddie Good Faith Deposit		0		0	0			0	0		
TOTAL FINANCING COSTS	1,133,995	14,175	6.8%	351,460	0	360,203	430,311	351,460	0	0	0
E. TAX CREDIT & SYNDICATION COSTS											
Tax Credit Application and Allocation Fees	77,396	966	0			77,396		0	0		
Tax Credit Monitoring Fees	80,000	1,000	0			80,000		0	0		
Legal/Organizational Fees (Developer)	2,500	31	0		0	2,500		0	0		
Legal Fees (Investor) % Acquisi-	15,000	188	0		7,500	7,500		0	0		
Tax Credit Consultant		0			0	0		0	0		
Other Syndication Costs:		0			0	0		0	0		
TOTAL TAX CREDIT & SYNDICATION COSTS	174,896	2,185	1.0%	0	7,500	164,896	2,500	0	0	0	0
F. START-UP COSTS, RESERVES & ESCROWS											
Leasing/Marketing Expenses	50,000	625	0.3%			50,000		0	0		
Tenant Relocation Basis (Eligible)		0		0		0		0	0		
Escrows & Prepaids		0		0		0		0	0		
Lease Up Reserve	132,432	1,655	0.8%		132,432			0	0		
Operating Reserves (Capitalized)	413,000	5,163	2.5%		413,000			0	0		
Replacement Reserve (Capitalized)		0			0			0	0		
Other Reserves:		0			0			0	0		
Other Reserves:		0			0			0	0		
TOTAL START UP COSTS, RESERVES & ESCROWS	595,432	7,443	3.6%	0	545,432	50,000	0	0	0	0	0
TOTAL USES OF FUNDS	15,090,988	206,637	100.0%	15,097,557	552,933	586,343	452,145	0	15,097,557	0	0

ADDENDUM D – UTILITY ALLOWANCE SCHEDULE

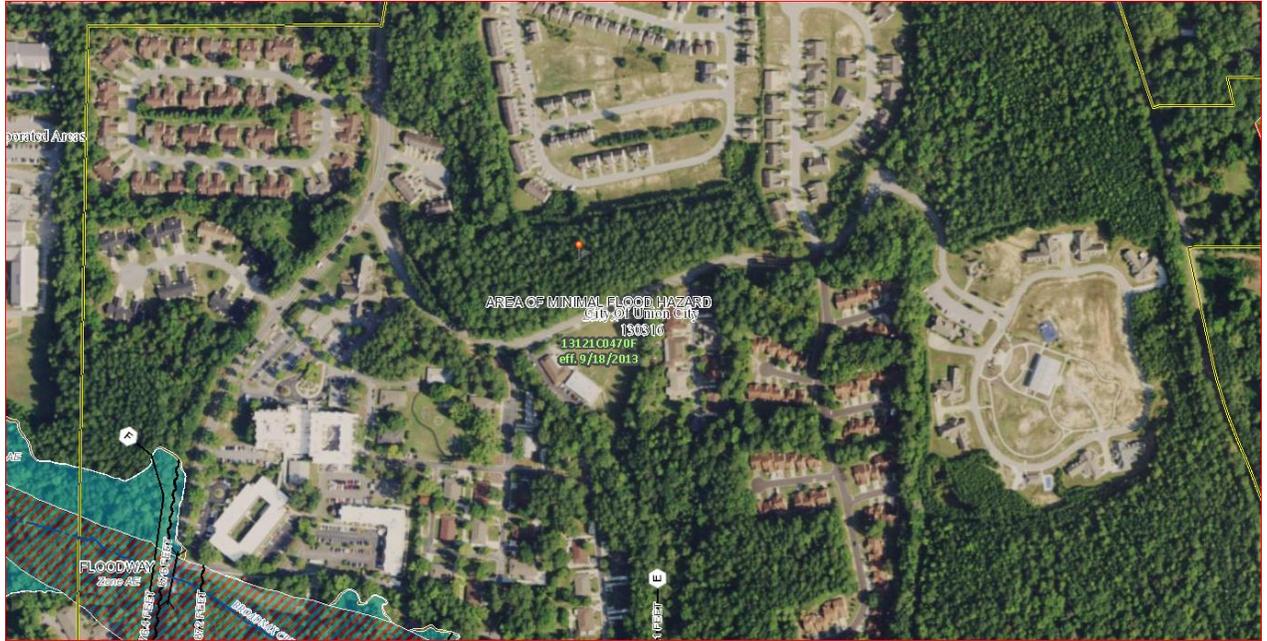


Unit Type: Garden, Midrise, Or Highrise
 Proposed Rates are based on a review of the recommended allowances received by Housing Authority Services in September 2019

Utility or Service		Monthly Dollar Allowances															
		0 BR		1 BR		2 BR		3 BR		4 BR		5 BR		6 BR		7 BR	
		2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Heating	Natural Gas	\$6.00	\$7.00	\$7.00	\$8.00	\$8.00	\$9.00	\$10.00	\$10.00	\$11.00	\$12.00	\$12.00	\$13.00	\$13.00	\$14.00	\$15.00	\$16.00
	Electric	\$8.00	\$8.00	\$10.00	\$10.00	\$13.00	\$13.00	\$16.00	\$16.00	\$19.00	\$18.00	\$21.00	\$21.00	\$24.00	\$24.00	\$27.00	\$27.00
	Heat Pump	\$4.00	\$4.00	\$5.00	\$5.00	\$6.00	\$6.00	\$8.00	\$8.00	\$9.00	\$9.00	\$11.00	\$11.00	\$12.00	\$12.00	\$13.00	\$13.00
Cooking	Natural Gas	\$2.00	\$2.00	\$3.00	\$3.00	\$3.00	\$3.00	\$4.00	\$4.00	\$4.00	\$5.00	\$5.00	\$5.00	\$5.00	\$6.00	\$6.00	\$6.00
	Electric	\$7.00	\$7.00	\$8.00	\$8.00	\$10.00	\$10.00	\$12.00	\$12.00	\$14.00	\$14.00	\$15.00	\$15.00	\$18.00	\$18.00	\$19.00	\$19.00
Other Electric (Lights & Appliances)		\$23.00	\$23.00	\$26.00	\$26.00	\$35.00	\$35.00	\$43.00	\$43.00	\$51.00	\$51.00	\$60.00	\$60.00	\$68.00	\$68.00	\$76.00	\$76.00
Air Conditioning		\$2.00	\$2.00	\$3.00	\$3.00	\$4.00	\$4.00	\$6.00	\$6.00	\$7.00	\$7.00	\$9.00	\$9.00	\$10.00	\$10.00	\$12.00	\$12.00
Water Heating	Natural Gas	\$5.00	\$5.00	\$6.00	\$6.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00	\$13.00	\$13.00	\$14.00	\$14.00	\$15.00	\$15.00	\$17.00
	Electric	\$14.00	\$14.00	\$17.00	\$17.00	\$24.00	\$24.00	\$30.00	\$30.00	\$35.00	\$35.00	\$38.00	\$38.00	\$41.00	\$41.00	\$45.00	\$45.00
Water - Atlanta		\$27.00	\$27.00	\$30.00	\$30.00	\$41.00	\$41.00	\$52.00	\$52.00	\$62.00	\$62.00	\$73.00	\$73.00	\$84.00	\$84.00	\$94.00	\$94.00
Sewer - Atlanta		\$66.00	\$66.00	\$75.00	\$75.00	\$102.00	\$102.00	\$130.00	\$130.00	\$157.00	\$157.00	\$184.00	\$184.00	\$211.00	\$211.00	\$238.00	\$238.00
Trash Collection		\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00	\$26.00
Range		\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00	\$14.00
Refrigerator		\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00	\$16.00
Other - Monthly Gas Fee		\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00	\$31.00	\$30.00
Monthly Electric Fee		\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00

2020 Represents Current Utility Allowance
 2021 Represents Proposed Utility Allowance

ADDENDUM E – FLOOD MAP



ADDENDUM F – AERIAL MAP



ADDENDUM G – DEMOGRAPHICS DATA

HISTA 2.2 Summary Data

Fulton County

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8,114	3,530	2,394	1,480	1,699	17,217
\$10,000-20,000	5,728	3,557	2,345	1,277	2,042	14,949
\$20,000-30,000	6,792	3,434	2,159	1,513	1,868	15,766
\$30,000-40,000	8,047	3,694	1,885	1,442	1,396	16,464
\$40,000-50,000	6,089	2,775	1,653	841	1,133	12,491
\$50,000-60,000	5,483	2,837	1,289	1,084	709	11,402
\$60,000-75,000	5,303	3,661	2,116	1,102	1,053	13,235
\$75,000-100,000	4,512	4,603	1,676	943	979	12,713
\$100,000-125,000	2,169	2,815	1,110	815	698	7,607
\$125,000-150,000	1,045	1,620	527	548	350	4,090
\$150,000-200,000	624	1,577	645	537	257	3,640
\$200,000+	1,024	1,198	549	402	469	3,642
Total	54,930	35,301	18,348	11,984	12,653	133,216

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5,259	1,194	329	190	197	7,169
\$10,000-20,000	6,408	1,432	617	316	371	9,144
\$20,000-30,000	3,317	1,400	636	233	204	5,790
\$30,000-40,000	1,883	845	474	215	181	3,598
\$40,000-50,000	1,482	774	417	251	207	3,131
\$50,000-60,000	1,325	773	315	132	166	2,711
\$60,000-75,000	1,289	609	253	98	175	2,424
\$75,000-100,000	1,106	612	264	107	292	2,381
\$100,000-125,000	790	509	223	131	128	1,781
\$125,000-150,000	480	298	117	72	79	1,046
\$150,000-200,000	633	345	123	96	135	1,332
\$200,000+	802	577	176	71	82	1,708
Total	24,774	9,368	3,944	1,912	2,217	42,215

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,134	588	160	117	131	4,130
\$10,000-20,000	4,585	778	299	182	280	6,124
\$20,000-30,000	2,350	793	372	162	140	3,817
\$30,000-40,000	1,269	507	194	103	111	2,184
\$40,000-50,000	938	378	230	135	131	1,812
\$50,000-60,000	918	392	170	102	99	1,681
\$60,000-75,000	672	268	116	74	90	1,220
\$75,000-100,000	682	337	159	64	113	1,355
\$100,000-125,000	463	249	100	93	72	977
\$125,000-150,000	307	141	58	44	42	592
\$150,000-200,000	357	137	68	35	44	641
\$200,000+	494	165	95	44	49	847
Total	16,169	4,733	2,021	1,155	1,302	25,380

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13,373	4,724	2,723	1,670	1,896	24,386
\$10,000-20,000	12,136	4,989	2,962	1,593	2,413	24,093
\$20,000-30,000	10,109	4,834	2,795	1,746	2,072	21,556
\$30,000-40,000	9,930	4,539	2,359	1,657	1,577	20,062
\$40,000-50,000	7,571	3,549	2,070	1,092	1,340	15,622
\$50,000-60,000	6,808	3,610	1,604	1,216	875	14,113
\$60,000-75,000	6,592	4,270	2,369	1,200	1,228	15,659
\$75,000-100,000	5,618	5,215	1,940	1,050	1,271	15,094
\$100,000-125,000	2,959	3,324	1,333	946	826	9,388
\$125,000-150,000	1,525	1,918	644	620	429	5,136
\$150,000-200,000	1,257	1,922	768	633	392	4,972
\$200,000+	1,826	1,775	725	473	551	5,350
Total	79,704	44,669	22,292	13,896	14,870	175,431

HISTA 2.2 Summary Data

Fulton County

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	2.6%	1.8%	1.1%	1.3%	12.9%
\$10,000-20,000	4.3%	2.7%	1.8%	1.0%	1.5%	11.2%
\$20,000-30,000	5.1%	2.6%	1.6%	1.1%	1.4%	11.8%
\$30,000-40,000	6.0%	2.8%	1.4%	1.1%	1.0%	12.4%
\$40,000-50,000	4.6%	2.1%	1.2%	0.6%	0.9%	9.4%
\$50,000-60,000	4.1%	2.1%	1.0%	0.8%	0.5%	8.6%
\$60,000-75,000	4.0%	2.7%	1.6%	0.8%	0.8%	9.9%
\$75,000-100,000	3.4%	3.5%	1.3%	0.7%	0.7%	9.5%
\$100,000-125,000	1.6%	2.1%	0.8%	0.6%	0.5%	5.7%
\$125,000-150,000	0.8%	1.2%	0.4%	0.4%	0.3%	3.1%
\$150,000-200,000	0.5%	1.2%	0.5%	0.4%	0.2%	2.7%
\$200,000+	0.8%	0.9%	0.4%	0.3%	0.4%	2.7%
Total	41.2%	26.5%	13.8%	9.0%	9.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.5%	2.8%	0.8%	0.5%	0.5%	17.0%
\$10,000-20,000	15.2%	3.4%	1.5%	0.7%	0.9%	21.7%
\$20,000-30,000	7.9%	3.3%	1.5%	0.6%	0.5%	13.7%
\$30,000-40,000	4.5%	2.0%	1.1%	0.5%	0.4%	8.5%
\$40,000-50,000	3.5%	1.8%	1.0%	0.6%	0.5%	7.4%
\$50,000-60,000	3.1%	1.8%	0.7%	0.3%	0.4%	6.4%
\$60,000-75,000	3.1%	1.4%	0.6%	0.2%	0.4%	5.7%
\$75,000-100,000	2.6%	1.4%	0.6%	0.3%	0.7%	5.6%
\$100,000-125,000	1.9%	1.2%	0.5%	0.3%	0.3%	4.2%
\$125,000-150,000	1.1%	0.7%	0.3%	0.2%	0.2%	2.5%
\$150,000-200,000	1.5%	0.8%	0.3%	0.2%	0.3%	3.2%
\$200,000+	1.9%	1.4%	0.4%	0.2%	0.2%	4.0%
Total	58.7%	22.2%	9.3%	4.5%	5.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.3%	2.3%	0.6%	0.5%	0.5%	16.3%
\$10,000-20,000	18.1%	3.1%	1.2%	0.7%	1.1%	24.1%
\$20,000-30,000	9.3%	3.1%	1.5%	0.6%	0.6%	15.0%
\$30,000-40,000	5.0%	2.0%	0.8%	0.4%	0.4%	8.6%
\$40,000-50,000	3.7%	1.5%	0.9%	0.5%	0.5%	7.1%
\$50,000-60,000	3.6%	1.5%	0.7%	0.4%	0.4%	6.6%
\$60,000-75,000	2.6%	1.1%	0.5%	0.3%	0.4%	4.8%
\$75,000-100,000	2.7%	1.3%	0.6%	0.3%	0.4%	5.3%
\$100,000-125,000	1.8%	1.0%	0.4%	0.4%	0.3%	3.8%
\$125,000-150,000	1.2%	0.6%	0.2%	0.2%	0.2%	2.3%
\$150,000-200,000	1.4%	0.5%	0.3%	0.1%	0.2%	2.5%
\$200,000+	1.9%	0.7%	0.4%	0.2%	0.2%	3.3%
Total	63.7%	18.6%	8.0%	4.6%	5.1%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.6%	2.7%	1.6%	1.0%	1.1%	13.9%
\$10,000-20,000	6.9%	2.8%	1.7%	0.9%	1.4%	13.7%
\$20,000-30,000	5.8%	2.8%	1.6%	1.0%	1.2%	12.3%
\$30,000-40,000	5.7%	2.6%	1.3%	0.9%	0.9%	11.4%
\$40,000-50,000	4.3%	2.0%	1.2%	0.6%	0.8%	8.9%
\$50,000-60,000	3.9%	2.1%	0.9%	0.7%	0.5%	8.0%
\$60,000-75,000	3.8%	2.4%	1.4%	0.7%	0.7%	8.9%
\$75,000-100,000	3.2%	3.0%	1.1%	0.6%	0.7%	8.6%
\$100,000-125,000	1.7%	1.9%	0.8%	0.5%	0.5%	5.4%
\$125,000-150,000	0.9%	1.1%	0.4%	0.4%	0.2%	2.9%
\$150,000-200,000	0.7%	1.1%	0.4%	0.4%	0.2%	2.8%
\$200,000+	1.0%	1.0%	0.4%	0.3%	0.3%	3.0%
Total	45.4%	25.5%	12.7%	7.9%	8.5%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,460	639	698	404	210	3,411
\$10,000-20,000	1,094	807	663	412	554	3,530
\$20,000-30,000	1,764	910	781	476	445	4,376
\$30,000-40,000	1,995	859	1,173	1,275	588	5,890
\$40,000-50,000	2,769	1,506	987	915	730	6,907
\$50,000-60,000	2,816	1,396	1,237	785	711	6,945
\$60,000-75,000	3,359	2,621	1,913	1,956	1,193	11,042
\$75,000-100,000	3,602	3,925	2,769	3,186	1,837	15,319
\$100,000-125,000	2,534	3,964	2,002	2,670	1,682	12,852
\$125,000-150,000	992	2,141	2,057	2,565	1,393	9,148
\$150,000-200,000	1,610	4,039	2,124	3,885	1,344	13,002
\$200,000+	1,594	4,468	4,910	6,622	3,600	21,194
Total	25,589	27,275	21,314	25,151	14,287	113,616

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2,781	1,748	550	261	318	5,658
\$10,000-20,000	4,589	2,657	723	377	396	8,742
\$20,000-30,000	3,664	2,772	818	320	319	7,893
\$30,000-40,000	3,082	3,007	715	438	371	7,613
\$40,000-50,000	2,565	2,784	590	410	613	6,962
\$50,000-60,000	2,156	2,789	764	287	253	6,249
\$60,000-75,000	2,095	3,282	917	493	453	7,240
\$75,000-100,000	2,638	4,104	1,442	665	489	9,338
\$100,000-125,000	1,919	3,749	1,138	632	439	7,877
\$125,000-150,000	957	2,597	694	294	276	4,818
\$150,000-200,000	1,144	3,080	1,098	471	315	6,108
\$200,000+	1,513	6,945	2,270	1,201	496	12,425
Total	29,103	39,514	11,719	5,849	4,738	90,923

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,714	1,142	345	165	261	3,627
\$10,000-20,000	3,815	2,152	535	288	274	7,064
\$20,000-30,000	3,087	2,194	580	198	260	6,319
\$30,000-40,000	2,413	2,069	504	241	276	5,503
\$40,000-50,000	1,833	2,128	401	218	368	4,948
\$50,000-60,000	1,477	1,936	382	143	198	4,136
\$60,000-75,000	1,221	2,107	496	218	288	4,330
\$75,000-100,000	1,505	2,724	629	330	207	5,395
\$100,000-125,000	1,106	2,180	619	197	250	4,352
\$125,000-150,000	479	1,414	253	127	75	2,348
\$150,000-200,000	656	1,656	326	116	110	2,864
\$200,000+	939	3,762	477	351	117	5,646
Total	20,245	25,464	5,547	2,592	2,684	56,532

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4,241	2,387	1,248	665	528	9,069
\$10,000-20,000	5,683	3,464	1,386	789	950	12,272
\$20,000-30,000	5,428	3,682	1,599	796	764	12,269
\$30,000-40,000	5,077	3,866	1,888	1,713	959	13,503
\$40,000-50,000	5,334	4,290	1,577	1,325	1,343	13,869
\$50,000-60,000	4,972	4,185	2,001	1,072	964	13,194
\$60,000-75,000	5,454	5,903	2,830	2,449	1,646	18,282
\$75,000-100,000	6,240	8,029	4,211	3,851	2,326	24,657
\$100,000-125,000	4,453	7,713	3,140	3,302	2,121	20,729
\$125,000-150,000	1,949	4,738	2,751	2,859	1,669	13,966
\$150,000-200,000	2,754	7,119	3,222	4,356	1,659	19,110
\$200,000+	3,107	11,413	7,180	7,823	4,096	33,619
Total	54,692	66,789	33,033	31,000	19,025	204,539



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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.3%	0.6%	0.6%	0.4%	0.2%	3.0%
\$10,000-20,000	1.0%	0.7%	0.6%	0.4%	0.5%	3.1%
\$20,000-30,000	1.6%	0.8%	0.7%	0.4%	0.4%	3.9%
\$30,000-40,000	1.8%	0.8%	1.0%	1.1%	0.5%	5.2%
\$40,000-50,000	2.4%	1.3%	0.9%	0.8%	0.6%	6.1%
\$50,000-60,000	2.5%	1.2%	1.1%	0.7%	0.6%	6.1%
\$60,000-75,000	3.0%	2.3%	1.7%	1.7%	1.1%	9.7%
\$75,000-100,000	3.2%	3.5%	2.4%	2.8%	1.6%	13.5%
\$100,000-125,000	2.2%	3.5%	1.8%	2.4%	1.5%	11.3%
\$125,000-150,000	0.9%	1.9%	1.8%	2.3%	1.2%	8.1%
\$150,000-200,000	1.4%	3.6%	1.9%	3.4%	1.2%	11.4%
\$200,000+	1.4%	3.9%	4.3%	5.8%	3.2%	18.7%
Total	22.5%	24.0%	18.8%	22.1%	12.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.1%	1.9%	0.6%	0.3%	0.3%	6.2%
\$10,000-20,000	5.0%	2.9%	0.8%	0.4%	0.4%	9.6%
\$20,000-30,000	4.0%	3.0%	0.9%	0.4%	0.4%	8.7%
\$30,000-40,000	3.4%	3.3%	0.8%	0.5%	0.4%	8.4%
\$40,000-50,000	2.8%	3.1%	0.6%	0.5%	0.7%	7.7%
\$50,000-60,000	2.4%	3.1%	0.8%	0.3%	0.3%	6.9%
\$60,000-75,000	2.3%	3.6%	1.0%	0.5%	0.5%	8.0%
\$75,000-100,000	2.9%	4.5%	1.6%	0.7%	0.5%	10.3%
\$100,000-125,000	2.1%	4.1%	1.3%	0.7%	0.5%	8.7%
\$125,000-150,000	1.1%	2.9%	0.8%	0.3%	0.3%	5.3%
\$150,000-200,000	1.3%	3.4%	1.2%	0.5%	0.3%	6.7%
\$200,000+	1.7%	7.6%	2.5%	1.3%	0.5%	13.7%
Total	32.0%	43.5%	12.9%	6.4%	5.2%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.0%	2.0%	0.6%	0.3%	0.5%	6.4%
\$10,000-20,000	6.7%	3.8%	0.9%	0.5%	0.5%	12.5%
\$20,000-30,000	5.5%	3.9%	1.0%	0.4%	0.5%	11.2%
\$30,000-40,000	4.3%	3.7%	0.9%	0.4%	0.5%	9.7%
\$40,000-50,000	3.2%	3.8%	0.7%	0.4%	0.7%	8.8%
\$50,000-60,000	2.6%	3.4%	0.7%	0.3%	0.4%	7.3%
\$60,000-75,000	2.2%	3.7%	0.9%	0.4%	0.5%	7.7%
\$75,000-100,000	2.7%	4.8%	1.1%	0.6%	0.4%	9.5%
\$100,000-125,000	2.0%	3.9%	1.1%	0.3%	0.4%	7.7%
\$125,000-150,000	0.8%	2.5%	0.4%	0.2%	0.1%	4.2%
\$150,000-200,000	1.2%	2.9%	0.6%	0.2%	0.2%	5.1%
\$200,000+	1.7%	6.7%	0.8%	0.6%	0.2%	10.0%
Total	35.8%	45.0%	9.8%	4.6%	4.7%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.2%	0.6%	0.3%	0.3%	4.4%
\$10,000-20,000	2.8%	1.7%	0.7%	0.4%	0.5%	6.0%
\$20,000-30,000	2.7%	1.8%	0.8%	0.4%	0.4%	6.0%
\$30,000-40,000	2.5%	1.9%	0.9%	0.8%	0.5%	6.6%
\$40,000-50,000	2.6%	2.1%	0.8%	0.6%	0.7%	6.8%
\$50,000-60,000	2.4%	2.0%	1.0%	0.5%	0.5%	6.5%
\$60,000-75,000	2.7%	2.9%	1.4%	1.2%	0.8%	8.9%
\$75,000-100,000	3.1%	3.9%	2.1%	1.9%	1.1%	12.1%
\$100,000-125,000	2.2%	3.8%	1.5%	1.6%	1.0%	10.1%
\$125,000-150,000	1.0%	2.3%	1.3%	1.4%	0.8%	6.8%
\$150,000-200,000	1.3%	3.5%	1.6%	2.1%	0.8%	9.3%
\$200,000+	1.5%	5.6%	3.5%	3.8%	2.0%	16.4%
Total	26.7%	32.7%	16.1%	15.2%	9.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6,038	2,276	1,678	1,173	1,169	12,334
\$10,000-20,000	4,292	2,239	1,838	939	1,416	10,724
\$20,000-30,000	6,644	3,373	1,842	1,419	1,927	15,205
\$30,000-40,000	6,666	3,017	1,749	1,236	1,245	13,913
\$40,000-50,000	6,331	2,608	1,677	837	1,282	12,735
\$50,000-60,000	6,377	3,026	1,495	1,247	885	13,030
\$60,000-75,000	8,357	4,551	2,704	1,366	1,485	18,463
\$75,000-100,000	8,867	6,045	2,613	1,432	1,758	20,715
\$100,000-125,000	4,213	3,960	1,940	1,193	1,166	12,472
\$125,000-150,000	2,849	3,154	1,091	902	623	8,619
\$150,000-200,000	1,706	2,955	1,451	775	469	7,356
\$200,000+	3,362	3,566	1,426	754	894	10,002
Total	65,702	40,770	21,504	13,273	14,319	155,568

Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6,437	1,126	364	181	194	8,302
\$10,000-20,000	7,217	1,429	588	303	305	9,842
\$20,000-30,000	3,923	1,413	686	260	214	6,496
\$30,000-40,000	2,454	848	474	187	170	4,133
\$40,000-50,000	1,878	759	435	269	204	3,545
\$50,000-60,000	1,964	932	335	146	156	3,533
\$60,000-75,000	1,985	792	335	138	190	3,440
\$75,000-100,000	2,143	972	543	173	441	4,272
\$100,000-125,000	1,370	685	302	186	173	2,716
\$125,000-150,000	1,363	553	220	145	132	2,413
\$150,000-200,000	1,424	558	201	126	205	2,514
\$200,000+	1,983	1,070	407	164	180	3,804
Total	34,141	11,137	4,890	2,278	2,564	55,010

Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4,880	719	226	124	131	6,080
\$10,000-20,000	5,853	1,020	305	193	223	7,594
\$20,000-30,000	2,854	909	458	191	152	4,564
\$30,000-40,000	1,956	569	236	96	103	2,960
\$40,000-50,000	1,324	440	248	151	134	2,297
\$50,000-60,000	1,406	502	188	117	78	2,291
\$60,000-75,000	1,356	435	185	103	103	2,182
\$75,000-100,000	1,512	605	299	125	191	2,732
\$100,000-125,000	920	374	135	140	79	1,648
\$125,000-150,000	1,017	322	118	93	73	1,623
\$150,000-200,000	977	264	111	75	83	1,510
\$200,000+	1,219	328	232	106	93	1,978
Total	25,274	6,487	2,741	1,514	1,443	37,459

Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12,475	3,402	2,042	1,354	1,363	20,636
\$10,000-20,000	11,509	3,668	2,426	1,242	1,721	20,566
\$20,000-30,000	10,567	4,786	2,528	1,679	2,141	21,701
\$30,000-40,000	9,120	3,865	2,223	1,423	1,415	18,046
\$40,000-50,000	8,209	3,367	2,112	1,106	1,486	16,280
\$50,000-60,000	8,341	3,958	1,830	1,393	1,041	16,563
\$60,000-75,000	10,342	5,343	3,039	1,504	1,675	21,903
\$75,000-100,000	11,010	7,017	3,156	1,605	2,199	24,987
\$100,000-125,000	5,583	4,645	2,242	1,379	1,339	15,188
\$125,000-150,000	4,212	3,707	1,311	1,047	755	11,032
\$150,000-200,000	3,130	3,513	1,652	901	674	9,870
\$200,000+	5,345	4,636	1,833	918	1,074	13,806
Total	99,843	51,907	26,394	15,551	16,883	210,578

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.9%	1.5%	1.1%	0.8%	0.8%	7.9%
\$10,000-20,000	2.8%	1.4%	1.2%	0.6%	0.9%	6.9%
\$20,000-30,000	4.3%	2.2%	1.2%	0.9%	1.2%	9.8%
\$30,000-40,000	4.3%	1.9%	1.1%	0.8%	0.8%	8.9%
\$40,000-50,000	4.1%	1.7%	1.1%	0.5%	0.8%	8.2%
\$50,000-60,000	4.1%	1.9%	1.0%	0.8%	0.6%	8.4%
\$60,000-75,000	5.4%	2.9%	1.7%	0.9%	1.0%	11.9%
\$75,000-100,000	5.7%	3.9%	1.7%	0.9%	1.1%	13.3%
\$100,000-125,000	2.7%	2.5%	1.2%	0.8%	0.7%	8.0%
\$125,000-150,000	1.8%	2.0%	0.7%	0.6%	0.4%	5.5%
\$150,000-200,000	1.1%	1.9%	0.9%	0.5%	0.3%	4.7%
\$200,000+	2.2%	2.3%	0.9%	0.5%	0.6%	6.4%
Total	42.2%	26.2%	13.8%	8.5%	9.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.7%	2.0%	0.7%	0.3%	0.4%	15.1%
\$10,000-20,000	13.1%	2.6%	1.1%	0.6%	0.6%	17.9%
\$20,000-30,000	7.1%	2.6%	1.2%	0.5%	0.4%	11.8%
\$30,000-40,000	4.5%	1.5%	0.9%	0.3%	0.3%	7.5%
\$40,000-50,000	3.4%	1.4%	0.8%	0.5%	0.4%	6.4%
\$50,000-60,000	3.6%	1.7%	0.6%	0.3%	0.3%	6.4%
\$60,000-75,000	3.6%	1.4%	0.6%	0.3%	0.3%	6.3%
\$75,000-100,000	3.9%	1.8%	1.0%	0.3%	0.8%	7.8%
\$100,000-125,000	2.5%	1.2%	0.5%	0.3%	0.3%	4.9%
\$125,000-150,000	2.5%	1.0%	0.4%	0.3%	0.2%	4.4%
\$150,000-200,000	2.6%	1.0%	0.4%	0.2%	0.4%	4.6%
\$200,000+	3.6%	1.9%	0.7%	0.3%	0.3%	6.9%
Total	62.1%	20.2%	8.9%	4.1%	4.7%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.0%	1.9%	0.6%	0.3%	0.3%	16.2%
\$10,000-20,000	15.6%	2.7%	0.8%	0.5%	0.6%	20.3%
\$20,000-30,000	7.6%	2.4%	1.2%	0.5%	0.4%	12.2%
\$30,000-40,000	5.2%	1.5%	0.6%	0.3%	0.3%	7.9%
\$40,000-50,000	3.5%	1.2%	0.7%	0.4%	0.4%	6.1%
\$50,000-60,000	3.8%	1.3%	0.5%	0.3%	0.2%	6.1%
\$60,000-75,000	3.6%	1.2%	0.5%	0.3%	0.3%	5.8%
\$75,000-100,000	4.0%	1.6%	0.8%	0.3%	0.5%	7.3%
\$100,000-125,000	2.5%	1.0%	0.4%	0.4%	0.2%	4.4%
\$125,000-150,000	2.7%	0.9%	0.3%	0.2%	0.2%	4.3%
\$150,000-200,000	2.6%	0.7%	0.3%	0.2%	0.2%	4.0%
\$200,000+	3.3%	0.9%	0.6%	0.3%	0.2%	5.3%
Total	67.5%	17.3%	7.3%	4.0%	3.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.9%	1.6%	1.0%	0.6%	0.6%	9.8%
\$10,000-20,000	5.5%	1.7%	1.2%	0.6%	0.8%	9.8%
\$20,000-30,000	5.0%	2.3%	1.2%	0.8%	1.0%	10.3%
\$30,000-40,000	4.3%	1.8%	1.1%	0.7%	0.7%	8.6%
\$40,000-50,000	3.9%	1.6%	1.0%	0.5%	0.7%	7.7%
\$50,000-60,000	4.0%	1.9%	0.9%	0.7%	0.5%	7.9%
\$60,000-75,000	4.9%	2.5%	1.4%	0.7%	0.8%	10.4%
\$75,000-100,000	5.2%	3.3%	1.5%	0.8%	1.0%	11.9%
\$100,000-125,000	2.7%	2.2%	1.1%	0.7%	0.6%	7.2%
\$125,000-150,000	2.0%	1.8%	0.6%	0.5%	0.4%	5.2%
\$150,000-200,000	1.5%	1.7%	0.8%	0.4%	0.3%	4.7%
\$200,000+	2.5%	2.2%	0.9%	0.4%	0.5%	6.6%
Total	47.4%	24.6%	12.5%	7.4%	8.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	829	301	399	145	128	1,802
\$10,000-20,000	609	424	281	208	338	1,860
\$20,000-30,000	1,320	583	599	299	416	3,217
\$30,000-40,000	1,227	595	715	932	452	3,921
\$40,000-50,000	2,273	1,176	776	499	507	5,231
\$50,000-60,000	2,718	1,239	1,057	573	577	6,164
\$60,000-75,000	3,973	2,706	1,807	1,622	1,128	11,236
\$75,000-100,000	4,626	3,985	2,936	3,096	1,968	16,611
\$100,000-125,000	3,550	4,457	2,245	2,624	1,666	14,542
\$125,000-150,000	1,943	2,796	2,230	2,377	1,738	11,084
\$150,000-200,000	3,033	5,010	2,771	3,995	1,454	16,263
\$200,000+	<u>4,274</u>	<u>8,920</u>	<u>8,787</u>	<u>11,134</u>	<u>6,105</u>	39,220
Total	30,375	32,192	24,603	27,504	16,477	131,151

Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3,071	1,627	562	251	302	5,813
\$10,000-20,000	4,326	2,112	512	263	262	7,475
\$20,000-30,000	3,632	2,213	619	221	235	6,920
\$30,000-40,000	3,307	2,508	719	326	282	7,142
\$40,000-50,000	3,173	2,492	542	304	464	6,975
\$50,000-60,000	2,683	2,582	790	247	322	6,624
\$60,000-75,000	3,197	3,920	1,135	535	466	9,253
\$75,000-100,000	3,872	5,042	1,707	912	688	12,221
\$100,000-125,000	2,683	4,102	1,311	668	457	9,221
\$125,000-150,000	1,884	3,468	900	396	422	7,070
\$150,000-200,000	2,072	4,073	1,443	617	622	8,827
\$200,000+	<u>3,659</u>	<u>13,035</u>	<u>4,563</u>	<u>2,547</u>	<u>910</u>	24,714
Total	37,559	47,174	14,803	7,287	5,432	112,255

Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2,271	1,242	439	177	237	4,366
\$10,000-20,000	3,752	1,815	403	203	177	6,350
\$20,000-30,000	3,055	1,841	455	151	194	5,696
\$30,000-40,000	2,860	1,980	579	205	210	5,834
\$40,000-50,000	2,588	2,178	411	190	324	5,691
\$50,000-60,000	1,972	1,894	420	149	268	4,703
\$60,000-75,000	2,383	3,071	726	272	304	6,756
\$75,000-100,000	2,558	3,815	857	534	257	8,021
\$100,000-125,000	1,665	2,604	693	227	291	5,480
\$125,000-150,000	1,254	2,244	406	205	219	4,328
\$150,000-200,000	1,452	2,687	597	228	344	5,308
\$200,000+	<u>2,408</u>	<u>7,897</u>	<u>1,020</u>	<u>826</u>	<u>225</u>	12,376
Total	28,218	33,268	7,006	3,367	3,050	74,909

Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3,900	1,928	961	396	430	7,615
\$10,000-20,000	4,935	2,536	793	471	600	9,335
\$20,000-30,000	4,952	2,796	1,218	520	651	10,137
\$30,000-40,000	4,534	3,103	1,434	1,258	734	11,063
\$40,000-50,000	5,446	3,668	1,318	803	971	12,206
\$50,000-60,000	5,401	3,821	1,847	820	899	12,788
\$60,000-75,000	7,170	6,626	2,942	2,157	1,594	20,489
\$75,000-100,000	8,498	9,027	4,643	4,008	2,656	28,832
\$100,000-125,000	6,233	8,559	3,556	3,292	2,123	23,763
\$125,000-150,000	3,827	6,264	3,130	2,773	2,160	18,154
\$150,000-200,000	5,105	9,083	4,214	4,612	2,076	25,090
\$200,000+	<u>7,933</u>	<u>21,955</u>	<u>13,350</u>	<u>13,681</u>	<u>7,015</u>	63,934
Total	67,934	79,366	39,406	34,791	21,909	243,406

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.6%	0.2%	0.3%	0.1%	0.1%	1.4%
\$10,000-20,000	0.5%	0.3%	0.2%	0.2%	0.3%	1.4%
\$20,000-30,000	1.0%	0.4%	0.5%	0.2%	0.3%	2.5%
\$30,000-40,000	0.9%	0.5%	0.5%	0.7%	0.3%	3.0%
\$40,000-50,000	1.7%	0.9%	0.6%	0.4%	0.4%	4.0%
\$50,000-60,000	2.1%	0.9%	0.8%	0.4%	0.4%	4.7%
\$60,000-75,000	3.0%	2.1%	1.4%	1.2%	0.9%	8.6%
\$75,000-100,000	3.5%	3.0%	2.2%	2.4%	1.5%	12.7%
\$100,000-125,000	2.7%	3.4%	1.7%	2.0%	1.3%	11.1%
\$125,000-150,000	1.5%	2.1%	1.7%	1.8%	1.3%	8.5%
\$150,000-200,000	2.3%	3.8%	2.1%	3.0%	1.1%	12.4%
\$200,000+	3.3%	6.8%	6.7%	8.5%	4.7%	29.9%
Total	23.2%	24.5%	18.8%	21.0%	12.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.4%	0.5%	0.2%	0.3%	5.2%
\$10,000-20,000	3.9%	1.9%	0.5%	0.2%	0.2%	6.7%
\$20,000-30,000	3.2%	2.0%	0.6%	0.2%	0.2%	6.2%
\$30,000-40,000	2.9%	2.2%	0.6%	0.3%	0.3%	6.4%
\$40,000-50,000	2.8%	2.2%	0.5%	0.3%	0.4%	6.2%
\$50,000-60,000	2.4%	2.3%	0.7%	0.2%	0.3%	5.9%
\$60,000-75,000	2.8%	3.5%	1.0%	0.5%	0.4%	8.2%
\$75,000-100,000	3.4%	4.5%	1.5%	0.8%	0.6%	10.9%
\$100,000-125,000	2.4%	3.7%	1.2%	0.6%	0.4%	8.2%
\$125,000-150,000	1.7%	3.1%	0.8%	0.4%	0.4%	6.3%
\$150,000-200,000	1.8%	3.6%	1.3%	0.5%	0.6%	7.9%
\$200,000+	3.3%	11.6%	4.1%	2.3%	0.8%	22.0%
Total	33.5%	42.0%	13.2%	6.5%	4.8%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.0%	1.7%	0.6%	0.2%	0.3%	5.8%
\$10,000-20,000	5.0%	2.4%	0.5%	0.3%	0.2%	8.5%
\$20,000-30,000	4.1%	2.5%	0.6%	0.2%	0.3%	7.6%
\$30,000-40,000	3.8%	2.6%	0.8%	0.3%	0.3%	7.8%
\$40,000-50,000	3.5%	2.9%	0.5%	0.3%	0.4%	7.6%
\$50,000-60,000	2.6%	2.5%	0.6%	0.2%	0.4%	6.3%
\$60,000-75,000	3.2%	4.1%	1.0%	0.4%	0.4%	9.0%
\$75,000-100,000	3.4%	5.1%	1.1%	0.7%	0.3%	10.7%
\$100,000-125,000	2.2%	3.5%	0.9%	0.3%	0.4%	7.3%
\$125,000-150,000	1.7%	3.0%	0.5%	0.3%	0.3%	5.8%
\$150,000-200,000	1.9%	3.6%	0.8%	0.3%	0.5%	7.1%
\$200,000+	3.2%	10.5%	1.4%	1.1%	0.3%	16.5%
Total	37.7%	44.4%	9.4%	4.5%	4.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.6%	0.8%	0.4%	0.2%	0.2%	3.1%
\$10,000-20,000	2.0%	1.0%	0.3%	0.2%	0.2%	3.8%
\$20,000-30,000	2.0%	1.1%	0.5%	0.2%	0.3%	4.2%
\$30,000-40,000	1.9%	1.3%	0.6%	0.5%	0.3%	4.5%
\$40,000-50,000	2.2%	1.5%	0.5%	0.3%	0.4%	5.0%
\$50,000-60,000	2.2%	1.6%	0.8%	0.3%	0.4%	5.3%
\$60,000-75,000	2.9%	2.7%	1.2%	0.9%	0.7%	8.4%
\$75,000-100,000	3.5%	3.7%	1.9%	1.6%	1.1%	11.8%
\$100,000-125,000	2.6%	3.5%	1.5%	1.4%	0.9%	9.8%
\$125,000-150,000	1.6%	2.6%	1.3%	1.1%	0.9%	7.5%
\$150,000-200,000	2.1%	3.7%	1.7%	1.9%	0.9%	10.3%
\$200,000+	3.3%	9.0%	5.5%	5.6%	2.9%	26.3%
Total	27.9%	32.6%	16.2%	14.3%	9.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5,416	1,905	1,437	973	1,075	10,806
\$10,000-20,000	3,667	1,773	1,572	866	1,179	9,057
\$20,000-30,000	5,772	2,826	1,615	1,256	1,750	13,219
\$30,000-40,000	5,989	2,762	1,682	1,169	1,139	12,741
\$40,000-50,000	5,458	2,100	1,437	833	1,290	11,118
\$50,000-60,000	5,777	2,887	1,528	1,297	865	12,354
\$60,000-75,000	7,840	4,133	2,526	1,329	1,540	17,368
\$75,000-100,000	10,129	6,026	2,745	1,638	2,074	22,612
\$100,000-125,000	5,128	4,411	2,482	1,412	1,468	14,901
\$125,000-150,000	3,602	3,522	1,388	1,122	775	10,409
\$150,000-200,000	2,434	3,639	1,805	968	628	9,474
\$200,000+	<u>5,231</u>	<u>5,336</u>	<u>2,069</u>	<u>1,001</u>	<u>1,161</u>	14,798
Total	66,443	41,320	22,286	13,864	14,944	158,857

Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6,658	1,134	364	212	209	8,577
\$10,000-20,000	7,403	1,424	581	283	329	10,020
\$20,000-30,000	4,192	1,475	716	271	227	6,881
\$30,000-40,000	3,022	930	532	221	193	4,898
\$40,000-50,000	2,183	795	443	259	223	3,903
\$50,000-60,000	2,398	1,104	381	175	194	4,252
\$60,000-75,000	2,371	919	392	176	202	4,060
\$75,000-100,000	2,909	1,266	676	252	525	5,628
\$100,000-125,000	2,110	897	422	274	226	3,929
\$125,000-150,000	2,154	799	332	186	181	3,652
\$150,000-200,000	2,350	782	314	178	275	3,899
\$200,000+	<u>3,398</u>	<u>1,677</u>	<u>630</u>	<u>241</u>	<u>276</u>	6,222
Total	41,148	13,202	5,783	2,728	3,060	65,921

Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5,177	780	236	155	144	6,492
\$10,000-20,000	6,122	1,059	331	189	256	7,957
\$20,000-30,000	3,154	993	506	211	166	5,030
\$30,000-40,000	2,477	644	270	140	115	3,646
\$40,000-50,000	1,622	506	279	150	151	2,708
\$50,000-60,000	1,766	621	230	143	101	2,861
\$60,000-75,000	1,683	560	228	130	122	2,723
\$75,000-100,000	2,086	798	390	191	240	3,705
\$100,000-125,000	1,401	491	209	205	111	2,417
\$125,000-150,000	1,631	464	181	120	100	2,496
\$150,000-200,000	1,664	383	182	103	100	2,432
\$200,000+	<u>2,189</u>	<u>567</u>	<u>379</u>	<u>157</u>	<u>145</u>	3,437
Total	30,972	7,866	3,421	1,894	1,751	45,904

Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12,074	3,039	1,801	1,185	1,284	19,383
\$10,000-20,000	11,070	3,197	2,153	1,149	1,508	19,077
\$20,000-30,000	9,964	4,301	2,331	1,527	1,977	20,100
\$30,000-40,000	9,011	3,692	2,214	1,390	1,332	17,639
\$40,000-50,000	7,641	2,895	1,880	1,092	1,513	15,021
\$50,000-60,000	8,175	3,991	1,909	1,472	1,059	16,606
\$60,000-75,000	10,211	5,052	2,918	1,505	1,742	21,428
\$75,000-100,000	13,038	7,292	3,421	1,890	2,599	28,240
\$100,000-125,000	7,238	5,308	2,904	1,686	1,694	18,830
\$125,000-150,000	5,756	4,321	1,720	1,308	956	14,061
\$150,000-200,000	4,784	4,421	2,119	1,146	903	13,373
\$200,000+	<u>8,629</u>	<u>7,013</u>	<u>2,699</u>	<u>1,242</u>	<u>1,437</u>	21,020
Total	107,591	54,522	28,069	16,592	18,004	224,778



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Percent Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	1.2%	0.9%	0.6%	0.7%	6.8%
\$10,000-20,000	2.3%	1.1%	1.0%	0.5%	0.7%	5.7%
\$20,000-30,000	3.6%	1.8%	1.0%	0.8%	1.1%	8.3%
\$30,000-40,000	3.8%	1.7%	1.1%	0.7%	0.7%	8.0%
\$40,000-50,000	3.4%	1.3%	0.9%	0.5%	0.8%	7.0%
\$50,000-60,000	3.6%	1.8%	1.0%	0.8%	0.5%	7.8%
\$60,000-75,000	4.9%	2.6%	1.6%	0.8%	1.0%	10.9%
\$75,000-100,000	6.4%	3.8%	1.7%	1.0%	1.3%	14.2%
\$100,000-125,000	3.2%	2.8%	1.6%	0.9%	0.9%	9.4%
\$125,000-150,000	2.3%	2.2%	0.9%	0.7%	0.5%	6.6%
\$150,000-200,000	1.5%	2.3%	1.1%	0.6%	0.4%	6.0%
\$200,000+	3.3%	3.4%	1.3%	0.6%	0.7%	9.3%
Total	41.8%	26.0%	14.0%	8.7%	9.4%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.1%	1.7%	0.6%	0.3%	0.3%	13.0%
\$10,000-20,000	11.2%	2.2%	0.9%	0.4%	0.5%	15.2%
\$20,000-30,000	6.4%	2.2%	1.1%	0.4%	0.3%	10.4%
\$30,000-40,000	4.6%	1.4%	0.8%	0.3%	0.3%	7.4%
\$40,000-50,000	3.3%	1.2%	0.7%	0.4%	0.3%	5.9%
\$50,000-60,000	3.6%	1.7%	0.6%	0.3%	0.3%	6.5%
\$60,000-75,000	3.6%	1.4%	0.6%	0.3%	0.3%	6.2%
\$75,000-100,000	4.4%	1.9%	1.0%	0.4%	0.8%	8.5%
\$100,000-125,000	3.2%	1.4%	0.6%	0.4%	0.3%	6.0%
\$125,000-150,000	3.3%	1.2%	0.5%	0.3%	0.3%	5.5%
\$150,000-200,000	3.6%	1.2%	0.5%	0.3%	0.4%	5.9%
\$200,000+	5.2%	2.5%	1.0%	0.4%	0.4%	9.4%
Total	62.4%	20.0%	8.8%	4.1%	4.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.3%	1.7%	0.5%	0.3%	0.3%	14.1%
\$10,000-20,000	13.3%	2.3%	0.7%	0.4%	0.6%	17.3%
\$20,000-30,000	6.9%	2.2%	1.1%	0.5%	0.4%	11.0%
\$30,000-40,000	5.4%	1.4%	0.6%	0.3%	0.3%	7.9%
\$40,000-50,000	3.5%	1.1%	0.6%	0.3%	0.3%	5.9%
\$50,000-60,000	3.8%	1.4%	0.5%	0.3%	0.2%	6.2%
\$60,000-75,000	3.7%	1.2%	0.5%	0.3%	0.3%	5.9%
\$75,000-100,000	4.5%	1.7%	0.8%	0.4%	0.5%	8.1%
\$100,000-125,000	3.1%	1.1%	0.5%	0.4%	0.2%	5.3%
\$125,000-150,000	3.6%	1.0%	0.4%	0.3%	0.2%	5.4%
\$150,000-200,000	3.6%	0.8%	0.4%	0.2%	0.2%	5.3%
\$200,000+	4.8%	1.2%	0.8%	0.3%	0.3%	7.5%
Total	67.5%	17.1%	7.5%	4.1%	3.8%	100.0%

Percent Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.4%	1.4%	0.8%	0.5%	0.6%	8.6%
\$10,000-20,000	4.9%	1.4%	1.0%	0.5%	0.7%	8.5%
\$20,000-30,000	4.4%	1.9%	1.0%	0.7%	0.9%	8.9%
\$30,000-40,000	4.0%	1.6%	1.0%	0.6%	0.6%	7.8%
\$40,000-50,000	3.4%	1.3%	0.8%	0.5%	0.7%	6.7%
\$50,000-60,000	3.6%	1.8%	0.8%	0.7%	0.5%	7.4%
\$60,000-75,000	4.5%	2.2%	1.3%	0.7%	0.8%	9.5%
\$75,000-100,000	5.8%	3.2%	1.5%	0.8%	1.2%	12.6%
\$100,000-125,000	3.2%	2.4%	1.3%	0.8%	0.8%	8.4%
\$125,000-150,000	2.6%	1.9%	0.8%	0.6%	0.4%	6.3%
\$150,000-200,000	2.1%	2.0%	0.9%	0.5%	0.4%	5.9%
\$200,000+	3.8%	3.1%	1.2%	0.6%	0.6%	9.4%
Total	47.9%	24.3%	12.5%	7.4%	8.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	623	214	256	106	115	1,314
\$10,000-20,000	447	308	190	162	231	1,338
\$20,000-30,000	1,004	438	444	209	354	2,449
\$30,000-40,000	1,006	468	524	766	386	3,150
\$40,000-50,000	1,782	812	542	361	366	3,863
\$50,000-60,000	2,297	943	831	498	498	5,067
\$60,000-75,000	3,380	2,182	1,622	1,241	967	9,392
\$75,000-100,000	4,414	3,444	2,627	2,614	1,771	14,870
\$100,000-125,000	3,634	4,486	2,240	2,398	1,555	14,313
\$125,000-150,000	2,030	2,792	2,240	2,302	1,809	11,173
\$150,000-200,000	3,642	5,251	2,931	4,178	1,446	17,448
\$200,000+	5,935	10,199	10,341	12,848	7,129	46,452
Total	30,194	31,537	24,788	27,683	16,627	130,829

Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3,127	1,498	549	228	307	5,709
\$10,000-20,000	4,280	1,972	482	243	266	7,243
\$20,000-30,000	3,666	2,087	589	221	233	6,796
\$30,000-40,000	3,614	2,481	698	326	289	7,408
\$40,000-50,000	3,030	2,339	515	256	452	6,592
\$50,000-60,000	2,856	2,551	771	257	303	6,738
\$60,000-75,000	3,538	3,928	1,166	519	518	9,669
\$75,000-100,000	4,655	5,673	1,822	950	772	13,872
\$100,000-125,000	3,442	4,775	1,558	777	576	11,128
\$125,000-150,000	2,523	3,987	1,016	454	521	8,501
\$150,000-200,000	2,899	4,884	1,763	802	795	11,143
\$200,000+	5,544	17,358	6,189	3,582	1,287	33,960
Total	43,174	53,533	17,118	8,615	6,319	128,759

Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2,404	1,204	446	182	249	4,485
\$10,000-20,000	3,808	1,740	392	196	190	6,326
\$20,000-30,000	3,163	1,804	455	153	194	5,769
\$30,000-40,000	3,183	2,054	582	224	223	6,266
\$40,000-50,000	2,474	2,101	428	163	352	5,518
\$50,000-60,000	2,201	1,954	453	168	248	5,024
\$60,000-75,000	2,703	3,171	839	274	331	7,318
\$75,000-100,000	3,158	4,474	1,044	582	291	9,549
\$100,000-125,000	2,269	3,152	896	311	387	7,015
\$125,000-150,000	1,781	2,680	503	252	275	5,491
\$150,000-200,000	2,095	3,346	821	343	479	7,084
\$200,000+	3,661	11,206	1,426	1,223	342	17,858
Total	32,900	38,886	8,285	4,071	3,561	87,703

Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3,750	1,712	805	334	422	7,023
\$10,000-20,000	4,727	2,280	672	405	497	8,581
\$20,000-30,000	4,670	2,525	1,033	430	587	9,245
\$30,000-40,000	4,620	2,949	1,222	1,092	675	10,558
\$40,000-50,000	4,812	3,151	1,057	617	818	10,455
\$50,000-60,000	5,153	3,494	1,602	755	801	11,805
\$60,000-75,000	6,918	6,110	2,788	1,760	1,485	19,061
\$75,000-100,000	9,069	9,117	4,449	3,564	2,543	28,742
\$100,000-125,000	7,076	9,261	3,798	3,175	2,131	25,441
\$125,000-150,000	4,553	6,779	3,256	2,756	2,330	19,674
\$150,000-200,000	6,541	10,135	4,694	4,980	2,241	28,591
\$200,000+	11,479	27,557	16,530	16,430	8,416	80,412
Total	73,368	85,070	41,906	36,298	22,946	259,588

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Percent Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.5%	0.2%	0.2%	0.1%	0.1%	1.0%
\$10,000-20,000	0.3%	0.2%	0.1%	0.1%	0.2%	1.0%
\$20,000-30,000	0.8%	0.3%	0.3%	0.2%	0.3%	1.9%
\$30,000-40,000	0.8%	0.4%	0.4%	0.6%	0.3%	2.4%
\$40,000-50,000	1.4%	0.6%	0.4%	0.3%	0.3%	3.0%
\$50,000-60,000	1.8%	0.7%	0.6%	0.4%	0.4%	3.9%
\$60,000-75,000	2.6%	1.7%	1.2%	0.9%	0.7%	7.2%
\$75,000-100,000	3.4%	2.6%	2.0%	2.0%	1.4%	11.4%
\$100,000-125,000	2.8%	3.4%	1.7%	1.8%	1.2%	10.9%
\$125,000-150,000	1.6%	2.1%	1.7%	1.8%	1.4%	8.5%
\$150,000-200,000	2.8%	4.0%	2.2%	3.2%	1.1%	13.3%
\$200,000+	4.5%	7.8%	7.9%	9.8%	5.4%	35.5%
Total	23.1%	24.1%	18.9%	21.2%	12.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.4%	1.2%	0.4%	0.2%	0.2%	4.4%
\$10,000-20,000	3.3%	1.5%	0.4%	0.2%	0.2%	5.6%
\$20,000-30,000	2.8%	1.6%	0.5%	0.2%	0.2%	5.3%
\$30,000-40,000	2.8%	1.9%	0.5%	0.3%	0.2%	5.8%
\$40,000-50,000	2.4%	1.8%	0.4%	0.2%	0.4%	5.1%
\$50,000-60,000	2.2%	2.0%	0.6%	0.2%	0.2%	5.2%
\$60,000-75,000	2.7%	3.1%	0.9%	0.4%	0.4%	7.5%
\$75,000-100,000	3.6%	4.4%	1.4%	0.7%	0.6%	10.8%
\$100,000-125,000	2.7%	3.7%	1.2%	0.6%	0.4%	8.6%
\$125,000-150,000	2.0%	3.1%	0.8%	0.4%	0.4%	6.6%
\$150,000-200,000	2.3%	3.8%	1.4%	0.6%	0.6%	8.7%
\$200,000+	4.3%	13.5%	4.8%	2.8%	1.0%	26.4%
Total	33.5%	41.6%	13.3%	6.7%	4.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.4%	0.5%	0.2%	0.3%	5.1%
\$10,000-20,000	4.3%	2.0%	0.4%	0.2%	0.2%	7.2%
\$20,000-30,000	3.6%	2.1%	0.5%	0.2%	0.2%	6.6%
\$30,000-40,000	3.6%	2.3%	0.7%	0.3%	0.3%	7.1%
\$40,000-50,000	2.8%	2.4%	0.5%	0.2%	0.4%	6.3%
\$50,000-60,000	2.5%	2.2%	0.5%	0.2%	0.3%	5.7%
\$60,000-75,000	3.1%	3.6%	1.0%	0.3%	0.4%	8.3%
\$75,000-100,000	3.6%	5.1%	1.2%	0.7%	0.3%	10.9%
\$100,000-125,000	2.6%	3.6%	1.0%	0.4%	0.4%	8.0%
\$125,000-150,000	2.0%	3.1%	0.6%	0.3%	0.3%	6.3%
\$150,000-200,000	2.4%	3.8%	0.9%	0.4%	0.5%	8.1%
\$200,000+	4.2%	12.8%	1.6%	1.4%	0.4%	20.4%
Total	37.5%	44.3%	9.4%	4.6%	4.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.7%	0.3%	0.1%	0.2%	2.7%
\$10,000-20,000	1.8%	0.9%	0.3%	0.2%	0.2%	3.3%
\$20,000-30,000	1.8%	1.0%	0.4%	0.2%	0.2%	3.6%
\$30,000-40,000	1.8%	1.1%	0.5%	0.4%	0.3%	4.1%
\$40,000-50,000	1.9%	1.2%	0.4%	0.2%	0.3%	4.0%
\$50,000-60,000	2.0%	1.3%	0.6%	0.3%	0.3%	4.5%
\$60,000-75,000	2.7%	2.4%	1.1%	0.7%	0.6%	7.3%
\$75,000-100,000	3.5%	3.5%	1.7%	1.4%	1.0%	11.1%
\$100,000-125,000	2.7%	3.6%	1.5%	1.2%	0.8%	9.8%
\$125,000-150,000	1.8%	2.6%	1.3%	1.1%	0.9%	7.6%
\$150,000-200,000	2.5%	3.9%	1.8%	1.9%	0.9%	11.0%
\$200,000+	4.4%	10.6%	6.4%	6.3%	3.2%	31.0%
Total	28.3%	32.8%	16.1%	14.0%	8.8%	100.0%

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	48	80	125	50	37	340
\$10,000-20,000	71	63	60	23	36	253
\$20,000-30,000	151	71	23	66	138	449
\$30,000-40,000	124	113	78	55	18	388
\$40,000-50,000	98	70	35	26	50	279
\$50,000-60,000	4	39	104	25	8	180
\$60,000-75,000	47	69	36	9	38	199
\$75,000-100,000	3	30	0	30	20	83
\$100,000-125,000	0	3	7	75	0	85
\$125,000-150,000	0	0	0	0	13	13
\$150,000-200,000	3	3	10	3	0	19
\$200,000+	1	4	0	2	2	9
Total	550	545	478	364	360	2,297

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	48	8	3	0	0	59
\$10,000-20,000	222	54	20	0	16	312
\$20,000-30,000	112	41	40	1	1	195
\$30,000-40,000	50	21	12	0	0	83
\$40,000-50,000	64	27	8	11	1	111
\$50,000-60,000	63	46	9	0	0	118
\$60,000-75,000	25	10	1	0	0	36
\$75,000-100,000	36	16	4	0	7	63
\$100,000-125,000	22	19	28	1	0	70
\$125,000-150,000	16	8	7	0	0	31
\$150,000-200,000	12	3	7	0	0	22
\$200,000+	3	3	3	0	0	9
Total	673	256	142	13	25	1,109

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	33	2	2	0	0	37
\$10,000-20,000	149	34	2	0	14	199
\$20,000-30,000	71	7	39	0	1	118
\$30,000-40,000	36	6	2	0	0	44
\$40,000-50,000	38	4	1	1	1	45
\$50,000-60,000	51	3	1	0	0	55
\$60,000-75,000	16	6	1	0	0	23
\$75,000-100,000	24	10	4	0	1	39
\$100,000-125,000	13	9	2	1	0	25
\$125,000-150,000	7	2	1	0	0	10
\$150,000-200,000	9	2	3	0	0	14
\$200,000+	2	1	2	0	0	5
Total	449	86	60	2	17	614

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	96	88	128	50	37	399
\$10,000-20,000	293	117	80	23	52	565
\$20,000-30,000	263	112	63	67	139	644
\$30,000-40,000	174	134	90	55	18	471
\$40,000-50,000	162	97	43	37	51	390
\$50,000-60,000	67	85	113	25	8	298
\$60,000-75,000	72	79	37	9	38	235
\$75,000-100,000	39	46	4	30	27	146
\$100,000-125,000	22	22	35	76	0	155
\$125,000-150,000	16	8	7	0	13	44
\$150,000-200,000	15	6	17	3	0	41
\$200,000+	4	7	3	2	2	18
Total	1,223	801	620	377	385	3,406

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	3.5%	5.4%	2.2%	1.6%	14.8%
\$10,000-20,000	3.1%	2.7%	2.6%	1.0%	1.6%	11.0%
\$20,000-30,000	6.6%	3.1%	1.0%	2.9%	6.0%	19.5%
\$30,000-40,000	5.4%	4.9%	3.4%	2.4%	0.8%	16.9%
\$40,000-50,000	4.3%	3.0%	1.5%	1.1%	2.2%	12.1%
\$50,000-60,000	0.2%	1.7%	4.5%	1.1%	0.3%	7.8%
\$60,000-75,000	2.0%	3.0%	1.6%	0.4%	1.7%	8.7%
\$75,000-100,000	0.1%	1.3%	0.0%	1.3%	0.9%	3.6%
\$100,000-125,000	0.0%	0.1%	0.3%	3.3%	0.0%	3.7%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%
\$150,000-200,000	0.1%	0.1%	0.4%	0.1%	0.0%	0.8%
\$200,000+	0.0%	0.2%	0.0%	0.1%	0.1%	0.4%
Total	23.9%	23.7%	20.8%	15.8%	15.7%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.3%	0.7%	0.3%	0.0%	0.0%	5.3%
\$10,000-20,000	20.0%	4.9%	1.8%	0.0%	1.4%	28.1%
\$20,000-30,000	10.1%	3.7%	3.6%	0.1%	0.1%	17.6%
\$30,000-40,000	4.5%	1.9%	1.1%	0.0%	0.0%	7.5%
\$40,000-50,000	5.8%	2.4%	0.7%	1.0%	0.1%	10.0%
\$50,000-60,000	5.7%	4.1%	0.8%	0.0%	0.0%	10.6%
\$60,000-75,000	2.3%	0.9%	0.1%	0.0%	0.0%	3.2%
\$75,000-100,000	3.2%	1.4%	0.4%	0.0%	0.6%	5.7%
\$100,000-125,000	2.0%	1.7%	2.5%	0.1%	0.0%	6.3%
\$125,000-150,000	1.4%	0.7%	0.6%	0.0%	0.0%	2.8%
\$150,000-200,000	1.1%	0.3%	0.6%	0.0%	0.0%	2.0%
\$200,000+	0.3%	0.3%	0.3%	0.0%	0.0%	0.8%
Total	60.7%	23.1%	12.8%	1.2%	2.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.4%	0.3%	0.3%	0.0%	0.0%	6.0%
\$10,000-20,000	24.3%	5.5%	0.3%	0.0%	2.3%	32.4%
\$20,000-30,000	11.6%	1.1%	6.4%	0.0%	0.2%	19.2%
\$30,000-40,000	5.9%	1.0%	0.3%	0.0%	0.0%	7.2%
\$40,000-50,000	6.2%	0.7%	0.2%	0.2%	0.2%	7.3%
\$50,000-60,000	8.3%	0.5%	0.2%	0.0%	0.0%	9.0%
\$60,000-75,000	2.6%	1.0%	0.2%	0.0%	0.0%	3.7%
\$75,000-100,000	3.9%	1.6%	0.7%	0.0%	0.2%	6.4%
\$100,000-125,000	2.1%	1.5%	0.3%	0.2%	0.0%	4.1%
\$125,000-150,000	1.1%	0.3%	0.2%	0.0%	0.0%	1.6%
\$150,000-200,000	1.5%	0.3%	0.5%	0.0%	0.0%	2.3%
\$200,000+	0.3%	0.2%	0.3%	0.0%	0.0%	0.8%
Total	73.1%	14.0%	9.8%	0.3%	2.8%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.8%	2.6%	3.8%	1.5%	1.1%	11.7%
\$10,000-20,000	8.6%	3.4%	2.3%	0.7%	1.5%	16.6%
\$20,000-30,000	7.7%	3.3%	1.8%	2.0%	4.1%	18.9%
\$30,000-40,000	5.1%	3.9%	2.6%	1.6%	0.5%	13.8%
\$40,000-50,000	4.8%	2.8%	1.3%	1.1%	1.5%	11.5%
\$50,000-60,000	2.0%	2.5%	3.3%	0.7%	0.2%	8.7%
\$60,000-75,000	2.1%	2.3%	1.1%	0.3%	1.1%	6.9%
\$75,000-100,000	1.1%	1.4%	0.1%	0.9%	0.8%	4.3%
\$100,000-125,000	0.6%	0.6%	1.0%	2.2%	0.0%	4.6%
\$125,000-150,000	0.5%	0.2%	0.2%	0.0%	0.4%	1.3%
\$150,000-200,000	0.4%	0.2%	0.5%	0.1%	0.0%	1.2%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
Total	35.9%	23.5%	18.2%	11.1%	11.3%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	64	27	28	3	0	122
\$10,000-20,000	89	19	2	12	51	173
\$20,000-30,000	76	94	57	0	78	305
\$30,000-40,000	37	33	71	220	92	453
\$40,000-50,000	103	77	27	35	27	269
\$50,000-60,000	133	72	40	52	6	303
\$60,000-75,000	39	125	144	54	108	470
\$75,000-100,000	29	98	197	174	100	598
\$100,000-125,000	3	69	25	51	29	177
\$125,000-150,000	0	77	14	17	41	149
\$150,000-200,000	5	23	11	44	16	99
\$200,000+	4	4	10	10	7	35
Total	582	718	626	672	555	3,153

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	67	37	9	1	4	118
\$10,000-20,000	83	54	27	4	23	191
\$20,000-30,000	86	42	34	1	0	163
\$30,000-40,000	114	88	11	7	11	231
\$40,000-50,000	67	62	28	9	18	184
\$50,000-60,000	57	44	11	1	2	115
\$60,000-75,000	44	55	46	2	29	176
\$75,000-100,000	46	48	35	6	63	198
\$100,000-125,000	11	61	17	9	17	115
\$125,000-150,000	12	20	2	2	7	43
\$150,000-200,000	6	8	9	4	4	31
\$200,000+	3	10	0	3	7	23
Total	596	529	229	49	185	1,588

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	25	11	8	1	4	49
\$10,000-20,000	82	35	24	4	2	147
\$20,000-30,000	65	22	34	0	0	121
\$30,000-40,000	68	20	10	2	10	110
\$40,000-50,000	45	44	27	4	3	123
\$50,000-60,000	41	17	8	1	2	69
\$60,000-75,000	18	34	43	1	5	101
\$75,000-100,000	29	28	33	6	4	100
\$100,000-125,000	11	27	16	6	13	73
\$125,000-150,000	4	9	1	1	0	15
\$150,000-200,000	4	4	6	0	0	14
\$200,000+	1	5	0	2	0	8
Total	393	256	210	28	43	930

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	131	64	37	4	4	240
\$10,000-20,000	172	73	29	16	74	364
\$20,000-30,000	162	136	91	1	78	468
\$30,000-40,000	151	121	82	227	103	684
\$40,000-50,000	170	139	55	44	45	453
\$50,000-60,000	190	116	51	53	8	418
\$60,000-75,000	83	180	190	56	137	646
\$75,000-100,000	75	146	232	180	163	796
\$100,000-125,000	14	130	42	60	46	292
\$125,000-150,000	12	97	16	19	48	192
\$150,000-200,000	11	31	20	48	20	130
\$200,000+	7	14	10	13	14	58
Total	1,178	1,247	855	721	740	4,741



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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.0%	0.9%	0.9%	0.1%	0.0%	3.9%
\$10,000-20,000	2.8%	0.6%	0.1%	0.4%	1.6%	5.5%
\$20,000-30,000	2.4%	3.0%	1.8%	0.0%	2.5%	9.7%
\$30,000-40,000	1.2%	1.0%	2.3%	7.0%	2.9%	14.4%
\$40,000-50,000	3.3%	2.4%	0.9%	1.1%	0.9%	8.5%
\$50,000-60,000	4.2%	2.3%	1.3%	1.6%	0.2%	9.6%
\$60,000-75,000	1.2%	4.0%	4.6%	1.7%	3.4%	14.9%
\$75,000-100,000	0.9%	3.1%	6.2%	5.5%	3.2%	19.0%
\$100,000-125,000	0.1%	2.2%	0.8%	1.6%	0.9%	5.6%
\$125,000-150,000	0.0%	2.4%	0.4%	0.5%	1.3%	4.7%
\$150,000-200,000	0.2%	0.7%	0.3%	1.4%	0.5%	3.1%
\$200,000+	0.1%	0.1%	0.3%	0.3%	0.2%	1.1%
Total	18.5%	22.8%	19.9%	21.3%	17.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.2%	2.3%	0.6%	0.1%	0.3%	7.4%
\$10,000-20,000	5.2%	3.4%	1.7%	0.3%	1.4%	12.0%
\$20,000-30,000	5.4%	2.6%	2.1%	0.1%	0.0%	10.3%
\$30,000-40,000	7.2%	5.5%	0.7%	0.4%	0.7%	14.5%
\$40,000-50,000	4.2%	3.9%	1.8%	0.6%	1.1%	11.6%
\$50,000-60,000	3.6%	2.8%	0.7%	0.1%	0.1%	7.2%
\$60,000-75,000	2.8%	3.5%	2.9%	0.1%	1.8%	11.1%
\$75,000-100,000	2.9%	3.0%	2.2%	0.4%	4.0%	12.5%
\$100,000-125,000	0.7%	3.8%	1.1%	0.6%	1.1%	7.2%
\$125,000-150,000	0.8%	1.3%	0.1%	0.1%	0.4%	2.7%
\$150,000-200,000	0.4%	0.5%	0.6%	0.3%	0.3%	2.0%
\$200,000+	0.2%	0.6%	0.0%	0.2%	0.4%	1.4%
Total	37.5%	33.3%	14.4%	3.1%	11.6%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.2%	0.9%	0.1%	0.4%	5.3%
\$10,000-20,000	8.8%	3.8%	2.6%	0.4%	0.2%	15.8%
\$20,000-30,000	7.0%	2.4%	3.7%	0.0%	0.0%	13.0%
\$30,000-40,000	7.3%	2.2%	1.1%	0.2%	1.1%	11.8%
\$40,000-50,000	4.8%	4.7%	2.9%	0.4%	0.3%	13.2%
\$50,000-60,000	4.4%	1.8%	0.9%	0.1%	0.2%	7.4%
\$60,000-75,000	1.9%	3.7%	4.6%	0.1%	0.5%	10.9%
\$75,000-100,000	3.1%	3.0%	3.5%	0.6%	0.4%	10.8%
\$100,000-125,000	1.2%	2.9%	1.7%	0.6%	1.4%	7.8%
\$125,000-150,000	0.4%	1.0%	0.1%	0.1%	0.0%	1.6%
\$150,000-200,000	0.4%	0.4%	0.6%	0.0%	0.0%	1.5%
\$200,000+	0.1%	0.5%	0.0%	0.2%	0.0%	0.9%
Total	42.3%	27.5%	22.6%	3.0%	4.6%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.8%	1.3%	0.8%	0.1%	0.1%	5.1%
\$10,000-20,000	3.6%	1.5%	0.6%	0.3%	1.6%	7.7%
\$20,000-30,000	3.4%	2.9%	1.9%	0.0%	1.6%	9.9%
\$30,000-40,000	3.2%	2.6%	1.7%	4.8%	2.2%	14.4%
\$40,000-50,000	3.6%	2.9%	1.2%	0.9%	0.9%	9.6%
\$50,000-60,000	4.0%	2.4%	1.1%	1.1%	0.2%	8.8%
\$60,000-75,000	1.8%	3.8%	4.0%	1.2%	2.9%	13.6%
\$75,000-100,000	1.6%	3.1%	4.9%	3.8%	3.4%	16.8%
\$100,000-125,000	0.3%	2.7%	0.9%	1.3%	1.0%	6.2%
\$125,000-150,000	0.3%	2.0%	0.3%	0.4%	1.0%	4.0%
\$150,000-200,000	0.2%	0.7%	0.4%	1.0%	0.4%	2.7%
\$200,000+	0.1%	0.3%	0.2%	0.3%	0.3%	1.2%
Total	24.8%	26.3%	18.0%	15.2%	15.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	53	67	109	26	21	276
\$10,000-20,000	58	60	60	22	18	218
\$20,000-30,000	239	91	38	73	178	619
\$30,000-40,000	146	105	84	37	10	382
\$40,000-50,000	168	104	62	11	76	421
\$50,000-60,000	13	60	168	32	10	283
\$60,000-75,000	63	127	56	7	42	295
\$75,000-100,000	10	65	3	79	37	194
\$100,000-125,000	0	6	34	161	7	208
\$125,000-150,000	2	0	3	3	108	116
\$150,000-200,000	5	5	29	4	4	47
\$200,000+	8	8	7	2	2	28
Total	765	698	653	458	513	3,087

Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	112	26	9	0	0	147
\$10,000-20,000	236	144	16	3	10	409
\$20,000-30,000	135	28	49	3	0	215
\$30,000-40,000	40	22	8	3	0	73
\$40,000-50,000	96	34	13	14	1	158
\$50,000-60,000	69	38	4	0	0	111
\$60,000-75,000	32	11	5	2	0	50
\$75,000-100,000	64	22	8	2	3	99
\$100,000-125,000	31	18	43	4	0	96
\$125,000-150,000	33	11	16	3	0	63
\$150,000-200,000	19	4	8	0	1	32
\$200,000+	6	2	2	0	0	11
Total	873	361	181	34	15	1,464

Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	77	10	8	0	0	95
\$10,000-20,000	190	135	4	3	9	341
\$20,000-30,000	81	8	48	1	0	138
\$30,000-40,000	34	14	5	1	0	54
\$40,000-50,000	61	8	3	1	1	74
\$50,000-60,000	57	4	3	0	0	64
\$60,000-75,000	22	7	5	1	0	35
\$75,000-100,000	46	14	8	2	0	70
\$100,000-125,000	22	8	4	3	0	37
\$125,000-150,000	26	5	7	2	0	40
\$150,000-200,000	18	3	5	0	0	26
\$200,000+	2	1	1	0	0	5
Total	637	217	101	14	10	979

Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+ Person Household	Total
\$0-10,000	165	93	118	26	21	423
\$10,000-20,000	294	204	76	25	28	627
\$20,000-30,000	374	119	87	76	178	834
\$30,000-40,000	186	127	92	40	10	455
\$40,000-50,000	264	138	75	25	77	579
\$50,000-60,000	82	98	172	32	10	394
\$60,000-75,000	95	138	61	9	42	345
\$75,000-100,000	74	87	11	81	40	293
\$100,000-125,000	31	24	77	165	7	304
\$125,000-150,000	35	11	19	6	108	179
\$150,000-200,000	24	9	37	4	5	79
\$200,000+	14	11	2	2	2	39
Total	1,638	1,059	834	492	528	4,551

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	2.2%	3.5%	0.8%	0.7%	8.9%
\$10,000-20,000	1.9%	1.9%	1.9%	0.7%	0.6%	7.1%
\$20,000-30,000	7.7%	2.9%	1.2%	2.4%	5.8%	20.1%
\$30,000-40,000	4.7%	3.4%	2.7%	1.2%	0.3%	12.4%
\$40,000-50,000	5.4%	3.4%	2.0%	0.4%	2.5%	13.6%
\$50,000-60,000	0.4%	1.9%	5.4%	1.0%	0.3%	9.2%
\$60,000-75,000	2.0%	4.1%	1.8%	0.2%	1.4%	9.6%
\$75,000-100,000	0.3%	2.1%	0.1%	2.6%	1.2%	6.3%
\$100,000-125,000	0.0%	0.2%	1.1%	5.2%	0.2%	6.7%
\$125,000-150,000	0.1%	0.0%	0.1%	0.1%	3.5%	3.8%
\$150,000-200,000	0.2%	0.2%	0.9%	0.1%	0.1%	1.5%
\$200,000+	0.3%	0.3%	0.2%	0.1%	0.1%	0.9%
Total	24.8%	22.6%	21.2%	14.8%	16.6%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.7%	1.8%	0.6%	0.0%	0.0%	10.0%
\$10,000-20,000	16.1%	9.8%	1.1%	0.2%	0.7%	27.9%
\$20,000-30,000	9.2%	1.9%	3.3%	0.2%	0.0%	14.7%
\$30,000-40,000	2.7%	1.5%	0.5%	0.2%	0.0%	5.0%
\$40,000-50,000	6.6%	2.3%	0.9%	1.0%	0.1%	10.8%
\$50,000-60,000	4.7%	2.6%	0.3%	0.0%	0.0%	7.6%
\$60,000-75,000	2.2%	0.8%	0.3%	0.1%	0.0%	3.4%
\$75,000-100,000	4.4%	1.5%	0.5%	0.1%	0.2%	6.8%
\$100,000-125,000	2.1%	1.2%	2.9%	0.3%	0.0%	6.6%
\$125,000-150,000	2.3%	0.8%	1.1%	0.2%	0.0%	4.3%
\$150,000-200,000	1.3%	0.3%	0.5%	0.0%	0.1%	2.2%
\$200,000+	0.4%	0.2%	0.1%	0.0%	0.0%	0.8%
Total	59.6%	24.7%	12.4%	2.3%	1.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.9%	1.0%	0.8%	0.0%	0.0%	9.7%
\$10,000-20,000	19.4%	13.8%	0.4%	0.3%	0.9%	34.8%
\$20,000-30,000	8.3%	0.8%	4.9%	0.1%	0.0%	14.1%
\$30,000-40,000	3.5%	1.4%	0.5%	0.1%	0.0%	5.5%
\$40,000-50,000	6.2%	0.8%	0.3%	0.1%	0.1%	7.6%
\$50,000-60,000	5.8%	0.4%	0.3%	0.0%	0.0%	6.5%
\$60,000-75,000	2.2%	0.7%	0.5%	0.1%	0.0%	3.6%
\$75,000-100,000	4.7%	1.4%	0.8%	0.2%	0.0%	7.2%
\$100,000-125,000	2.2%	0.8%	0.4%	0.3%	0.0%	3.8%
\$125,000-150,000	2.7%	0.5%	0.7%	0.2%	0.0%	4.1%
\$150,000-200,000	1.8%	0.3%	0.5%	0.0%	0.0%	2.7%
\$200,000+	0.3%	0.1%	0.1%	0.0%	0.0%	0.5%
Total	65.1%	22.2%	10.3%	1.4%	1.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	2.0%	2.6%	0.6%	0.5%	9.3%
\$10,000-20,000	6.5%	4.5%	1.7%	0.5%	0.6%	13.8%
\$20,000-30,000	8.2%	2.6%	1.9%	1.7%	3.9%	18.3%
\$30,000-40,000	4.1%	2.8%	2.0%	0.9%	0.2%	10.0%
\$40,000-50,000	5.8%	3.0%	1.6%	0.5%	1.7%	12.7%
\$50,000-60,000	1.8%	2.2%	3.8%	0.7%	0.2%	8.7%
\$60,000-75,000	2.1%	3.0%	1.3%	0.2%	0.9%	7.6%
\$75,000-100,000	1.6%	1.9%	0.2%	1.8%	0.9%	6.4%
\$100,000-125,000	0.7%	0.5%	1.7%	3.6%	0.2%	6.7%
\$125,000-150,000	0.8%	0.2%	0.4%	0.1%	2.4%	3.9%
\$150,000-200,000	0.5%	0.2%	0.8%	0.1%	0.1%	1.7%
\$200,000+	0.3%	0.2%	0.2%	0.1%	0.0%	0.9%
Total	36.0%	25.3%	18.3%	10.8%	11.6%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	70	26	22	0	0	118
\$10,000-20,000	81	12	1	10	41	145
\$20,000-30,000	90	74	47	0	104	315
\$30,000-40,000	38	19	49	198	102	406
\$40,000-50,000	122	93	15	23	35	288
\$50,000-60,000	196	96	50	60	11	413
\$60,000-75,000	69	172	154	71	143	609
\$75,000-100,000	57	157	285	285	133	917
\$100,000-125,000	11	267	108	117	70	573
\$125,000-150,000	2	181	32	33	92	340
\$150,000-200,000	15	57	20	87	22	201
\$200,000+	13	7	23	22	13	78
Total	764	1,161	806	906	766	4,403

Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	113	45	16	3	6	183
\$10,000-20,000	128	43	52	1	13	237
\$20,000-30,000	119	40	18	2	0	179
\$30,000-40,000	93	35	12	2	4	146
\$40,000-50,000	90	55	36	4	23	208
\$50,000-60,000	70	56	11	3	5	145
\$60,000-75,000	53	56	89	2	41	241
\$75,000-100,000	77	65	53	10	95	300
\$100,000-125,000	20	79	14	10	21	144
\$125,000-150,000	27	24	15	0	15	81
\$150,000-200,000	14	12	17	7	3	53
\$200,000+	2	2	2	7	7	34
Total	813	519	335	51	233	1,951

Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	46	15	15	2	6	84
\$10,000-20,000	128	32	50	0	0	210
\$20,000-30,000	83	19	18	0	0	120
\$30,000-40,000	67	9	11	1	4	92
\$40,000-50,000	65	45	35	3	2	150
\$50,000-60,000	50	32	6	2	5	95
\$60,000-75,000	23	40	85	1	6	155
\$75,000-100,000	54	43	48	10	3	158
\$100,000-125,000	20	35	12	7	19	93
\$125,000-150,000	19	14	14	0	8	55
\$150,000-200,000	11	6	12	0	1	30
\$200,000+	4	3	2	6	2	17
Total	570	293	308	32	56	1,259

Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	183	71	38	3	6	301
\$10,000-20,000	209	55	53	11	54	382
\$20,000-30,000	209	114	65	2	104	494
\$30,000-40,000	131	54	61	200	106	552
\$40,000-50,000	212	148	51	27	58	496
\$50,000-60,000	266	152	61	63	16	558
\$60,000-75,000	122	228	243	73	184	850
\$75,000-100,000	134	222	338	295	228	1,217
\$100,000-125,000	31	346	122	127	91	717
\$125,000-150,000	29	205	47	33	107	421
\$150,000-200,000	29	69	37	94	25	254
\$200,000+	22	16	25	29	20	112
Total	1,577	1,680	1,141	957	999	6,354

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.6%	0.6%	0.5%	0.0%	0.0%	2.7%
\$10,000-20,000	1.8%	0.3%	0.0%	0.2%	0.9%	3.3%
\$20,000-30,000	2.0%	1.7%	1.1%	0.0%	2.4%	7.2%
\$30,000-40,000	0.9%	0.4%	1.1%	4.5%	2.3%	9.2%
\$40,000-50,000	2.8%	2.1%	0.3%	0.5%	0.8%	6.5%
\$50,000-60,000	4.5%	2.2%	1.1%	1.4%	0.2%	9.4%
\$60,000-75,000	1.6%	3.9%	3.5%	1.6%	3.2%	13.8%
\$75,000-100,000	1.3%	3.6%	6.5%	6.5%	3.0%	20.8%
\$100,000-125,000	0.2%	6.1%	2.5%	2.7%	1.6%	13.0%
\$125,000-150,000	0.0%	4.1%	0.7%	0.7%	2.1%	7.7%
\$150,000-200,000	0.3%	1.3%	0.5%	2.0%	0.5%	4.6%
\$200,000+	0.3%	0.2%	0.5%	0.5%	0.3%	1.8%
Total	17.4%	26.4%	18.3%	20.6%	17.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.8%	2.3%	0.8%	0.2%	0.3%	9.4%
\$10,000-20,000	6.6%	2.2%	2.7%	0.1%	0.7%	12.1%
\$20,000-30,000	6.1%	2.1%	0.9%	0.1%	0.0%	9.2%
\$30,000-40,000	4.8%	1.8%	0.6%	0.1%	0.2%	7.5%
\$40,000-50,000	4.6%	2.8%	1.8%	0.2%	1.2%	10.7%
\$50,000-60,000	3.6%	2.9%	0.6%	0.2%	0.3%	7.4%
\$60,000-75,000	2.7%	2.9%	4.6%	0.1%	2.1%	12.4%
\$75,000-100,000	3.9%	3.3%	2.7%	0.5%	4.9%	15.4%
\$100,000-125,000	1.0%	4.0%	0.7%	0.5%	1.1%	7.4%
\$125,000-150,000	1.4%	1.2%	0.8%	0.0%	0.8%	4.2%
\$150,000-200,000	0.7%	0.6%	0.9%	0.4%	0.2%	2.7%
\$200,000+	0.5%	0.5%	0.1%	0.4%	0.4%	1.7%
Total	41.7%	26.6%	17.2%	2.6%	11.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	1.2%	1.2%	0.2%	0.5%	6.7%
\$10,000-20,000	10.2%	2.5%	4.0%	0.0%	0.0%	16.7%
\$20,000-30,000	6.6%	1.5%	1.4%	0.0%	0.0%	9.5%
\$30,000-40,000	5.3%	0.7%	0.9%	0.1%	0.3%	7.3%
\$40,000-50,000	5.2%	3.6%	2.8%	0.2%	0.2%	11.9%
\$50,000-60,000	4.0%	2.5%	0.5%	0.2%	0.4%	7.5%
\$60,000-75,000	1.8%	3.2%	6.8%	0.1%	0.5%	12.3%
\$75,000-100,000	4.3%	3.4%	3.8%	0.8%	0.2%	12.5%
\$100,000-125,000	1.6%	2.8%	1.0%	0.6%	1.5%	7.4%
\$125,000-150,000	1.5%	1.1%	1.1%	0.0%	0.6%	4.4%
\$150,000-200,000	0.9%	0.5%	1.0%	0.0%	0.1%	2.4%
\$200,000+	0.3%	0.2%	0.2%	0.5%	0.2%	1.4%
Total	45.3%	23.3%	24.5%	2.5%	4.4%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.9%	1.1%	0.6%	0.0%	0.1%	4.7%
\$10,000-20,000	3.3%	0.9%	0.8%	0.2%	0.8%	6.0%
\$20,000-30,000	3.3%	1.8%	1.0%	0.0%	1.6%	7.8%
\$30,000-40,000	2.1%	0.8%	1.0%	3.1%	1.7%	8.7%
\$40,000-50,000	3.3%	2.3%	0.8%	0.4%	0.9%	7.8%
\$50,000-60,000	4.2%	2.4%	1.0%	1.0%	0.3%	8.8%
\$60,000-75,000	1.9%	3.6%	3.8%	1.1%	2.9%	13.4%
\$75,000-100,000	2.1%	3.5%	5.3%	4.6%	3.6%	19.2%
\$100,000-125,000	0.5%	5.4%	1.9%	2.0%	1.4%	11.3%
\$125,000-150,000	0.5%	3.2%	0.7%	0.5%	1.7%	6.6%
\$150,000-200,000	0.5%	1.1%	0.6%	1.5%	0.4%	4.0%
\$200,000+	0.3%	0.3%	0.4%	0.5%	0.3%	1.8%
Total	24.8%	26.4%	18.0%	15.1%	15.7%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	49	61	96	21	18	245
\$10,000-20,000	43	45	42	20	10	160
\$20,000-30,000	200	76	32	65	184	557
\$30,000-40,000	163	117	92	40	10	422
\$40,000-50,000	131	82	56	5	80	354
\$50,000-60,000	17	72	195	41	12	337
\$60,000-75,000	66	144	57	10	41	318
\$75,000-100,000	15	76	3	98	45	237
\$100,000-125,000	4	7	47	188	9	255
\$125,000-150,000	0	0	3	3	140	146
\$150,000-200,000	12	11	38	8	20	89
\$200,000+	17	15	12	10	2	63
Total	717	706	673	509	578	3,183

Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	126	25	7	0	0	158
\$10,000-20,000	234	139	14	2	12	401
\$20,000-30,000	161	31	56	4	1	253
\$30,000-40,000	58	26	11	1	2	98
\$40,000-50,000	95	32	11	13	0	151
\$50,000-60,000	92	46	6	0	1	145
\$60,000-75,000	44	17	5	2	1	69
\$75,000-100,000	85	28	7	1	4	125
\$100,000-125,000	44	27	61	3	0	135
\$125,000-150,000	64	18	24	3	0	109
\$150,000-200,000	36	7	14	0	3	60
\$200,000+	19	2	6	1	0	35
Total	1,058	405	222	30	24	1,739

Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	87	9	5	0	0	101
\$10,000-20,000	191	131	5	1	12	340
\$20,000-30,000	105	8	55	2	0	170
\$30,000-40,000	49	15	7	1	2	74
\$40,000-50,000	59	8	3	2	0	72
\$50,000-60,000	77	4	4	0	1	86
\$60,000-75,000	31	12	5	1	1	50
\$75,000-100,000	59	17	7	1	0	84
\$100,000-125,000	31	12	7	3	0	53
\$125,000-150,000	51	8	11	2	0	72
\$150,000-200,000	35	5	10	0	0	50
\$200,000+	14	3	4	0	0	21
Total	789	232	123	13	16	1,173

Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	175	86	103	21	18	403
\$10,000-20,000	277	184	56	22	22	561
\$20,000-30,000	361	107	88	69	185	810
\$30,000-40,000	221	143	103	41	12	520
\$40,000-50,000	226	114	67	18	80	505
\$50,000-60,000	109	118	201	41	13	482
\$60,000-75,000	110	161	62	12	42	387
\$75,000-100,000	100	104	10	99	49	362
\$100,000-125,000	48	34	108	191	9	390
\$125,000-150,000	64	18	27	6	140	255
\$150,000-200,000	48	18	52	8	23	149
\$200,000+	36	24	18	11	2	98
Total	1,775	1,111	895	539	602	4,922

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Percent Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.5%	1.9%	3.0%	0.7%	0.6%	7.7%
\$10,000-20,000	1.4%	1.4%	1.3%	0.6%	0.3%	5.0%
\$20,000-30,000	6.3%	2.4%	1.0%	2.0%	5.8%	17.5%
\$30,000-40,000	5.1%	3.7%	2.9%	1.3%	0.3%	13.3%
\$40,000-50,000	4.1%	2.6%	1.8%	0.2%	2.5%	11.1%
\$50,000-60,000	0.5%	2.3%	6.1%	1.3%	0.4%	10.6%
\$60,000-75,000	2.1%	4.5%	1.8%	0.3%	1.3%	10.0%
\$75,000-100,000	0.5%	2.4%	0.1%	3.1%	1.4%	7.4%
\$100,000-125,000	0.1%	0.2%	1.5%	5.9%	0.3%	8.0%
\$125,000-150,000	0.0%	0.0%	0.1%	0.1%	4.4%	4.6%
\$150,000-200,000	0.4%	0.3%	1.2%	0.3%	0.6%	2.8%
\$200,000+	0.5%	0.5%	0.4%	0.3%	0.3%	2.0%
Total	22.5%	22.2%	21.1%	16.0%	18.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.2%	1.4%	0.4%	0.0%	0.0%	9.1%
\$10,000-20,000	13.5%	8.0%	0.8%	0.1%	0.7%	23.1%
\$20,000-30,000	9.3%	1.8%	3.2%	0.2%	0.1%	14.5%
\$30,000-40,000	3.3%	1.5%	0.6%	0.1%	0.1%	5.6%
\$40,000-50,000	5.5%	1.8%	0.6%	0.7%	0.0%	8.7%
\$50,000-60,000	5.3%	2.6%	0.3%	0.0%	0.1%	8.3%
\$60,000-75,000	2.5%	1.0%	0.3%	0.1%	0.1%	4.0%
\$75,000-100,000	4.9%	1.6%	0.4%	0.1%	0.2%	7.2%
\$100,000-125,000	2.5%	1.6%	3.5%	0.2%	0.0%	7.8%
\$125,000-150,000	3.7%	1.0%	1.4%	0.2%	0.0%	6.3%
\$150,000-200,000	2.1%	0.4%	0.8%	0.0%	0.2%	3.5%
\$200,000+	1.1%	0.5%	0.3%	0.1%	0.0%	2.0%
Total	60.8%	23.3%	12.8%	1.7%	1.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.4%	0.8%	0.4%	0.0%	0.0%	8.6%
\$10,000-20,000	16.3%	11.2%	0.4%	0.1%	1.0%	29.0%
\$20,000-30,000	9.0%	0.7%	4.7%	0.2%	0.0%	14.5%
\$30,000-40,000	4.2%	1.3%	0.6%	0.1%	0.2%	6.3%
\$40,000-50,000	5.0%	0.7%	0.3%	0.2%	0.0%	6.1%
\$50,000-60,000	6.6%	0.3%	0.3%	0.0%	0.1%	7.3%
\$60,000-75,000	2.6%	1.0%	0.4%	0.1%	0.1%	4.3%
\$75,000-100,000	5.0%	1.4%	0.6%	0.1%	0.0%	7.2%
\$100,000-125,000	2.6%	1.0%	0.6%	0.3%	0.0%	4.5%
\$125,000-150,000	4.3%	0.7%	0.9%	0.2%	0.0%	6.1%
\$150,000-200,000	3.0%	0.4%	0.9%	0.0%	0.0%	4.3%
\$200,000+	1.2%	0.3%	0.3%	0.0%	0.0%	1.8%
Total	67.3%	19.8%	10.5%	1.1%	1.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	1.7%	2.1%	0.4%	0.4%	8.2%
\$10,000-20,000	5.6%	3.7%	1.1%	0.4%	0.4%	11.4%
\$20,000-30,000	7.3%	2.2%	1.8%	1.4%	3.8%	16.5%
\$30,000-40,000	4.5%	2.9%	2.1%	0.8%	0.2%	10.6%
\$40,000-50,000	4.6%	2.3%	1.4%	0.4%	1.6%	10.3%
\$50,000-60,000	2.2%	2.4%	4.1%	0.8%	0.3%	9.8%
\$60,000-75,000	2.2%	3.3%	1.3%	0.2%	0.9%	7.9%
\$75,000-100,000	2.0%	2.1%	0.2%	2.0%	1.0%	7.4%
\$100,000-125,000	1.0%	0.7%	2.2%	3.9%	0.2%	7.9%
\$125,000-150,000	1.3%	0.4%	0.5%	0.1%	2.8%	5.2%
\$150,000-200,000	1.0%	0.4%	1.1%	0.2%	0.5%	3.0%
\$200,000+	0.7%	0.5%	0.4%	0.2%	0.2%	2.0%
Total	36.1%	22.6%	18.2%	11.0%	12.2%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	60	21	16	0	0	97
\$10,000-20,000	58	7	1	5	27	98
\$20,000-30,000	68	46	33	0	77	224
\$30,000-40,000	40	18	44	194	108	404
\$40,000-50,000	103	62	12	10	28	215
\$50,000-60,000	196	70	45	56	6	373
\$60,000-75,000	69	155	135	67	150	576
\$75,000-100,000	72	143	278	296	130	919
\$100,000-125,000	17	316	120	114	77	644
\$125,000-150,000	3	250	41	36	113	443
\$150,000-200,000	28	133	31	145	34	371
\$200,000+	28	14	40	38	30	150
Total	742	1,235	796	961	780	4,514

Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	122	43	21	3	6	195
\$10,000-20,000	146	39	58	3	13	259
\$20,000-30,000	134	42	26	2	0	204
\$30,000-40,000	122	47	13	2	6	190
\$40,000-50,000	83	46	35	4	24	192
\$50,000-60,000	84	73	12	3	5	177
\$60,000-75,000	65	62	112	3	48	290
\$75,000-100,000	99	80	65	12	113	369
\$100,000-125,000	28	102	20	14	27	191
\$125,000-150,000	39	35	26	1	19	120
\$150,000-200,000	24	21	26	14	9	94
\$200,000+	19	18	5	13	13	68
Total	965	608	419	74	283	2,349

Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	52	15	20	3	6	96
\$10,000-20,000	146	29	57	3	0	235
\$20,000-30,000	99	19	26	1	0	145
\$30,000-40,000	88	10	12	1	6	117
\$40,000-50,000	59	40	35	3	2	139
\$50,000-60,000	61	44	6	2	5	118
\$60,000-75,000	31	43	108	2	6	190
\$75,000-100,000	76	54	60	12	6	208
\$100,000-125,000	28	47	17	9	23	124
\$125,000-150,000	29	20	23	0	7	79
\$150,000-200,000	18	10	19	1	3	51
\$200,000+	11	8	5	10	2	36
Total	698	339	388	47	66	1,538

Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	182	64	37	3	6	292
\$10,000-20,000	204	46	59	8	40	357
\$20,000-30,000	202	88	59	2	77	428
\$30,000-40,000	162	65	57	196	114	594
\$40,000-50,000	186	108	47	14	52	407
\$50,000-60,000	280	143	57	59	11	550
\$60,000-75,000	134	217	247	70	198	866
\$75,000-100,000	171	223	343	308	243	1,288
\$100,000-125,000	45	418	140	128	104	835
\$125,000-150,000	42	285	67	37	132	563
\$150,000-200,000	52	154	57	159	43	465
\$200,000+	47	32	45	51	43	218
Total	1,707	1,843	1,215	1,035	1,063	6,863

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Percent Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.3%	0.5%	0.4%	0.0%	0.0%	2.1%
\$10,000-20,000	1.3%	0.2%	0.0%	0.1%	0.6%	2.2%
\$20,000-30,000	1.5%	1.0%	0.7%	0.0%	1.7%	5.0%
\$30,000-40,000	0.9%	0.4%	1.0%	4.3%	2.4%	8.9%
\$40,000-50,000	2.3%	1.4%	0.3%	0.2%	0.6%	4.8%
\$50,000-60,000	4.3%	1.6%	1.0%	1.2%	0.1%	8.3%
\$60,000-75,000	1.5%	3.4%	3.0%	1.5%	3.3%	12.8%
\$75,000-100,000	1.6%	3.2%	6.2%	6.6%	2.9%	20.4%
\$100,000-125,000	0.4%	7.0%	2.7%	2.5%	1.7%	14.3%
\$125,000-150,000	0.1%	5.5%	0.9%	0.8%	2.5%	9.8%
\$150,000-200,000	0.6%	2.9%	0.7%	3.2%	0.8%	8.2%
\$200,000+	0.6%	0.3%	0.9%	0.8%	0.7%	3.3%
Total	16.4%	27.4%	17.6%	21.3%	17.3%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.2%	1.8%	0.9%	0.1%	0.3%	8.3%
\$10,000-20,000	6.2%	1.7%	2.5%	0.1%	0.6%	11.0%
\$20,000-30,000	5.7%	1.8%	1.1%	0.1%	0.0%	8.7%
\$30,000-40,000	5.2%	2.0%	0.6%	0.1%	0.3%	8.1%
\$40,000-50,000	3.5%	2.0%	1.5%	0.2%	1.0%	8.2%
\$50,000-60,000	3.6%	3.1%	0.5%	0.1%	0.2%	7.5%
\$60,000-75,000	2.8%	2.6%	4.8%	0.1%	2.0%	12.3%
\$75,000-100,000	4.2%	3.4%	2.8%	0.5%	4.8%	15.7%
\$100,000-125,000	1.2%	4.3%	0.9%	0.6%	1.1%	8.1%
\$125,000-150,000	1.7%	1.5%	1.1%	0.0%	0.8%	5.1%
\$150,000-200,000	1.0%	0.9%	1.1%	0.6%	0.4%	4.0%
\$200,000+	0.8%	0.8%	0.2%	0.6%	0.6%	2.9%
Total	41.1%	25.9%	17.8%	3.2%	12.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	1.0%	1.3%	0.2%	0.4%	6.2%
\$10,000-20,000	9.5%	1.9%	3.7%	0.2%	0.0%	15.3%
\$20,000-30,000	6.4%	1.2%	1.7%	0.1%	0.0%	9.4%
\$30,000-40,000	5.7%	0.7%	0.8%	0.1%	0.4%	7.6%
\$40,000-50,000	3.8%	2.6%	2.3%	0.2%	0.1%	9.0%
\$50,000-60,000	4.0%	2.9%	0.4%	0.1%	0.3%	7.7%
\$60,000-75,000	2.0%	2.8%	7.0%	0.1%	0.4%	12.4%
\$75,000-100,000	4.9%	3.5%	3.9%	0.8%	0.4%	13.5%
\$100,000-125,000	1.8%	3.1%	1.1%	0.6%	1.5%	8.1%
\$125,000-150,000	1.9%	1.3%	1.5%	0.0%	0.5%	5.1%
\$150,000-200,000	1.2%	0.7%	1.2%	0.1%	0.2%	3.3%
\$200,000+	0.7%	0.5%	0.3%	0.7%	0.1%	2.3%
Total	45.4%	22.0%	25.2%	3.1%	4.3%	100.0%

Percent Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	0.9%	0.5%	0.0%	0.1%	4.3%
\$10,000-20,000	3.0%	0.7%	0.9%	0.1%	0.6%	5.2%
\$20,000-30,000	2.9%	1.3%	0.9%	0.0%	1.1%	6.2%
\$30,000-40,000	2.4%	0.9%	0.8%	2.9%	1.7%	8.7%
\$40,000-50,000	2.7%	1.6%	0.7%	0.2%	0.8%	5.9%
\$50,000-60,000	4.1%	2.1%	0.8%	0.9%	0.2%	8.0%
\$60,000-75,000	2.0%	3.2%	3.6%	1.0%	2.9%	12.6%
\$75,000-100,000	2.5%	3.2%	5.0%	4.5%	3.5%	18.8%
\$100,000-125,000	0.7%	6.1%	2.0%	1.9%	1.5%	12.2%
\$125,000-150,000	0.6%	4.2%	1.0%	0.5%	1.9%	8.2%
\$150,000-200,000	0.8%	2.2%	0.8%	2.3%	0.6%	6.8%
\$200,000+	0.7%	0.5%	0.7%	0.7%	0.6%	3.2%
Total	24.9%	26.9%	17.7%	15.1%	15.5%	100.0%

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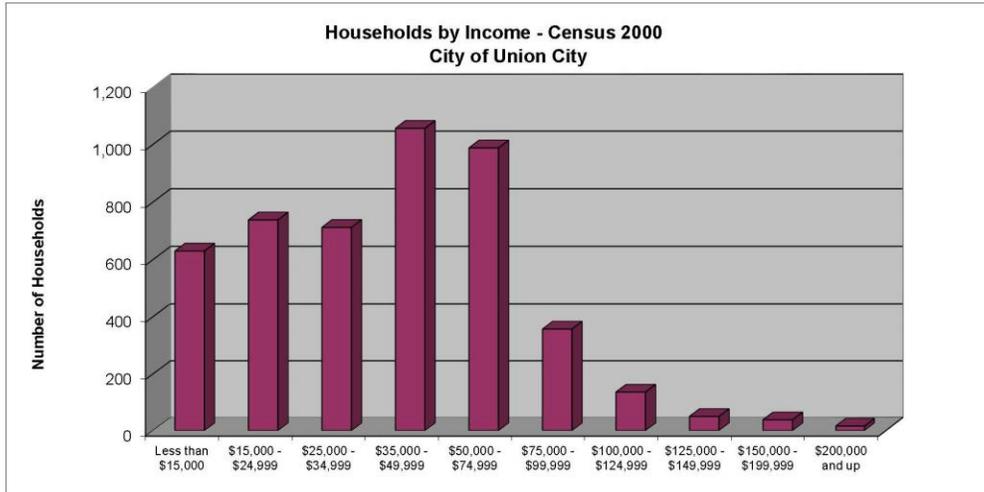
Households by Income and Age										
City of Union City										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	40	143	108	75	85	74	78	27	630	13.3%
\$15,000 - \$24,999	58	210	176	129	48	47	55	15	738	15.6%
\$25,000 - \$34,999	47	208	194	108	72	43	32	8	712	15.1%
\$35,000 - \$49,999	65	279	320	246	57	26	51	12	1,056	22.4%
\$50,000 - \$74,999	18	216	326	282	87	41	15	3	988	20.9%
\$75,000 - \$99,999	0	71	91	106	61	18	8	2	357	7.6%
\$100,000 - \$124,999	7	15	27	66	20	1	0	0	136	2.9%
\$125,000 - \$149,999	0	6	3	21	10	10	0	0	50	1.1%
\$150,000 - \$199,999	0	6	10	1	16	5	0	0	38	0.8%
\$200,000 and up	0	0	5	3	8	0	0	0	16	0.3%
Total	235	1,154	1,260	1,037	464	265	239	67	4,721	100.0%
Percent	5.0%	24.4%	26.7%	22.0%	9.8%	5.6%	5.1%	1.4%	100.0%	

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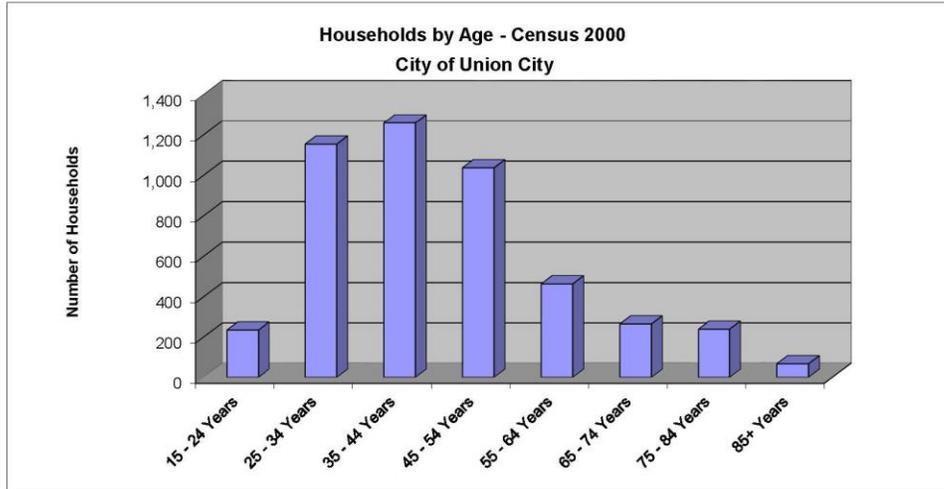


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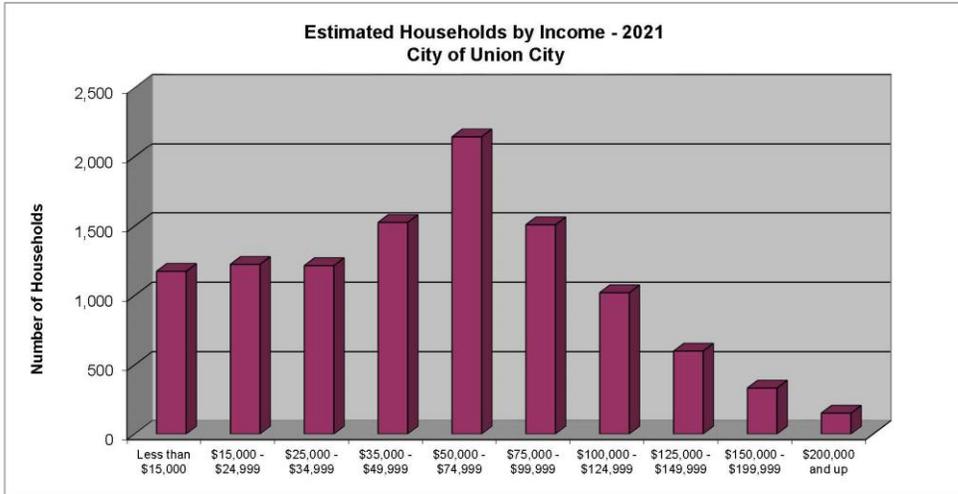
Households by Income and Age										
City of Union City										
Current Year Estimates - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	40	121	129	255	283	190	96	61	1,175	10.8%
\$15,000 - \$24,999	88	237	238	143	152	192	114	61	1,225	11.2%
\$25,000 - \$34,999	45	319	278	225	183	93	50	23	1,216	11.2%
\$35,000 - \$49,999	74	323	336	337	263	133	46	15	1,527	14.0%
\$50,000 - \$74,999	71	560	570	399	284	192	57	14	2,147	19.7%
\$75,000 - \$99,999	28	316	418	349	240	124	26	9	1,510	13.8%
\$100,000 - \$124,999	1	191	333	256	150	72	14	4	1,021	9.4%
\$125,000 - \$149,999	0	116	212	128	66	62	14	2	600	5.5%
\$150,000 - \$199,999	12	49	110	77	38	40	6	1	333	3.1%
\$200,000 and up	<u>1</u>	<u>10</u>	<u>26</u>	<u>69</u>	<u>31</u>	<u>12</u>	<u>2</u>	<u>0</u>	151	1.4%
Total	360	2,242	2,650	2,238	1,690	1,110	425	190	10,905	100.0%
Percent	3.3%	20.6%	24.3%	20.5%	15.5%	10.2%	3.9%	1.7%		

Source: Claritas; Ribbon Demographics

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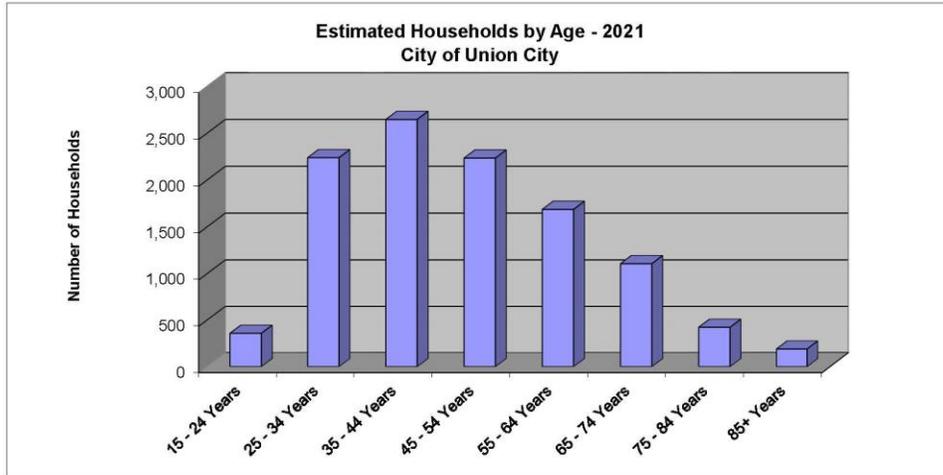


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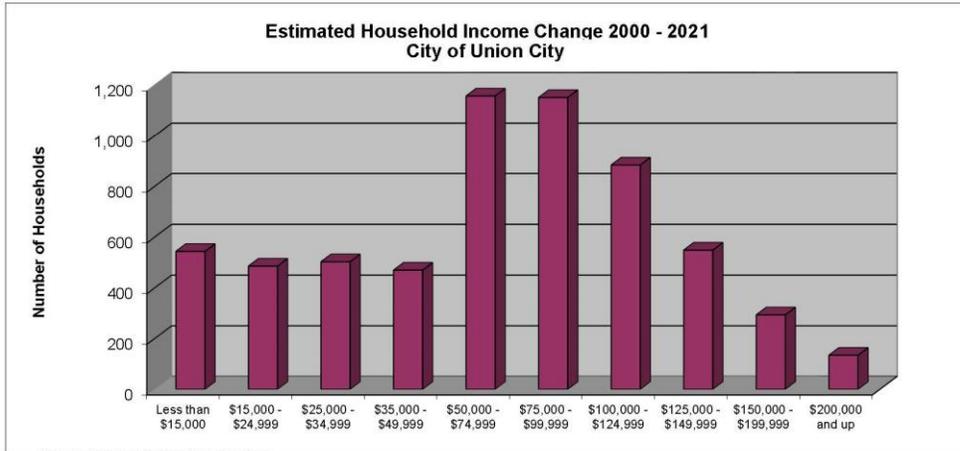
Households by Income and Age										
City of Union City										
Estimated Change - 2000 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	0	-22	21	180	198	116	18	34	545	86.5%
\$15,000 - \$24,999	30	27	62	14	104	145	59	46	487	66.0%
\$25,000 - \$34,999	-2	111	84	117	111	50	18	15	504	70.8%
\$35,000 - \$49,999	9	44	16	91	206	107	-5	3	471	44.6%
\$50,000 - \$74,999	53	344	244	117	197	151	42	11	1,159	117.3%
\$75,000 - \$99,999	28	245	327	243	179	106	18	7	1,153	323.0%
\$100,000 - \$124,999	-6	176	306	190	130	71	14	4	885	650.7%
\$125,000 - \$149,999	0	110	209	107	56	52	14	2	550	1100.0%
\$150,000 - \$199,999	12	43	100	76	22	35	6	1	295	776.3%
\$200,000 and up	<u>1</u>	<u>10</u>	<u>21</u>	<u>66</u>	<u>23</u>	<u>12</u>	<u>2</u>	<u>0</u>	135	843.8%
Total	125	1,088	1,390	1,201	1,226	845	186	123	6,184	131.0%
Percent Change	53.2%	94.3%	110.3%	115.8%	264.2%	318.9%	77.8%	183.6%	131.0%	

Source: Claritas; Ribbon Demographics

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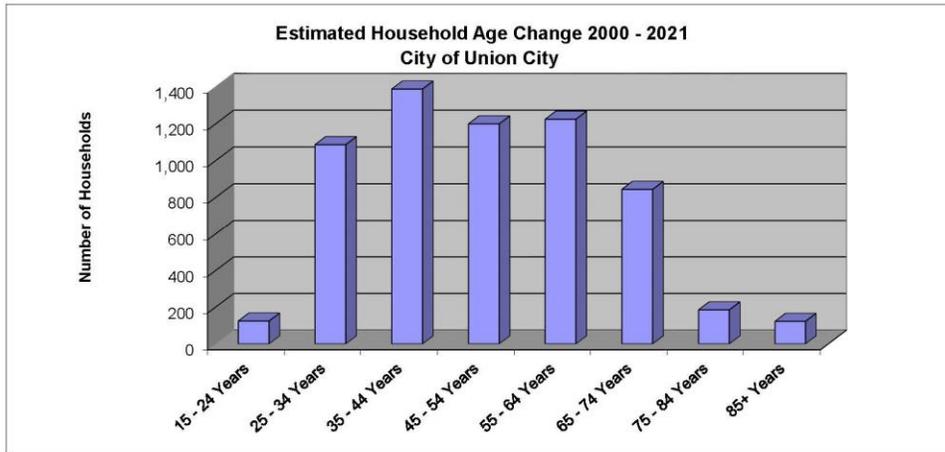


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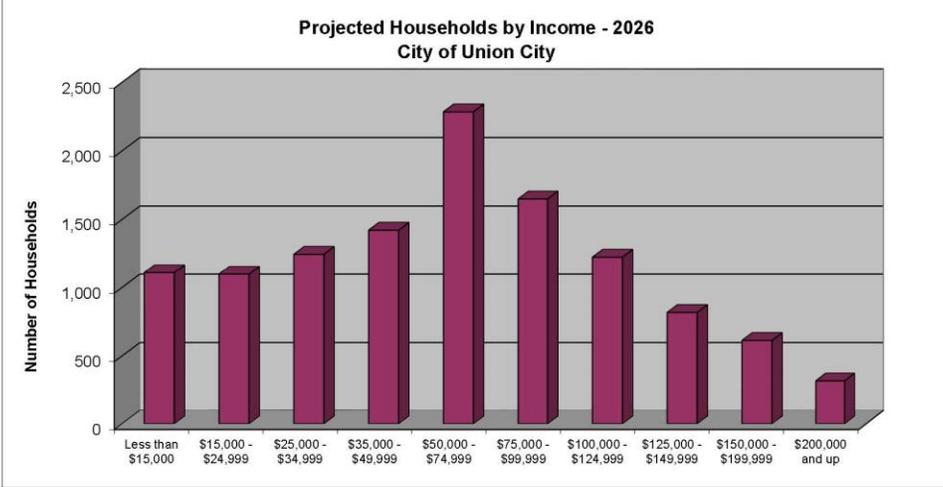
Households by Income and Age										
City of Union City										
Five Year Projections - 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	42	92	98	218	282	191	127	60	1,110	9.4%
\$15,000 - \$24,999	82	175	174	118	146	203	144	57	1,099	9.3%
\$25,000 - \$34,999	46	288	261	222	206	116	81	26	1,246	10.6%
\$35,000 - \$49,999	81	277	289	313	268	126	54	14	1,422	12.1%
\$50,000 - \$74,999	82	519	564	439	339	235	91	16	2,285	19.4%
\$75,000 - \$99,999	29	304	439	384	283	160	41	10	1,650	14.0%
\$100,000 - \$124,999	4	197	379	319	203	98	21	4	1,225	10.4%
\$125,000 - \$149,999	0	127	268	194	106	90	29	4	818	6.9%
\$150,000 - \$199,999	16	83	230	131	70	69	13	2	614	5.2%
\$200,000 and up	<u>1</u>	<u>19</u>	<u>47</u>	<u>146</u>	<u>61</u>	<u>31</u>	<u>11</u>	<u>0</u>	316	2.7%
Total	383	2,081	2,749	2,484	1,964	1,319	612	193	11,785	100.0%
Percent	3.2%	17.7%	23.3%	21.1%	16.7%	11.2%	5.2%	1.6%		

Source: Claritas; Ribbon Demographics

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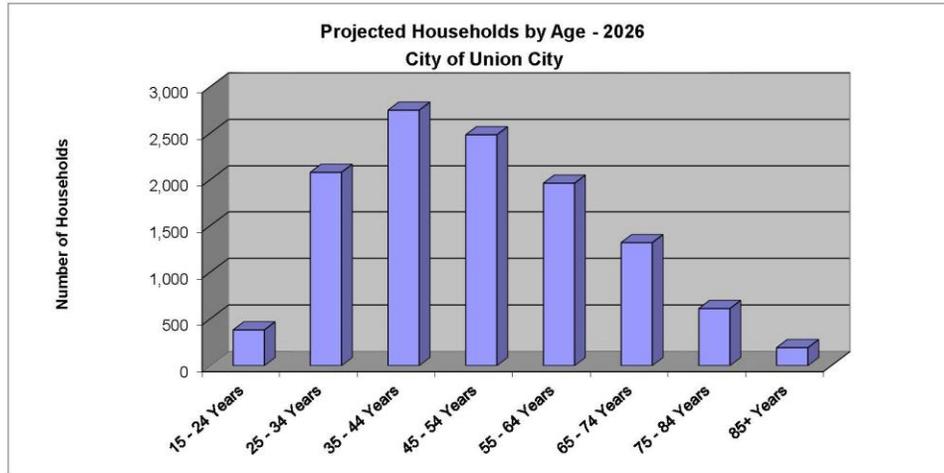


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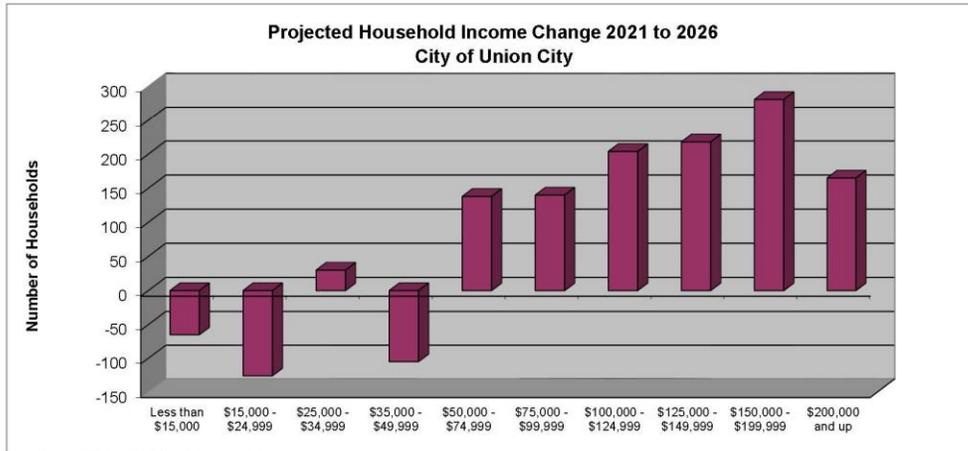
Households by Income and Age										
City of Union City										
Projected Change - 2021 to 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	2	-29	-31	-37	-1	1	31	-1	-65	-5.5%
\$15,000 - \$24,999	-6	-62	-64	-25	-6	11	30	-4	-126	-10.3%
\$25,000 - \$34,999	1	-31	-17	-3	23	23	31	3	30	2.5%
\$35,000 - \$49,999	7	-46	-47	-24	5	-7	8	-1	-105	-6.9%
\$50,000 - \$74,999	11	-41	-6	40	55	43	34	2	138	6.4%
\$75,000 - \$99,999	1	-12	21	35	43	36	15	1	140	9.3%
\$100,000 - \$124,999	3	6	46	63	53	26	7	0	204	20.0%
\$125,000 - \$149,999	0	11	56	66	40	28	15	2	218	36.3%
\$150,000 - \$199,999	4	34	120	54	32	29	7	1	281	84.4%
\$200,000 and up	0	0	21	77	30	19	0	0	165	109.3%
Total	23	-161	99	246	274	209	187	3	880	8.1%
Percent Change	6.4%	-7.2%	3.7%	11.0%	16.2%	18.8%	44.0%	1.6%	8.1%	

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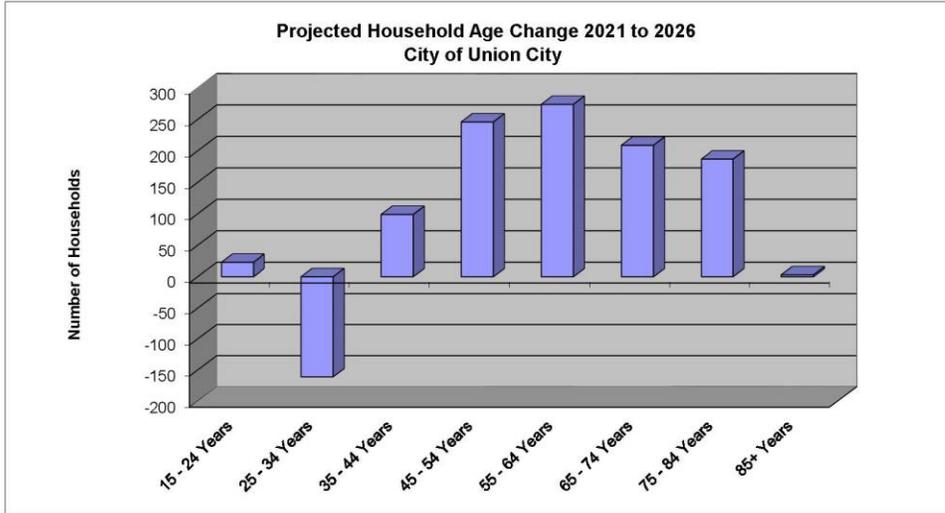


Source: Claritas; Ribbon Demographics

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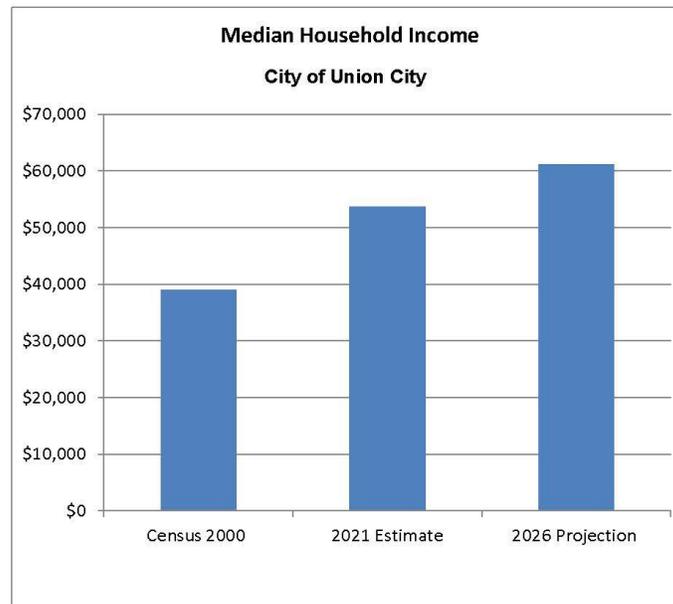
Source: Claritas; Ribbon Demographics

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Median Household Income City of Union City		
Census 2000	2021 Estimate	2026 Projection
\$38,984	\$53,604	\$61,111



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Median Household Income by Area			
City of Union City			
Geography ID	Census 2000	2021 Estimate	2026 Projection
1378324	\$38,984	\$53,604	\$61,111

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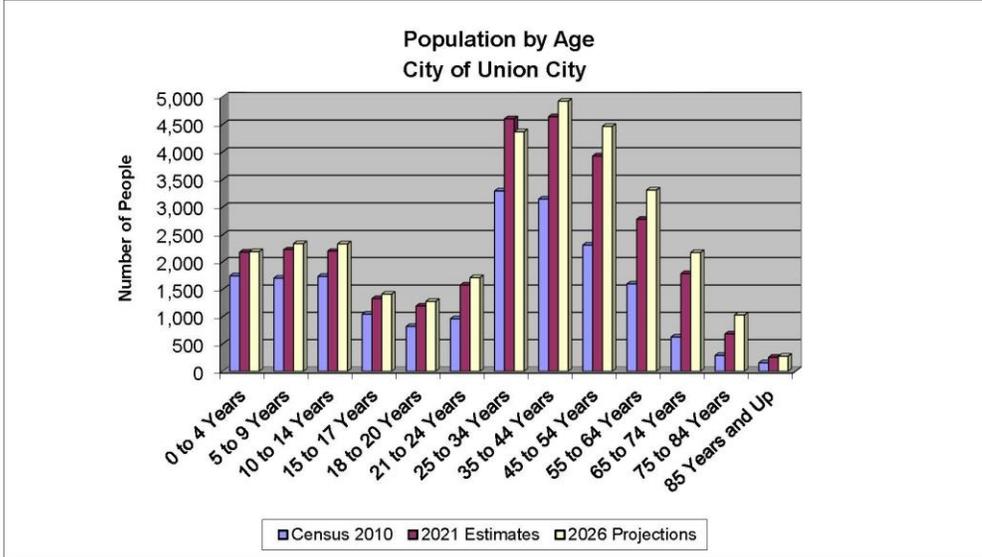
Population by Age & Sex City of Union City												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	896	851	1,747	0 to 4 Years	1,113	1,063	2,176	0 to 4 Years	1,117	1,069	2,186	
5 to 9 Years	863	843	1,706	5 to 9 Years	1,138	1,088	2,226	5 to 9 Years	1,201	1,140	2,341	
10 to 14 Years	880	858	1,738	10 to 14 Years	1,121	1,077	2,198	10 to 14 Years	1,193	1,144	2,337	
15 to 17 Years	528	519	1,047	15 to 17 Years	675	657	1,332	15 to 17 Years	718	695	1,413	
18 to 20 Years	402	420	822	18 to 20 Years	607	589	1,196	18 to 20 Years	655	626	1,281	
21 to 24 Years	439	523	962	21 to 24 Years	779	801	1,580	21 to 24 Years	860	855	1,715	
25 to 34 Years	1,368	1,927	3,295	25 to 34 Years	2,046	2,556	4,602	25 to 34 Years	2,050	2,318	4,368	
35 to 44 Years	1,299	1,850	3,149	35 to 44 Years	1,900	2,740	4,640	35 to 44 Years	1,999	2,923	4,922	
45 to 54 Years	970	1,345	2,315	45 to 54 Years	1,681	2,248	3,929	45 to 54 Years	1,964	2,501	4,465	
55 to 64 Years	654	947	1,601	55 to 64 Years	1,142	1,641	2,783	55 to 64 Years	1,350	1,961	3,311	
65 to 74 Years	255	373	628	65 to 74 Years	698	1,089	1,787	65 to 74 Years	866	1,304	2,170	
75 to 84 Years	105	186	291	75 to 84 Years	250	433	683	75 to 84 Years	379	652	1,031	
85 Years and Up	37	118	155	85 Years and Up	68	189	257	85 Years and Up	72	203	275	
Total	8,696	10,760	19,456	Total	13,218	16,171	29,389	Total	14,424	17,391	31,815	
62+ Years	n/a	n/a	1,445	62+ Years	n/a	n/a	3,457	62+ Years	n/a	n/a	4,322	
Median Age:			30.2	Median Age:			33.7	Median Age:			35.5	

Source: Claritas; Ribbon Demographics

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Source: Claritas, Ribbon Demographics

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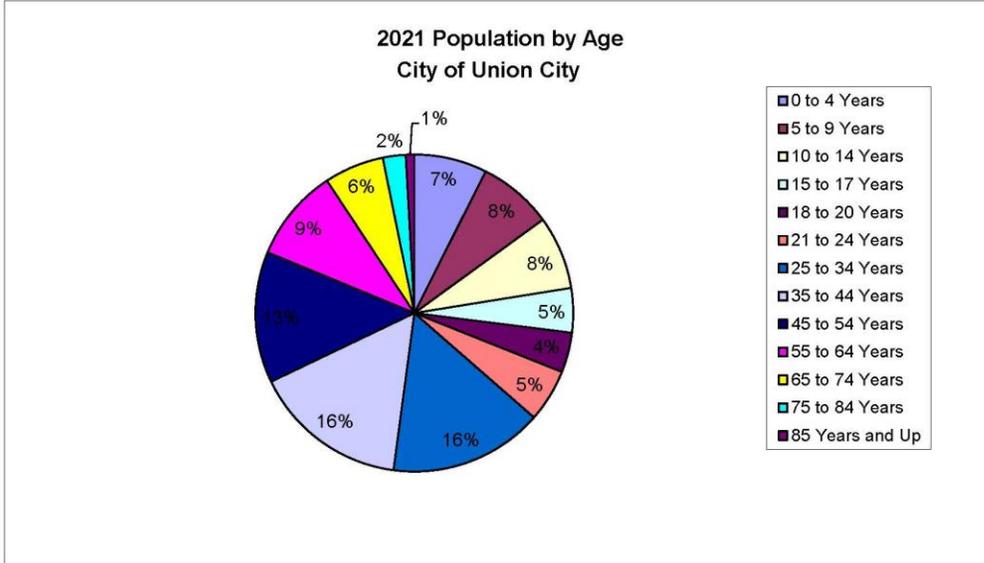
Percent Population by Age & Sex City of Union City												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	4.6%	4.4%	9.0%	0 to 4 Years	3.8%	3.6%	7.4%	0 to 4 Years	3.5%	3.4%	6.9%	
5 to 9 Years	4.4%	4.3%	8.8%	5 to 9 Years	3.9%	3.7%	7.6%	5 to 9 Years	3.8%	3.6%	7.4%	
10 to 14 Years	4.5%	4.4%	8.9%	10 to 14 Years	3.8%	3.7%	7.5%	10 to 14 Years	3.7%	3.6%	7.3%	
15 to 17 Years	2.7%	2.7%	5.4%	15 to 17 Years	2.3%	2.2%	4.5%	15 to 17 Years	2.3%	2.2%	4.4%	
18 to 20 Years	2.1%	2.2%	4.2%	18 to 20 Years	2.1%	2.0%	4.1%	18 to 20 Years	2.1%	2.0%	4.0%	
21 to 24 Years	2.3%	2.7%	4.9%	21 to 24 Years	2.7%	2.7%	5.4%	21 to 24 Years	2.7%	2.7%	5.4%	
25 to 34 Years	7.0%	9.9%	16.9%	25 to 34 Years	7.0%	8.7%	15.7%	25 to 34 Years	6.4%	7.3%	13.7%	
35 to 44 Years	6.7%	9.5%	16.2%	35 to 44 Years	6.5%	9.3%	15.8%	35 to 44 Years	6.3%	9.2%	15.5%	
45 to 54 Years	5.0%	6.9%	11.9%	45 to 54 Years	5.7%	7.6%	13.4%	45 to 54 Years	6.2%	7.9%	14.0%	
55 to 64 Years	3.4%	4.9%	8.2%	55 to 64 Years	3.9%	5.6%	9.5%	55 to 64 Years	4.2%	6.2%	10.4%	
65 to 74 Years	1.3%	1.9%	3.2%	65 to 74 Years	2.4%	3.7%	6.1%	65 to 74 Years	2.7%	4.1%	6.8%	
75 to 84 Years	0.5%	1.0%	1.5%	75 to 84 Years	0.9%	1.5%	2.3%	75 to 84 Years	1.2%	2.0%	3.2%	
85 Years and Up	0.2%	0.6%	0.8%	85 Years and Up	0.2%	0.6%	0.9%	85 Years and Up	0.2%	0.6%	0.9%	
Total	44.7%	55.3%	100.0%	Total	45.0%	55.0%	100.0%	Total	45.3%	54.7%	100.0%	
62+ Years	n/a	n/a	7.4%	62+ Years	n/a	n/a	11.8%	62+ Years	n/a	n/a	13.6%	

Source: Claritas; Ribbon Demographics

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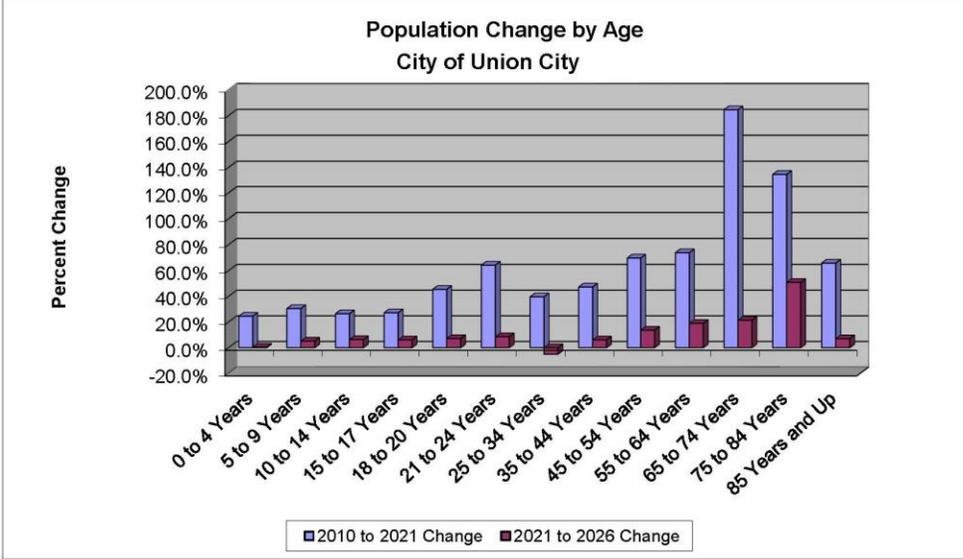
Changes in Population by Age & Sex									
City of Union City									
Estimated Change - 2010 to 2021					Projected Change - 2021 to 2026				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	217	212	429	24.6%	0 to 4 Years	4	6	10	0.5%
5 to 9 Years	275	245	520	30.5%	5 to 9 Years	63	52	115	5.2%
10 to 14 Years	241	219	460	26.5%	10 to 14 Years	72	67	139	6.3%
15 to 17 Years	147	138	285	27.2%	15 to 17 Years	43	38	81	6.1%
18 to 20 Years	205	169	374	45.5%	18 to 20 Years	48	37	85	7.1%
21 to 24 Years	340	278	618	64.2%	21 to 24 Years	81	54	135	8.5%
25 to 34 Years	678	629	1,307	39.7%	25 to 34 Years	4	-238	-234	-5.1%
35 to 44 Years	601	890	1,491	47.3%	35 to 44 Years	99	183	282	6.1%
45 to 54 Years	711	903	1,614	69.7%	45 to 54 Years	283	253	536	13.6%
55 to 64 Years	488	694	1,182	73.8%	55 to 64 Years	208	320	528	19.0%
65 to 74 Years	443	716	1,159	184.6%	65 to 74 Years	168	215	383	21.4%
75 to 84 Years	145	247	392	134.7%	75 to 84 Years	129	219	348	51.0%
85 Years and Up	31	71	102	65.8%	85 Years and Up	4	14	18	7.0%
Total	4,522	5,411	9,933	51.1%	Total	1,206	1,220	2,426	8.3%
62+ Years	n/a	n/a	2,012	139.2%	62+ Years	n/a	n/a	865	25.0%

Source: Claritas, Ribbon Demographics

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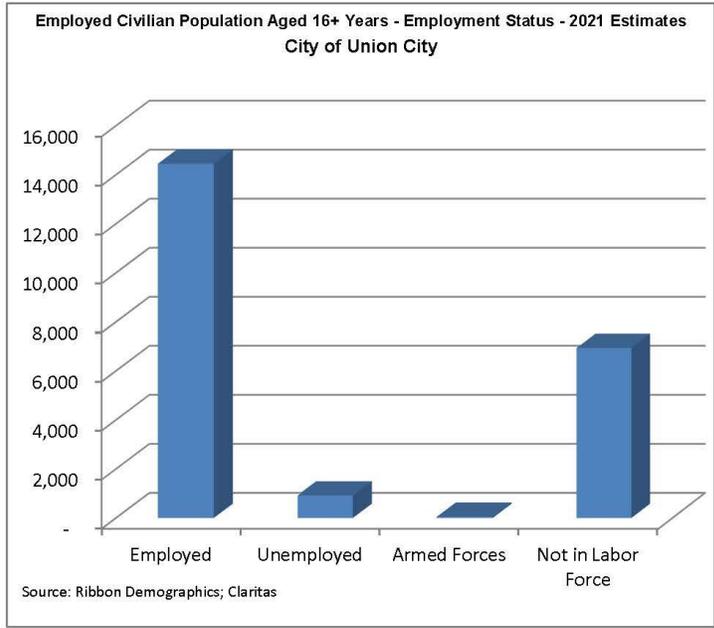
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Source: Claritas, Ribbon Demographics

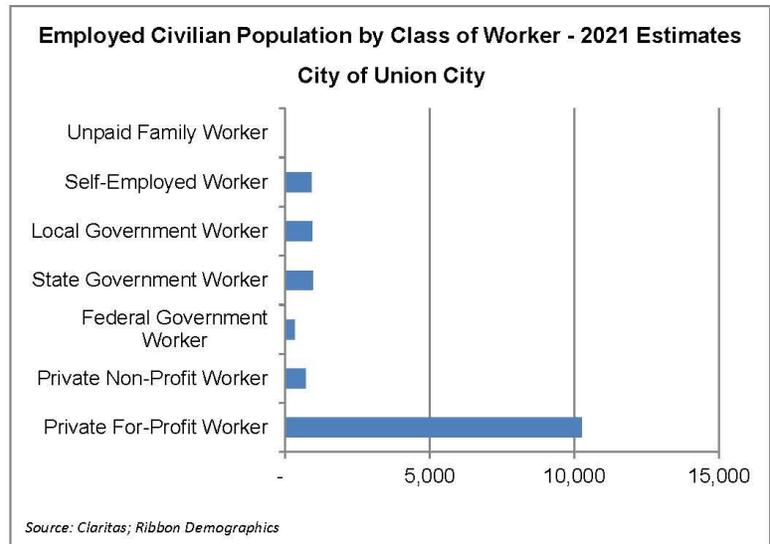
Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2021	
City of Union City	
Status	Number
Employed	14,452
Unemployed	914
Armed Forces	50
Not in Labor Force	6,935
Unemployed	5.95%

Source: Ribbon Demographics; Claritas



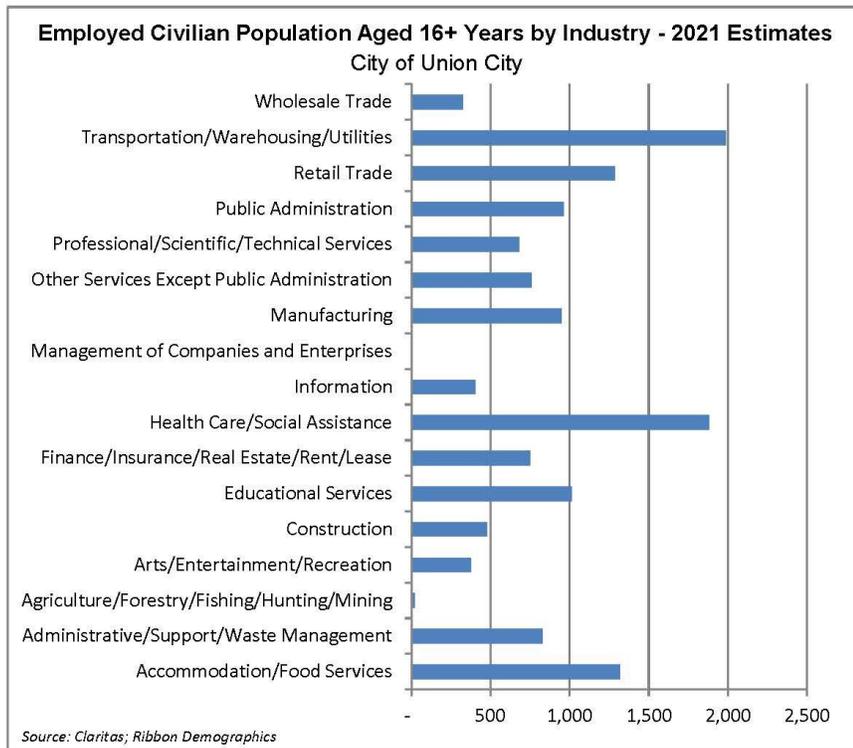
Employed Civilian Population by Class of Worker		
Current Year Estimates - 2021		
City of Union City		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	10,245	73.0%
Private Non-Profit Worker	693	4.9%
Federal Government Worker	321	2.3%
State Government Worker	952	6.8%
Local Government Worker	923	6.6%
Self-Employed Worker	907	6.5%
Unpaid Family Worker	1	0.0%
Total:	14,042	100.0%

Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2021		
City of Union City		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,320	9.4%
Administrative/Support/Waste Management	827	5.9%
Agriculture/Forestry/Fishing/Hunting/Mining	22	0.2%
Arts/Entertainment/Recreation	379	2.7%
Construction	479	3.4%
Educational Services	1,016	7.2%
Finance/Insurance/Real Estate/Rent/Lease	752	5.4%
Health Care/Social Assistance	1,881	13.4%
Information	406	2.9%
Management of Companies and Enterprises	3	0.0%
Manufacturing	950	6.8%
Other Services Except Public Administration	760	5.4%
Professional/Scientific/Technical Services	682	4.9%
Public Administration	965	6.9%
Retail Trade	1,286	9.2%
Transportation/Warehousing/Utilities	1,987	14.2%
Wholesale Trade	327	2.3%
Total:	14,042	100.0%

Source: Claritas; Ribbon Demographics





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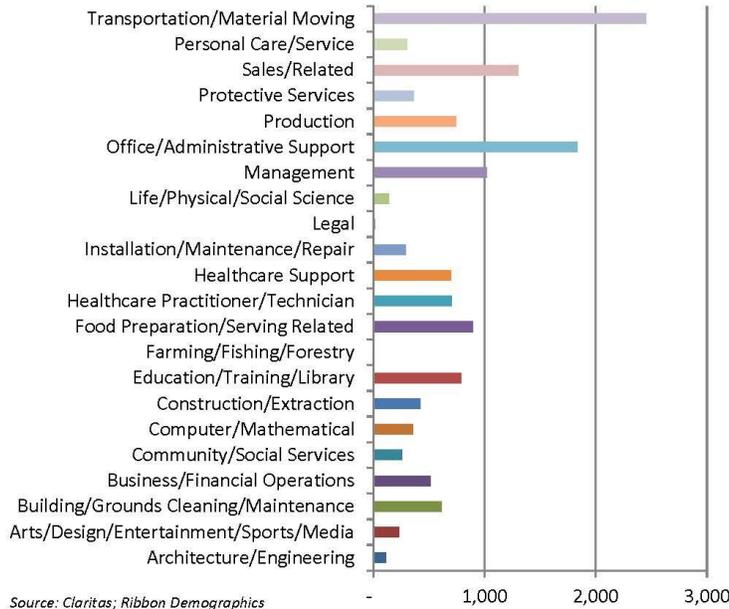
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Employed Civilian Population Aged 16+ Years by Occupation		
Current Year Estimates - 2021		
City of Union City		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	114	0.8%
Arts/Design/Entertainment/Sports/Media	230	1.6%
Building/Grounds Cleaning/Maintenance	612	4.4%
Business/Financial Operations	515	3.7%
Community/Social Services	254	1.8%
Computer/Mathematical	353	2.5%
Construction/Extraction	418	3.0%
Education/Training/Library	789	5.6%
Farming/Fishing/Forestry	1	0.0%
Food Preparation/Serving Related	897	6.4%
Healthcare Practitioner/Technician	704	5.0%
Healthcare Support	696	5.0%
Installation/Maintenance/Repair	289	2.1%
Legal	12	0.1%
Life/Physical/Social Science	141	1.0%
Management	1,020	7.3%
Office/Administrative Support	1,835	13.1%
Production	743	5.3%
Protective Services	359	2.6%
Sales/Related	1,304	9.3%
Personal Care/Service	304	2.2%
Transportation/Material Moving	2,452	17.5%
Total:	14,042	100.0%
White Collar	7,271	51.8%
Blue Collar	3,902	27.8%
Service and Farming	2,869	20.4%
Total:	14,042	100.0%

Source: Claritas; Ribbon Demographics

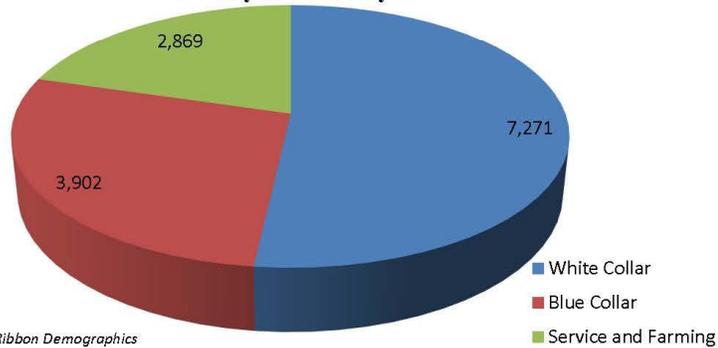
Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates

City of Union City



Source: Claritas; Ribbon Demographics

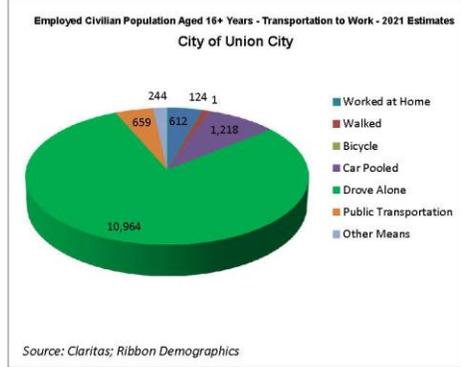
Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates
City of Union City



Source: Claritas; Ribbon Demographics

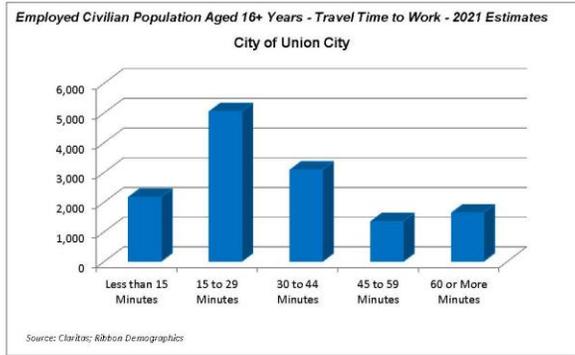
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2021 City of Union City		
Transportation Mode	Number	Percent
Worked at Home	612	4.4%
Walked	124	0.9%
Bicycle	1	0.0%
Car Pooled	1,218	8.8%
Drove Alone	10,964	79.3%
Public Transportation	659	4.8%
Other Means	244	1.8%
Total:	13,822	100.0%

Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years		
Travel Time to Work		
Current Year Estimates - 2021		
City of Union City		
Travel Time	Number	Percent
Less than 15 Minutes	2,165	16.3%
15 to 29 Minutes	5,044	38.0%
30 to 44 Minutes	3,084	23.2%
45 to 59 Minutes	1,346	10.1%
60 or More Minutes	1,637	12.3%
Total:	13,276	100.0%

Source: Claritas; Ribbon Demographics



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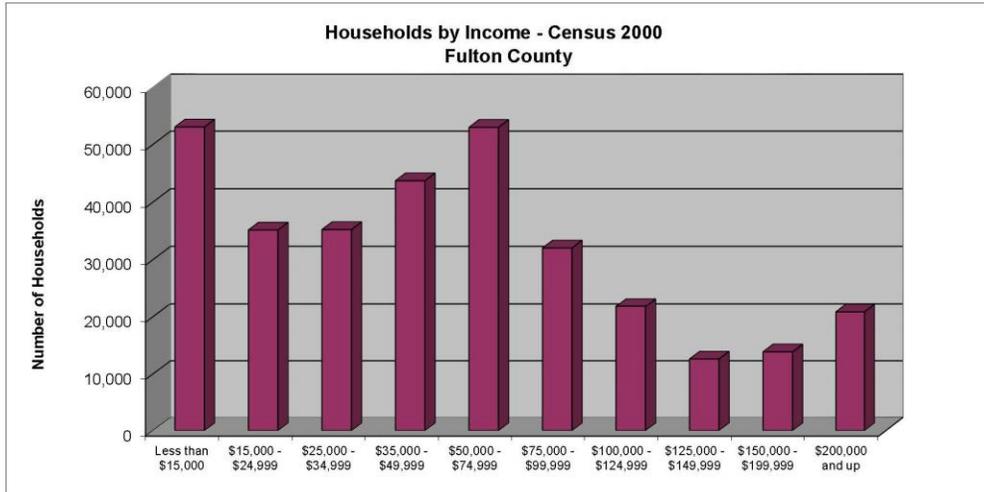
Households by Income and Age										
Fulton County										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	7,566	9,418	8,650	7,282	5,784	6,472	5,726	2,127	53,025	16.5%
\$15,000 - \$24,999	4,054	8,163	7,494	5,128	3,249	3,372	2,861	822	35,143	10.9%
\$25,000 - \$34,999	2,868	10,018	7,813	5,415	3,630	2,765	2,174	537	35,220	11.0%
\$35,000 - \$49,999	3,272	12,551	9,766	8,222	4,235	2,918	2,223	509	43,696	13.6%
\$50,000 - \$74,999	2,288	16,087	12,605	10,427	5,918	3,377	1,864	397	52,963	16.5%
\$75,000 - \$99,999	835	8,485	8,516	7,354	3,926	1,782	949	171	32,018	10.0%
\$100,000 - \$124,999	297	5,036	6,672	5,297	2,844	1,081	527	80	21,834	6.8%
\$125,000 - \$149,999	112	2,560	3,960	3,315	1,871	480	254	69	12,621	3.9%
\$150,000 - \$199,999	85	2,285	4,714	4,133	1,853	516	255	53	13,894	4.3%
\$200,000 and up	<u>86</u>	<u>1,934</u>	<u>6,408</u>	<u>7,070</u>	<u>3,725</u>	<u>1,032</u>	<u>485</u>	<u>89</u>	20,829	6.5%
Total	21,463	76,537	76,598	63,643	37,035	23,795	17,318	4,854	321,243	100.0%
Percent	6.7%	23.8%	23.8%	19.8%	11.5%	7.4%	5.4%	1.5%	100.0%	

Source: Claritas, Ribbon Demographics

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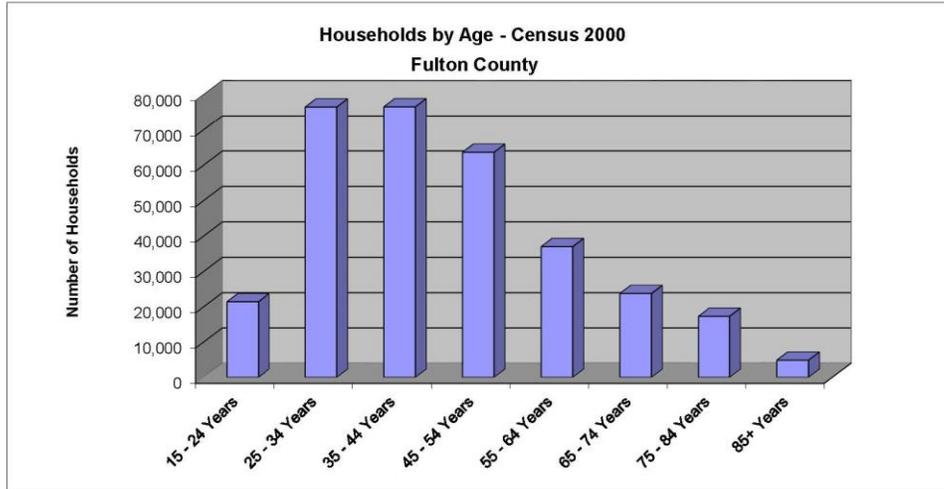


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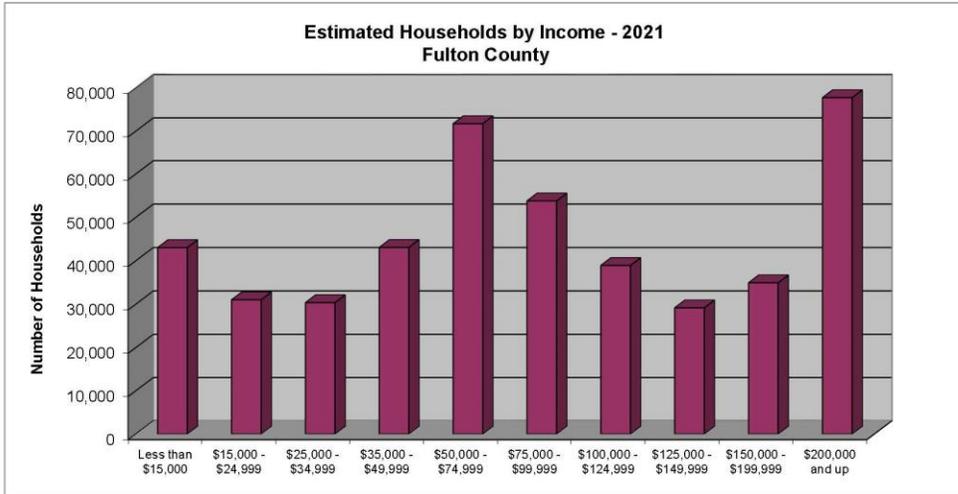
Households by Income and Age										
Fulton County										
Current Year Estimates - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+	Total	Percent
Less than \$15,000	4,340	5,740	4,756	5,633	7,712	7,213	5,079	2,591	43,064	9.5%
\$15,000 - \$24,999	2,166	4,691	4,206	4,245	5,254	4,657	3,777	2,043	31,039	6.8%
\$25,000 - \$34,999	1,784	6,982	5,075	4,153	4,049	4,052	3,046	1,236	30,377	6.7%
\$35,000 - \$49,999	3,067	10,146	8,508	5,450	5,457	5,894	3,354	1,229	43,105	9.5%
\$50,000 - \$74,999	4,070	18,678	15,110	11,035	9,884	8,000	3,800	1,166	71,743	15.8%
\$75,000 - \$99,999	2,286	12,848	12,843	9,349	8,046	5,823	2,016	608	53,819	11.9%
\$100,000 - \$124,999	941	7,616	9,776	8,681	6,558	3,793	1,318	268	38,951	8.6%
\$125,000 - \$149,999	962	5,607	7,083	6,051	4,795	3,235	1,182	271	29,186	6.4%
\$150,000 - \$199,999	462	6,047	9,106	8,004	5,966	4,024	1,104	247	34,960	7.7%
\$200,000 and up	<u>512</u>	<u>8,490</u>	<u>15,931</u>	<u>24,289</u>	<u>18,926</u>	<u>7,496</u>	<u>1,733</u>	<u>363</u>	77,740	17.1%
Total	20,590	86,845	92,394	86,890	76,647	54,187	26,409	10,022	453,984	100.0%
Percent	4.5%	19.1%	20.4%	19.1%	16.9%	11.9%	5.8%	2.2%		

Source: Claritas; Ribbon Demographics

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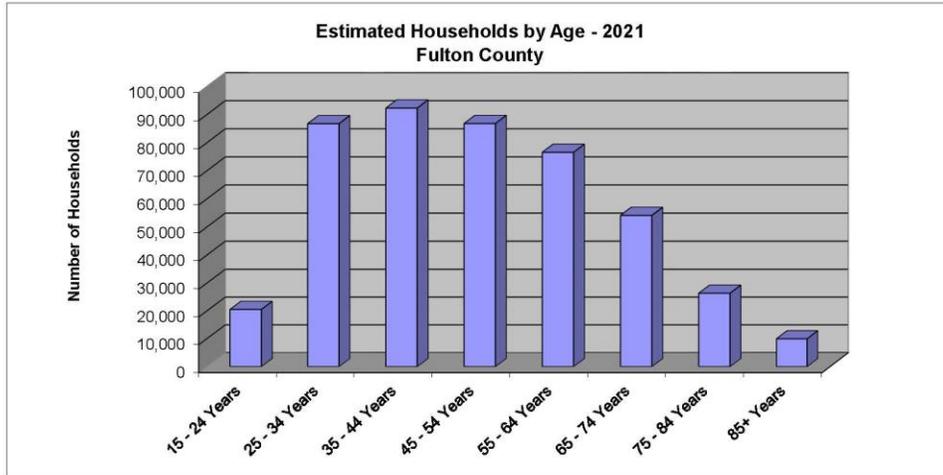


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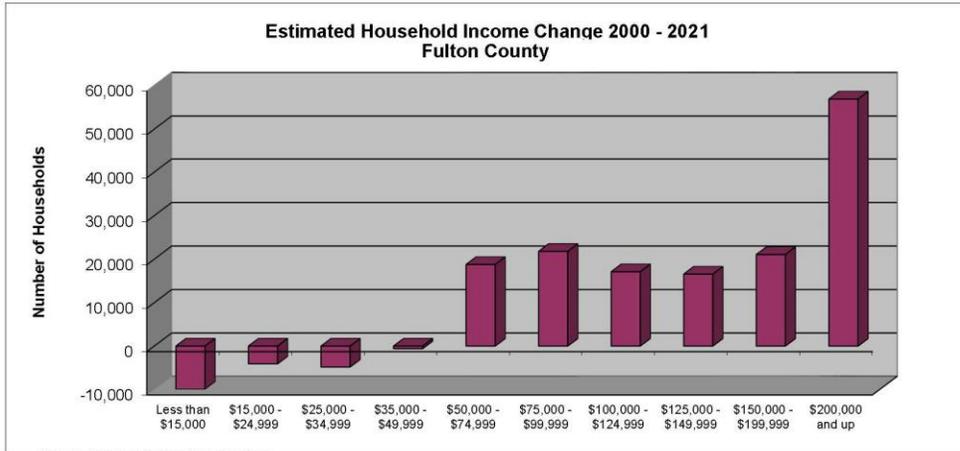
Households by Income and Age										
Fulton County										
Estimated Change - 2000 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-3,226	-3,678	-3,894	-1,649	1,928	741	-647	464	-9,961	-18.8%
\$15,000 - \$24,999	-1,888	-3,472	-3,288	-883	2,005	1,285	916	1,221	-4,104	-11.7%
\$25,000 - \$34,999	-1,084	-3,036	-2,738	-1,262	419	1,287	872	699	-4,843	-13.8%
\$35,000 - \$49,999	-205	-2,405	-1,258	-2,772	1,222	2,976	1,131	720	-591	-1.4%
\$50,000 - \$74,999	1,782	2,591	2,505	608	3,966	4,623	1,936	769	18,780	35.5%
\$75,000 - \$99,999	1,451	4,363	4,327	1,995	4,120	4,041	1,067	437	21,801	68.1%
\$100,000 - \$124,999	644	2,580	3,104	3,384	3,714	2,712	791	188	17,117	78.4%
\$125,000 - \$149,999	850	3,047	3,123	2,736	2,924	2,755	928	202	16,565	131.2%
\$150,000 - \$199,999	377	3,762	4,392	3,871	4,113	3,508	849	194	21,066	151.6%
\$200,000 and up	<u>426</u>	<u>6,556</u>	<u>9,523</u>	<u>17,219</u>	<u>15,201</u>	<u>6,464</u>	<u>1,248</u>	<u>274</u>	<u>56,911</u>	273.2%
Total	-873	10,308	15,796	23,247	39,612	30,392	9,091	5,168	132,741	41.3%
Percent Change	-4.1%	13.5%	20.6%	36.5%	107.0%	127.7%	52.5%	106.5%	41.3%	

Source: Claritas, Ribbon Demographics

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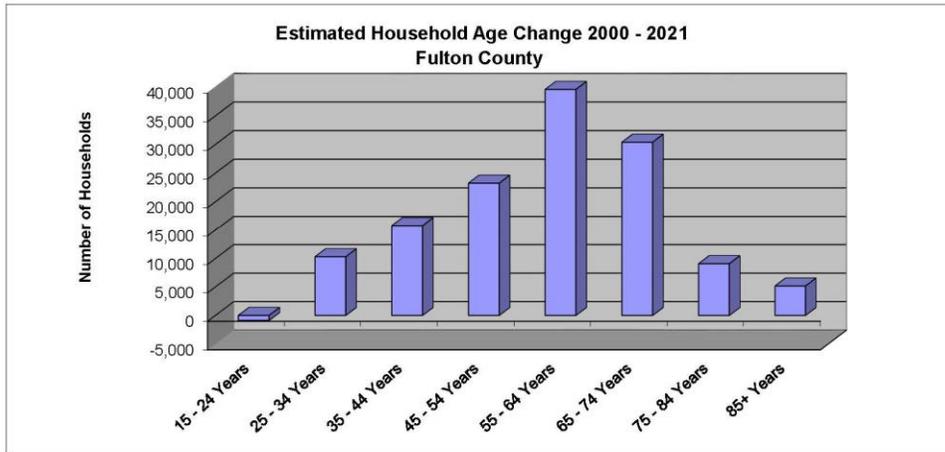


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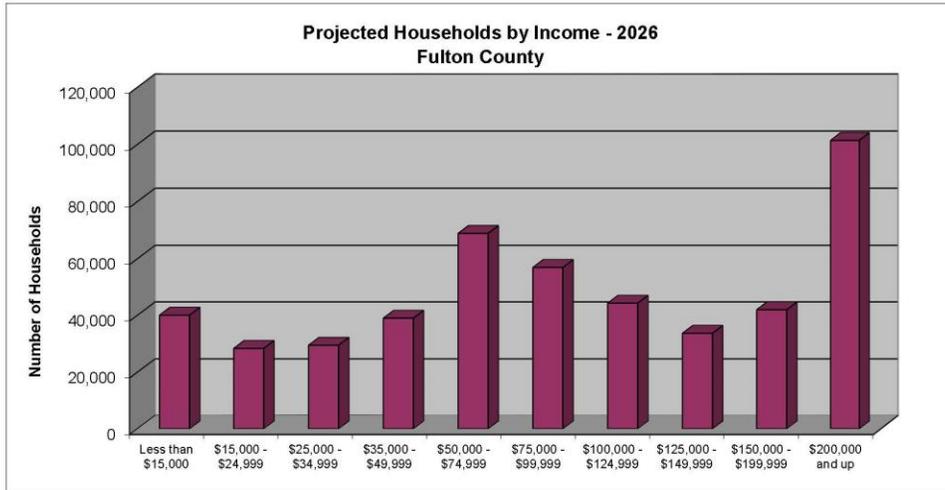
Households by Income and Age										
Fulton County										
Five Year Projections - 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	4,078	4,401	4,166	4,718	6,921	7,359	5,886	2,541	40,070	8.3%
\$15,000 - \$24,999	2,013	3,568	3,645	3,509	4,667	4,715	4,323	2,007	28,447	5.9%
\$25,000 - \$34,999	1,778	5,756	4,802	3,744	3,906	4,449	3,797	1,312	29,544	6.1%
\$35,000 - \$49,999	2,983	7,859	7,452	4,583	4,938	6,046	3,958	1,202	39,021	8.1%
\$50,000 - \$74,999	4,167	15,520	14,429	10,065	9,711	8,915	4,825	1,268	68,900	14.2%
\$75,000 - \$99,999	2,592	11,859	13,586	9,445	8,745	7,200	2,829	726	56,982	11.8%
\$100,000 - \$124,999	1,156	7,552	11,101	9,405	7,665	5,048	1,993	351	44,271	9.1%
\$125,000 - \$149,999	1,196	5,601	8,135	6,650	5,654	4,338	1,806	355	33,735	7.0%
\$150,000 - \$199,999	612	6,314	10,881	9,115	7,306	5,633	1,762	341	41,964	8.7%
\$200,000 and up	<u>732</u>	<u>9,629</u>	<u>20,727</u>	<u>30,162</u>	<u>25,249</u>	<u>11,402</u>	<u>2,990</u>	<u>541</u>	101,432	20.9%
Total	21,307	78,059	98,924	91,396	84,762	65,105	34,169	10,644	484,366	100.0%
Percent	4.4%	16.1%	20.4%	18.9%	17.5%	13.4%	7.1%	2.2%		

Source: Claritas; Ribbon Demographics

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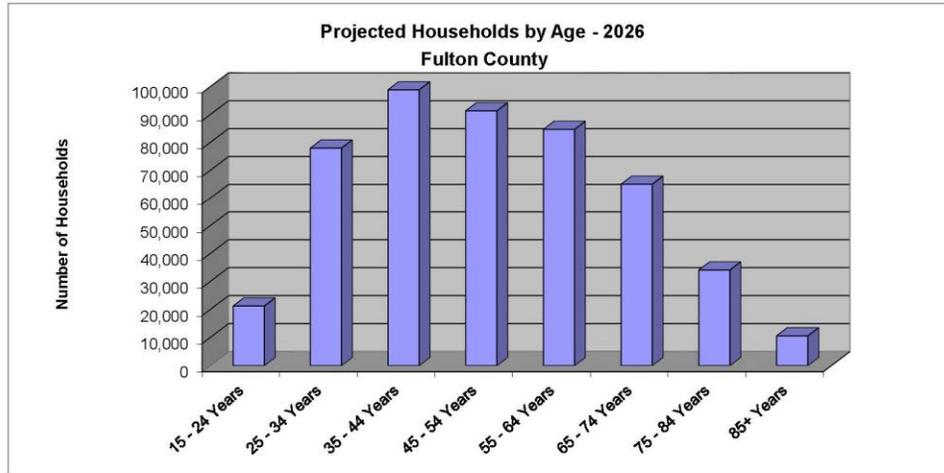


Source: Claritas; Ribbon Demographics

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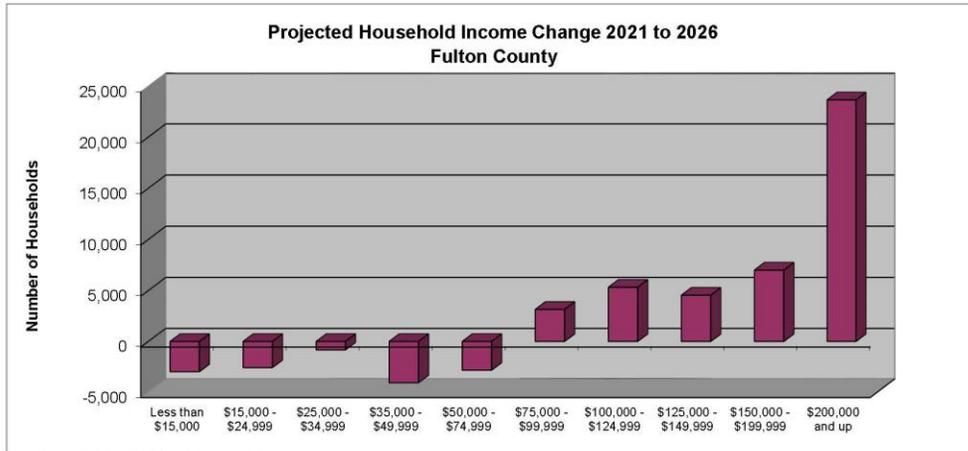
Households by Income and Age										
Fulton County										
Projected Change - 2021 to 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-262	-1,339	-590	-915	-791	146	807	-50	-2,994	-7.0%
\$15,000 - \$24,999	-153	-1,123	-561	-736	-587	58	546	-36	-2,592	-8.4%
\$25,000 - \$34,999	-6	-1,226	-273	-409	-143	397	751	76	-833	-2.7%
\$35,000 - \$49,999	-84	-2,287	-1,056	-867	-519	152	604	-27	-4,084	-9.5%
\$50,000 - \$74,999	97	-3,158	-681	-970	-173	915	1,025	102	-2,843	-4.0%
\$75,000 - \$99,999	306	-989	743	96	699	1,377	813	118	3,163	5.9%
\$100,000 - \$124,999	215	-64	1,325	724	1,107	1,255	675	83	5,320	13.7%
\$125,000 - \$149,999	234	-6	1,052	599	859	1,103	624	84	4,549	15.6%
\$150,000 - \$199,999	150	267	1,775	1,111	1,340	1,609	658	94	7,004	20.0%
\$200,000 and up	<u>220</u>	<u>1,139</u>	<u>4,796</u>	<u>5,873</u>	<u>6,323</u>	<u>3,906</u>	<u>1,257</u>	<u>178</u>	<u>23,692</u>	30.5%
Total	717	-8,786	6,530	4,506	8,115	10,918	7,760	622	30,382	6.7%
Percent Change	3.5%	-10.1%	7.1%	5.2%	10.6%	20.1%	29.4%	6.2%	6.7%	

Source: Claritas; Ribbon Demographics

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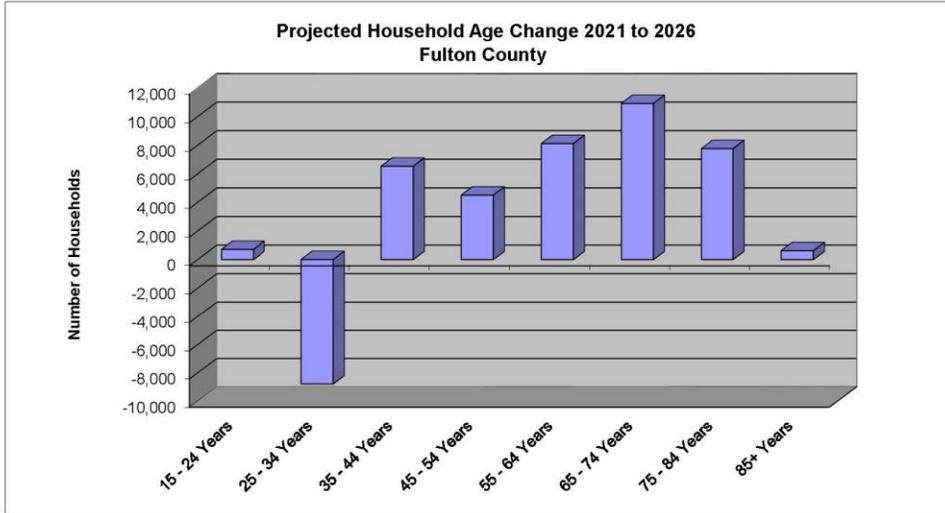


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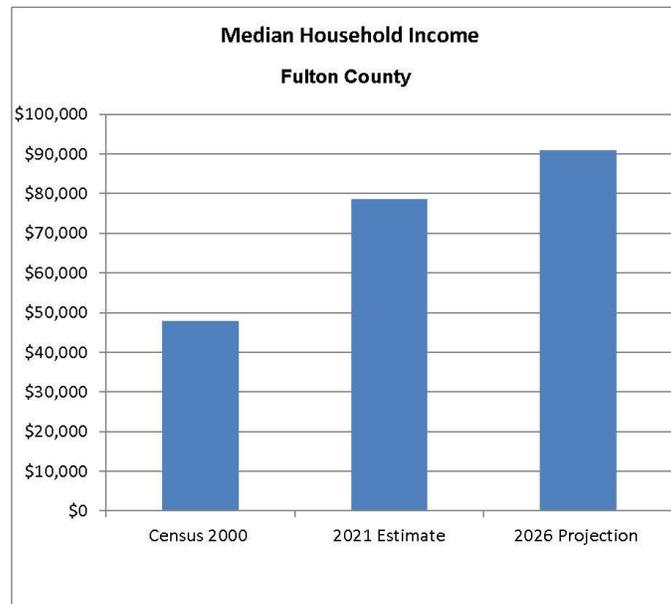
Source: Claritas; Ribbon Demographics

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Median Household Income Fulton County		
Census 2000	2021 Estimate	2026 Projection
\$47,782	\$78,560	\$90,883



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Median Household Income by Area Fulton County			
Geography ID	Census 2000	2021 Estimate	2026 Projection
13121	\$47,782	\$78,560	\$90,883

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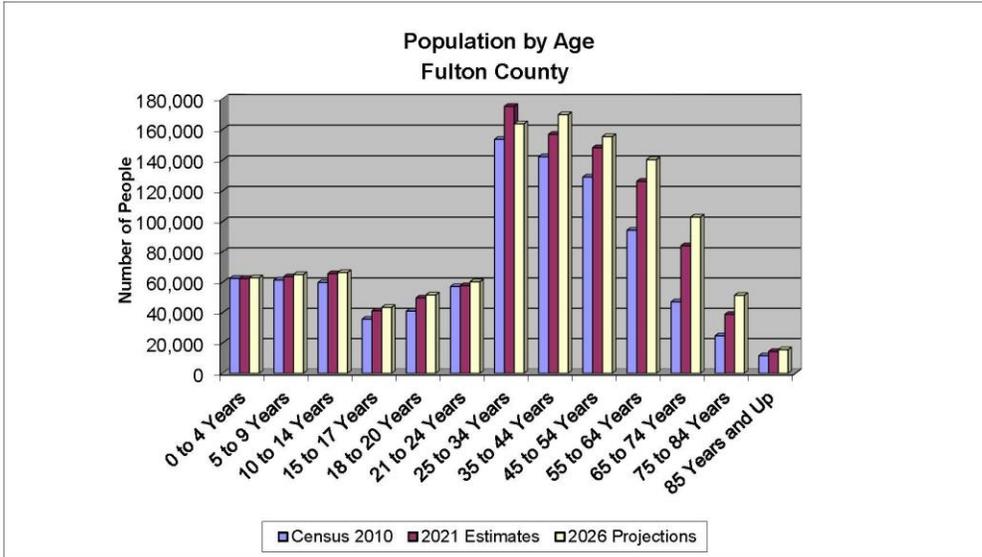
Population by Age & Sex Fulton County												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	32,023	30,558	62,581	0 to 4 Years	31,943	30,546	62,489	0 to 4 Years	32,180	30,791	62,971	
5 to 9 Years	31,076	30,434	61,510	5 to 9 Years	32,480	31,121	63,601	5 to 9 Years	33,243	31,807	65,050	
10 to 14 Years	30,305	29,572	59,877	10 to 14 Years	33,406	32,267	65,673	10 to 14 Years	33,914	32,497	66,411	
15 to 17 Years	17,981	17,737	35,718	15 to 17 Years	20,736	20,464	41,200	15 to 17 Years	22,019	21,439	43,458	
18 to 20 Years	21,029	19,986	41,015	18 to 20 Years	25,587	24,120	49,707	18 to 20 Years	26,747	24,940	51,687	
21 to 24 Years	28,580	28,646	57,226	21 to 24 Years	29,377	28,457	57,834	21 to 24 Years	31,159	29,221	60,380	
25 to 34 Years	74,541	79,060	153,601	25 to 34 Years	85,775	89,336	175,111	25 to 34 Years	80,114	83,632	163,746	
35 to 44 Years	71,063	71,208	142,271	35 to 44 Years	75,663	81,205	156,868	35 to 44 Years	83,412	86,300	169,712	
45 to 54 Years	63,571	65,456	129,027	45 to 54 Years	71,995	76,189	148,184	45 to 54 Years	74,299	81,112	155,411	
55 to 64 Years	44,312	50,019	94,331	55 to 64 Years	60,424	65,824	126,248	55 to 64 Years	67,507	72,827	140,334	
65 to 74 Years	21,019	26,089	47,108	65 to 74 Years	37,284	46,922	84,206	65 to 74 Years	46,287	56,641	102,928	
75 to 84 Years	9,486	15,259	24,745	75 to 84 Years	15,991	22,878	38,869	75 to 84 Years	21,134	30,296	51,430	
85 Years and Up	<u>3,281</u>	<u>8,290</u>	11,571	85 Years and Up	<u>4,681</u>	<u>9,711</u>	14,392	85 Years and Up	<u>5,176</u>	<u>10,367</u>	15,543	
Total	448,267	472,314	920,581	Total	525,342	559,040	1,084,382	Total	557,191	591,870	1,149,061	
62+ Years	n/a	n/a	107,608	62+ Years	n/a	n/a	171,603	62+ Years	n/a	n/a	208,238	
Median Age:			34.3	Median Age:			36.7	Median Age:			38.6	

Source: Claritas; Ribbon Demographics

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Source: Claritas, Ribbon Demographics

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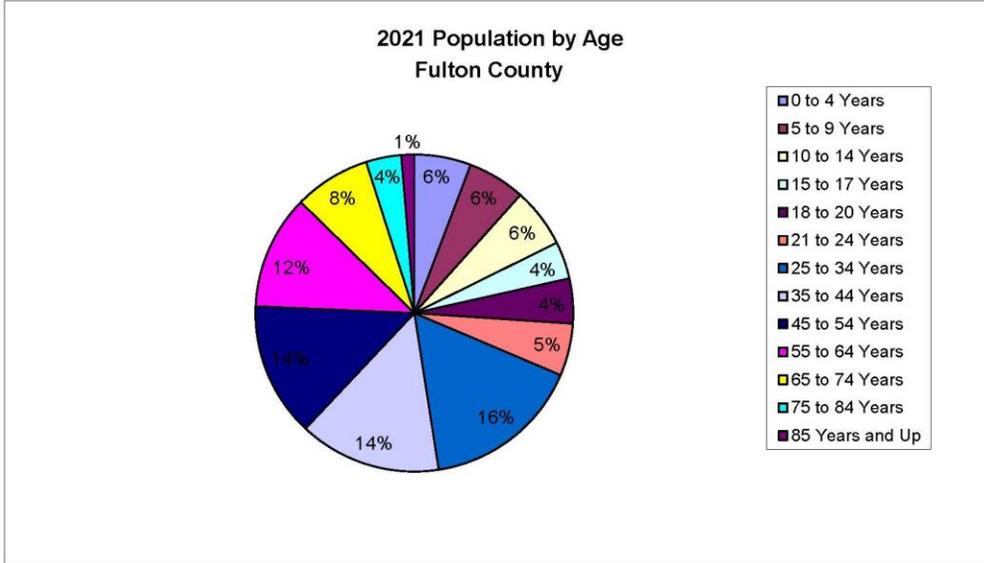
Percent Population by Age & Sex Fulton County												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	3.5%	3.3%	6.8%	0 to 4 Years	2.9%	2.8%	5.8%	0 to 4 Years	2.8%	2.7%	5.5%	
5 to 9 Years	3.4%	3.3%	6.7%	5 to 9 Years	3.0%	2.9%	5.9%	5 to 9 Years	2.9%	2.8%	5.7%	
10 to 14 Years	3.3%	3.2%	6.5%	10 to 14 Years	3.1%	3.0%	6.1%	10 to 14 Years	3.0%	2.8%	5.8%	
15 to 17 Years	2.0%	1.9%	3.9%	15 to 17 Years	1.9%	1.9%	3.8%	15 to 17 Years	1.9%	1.9%	3.8%	
18 to 20 Years	2.3%	2.2%	4.5%	18 to 20 Years	2.4%	2.2%	4.6%	18 to 20 Years	2.3%	2.2%	4.5%	
21 to 24 Years	3.1%	3.1%	6.2%	21 to 24 Years	2.7%	2.6%	5.3%	21 to 24 Years	2.7%	2.5%	5.3%	
25 to 34 Years	8.1%	8.6%	16.7%	25 to 34 Years	7.9%	8.2%	16.1%	25 to 34 Years	7.0%	7.3%	14.3%	
35 to 44 Years	7.7%	7.7%	15.5%	35 to 44 Years	7.0%	7.5%	14.5%	35 to 44 Years	7.3%	7.5%	14.8%	
45 to 54 Years	6.9%	7.1%	14.0%	45 to 54 Years	6.6%	7.0%	13.7%	45 to 54 Years	6.5%	7.1%	13.5%	
55 to 64 Years	4.8%	5.4%	10.2%	55 to 64 Years	5.6%	6.1%	11.6%	55 to 64 Years	5.9%	6.3%	12.2%	
65 to 74 Years	2.3%	2.8%	5.1%	65 to 74 Years	3.4%	4.3%	7.8%	65 to 74 Years	4.0%	4.9%	9.0%	
75 to 84 Years	1.0%	1.7%	2.7%	75 to 84 Years	1.5%	2.1%	3.6%	75 to 84 Years	1.8%	2.6%	4.5%	
85 Years and Up	0.4%	0.9%	1.3%	85 Years and Up	0.4%	0.9%	1.3%	85 Years and Up	0.5%	0.9%	1.4%	
Total	48.7%	51.3%	100.0%	Total	48.4%	51.6%	100.0%	Total	48.5%	51.5%	100.0%	
62+ Years	n/a	n/a	11.7%	62+ Years	n/a	n/a	15.8%	62+ Years	n/a	n/a	18.1%	

Source: Claritas; Ribbon Demographics

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Changes in Population by Age & Sex									
Fulton County									
Estimated Change - 2010 to 2021					Projected Change - 2021 to 2026				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-80	-12	-92	-0.1%	0 to 4 Years	237	245	482	0.8%
5 to 9 Years	1,404	687	2,091	3.4%	5 to 9 Years	763	686	1,449	2.3%
10 to 14 Years	3,101	2,695	5,796	9.7%	10 to 14 Years	508	230	738	1.1%
15 to 17 Years	2,755	2,727	5,482	15.3%	15 to 17 Years	1,283	975	2,258	5.5%
18 to 20 Years	4,558	4,134	8,692	21.2%	18 to 20 Years	1,160	820	1,980	4.0%
21 to 24 Years	797	-189	608	1.1%	21 to 24 Years	1,782	764	2,546	4.4%
25 to 34 Years	11,234	10,276	21,510	14.0%	25 to 34 Years	-5,661	-5,704	-11,365	-6.5%
35 to 44 Years	4,600	9,997	14,597	10.3%	35 to 44 Years	7,749	5,095	12,844	8.2%
45 to 54 Years	8,424	10,733	19,157	14.8%	45 to 54 Years	2,304	4,923	7,227	4.9%
55 to 64 Years	16,112	15,805	31,917	33.8%	55 to 64 Years	7,083	7,003	14,086	11.2%
65 to 74 Years	16,265	20,833	37,098	78.8%	65 to 74 Years	9,003	9,719	18,722	22.2%
75 to 84 Years	6,505	7,619	14,124	57.1%	75 to 84 Years	5,143	7,418	12,561	32.3%
85 Years and Up	<u>1,400</u>	<u>1,421</u>	<u>2,821</u>	<u>24.4%</u>	85 Years and Up	<u>495</u>	<u>656</u>	<u>1,151</u>	<u>8.0%</u>
Total	77,075	86,726	163,801	17.8%	Total	31,849	32,830	64,679	6.0%
62+ Years	n/a	n/a	63,995	59.5%	62+ Years	n/a	n/a	36,635	21.3%

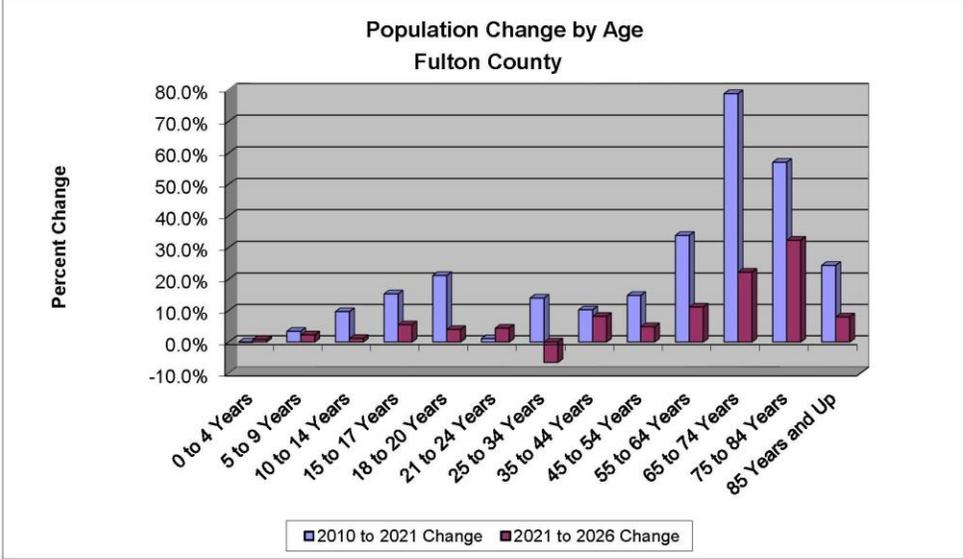
Source: Claritas, Ribbon Demographics

Ribbon Demographics, LLC
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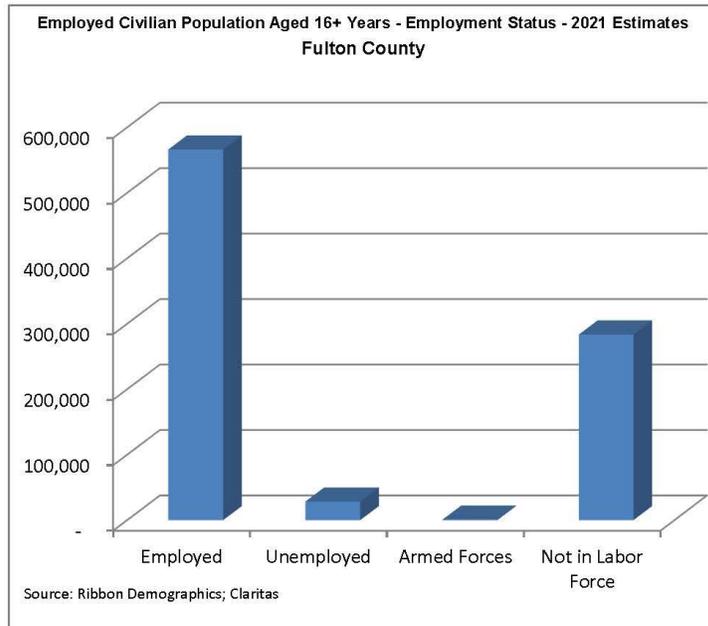
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Source: Claritas, Ribbon Demographics

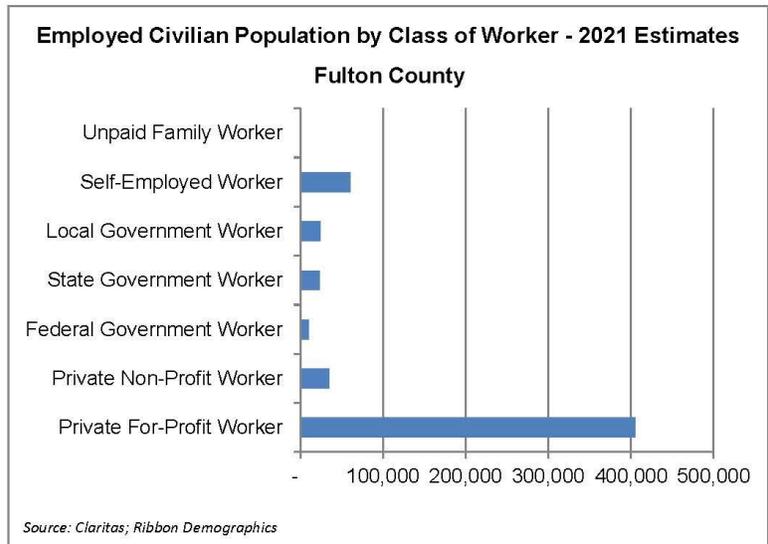
Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2021	
Fulton County	
Status	Number
Employed	566,199
Unemployed	28,445
Armed Forces	842
Not in Labor Force	283,647
Unemployed	4.78%

Source: Ribbon Demographics; Claritas



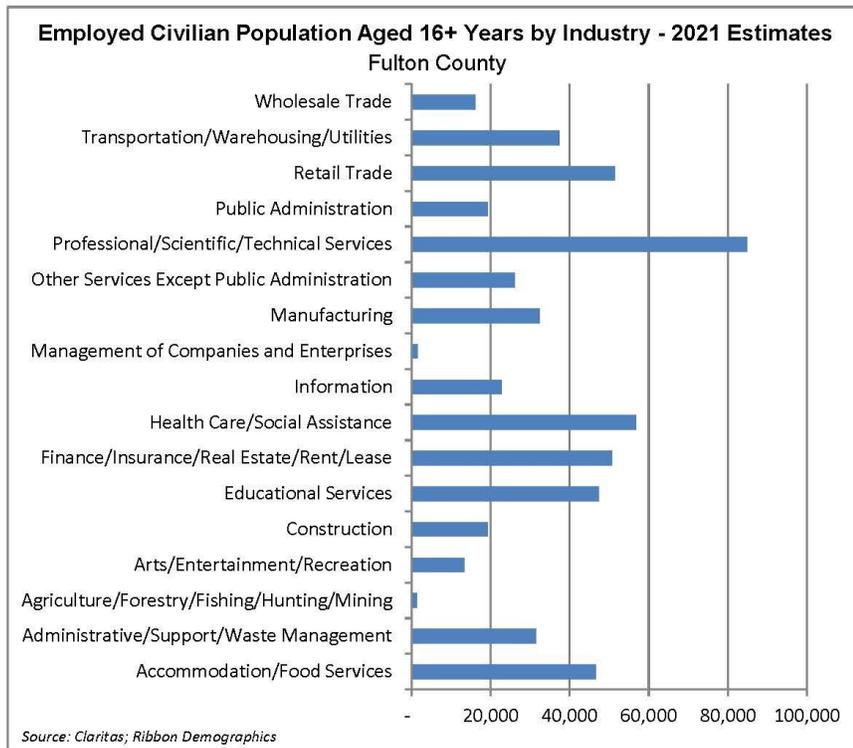
Employed Civilian Population by Class of Worker		
Current Year Estimates - 2021		
Fulton County		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	405,574	72.5%
Private Non-Profit Worker	34,503	6.2%
Federal Government Worker	10,557	1.9%
State Government Worker	23,302	4.2%
Local Government Worker	23,986	4.3%
Self-Employed Worker	60,235	10.8%
Unpaid Family Worker	1,191	0.2%
Total:	559,348	100.0%

Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2021		
Fulton County		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	46,653	8.3%
Administrative/Support/Waste Management	31,470	5.6%
Agriculture/Forestry/Fishing/Hunting/Mining	1,456	0.3%
Arts/Entertainment/Recreation	13,327	2.4%
Construction	19,363	3.5%
Educational Services	47,347	8.5%
Finance/Insurance/Real Estate/Rent/Lease	50,696	9.1%
Health Care/Social Assistance	56,793	10.2%
Information	22,832	4.1%
Management of Companies and Enterprises	1,621	0.3%
Manufacturing	32,392	5.8%
Other Services Except Public Administration	26,220	4.7%
Professional/Scientific/Technical Services	84,858	15.2%
Public Administration	19,384	3.5%
Retail Trade	51,420	9.2%
Transportation/Warehousing/Utilities	37,353	6.7%
Wholesale Trade	16,163	2.9%
Total:	559,348	100.0%

Source: Claritas; Ribbon Demographics





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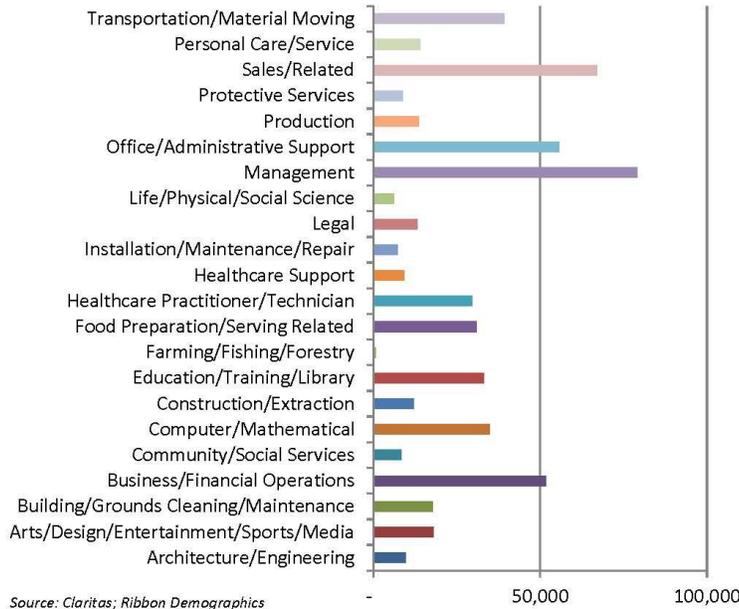
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Employed Civilian Population Aged 16+ Years by Occupation		
Current Year Estimates - 2021		
Fulton County		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	9,560	1.7%
Arts/Design/Entertainment/Sports/Media	17,943	3.2%
Building/Grounds Cleaning/Maintenance	17,679	3.2%
Business/Financial Operations	51,778	9.3%
Community/Social Services	8,281	1.5%
Computer/Mathematical	34,878	6.2%
Construction/Extraction	11,959	2.1%
Education/Training/Library	33,045	5.9%
Farming/Fishing/Forestry	575	0.1%
Food Preparation/Serving Related	30,953	5.5%
Healthcare Practitioner/Technician	29,608	5.3%
Healthcare Support	9,108	1.6%
Installation/Maintenance/Repair	7,323	1.3%
Legal	13,196	2.4%
Life/Physical/Social Science	6,111	1.1%
Management	79,042	14.1%
Office/Administrative Support	55,542	9.9%
Production	13,545	2.4%
Protective Services	8,772	1.6%
Sales/Related	67,122	12.0%
Personal Care/Service	14,091	2.5%
Transportation/Material Moving	39,237	7.0%
Total:	559,348	100.0%
White Collar	406,106	72.6%
Blue Collar	72,064	12.9%
Service and Farming	81,178	14.5%
Total:	559,348	100.0%

Source: Claritas; Ribbon Demographics

Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates

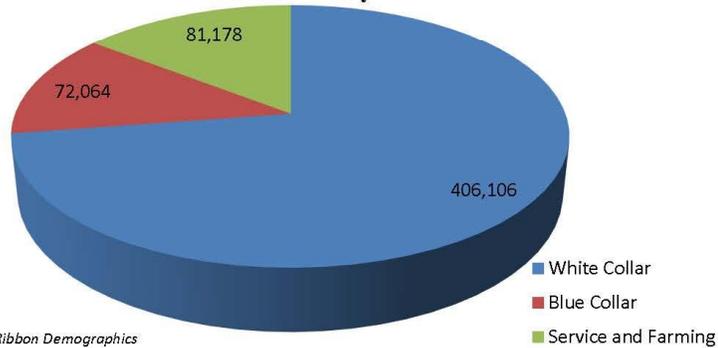
Fulton County



Source: Claritas; Ribbon Demographics

Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates

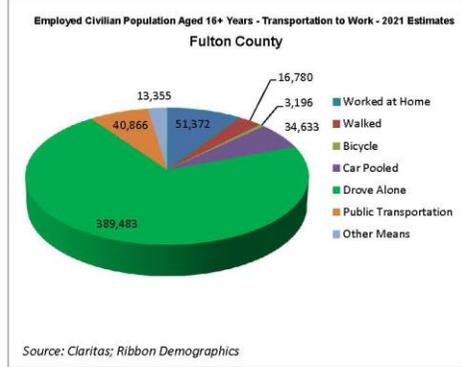
Fulton County



Source: Claritas; Ribbon Demographics

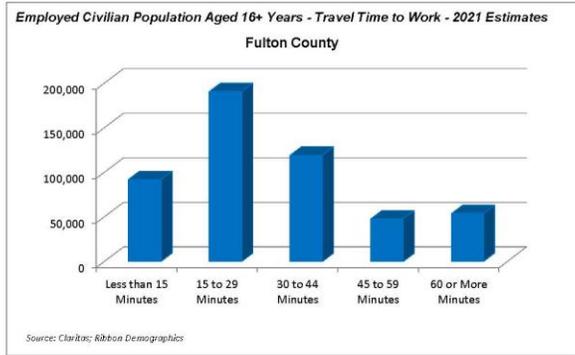
Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2021 Fulton County		
Transportation Mode	Number	Percent
Worked at Home	51,372	9.3%
Walked	16,780	3.1%
Bicycle	3,196	0.6%
Car Pooled	34,633	6.3%
Drove Alone	389,483	70.9%
Public Transportation	40,866	7.4%
Other Means	13,355	2.4%
Total:	549,685	100.0%

Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years		
Travel Time to Work		
Current Year Estimates - 2021		
Fulton County		
Travel Time	Number	Percent
Less than 15 Minutes	91,929	18.3%
15 to 29 Minutes	190,537	37.9%
30 to 44 Minutes	119,074	23.7%
45 to 59 Minutes	47,731	9.5%
60 or More Minutes	53,770	10.7%
Total:	503,041	100.0%

Source: Claritas; Ribbon Demographics





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HISTA 2.2 Summary Data

Market Area

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	340	261	297	189	190	1,277
\$10,000-20,000	198	291	142	189	76	896
\$20,000-30,000	521	298	135	237	300	1,491
\$30,000-40,000	412	346	270	107	116	1,251
\$40,000-50,000	168	204	180	68	86	706
\$50,000-60,000	73	185	207	105	86	656
\$60,000-75,000	73	119	106	66	101	465
\$75,000-100,000	13	35	6	75	110	239
\$100,000-125,000	0	9	28	100	0	137
\$125,000-150,000	8	1	8	1	23	41
\$150,000-200,000	7	9	62	8	2	88
\$200,000+	6	2	2	4	5	26
Total	1,819	1,767	1,443	1,149	1,095	7,273

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	177	17	11	0	5	210
\$10,000-20,000	630	83	96	1	65	875
\$20,000-30,000	227	182	121	8	2	540
\$30,000-40,000	115	111	58	2	11	297
\$40,000-50,000	131	84	59	49	5	328
\$50,000-60,000	113	68	33	20	2	236
\$60,000-75,000	67	27	5	0	3	102
\$75,000-100,000	92	25	5	1	62	185
\$100,000-125,000	43	41	39	19	1	143
\$125,000-150,000	27	23	16	3	0	69
\$150,000-200,000	21	10	13	0	15	59
\$200,000+	15	8	4	2	0	29
Total	1,658	679	460	105	171	3,073

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	90	7	5	0	0	102
\$10,000-20,000	463	47	5	1	59	575
\$20,000-30,000	155	63	111	1	2	332
\$30,000-40,000	88	35	5	2	4	134
\$40,000-50,000	88	21	0	1	5	115
\$50,000-60,000	91	5	6	20	2	124
\$60,000-75,000	55	22	5	0	3	85
\$75,000-100,000	68	17	1	0	11	97
\$100,000-125,000	31	15	3	19	1	69
\$125,000-150,000	10	7	0	1	0	18
\$150,000-200,000	17	5	4	0	0	26
\$200,000+	12	3	2	1	0	18
Total	1,168	247	147	46	87	1,695

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	517	278	308	189	195	1,487
\$10,000-20,000	828	374	238	190	141	1,771
\$20,000-30,000	748	480	256	245	302	2,031
\$30,000-40,000	527	457	328	109	127	1,548
\$40,000-50,000	299	288	239	117	91	1,034
\$50,000-60,000	186	253	240	125	88	892
\$60,000-75,000	140	146	111	66	104	567
\$75,000-100,000	105	60	11	76	172	424
\$100,000-125,000	43	50	67	119	1	280
\$125,000-150,000	35	24	24	4	23	110
\$150,000-200,000	28	19	75	8	17	147
\$200,000+	21	17	6	6	5	55
Total	3,477	2,446	1,903	1,254	1,266	10,346

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.7%	3.6%	4.1%	2.6%	2.6%	17.6%
\$10,000-20,000	2.7%	4.0%	2.0%	2.6%	1.0%	12.3%
\$20,000-30,000	7.2%	4.1%	1.9%	3.3%	4.1%	20.5%
\$30,000-40,000	5.7%	4.8%	3.7%	1.5%	1.6%	17.2%
\$40,000-50,000	2.3%	2.8%	2.5%	0.9%	1.2%	9.7%
\$50,000-60,000	1.0%	2.5%	2.8%	1.4%	1.2%	9.0%
\$60,000-75,000	1.0%	1.6%	1.5%	0.9%	1.4%	6.4%
\$75,000-100,000	0.2%	0.5%	0.1%	1.0%	1.5%	3.3%
\$100,000-125,000	0.0%	0.1%	0.4%	1.4%	0.0%	1.9%
\$125,000-150,000	0.1%	0.0%	0.1%	0.0%	0.3%	0.6%
\$150,000-200,000	0.1%	0.1%	0.9%	0.1%	0.0%	1.2%
\$200,000+	0.1%	0.1%	0.0%	0.1%	0.1%	0.4%
Total	25.0%	24.3%	19.8%	15.8%	15.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.8%	0.6%	0.4%	0.0%	0.2%	6.8%
\$10,000-20,000	20.5%	2.7%	3.1%	0.0%	2.1%	28.5%
\$20,000-30,000	7.4%	5.9%	3.9%	0.3%	0.1%	17.6%
\$30,000-40,000	3.7%	3.6%	1.9%	0.1%	0.4%	9.7%
\$40,000-50,000	4.3%	2.7%	1.9%	1.6%	0.2%	10.7%
\$50,000-60,000	3.7%	2.2%	1.1%	0.7%	0.1%	7.7%
\$60,000-75,000	2.2%	0.9%	0.2%	0.0%	0.1%	3.3%
\$75,000-100,000	3.0%	0.8%	0.2%	0.0%	2.0%	6.0%
\$100,000-125,000	1.4%	1.3%	1.3%	0.6%	0.0%	4.7%
\$125,000-150,000	0.9%	0.7%	0.5%	0.1%	0.0%	2.2%
\$150,000-200,000	0.7%	0.3%	0.4%	0.0%	0.5%	1.9%
\$200,000+	0.5%	0.3%	0.1%	0.1%	0.0%	0.9%
Total	54.0%	22.1%	15.0%	3.4%	5.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.3%	0.4%	0.3%	0.0%	0.0%	6.0%
\$10,000-20,000	27.3%	2.8%	0.3%	0.1%	3.5%	33.9%
\$20,000-30,000	9.1%	3.7%	6.5%	0.1%	0.1%	19.6%
\$30,000-40,000	5.2%	2.1%	0.3%	0.1%	0.2%	7.9%
\$40,000-50,000	5.2%	1.2%	0.0%	0.1%	0.3%	6.8%
\$50,000-60,000	5.4%	0.3%	0.4%	1.2%	0.1%	7.3%
\$60,000-75,000	3.2%	1.3%	0.3%	0.0%	0.2%	5.0%
\$75,000-100,000	4.0%	1.0%	0.1%	0.0%	0.6%	5.7%
\$100,000-125,000	1.8%	0.9%	0.2%	1.1%	0.1%	4.1%
\$125,000-150,000	0.6%	0.4%	0.0%	0.1%	0.0%	1.1%
\$150,000-200,000	1.0%	0.3%	0.2%	0.0%	0.0%	1.5%
\$200,000+	0.7%	0.2%	0.1%	0.1%	0.0%	1.1%
Total	68.9%	14.6%	8.7%	2.7%	5.1%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.0%	2.7%	3.0%	1.8%	1.9%	14.4%
\$10,000-20,000	8.0%	3.6%	2.3%	1.8%	1.4%	17.1%
\$20,000-30,000	7.2%	4.6%	2.5%	2.4%	2.9%	19.6%
\$30,000-40,000	5.1%	4.4%	3.2%	1.1%	1.2%	15.0%
\$40,000-50,000	2.9%	2.8%	2.3%	1.1%	0.9%	10.0%
\$50,000-60,000	1.8%	2.4%	2.3%	1.2%	0.9%	8.6%
\$60,000-75,000	1.4%	1.4%	1.1%	0.6%	1.0%	5.5%
\$75,000-100,000	1.0%	0.6%	0.1%	0.7%	1.7%	4.1%
\$100,000-125,000	0.4%	0.5%	0.6%	1.2%	0.0%	2.7%
\$125,000-150,000	0.3%	0.2%	0.2%	0.0%	0.2%	1.1%
\$150,000-200,000	0.3%	0.2%	0.7%	0.1%	0.2%	1.4%
\$200,000+	0.2%	0.2%	0.1%	0.1%	0.0%	0.5%
Total	33.6%	23.6%	18.4%	12.1%	12.2%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	109	101	78	10	1	299
\$10,000-20,000	177	224	23	22	249	695
\$20,000-30,000	383	152	233	5	204	977
\$30,000-40,000	166	93	285	465	200	1,209
\$40,000-50,000	434	300	279	135	66	1,214
\$50,000-60,000	481	226	150	170	0	1,027
\$60,000-75,000	102	572	516	285	249	1,724
\$75,000-100,000	168	322	514	340	600	1,944
\$100,000-125,000	45	232	128	338	145	888
\$125,000-150,000	2	148	69	123	164	506
\$150,000-200,000	15	104	14	121	79	333
\$200,000+	15	14	10	16	67	122
Total	2,097	2,488	2,299	2,030	2,024	10,938

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	252	129	50	14	21	466
\$10,000-20,000	366	484	85	12	34	981
\$20,000-30,000	310	252	64	16	7	649
\$30,000-40,000	467	278	44	67	62	918
\$40,000-50,000	300	241	107	48	52	748
\$50,000-60,000	233	215	151	10	7	616
\$60,000-75,000	236	259	160	86	103	844
\$75,000-100,000	162	301	109	123	99	794
\$100,000-125,000	43	207	96	60	105	511
\$125,000-150,000	30	76	21	20	21	168
\$150,000-200,000	21	42	22	26	6	117
\$200,000+	14	34	9	28	17	102
Total	2,434	2,518	918	510	534	6,914

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	109	62	35	7	21	234
\$10,000-20,000	315	379	50	12	6	762
\$20,000-30,000	272	127	49	7	7	462
\$30,000-40,000	378	67	26	2	61	534
\$40,000-50,000	234	163	89	15	17	518
\$50,000-60,000	165	84	72	4	2	327
\$60,000-75,000	108	169	131	10	70	488
\$75,000-100,000	109	150	74	48	23	404
\$100,000-125,000	38	78	54	20	77	267
\$125,000-150,000	17	22	5	2	9	55
\$150,000-200,000	17	22	10	1	2	52
\$200,000+	8	21	5	11	0	45
Total	1,770	1,344	600	139	295	4,148

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	361	230	128	24	22	765
\$10,000-20,000	543	708	108	34	283	1,676
\$20,000-30,000	693	404	297	21	211	1,626
\$30,000-40,000	633	371	329	532	262	2,127
\$40,000-50,000	734	541	386	183	118	1,962
\$50,000-60,000	714	441	301	180	7	1,643
\$60,000-75,000	338	831	676	371	352	2,568
\$75,000-100,000	330	623	623	463	699	2,738
\$100,000-125,000	88	439	224	398	250	1,399
\$125,000-150,000	32	224	90	143	185	674
\$150,000-200,000	36	146	36	147	85	450
\$200,000+	29	48	19	44	84	224
Total	4,531	5,006	3,217	2,540	2,558	17,852



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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.0%	0.9%	0.7%	0.1%	0.0%	2.7%
\$10,000-20,000	1.6%	2.0%	0.2%	0.2%	2.3%	6.4%
\$20,000-30,000	3.5%	1.4%	2.1%	0.0%	1.9%	8.9%
\$30,000-40,000	1.5%	0.9%	2.6%	4.3%	1.8%	11.1%
\$40,000-50,000	4.0%	2.7%	2.6%	1.2%	0.6%	11.1%
\$50,000-60,000	4.4%	2.1%	1.4%	1.6%	0.0%	9.4%
\$60,000-75,000	0.9%	5.2%	4.7%	2.6%	2.3%	15.8%
\$75,000-100,000	1.5%	2.9%	4.7%	3.1%	5.5%	17.8%
\$100,000-125,000	0.4%	2.1%	1.2%	3.1%	1.3%	8.1%
\$125,000-150,000	0.0%	1.4%	0.6%	1.1%	1.5%	4.6%
\$150,000-200,000	0.1%	1.0%	0.1%	1.1%	0.7%	3.0%
\$200,000+	0.1%	0.1%	0.1%	0.1%	0.6%	1.1%
Total	19.2%	22.7%	21.0%	18.6%	18.5%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	1.9%	0.7%	0.2%	0.3%	6.7%
\$10,000-20,000	5.3%	7.0%	1.2%	0.2%	0.5%	14.2%
\$20,000-30,000	4.5%	3.6%	0.9%	0.2%	0.1%	9.4%
\$30,000-40,000	6.8%	4.0%	0.6%	1.0%	0.9%	13.3%
\$40,000-50,000	4.3%	3.5%	1.5%	0.7%	0.8%	10.8%
\$50,000-60,000	3.4%	3.1%	2.2%	0.1%	0.1%	8.9%
\$60,000-75,000	3.4%	3.7%	2.3%	1.2%	1.5%	12.2%
\$75,000-100,000	2.3%	4.4%	1.6%	1.8%	1.4%	11.5%
\$100,000-125,000	0.6%	3.0%	1.4%	0.9%	1.5%	7.4%
\$125,000-150,000	0.4%	1.1%	0.3%	0.3%	0.3%	2.4%
\$150,000-200,000	0.3%	0.6%	0.3%	0.4%	0.1%	1.7%
\$200,000+	0.2%	0.5%	0.1%	0.4%	0.2%	1.5%
Total	35.2%	36.4%	13.3%	7.4%	7.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.6%	1.5%	0.8%	0.2%	0.5%	5.6%
\$10,000-20,000	7.6%	9.1%	1.2%	0.3%	0.1%	18.4%
\$20,000-30,000	6.6%	3.1%	1.2%	0.2%	0.2%	11.1%
\$30,000-40,000	9.1%	1.6%	0.6%	0.0%	1.5%	12.9%
\$40,000-50,000	5.6%	3.9%	2.1%	0.4%	0.4%	12.5%
\$50,000-60,000	4.0%	2.0%	1.7%	0.1%	0.0%	7.9%
\$60,000-75,000	2.6%	4.1%	3.2%	0.2%	1.7%	11.8%
\$75,000-100,000	2.6%	3.6%	1.8%	1.2%	0.6%	9.7%
\$100,000-125,000	0.9%	1.9%	1.3%	0.5%	1.9%	6.4%
\$125,000-150,000	0.4%	0.5%	0.1%	0.0%	0.2%	1.3%
\$150,000-200,000	0.4%	0.5%	0.2%	0.0%	0.0%	1.3%
\$200,000+	0.2%	0.5%	0.1%	0.3%	0.0%	1.1%
Total	42.7%	32.4%	14.5%	3.4%	7.1%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.0%	1.3%	0.7%	0.1%	0.1%	4.3%
\$10,000-20,000	3.0%	4.0%	0.6%	0.2%	1.6%	9.4%
\$20,000-30,000	3.9%	2.3%	1.7%	0.1%	1.2%	9.1%
\$30,000-40,000	3.5%	2.1%	1.8%	3.0%	1.5%	11.9%
\$40,000-50,000	4.1%	3.0%	2.2%	1.0%	0.7%	11.0%
\$50,000-60,000	4.0%	2.5%	1.7%	1.0%	0.0%	9.2%
\$60,000-75,000	1.9%	4.7%	3.8%	2.1%	2.0%	14.4%
\$75,000-100,000	1.8%	3.5%	3.5%	2.6%	3.9%	15.3%
\$100,000-125,000	0.5%	2.5%	1.3%	2.2%	1.4%	7.8%
\$125,000-150,000	0.2%	1.3%	0.5%	0.8%	1.0%	3.8%
\$150,000-200,000	0.2%	0.8%	0.2%	0.8%	0.5%	2.5%
\$200,000+	0.2%	0.3%	0.1%	0.2%	0.5%	1.3%
Total	25.4%	28.0%	18.0%	14.2%	14.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	353	211	258	128	118	1,068
\$10,000-20,000	117	271	137	180	46	751
\$20,000-30,000	732	335	107	252	342	1,768
\$30,000-40,000	461	396	365	71	79	1,372
\$40,000-50,000	325	322	255	80	127	1,109
\$50,000-60,000	118	291	317	140	118	984
\$60,000-75,000	135	226	153	60	141	715
\$75,000-100,000	63	80	9	224	355	731
\$100,000-125,000	1	12	145	218	2	378
\$125,000-150,000	59	5	24	7	154	249
\$150,000-200,000	18	20	196	35	29	298
\$200,000+	21	26	32	26	17	142
Total	2,413	2,205	1,998	1,421	1,528	9,565

Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	326	44	42	4	8	424
\$10,000-20,000	660	195	70	7	53	985
\$20,000-30,000	256	234	129	16	10	645
\$30,000-40,000	96	87	58	5	7	253
\$40,000-50,000	215	113	84	63	7	482
\$50,000-60,000	205	52	14	18	5	294
\$60,000-75,000	93	65	13	4	2	177
\$75,000-100,000	163	37	19	7	42	268
\$100,000-125,000	63	59	59	40	3	224
\$125,000-150,000	84	38	40	9	3	174
\$150,000-200,000	51	10	15	2	27	105
\$200,000+	17	14	6	3	3	63
Total	2,249	948	549	178	170	4,094

Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	217	23	21	3	3	267
\$10,000-20,000	542	181	12	7	47	789
\$20,000-30,000	159	108	124	5	8	404
\$30,000-40,000	82	53	9	3	4	151
\$40,000-50,000	125	44	5	3	7	184
\$50,000-60,000	181	7	3	18	5	214
\$60,000-75,000	79	60	13	3	2	157
\$75,000-100,000	123	27	4	5	20	179
\$100,000-125,000	50	25	7	38	2	122
\$125,000-150,000	65	21	12	5	3	106
\$150,000-200,000	42	9	7	2	2	62
\$200,000+	15	6	0	2	1	24
Total	1,680	564	217	94	104	2,659

Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	679	255	300	132	126	1,492
\$10,000-20,000	777	466	207	187	99	1,736
\$20,000-30,000	988	569	236	268	352	2,413
\$30,000-40,000	557	483	423	76	86	1,625
\$40,000-50,000	540	435	339	143	134	1,591
\$50,000-60,000	323	343	331	158	123	1,278
\$60,000-75,000	228	291	166	64	143	892
\$75,000-100,000	226	117	28	231	397	999
\$100,000-125,000	64	71	204	258	5	602
\$125,000-150,000	143	43	64	16	157	423
\$150,000-200,000	69	30	211	37	56	403
\$200,000+	68	50	38	29	20	205
Total	4,662	3,153	2,547	1,599	1,698	13,659

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	2.2%	2.7%	1.3%	1.2%	11.2%
\$10,000-20,000	1.2%	2.8%	1.4%	1.9%	0.5%	7.9%
\$20,000-30,000	7.7%	3.5%	1.1%	2.6%	3.6%	18.5%
\$30,000-40,000	4.8%	4.1%	3.8%	0.7%	0.8%	14.3%
\$40,000-50,000	3.4%	3.4%	2.7%	0.8%	1.3%	11.6%
\$50,000-60,000	1.2%	3.0%	3.3%	1.5%	1.2%	10.3%
\$60,000-75,000	1.4%	2.4%	1.6%	0.6%	1.5%	7.5%
\$75,000-100,000	0.7%	0.8%	0.1%	2.3%	3.7%	7.6%
\$100,000-125,000	0.0%	0.1%	1.5%	2.3%	0.0%	4.0%
\$125,000-150,000	0.6%	0.1%	0.3%	0.1%	1.6%	2.6%
\$150,000-200,000	0.2%	0.2%	2.0%	0.4%	0.3%	3.1%
\$200,000+	0.3%	0.4%	0.3%	0.3%	0.2%	1.5%
Total	25.2%	23.1%	20.9%	14.9%	16.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.0%	1.1%	1.0%	0.1%	0.2%	10.4%
\$10,000-20,000	16.1%	4.8%	1.7%	0.2%	1.3%	24.1%
\$20,000-30,000	6.3%	5.7%	3.2%	0.4%	0.2%	15.8%
\$30,000-40,000	2.3%	2.1%	1.4%	0.1%	0.2%	6.2%
\$40,000-50,000	5.3%	2.8%	2.1%	1.5%	0.2%	11.8%
\$50,000-60,000	5.0%	1.3%	0.3%	0.4%	0.1%	7.2%
\$60,000-75,000	2.3%	1.6%	0.3%	0.1%	0.0%	4.3%
\$75,000-100,000	4.0%	0.9%	0.5%	0.2%	1.0%	6.5%
\$100,000-125,000	1.5%	1.4%	1.4%	1.0%	0.1%	5.5%
\$125,000-150,000	2.1%	0.9%	1.0%	0.2%	0.1%	4.3%
\$150,000-200,000	1.2%	0.2%	0.4%	0.0%	0.7%	2.6%
\$200,000+	0.9%	0.3%	0.1%	0.1%	0.1%	1.5%
Total	54.9%	23.2%	13.4%	4.3%	4.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.2%	0.9%	0.8%	0.1%	0.1%	10.0%
\$10,000-20,000	20.4%	6.8%	0.5%	0.3%	1.8%	29.7%
\$20,000-30,000	6.0%	4.1%	4.7%	0.2%	0.3%	15.2%
\$30,000-40,000	3.1%	2.0%	0.3%	0.1%	0.2%	5.7%
\$40,000-50,000	4.7%	1.7%	0.2%	0.1%	0.3%	6.9%
\$50,000-60,000	6.8%	0.3%	0.1%	0.7%	0.2%	8.0%
\$60,000-75,000	3.0%	2.3%	0.5%	0.1%	0.1%	5.9%
\$75,000-100,000	4.6%	1.0%	0.2%	0.2%	0.8%	6.7%
\$100,000-125,000	1.9%	0.9%	0.3%	1.4%	0.1%	4.6%
\$125,000-150,000	2.4%	0.8%	0.5%	0.2%	0.1%	4.0%
\$150,000-200,000	1.6%	0.3%	0.3%	0.1%	0.1%	2.3%
\$200,000+	0.6%	0.2%	0.0%	0.1%	0.0%	0.9%
Total	63.2%	21.2%	8.2%	3.5%	3.9%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.0%	1.9%	2.2%	1.0%	0.9%	10.9%
\$10,000-20,000	5.7%	3.4%	1.5%	1.4%	0.7%	12.7%
\$20,000-30,000	7.2%	4.2%	1.7%	2.0%	2.6%	17.7%
\$30,000-40,000	4.1%	3.5%	3.1%	0.6%	0.6%	11.9%
\$40,000-50,000	4.0%	3.2%	2.5%	1.0%	1.0%	11.6%
\$50,000-60,000	2.4%	2.5%	2.4%	1.2%	0.9%	9.4%
\$60,000-75,000	1.7%	2.1%	1.2%	0.5%	1.0%	6.5%
\$75,000-100,000	1.7%	0.9%	0.2%	1.7%	2.9%	7.3%
\$100,000-125,000	0.5%	0.5%	1.5%	1.9%	0.0%	4.4%
\$125,000-150,000	1.0%	0.3%	0.5%	0.1%	1.1%	3.1%
\$150,000-200,000	0.5%	0.2%	1.5%	0.3%	0.4%	3.0%
\$200,000+	0.5%	0.4%	0.3%	0.2%	0.1%	1.5%
Total	34.1%	23.1%	18.6%	11.7%	12.4%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	127	108	43	3	2	283
\$10,000-20,000	152	149	11	13	178	503
\$20,000-30,000	358	141	218	0	196	913
\$30,000-40,000	151	54	220	351	207	983
\$40,000-50,000	457	383	214	105	72	1,231
\$50,000-60,000	670	299	123	143	2	1,237
\$60,000-75,000	198	881	596	395	253	2,323
\$75,000-100,000	370	600	831	596	874	3,271
\$100,000-125,000	139	635	474	711	214	2,173
\$125,000-150,000	3	380	169	239	456	1,247
\$150,000-200,000	49	242	38	292	105	726
\$200,000+	53	38	34	33	266	424
Total	2,727	3,910	2,971	2,881	2,825	15,314

Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	423	122	85	16	34	680
\$10,000-20,000	472	587	87	7	18	1,171
\$20,000-30,000	387	268	48	12	3	718
\$30,000-40,000	447	131	34	20	31	663
\$40,000-50,000	462	206	117	27	50	862
\$50,000-60,000	339	217	226	8	4	794
\$60,000-75,000	282	327	252	93	114	1,068
\$75,000-100,000	268	475	176	181	137	1,237
\$100,000-125,000	78	290	148	76	106	698
\$125,000-150,000	112	149	61	21	66	409
\$150,000-200,000	56	80	51	53	13	253
\$200,000+	43	30	23	40	25	161
Total	3,369	2,882	1,308	554	601	8,714

Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	214	68	73	10	34	399
\$10,000-20,000	440	510	74	6	1	1,031
\$20,000-30,000	325	146	28	5	3	507
\$30,000-40,000	395	40	26	1	30	492
\$40,000-50,000	406	175	107	8	14	710
\$50,000-60,000	266	129	131	4	3	533
\$60,000-75,000	140	244	209	9	68	670
\$75,000-100,000	201	287	95	92	32	707
\$100,000-125,000	70	110	89	38	85	392
\$125,000-150,000	94	75	38	3	57	267
\$150,000-200,000	44	51	24	4	9	132
\$200,000+	30	17	17	2	11	84
Total	2,625	1,852	911	189	347	5,924

Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	550	230	128	19	36	963
\$10,000-20,000	624	736	98	20	196	1,674
\$20,000-30,000	745	409	266	12	199	1,631
\$30,000-40,000	598	185	254	371	238	1,646
\$40,000-50,000	919	589	331	132	122	2,093
\$50,000-60,000	1,009	516	349	151	6	2,031
\$60,000-75,000	480	1,208	848	488	367	3,391
\$75,000-100,000	638	1,075	1,007	777	1,011	4,508
\$100,000-125,000	217	925	622	787	320	2,871
\$125,000-150,000	115	529	230	260	522	1,656
\$150,000-200,000	105	322	89	345	118	979
\$200,000+	96	68	57	73	291	585
Total	6,096	6,792	4,279	3,485	3,426	24,028

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.8%	0.7%	0.3%	0.0%	0.0%	1.8%
\$10,000-20,000	1.0%	1.0%	0.1%	0.1%	1.2%	3.3%
\$20,000-30,000	2.3%	0.9%	1.4%	0.0%	1.3%	6.0%
\$30,000-40,000	1.0%	0.4%	1.4%	2.3%	1.4%	6.4%
\$40,000-50,000	3.0%	2.5%	1.4%	0.7%	0.5%	8.0%
\$50,000-60,000	4.4%	2.0%	0.8%	0.9%	0.0%	8.1%
\$60,000-75,000	1.3%	5.8%	3.9%	2.6%	1.7%	15.2%
\$75,000-100,000	2.4%	3.9%	5.4%	3.9%	5.7%	21.4%
\$100,000-125,000	0.9%	4.1%	3.1%	4.6%	1.4%	14.2%
\$125,000-150,000	0.0%	2.5%	1.1%	1.6%	3.0%	8.1%
\$150,000-200,000	0.3%	1.6%	0.2%	1.9%	0.7%	4.7%
\$200,000+	0.3%	0.2%	0.2%	0.2%	1.7%	2.8%
Total	17.8%	25.5%	19.4%	18.3%	18.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.9%	1.4%	1.0%	0.2%	0.4%	7.8%
\$10,000-20,000	5.4%	6.7%	1.0%	0.1%	0.2%	13.4%
\$20,000-30,000	4.4%	3.1%	0.6%	0.1%	0.0%	8.2%
\$30,000-40,000	5.1%	1.5%	0.4%	0.2%	0.4%	7.6%
\$40,000-50,000	5.3%	2.4%	1.3%	0.3%	0.6%	9.9%
\$50,000-60,000	3.9%	2.5%	2.6%	0.1%	0.0%	9.1%
\$60,000-75,000	3.2%	3.8%	2.9%	1.1%	1.3%	12.3%
\$75,000-100,000	3.1%	5.5%	2.0%	2.1%	1.6%	14.2%
\$100,000-125,000	0.9%	3.3%	1.7%	0.9%	1.2%	8.0%
\$125,000-150,000	1.3%	1.7%	0.7%	0.2%	0.8%	4.7%
\$150,000-200,000	0.6%	0.9%	0.6%	0.6%	0.1%	2.9%
\$200,000+	0.5%	0.3%	0.3%	0.5%	0.3%	1.8%
Total	38.7%	33.1%	15.0%	6.4%	6.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	1.1%	1.2%	0.2%	0.6%	6.7%
\$10,000-20,000	7.4%	8.6%	1.2%	0.1%	0.0%	17.4%
\$20,000-30,000	5.5%	2.5%	0.5%	0.1%	0.1%	8.6%
\$30,000-40,000	6.7%	0.7%	0.4%	0.0%	0.5%	8.3%
\$40,000-50,000	6.9%	3.0%	1.8%	0.1%	0.2%	12.0%
\$50,000-60,000	4.5%	2.2%	2.2%	0.1%	0.1%	9.0%
\$60,000-75,000	2.4%	4.1%	3.5%	0.2%	1.1%	11.3%
\$75,000-100,000	3.4%	4.8%	1.6%	1.6%	0.5%	11.9%
\$100,000-125,000	1.2%	1.9%	1.5%	0.6%	1.4%	6.6%
\$125,000-150,000	1.6%	1.3%	0.6%	0.1%	1.0%	4.5%
\$150,000-200,000	0.7%	0.9%	0.4%	0.1%	0.2%	2.2%
\$200,000+	0.5%	0.3%	0.3%	0.2%	0.2%	1.4%
Total	44.3%	31.3%	15.4%	3.2%	5.9%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	1.0%	0.5%	0.1%	0.1%	4.0%
\$10,000-20,000	2.6%	3.1%	0.4%	0.1%	0.8%	7.0%
\$20,000-30,000	3.1%	1.7%	1.1%	0.0%	0.8%	6.8%
\$30,000-40,000	2.5%	0.8%	1.1%	1.5%	1.0%	6.9%
\$40,000-50,000	3.8%	2.5%	1.4%	0.5%	0.5%	8.7%
\$50,000-60,000	4.2%	2.1%	1.5%	0.6%	0.0%	8.5%
\$60,000-75,000	2.0%	5.0%	3.5%	2.0%	1.5%	14.1%
\$75,000-100,000	2.7%	4.5%	4.2%	3.2%	4.2%	18.8%
\$100,000-125,000	0.9%	3.8%	2.6%	3.3%	1.3%	11.9%
\$125,000-150,000	0.5%	2.2%	1.0%	1.1%	2.2%	6.9%
\$150,000-200,000	0.4%	1.3%	0.4%	1.4%	0.5%	4.1%
\$200,000+	0.4%	0.3%	0.2%	0.3%	1.2%	2.4%
Total	25.4%	28.3%	17.8%	14.3%	14.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	323	189	219	109	99	939
\$10,000-20,000	88	222	91	152	27	580
\$20,000-30,000	615	299	90	232	330	1,566
\$30,000-40,000	504	417	414	68	72	1,475
\$40,000-50,000	250	251	203	72	129	905
\$50,000-60,000	143	377	387	183	112	1,202
\$60,000-75,000	156	264	161	71	149	801
\$75,000-100,000	80	90	9	274	438	891
\$100,000-125,000	6	18	211	256	1	492
\$125,000-150,000	94	2	38	2	202	338
\$150,000-200,000	35	41	243	66	57	442
\$200,000+	63	80	74	63	35	315
Total	2,357	2,250	2,140	1,548	1,651	9,946

Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	359	51	44	7	9	470
\$10,000-20,000	654	191	61	6	61	973
\$20,000-30,000	316	265	149	19	10	759
\$30,000-40,000	139	101	64	6	10	320
\$40,000-50,000	199	92	68	50	3	412
\$50,000-60,000	260	67	20	13	7	367
\$60,000-75,000	126	82	13	5	6	232
\$75,000-100,000	218	45	21	9	57	350
\$100,000-125,000	90	83	84	55	4	316
\$125,000-150,000	147	58	57	14	2	278
\$150,000-200,000	81	23	25	1	46	176
\$200,000+	77	33	18	4	5	137
Total	2,666	1,091	624	189	220	4,790

Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	245	28	16	7	4	300
\$10,000-20,000	543	178	12	3	57	793
\$20,000-30,000	210	121	145	7	8	491
\$30,000-40,000	121	54	12	4	6	197
\$40,000-50,000	122	35	5	3	3	168
\$50,000-60,000	230	9	5	13	6	263
\$60,000-75,000	110	75	13	3	5	206
\$75,000-100,000	163	31	2	6	29	231
\$100,000-125,000	73	34	11	54	4	176
\$125,000-150,000	116	32	17	9	2	176
\$150,000-200,000	77	18	12	1	1	109
\$200,000+	44	11	4	1	2	62
Total	2,054	626	254	111	127	3,172

Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	682	240	263	116	108	1,409
\$10,000-20,000	742	413	152	158	88	1,553
\$20,000-30,000	931	564	239	251	340	2,325
\$30,000-40,000	643	518	478	74	82	1,795
\$40,000-50,000	449	343	271	122	132	1,317
\$50,000-60,000	403	444	407	196	119	1,569
\$60,000-75,000	282	346	174	76	155	1,033
\$75,000-100,000	298	135	30	283	495	1,241
\$100,000-125,000	96	101	295	311	5	808
\$125,000-150,000	241	60	95	16	204	616
\$150,000-200,000	116	64	268	67	103	618
\$200,000+	140	113	92	67	40	452
Total	5,023	3,341	2,764	1,737	1,871	14,736

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Percent Renter Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	1.9%	2.2%	1.1%	1.0%	9.4%
\$10,000-20,000	0.9%	2.2%	0.9%	1.5%	0.3%	5.8%
\$20,000-30,000	6.2%	3.0%	0.9%	2.3%	3.3%	15.7%
\$30,000-40,000	5.1%	4.2%	4.2%	0.7%	0.7%	14.8%
\$40,000-50,000	2.5%	2.5%	2.0%	0.7%	1.3%	9.1%
\$50,000-60,000	1.4%	3.8%	3.9%	1.8%	1.1%	12.1%
\$60,000-75,000	1.6%	2.7%	1.6%	0.7%	1.5%	8.1%
\$75,000-100,000	0.8%	0.9%	0.1%	2.8%	4.4%	9.0%
\$100,000-125,000	0.1%	0.2%	2.1%	2.6%	0.0%	4.9%
\$125,000-150,000	0.9%	0.0%	0.4%	0.0%	2.0%	3.4%
\$150,000-200,000	0.4%	0.4%	2.4%	0.7%	0.6%	4.4%
\$200,000+	0.6%	0.8%	0.7%	0.6%	0.4%	3.2%
Total	23.7%	22.6%	21.5%	15.6%	16.6%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.5%	1.1%	0.9%	0.1%	0.2%	9.8%
\$10,000-20,000	13.7%	4.0%	1.3%	0.1%	1.3%	20.3%
\$20,000-30,000	6.6%	5.5%	3.1%	0.4%	0.2%	15.8%
\$30,000-40,000	2.9%	2.1%	1.3%	0.1%	0.2%	6.7%
\$40,000-50,000	4.2%	1.9%	1.4%	1.0%	0.1%	8.6%
\$50,000-60,000	5.4%	1.4%	0.4%	0.3%	0.1%	7.7%
\$60,000-75,000	2.6%	1.7%	0.3%	0.1%	0.1%	4.8%
\$75,000-100,000	4.6%	0.9%	0.4%	0.2%	1.2%	7.3%
\$100,000-125,000	1.9%	1.7%	1.8%	1.1%	0.1%	6.6%
\$125,000-150,000	3.1%	1.2%	1.2%	0.3%	0.0%	5.8%
\$150,000-200,000	1.7%	0.5%	0.5%	0.0%	1.0%	3.7%
\$200,000+	1.6%	0.7%	0.4%	0.1%	0.1%	2.9%
Total	55.7%	22.8%	13.0%	3.9%	4.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.7%	0.9%	0.5%	0.2%	0.1%	9.5%
\$10,000-20,000	17.1%	5.6%	0.4%	0.1%	1.8%	25.0%
\$20,000-30,000	6.6%	3.8%	4.6%	0.2%	0.3%	15.5%
\$30,000-40,000	3.8%	1.7%	0.4%	0.1%	0.2%	6.2%
\$40,000-50,000	3.8%	1.1%	0.2%	0.1%	0.1%	5.3%
\$50,000-60,000	7.3%	0.3%	0.2%	0.4%	0.2%	8.3%
\$60,000-75,000	3.5%	2.4%	0.4%	0.1%	0.2%	6.5%
\$75,000-100,000	5.1%	1.0%	0.1%	0.2%	0.9%	7.3%
\$100,000-125,000	2.3%	1.1%	0.3%	1.7%	0.1%	5.5%
\$125,000-150,000	3.7%	1.0%	0.5%	0.3%	0.1%	5.5%
\$150,000-200,000	2.4%	0.6%	0.4%	0.0%	0.0%	3.4%
\$200,000+	1.4%	0.3%	0.1%	0.0%	0.1%	2.0%
Total	64.8%	19.7%	8.0%	3.5%	4.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.6%	1.6%	1.8%	0.8%	0.7%	9.6%
\$10,000-20,000	5.0%	2.8%	1.0%	1.1%	0.6%	10.5%
\$20,000-30,000	6.3%	3.8%	1.6%	1.7%	2.3%	15.8%
\$30,000-40,000	4.4%	3.5%	3.2%	0.5%	0.6%	12.2%
\$40,000-50,000	3.0%	2.3%	1.8%	0.8%	0.9%	8.9%
\$50,000-60,000	2.7%	3.0%	2.8%	1.3%	0.8%	10.6%
\$60,000-75,000	1.9%	2.3%	1.2%	0.5%	1.1%	7.0%
\$75,000-100,000	2.0%	0.9%	0.2%	1.9%	3.4%	8.4%
\$100,000-125,000	0.7%	0.7%	2.0%	2.1%	0.0%	5.5%
\$125,000-150,000	1.6%	0.4%	0.6%	0.1%	1.4%	4.2%
\$150,000-200,000	0.8%	0.4%	1.8%	0.5%	0.7%	4.2%
\$200,000+	1.0%	0.8%	0.6%	0.5%	0.3%	3.1%
Total	34.1%	22.7%	18.8%	11.8%	12.7%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	109	88	35	0	1	233
\$10,000-20,000	106	114	10	10	116	366
\$20,000-30,000	276	97	164	1	153	691
\$30,000-40,000	135	46	191	325	200	897
\$40,000-50,000	352	262	156	50	51	871
\$50,000-60,000	662	243	132	133	0	1,170
\$60,000-75,000	210	809	556	350	253	2,178
\$75,000-100,000	444	587	842	601	781	3,255
\$100,000-125,000	188	800	574	726	268	2,556
\$125,000-150,000	7	531	207	299	546	1,590
\$150,000-200,000	90	436	67	481	148	1,222
\$200,000+	100	61	62	51	423	697
Total	2,679	4,074	2,996	3,027	2,940	15,716

Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	462	126	91	10	35	724
\$10,000-20,000	511	580	100	7	17	1,215
\$20,000-30,000	452	292	54	11	6	815
\$30,000-40,000	547	148	40	19	45	799
\$40,000-50,000	418	170	127	20	43	778
\$50,000-60,000	429	286	252	8	5	980
\$60,000-75,000	331	370	293	94	138	1,226
\$75,000-100,000	324	567	219	190	156	1,456
\$100,000-125,000	105	373	198	107	147	930
\$125,000-150,000	181	204	98	28	73	584
\$150,000-200,000	92	128	91	95	22	428
\$200,000+	93	74	42	69	43	321
Total	3,945	3,318	1,605	658	730	10,256

Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	239	79	79	8	35	440
\$10,000-20,000	485	516	88	7	1	1,097
\$20,000-30,000	393	174	36	5	6	614
\$30,000-40,000	483	51	32	0	44	610
\$40,000-50,000	363	149	122	5	11	650
\$50,000-60,000	350	178	140	4	3	675
\$60,000-75,000	172	277	249	12	82	792
\$75,000-100,000	255	355	127	93	36	866
\$100,000-125,000	97	143	121	53	111	525
\$125,000-150,000	156	100	59	3	57	375
\$150,000-200,000	69	80	44	5	13	211
\$200,000+	72	48	37	12	17	186
Total	3,134	2,150	1,134	207	416	7,041

Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	571	214	126	10	36	957
\$10,000-20,000	617	694	110	17	133	1,571
\$20,000-30,000	728	389	218	12	159	1,506
\$30,000-40,000	682	194	231	344	245	1,696
\$40,000-50,000	770	432	283	70	94	1,649
\$50,000-60,000	1,091	529	384	141	5	2,150
\$60,000-75,000	541	1,179	849	444	391	3,404
\$75,000-100,000	768	1,154	1,061	791	937	4,711
\$100,000-125,000	293	1,173	772	833	415	3,486
\$125,000-150,000	188	735	305	327	619	2,174
\$150,000-200,000	182	564	158	576	170	1,650
\$200,000+	193	135	104	120	466	1,018
Total	6,624	7,392	4,601	3,685	3,670	25,972



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Percent Owner Households						
Age 15 to 54 Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.7%	0.6%	0.2%	0.0%	0.0%	1.5%
\$10,000-20,000	0.7%	0.7%	0.1%	0.1%	0.7%	2.3%
\$20,000-30,000	1.8%	0.6%	1.0%	0.0%	1.0%	4.4%
\$30,000-40,000	0.9%	0.3%	1.2%	2.1%	1.3%	5.7%
\$40,000-50,000	2.2%	1.7%	1.0%	0.3%	0.3%	5.5%
\$50,000-60,000	4.2%	1.5%	0.8%	0.8%	0.0%	7.4%
\$60,000-75,000	1.3%	5.1%	3.5%	2.2%	1.6%	13.9%
\$75,000-100,000	2.8%	3.7%	5.4%	3.8%	5.0%	20.7%
\$100,000-125,000	1.2%	5.1%	3.7%	4.6%	1.7%	16.3%
\$125,000-150,000	0.0%	3.4%	1.3%	1.9%	3.5%	10.1%
\$150,000-200,000	0.6%	2.8%	0.4%	3.1%	0.9%	7.8%
\$200,000+	0.6%	0.4%	0.4%	0.3%	2.7%	4.4%
Total	17.0%	25.9%	19.1%	19.3%	18.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	1.2%	0.9%	0.1%	0.3%	7.1%
\$10,000-20,000	5.0%	5.7%	1.0%	0.1%	0.2%	11.8%
\$20,000-30,000	4.4%	2.8%	0.5%	0.1%	0.1%	7.9%
\$30,000-40,000	5.3%	1.4%	0.4%	0.2%	0.4%	7.8%
\$40,000-50,000	4.1%	1.7%	1.2%	0.2%	0.4%	7.6%
\$50,000-60,000	4.2%	2.8%	2.5%	0.1%	0.0%	9.6%
\$60,000-75,000	3.2%	3.6%	2.9%	0.9%	1.3%	12.0%
\$75,000-100,000	3.2%	5.5%	2.1%	1.9%	1.5%	14.2%
\$100,000-125,000	1.0%	3.6%	1.9%	1.0%	1.4%	9.1%
\$125,000-150,000	1.8%	2.0%	1.0%	0.3%	0.7%	5.7%
\$150,000-200,000	0.9%	1.2%	0.9%	0.9%	0.2%	4.2%
\$200,000+	0.9%	0.7%	0.4%	0.7%	0.4%	3.1%
Total	38.5%	32.4%	15.6%	6.4%	7.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	1.1%	1.1%	0.1%	0.5%	6.2%
\$10,000-20,000	6.9%	7.3%	1.2%	0.1%	0.0%	15.6%
\$20,000-30,000	5.6%	2.5%	0.5%	0.1%	0.1%	8.7%
\$30,000-40,000	6.9%	0.7%	0.5%	0.0%	0.6%	8.7%
\$40,000-50,000	5.2%	2.1%	1.7%	0.1%	0.2%	9.2%
\$50,000-60,000	5.0%	2.5%	2.0%	0.1%	0.0%	9.6%
\$60,000-75,000	2.4%	3.9%	3.5%	0.2%	1.2%	11.2%
\$75,000-100,000	3.6%	5.0%	1.8%	1.3%	0.5%	12.3%
\$100,000-125,000	1.4%	2.0%	1.7%	0.8%	1.6%	7.5%
\$125,000-150,000	2.2%	1.4%	0.8%	0.0%	0.8%	5.3%
\$150,000-200,000	1.0%	1.1%	0.6%	0.1%	0.2%	3.0%
\$200,000+	1.0%	0.7%	0.5%	0.2%	0.2%	2.6%
Total	44.5%	30.5%	16.1%	2.9%	5.9%	100.0%

Percent Owner Households						
All Age Groups						
Year 2026 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	0.8%	0.5%	0.0%	0.1%	3.7%
\$10,000-20,000	2.4%	2.7%	0.4%	0.1%	0.5%	6.0%
\$20,000-30,000	2.8%	1.5%	0.8%	0.0%	0.6%	5.8%
\$30,000-40,000	2.6%	0.7%	0.9%	1.3%	0.9%	6.5%
\$40,000-50,000	3.0%	1.7%	1.1%	0.3%	0.4%	6.3%
\$50,000-60,000	4.2%	2.0%	1.5%	0.5%	0.0%	8.3%
\$60,000-75,000	2.1%	4.5%	3.3%	1.7%	1.5%	13.1%
\$75,000-100,000	3.0%	4.4%	4.1%	3.0%	3.6%	18.1%
\$100,000-125,000	1.1%	4.5%	3.0%	3.2%	1.6%	13.4%
\$125,000-150,000	0.7%	2.8%	1.2%	1.3%	2.4%	8.4%
\$150,000-200,000	0.7%	2.2%	0.6%	2.2%	0.7%	6.4%
\$200,000+	0.7%	0.5%	0.4%	0.5%	1.8%	3.9%
Total	25.5%	28.5%	17.7%	14.2%	14.1%	100.0%



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Market Area						
Total Population						
Census 2010		79,188				
Current Year Estimates - 2021		101,591				
Five Year Projections - 2026		109,678				
Estimated Change - 2010 to 2021	22,403		28.3%			
Projected Change - 2021 to 2026	8,087		8.0%			
Group Quarters Population						
Census 2010		271				
Current Year Estimates - 2021		307				
Five Year Projections - 2026		309				
Estimated Change - 2010 to 2021	36		13.3%			
Projected Change - 2021 to 2026	2		0.7%			
Total Households						
Census 2010		29,337				
Current Year Estimates - 2021		37,687				
Five Year Projections - 2026		40,708				
Estimated Change - 2010 to 2021	8,350		28.5%			
Projected Change - 2021 to 2026	3,021		8.0%			
Average Household Size 2010		2.69				
Average Household Size 2021		2.69				
Average Household Size 2026		2.69				
Total Families						
Census 2010		19,510				
Current Year Estimates - 2021		25,075				
Five Year Projections - 2026		27,085				
Estimated Change - 2010 to 2021	5,565		28.5%			
Projected Change - 2021 to 2026	2,010		8.0%			
Population By Age						
	Census 2010	2021 Estimates		2026 Projections		
0 to 4 Years	6,422	8.1%	6,960	6.9%	6,999	6.4%
5 to 9 Years	6,542	8.3%	7,247	7.1%	7,532	6.9%
10 to 14 Years	6,734	8.5%	7,162	7.0%	7,642	7.0%
15 to 17 Years	4,072	5.1%	4,481	4.4%	4,650	4.2%
18 to 20 Years	3,235	4.1%	4,054	4.0%	4,254	3.9%
21 to 24 Years	3,947	5.0%	5,371	5.3%	5,820	5.3%
25 to 34 Years	12,887	16.3%	15,875	15.6%	15,043	13.7%
35 to 44 Years	12,278	15.5%	15,627	15.4%	16,817	15.3%
45 to 54 Years	9,755	12.3%	13,601	13.4%	15,322	14.0%
55 to 64 Years	8,000	10.1%	10,158	10.0%	11,800	10.8%
65 to 74 Years	3,180	4.0%	7,332	7.2%	8,533	7.8%
75 to 84 Years	1,444	1.8%	2,830	2.8%	4,258	3.9%
85 Years and Up	692	0.9%	893	0.9%	1,008	0.9%
Median Age (Years)	31.7		34.8		36.7	



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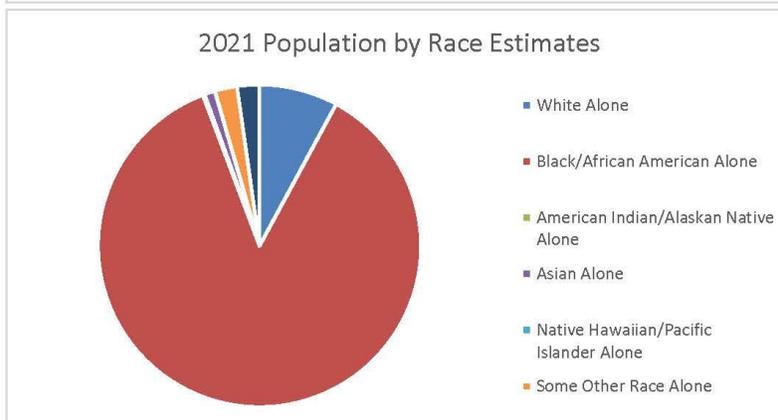
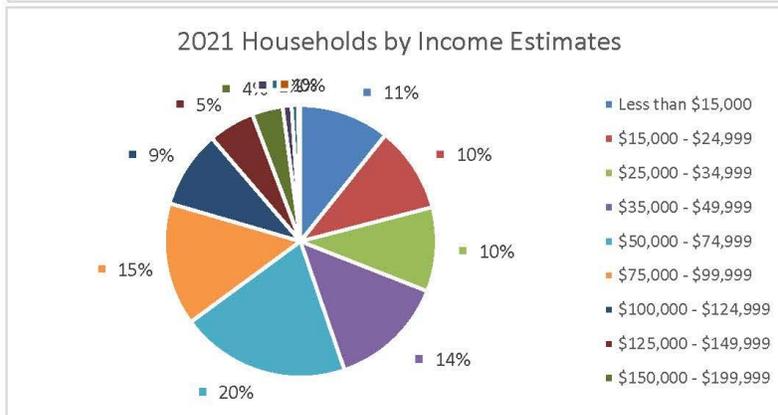
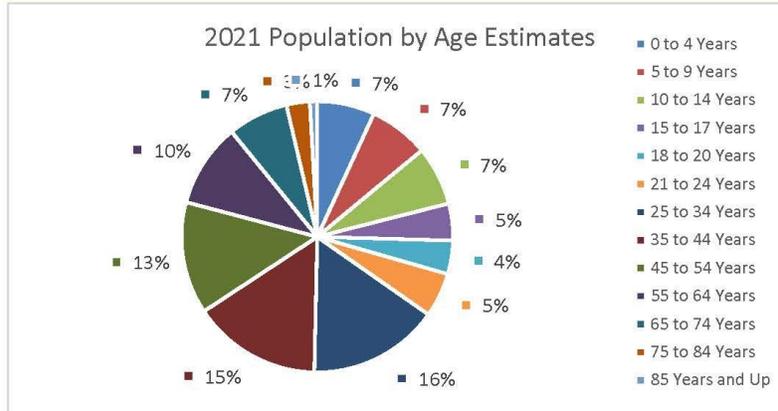
Market Area						
Households by Income						
	2021 Estimates		2026 Projections			
Less than \$15,000	4,037	10.7%	3,813	9.4%		
\$15,000 - \$24,999	3,861	10.2%	3,546	8.7%		
\$25,000 - \$34,999	3,772	10.0%	3,830	9.4%		
\$35,000 - \$49,999	5,194	13.8%	4,589	11.3%		
\$50,000 - \$74,999	7,592	20.1%	8,156	20.0%		
\$75,000 - \$99,999	5,507	14.6%	5,952	14.6%		
\$100,000 - \$124,999	3,473	9.2%	4,294	10.5%		
\$125,000 - \$149,999	2,079	5.5%	2,790	6.9%		
\$150,000 - \$199,999	1,382	3.7%	2,268	5.6%		
\$200,000 - \$249,999	398	1.1%	819	2.0%		
\$250,000 - \$499,999	282	0.7%	466	1.1%		
\$500,000 and up	110	0.3%	185	0.5%		
<i>Median Income</i>	<i>\$56,518</i>		<i>\$64,026</i>			
Households by Tenure						
2010 Owner	18,550	63.2%				
2010 Renter	10,787	36.8%				
2021 Owner	24,028	63.8%				
2021 Renter	13,659	36.2%				
2026 Owner	25,972	63.8%				
2026 Renter	14,736	36.2%				
Population By Race and Ethnicity						
	Census 2010		2021 Estimates		2026 Projections	
White Alone	6,967	8.8%	8,008	7.9%	8,012	7.3%
Black/African American Alone	67,852	85.7%	87,770	86.4%	95,238	86.8%
American Indian/Alaskan Native Alone	190	0.2%	174	0.2%	152	0.1%
Asian Alone	634	0.8%	1,090	1.1%	1,330	1.2%
Native Hawaiian/Pacific Islander Alone	19	0.0%	20	0.0%	21	0.0%
Some Other Race Alone	1,969	2.5%	2,249	2.2%	2,290	2.1%
Two or More Races	1,557	2.0%	2,280	2.2%	2,635	2.4%
Hispanic/Latino	4,335	5.5%	4,811	4.7%	4,859	4.4%

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Market Area



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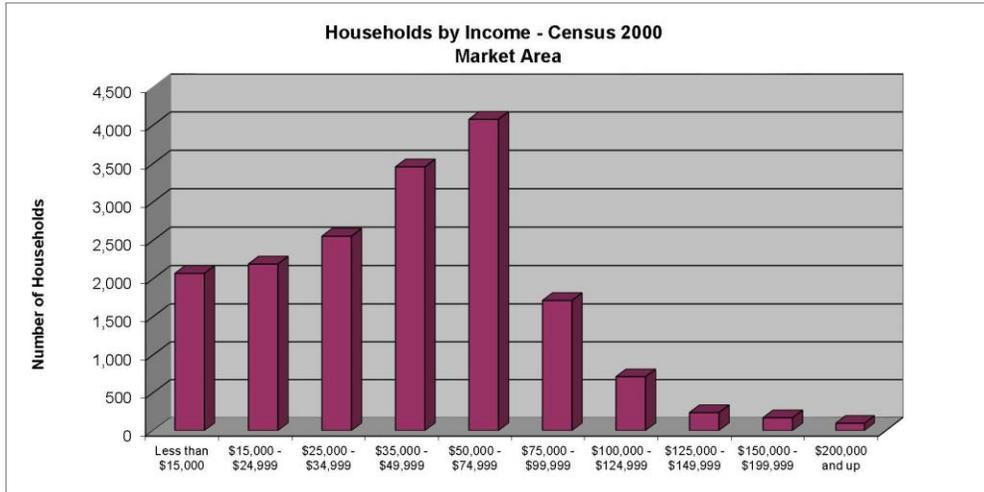
Households by Income and Age										
Market Area										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+	Total	Percent
Less than \$15,000	133	365	346	248	189	281	375	134	2,071	12.0%
\$15,000 - \$24,999	144	511	425	374	240	214	221	64	2,193	12.7%
\$25,000 - \$34,999	123	668	683	458	315	134	136	38	2,555	14.8%
\$35,000 - \$49,999	143	680	939	983	317	225	139	32	3,458	20.0%
\$50,000 - \$74,999	101	763	1,138	1,244	491	231	92	17	4,077	23.6%
\$75,000 - \$99,999	0	246	326	735	286	55	58	12	1,718	9.9%
\$100,000 - \$124,999	12	82	139	328	121	8	19	3	712	4.1%
\$125,000 - \$149,999	0	24	12	92	40	58	10	2	238	1.4%
\$150,000 - \$199,999	0	8	76	45	35	6	0	0	170	1.0%
\$200,000 and up	0	0	19	53	21	3	0	0	96	0.6%
Total	656	3,347	4,103	4,560	2,055	1,215	1,050	302	17,288	100.0%
Percent	3.8%	19.4%	23.7%	26.4%	11.9%	7.0%	6.1%	1.7%	100.0%	

Source: Claritas, Ribbon Demographics

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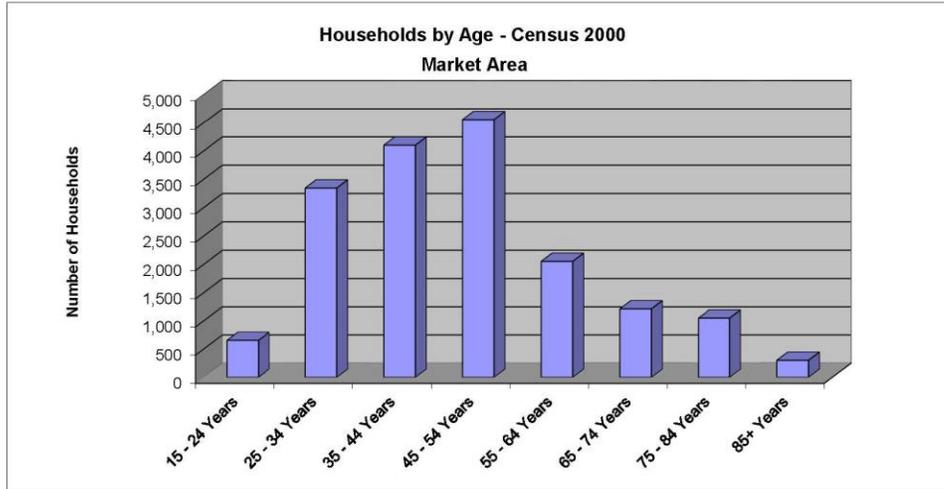


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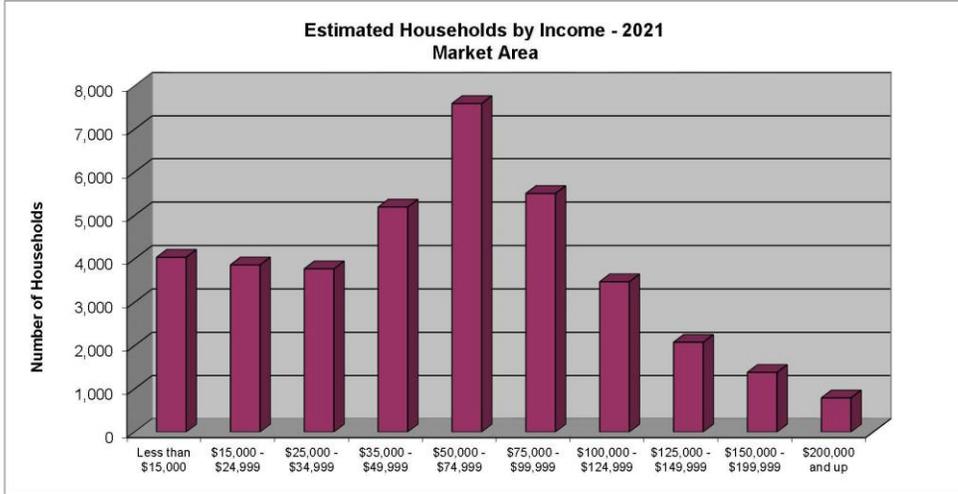
Households by Income and Age										
Market Area										
Current Year Estimates - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+	Total	Percent
Less than \$15,000	158	520	540	752	853	677	354	183	4,037	10.7%
\$15,000 - \$24,999	237	643	649	497	541	701	413	180	3,861	10.2%
\$25,000 - \$34,999	94	926	813	711	608	368	189	63	3,772	10.0%
\$35,000 - \$49,999	232	1,054	1,086	1,069	880	600	224	49	5,194	13.8%
\$50,000 - \$74,999	147	1,857	1,874	1,381	1,082	939	263	49	7,592	20.1%
\$75,000 - \$99,999	184	1,148	1,504	1,166	868	505	108	24	5,507	14.6%
\$100,000 - \$124,999	5	608	1,057	881	557	290	61	14	3,473	9.2%
\$125,000 - \$149,999	2	359	643	492	285	236	54	8	2,079	5.5%
\$150,000 - \$199,999	51	181	390	402	217	118	19	4	1,382	3.7%
\$200,000 and up	<u>2</u>	<u>60</u>	<u>178</u>	<u>326</u>	<u>157</u>	<u>58</u>	<u>8</u>	<u>1</u>	790	2.1%
Total	1,112	7,356	8,734	7,677	6,048	4,492	1,693	575	37,687	100.0%
Percent	3.0%	19.5%	23.2%	20.4%	16.0%	11.9%	4.5%	1.5%		

Source: Claritas; Ribbon Demographics

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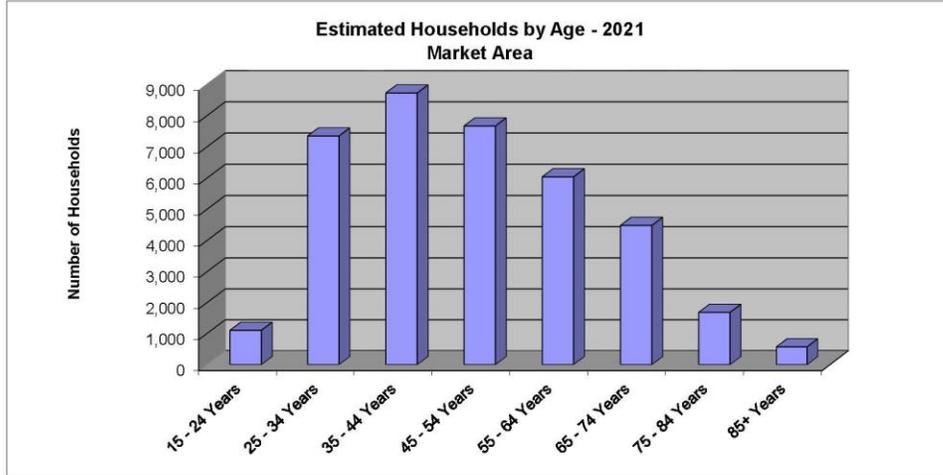


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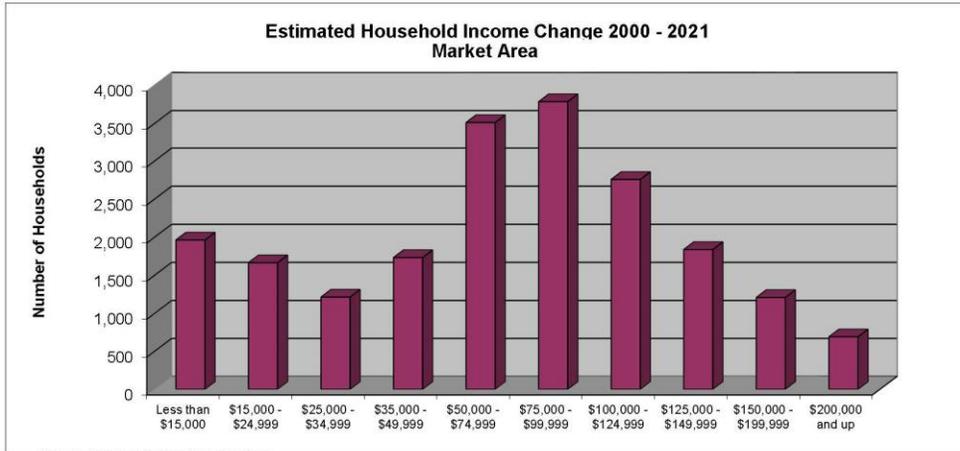
Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	25	155	194	504	664	396	-21	49	1,966	94.9%
\$15,000 - \$24,999	93	132	224	123	301	487	192	116	1,668	76.1%
\$25,000 - \$34,999	-29	258	130	253	293	234	53	25	1,217	47.6%
\$35,000 - \$49,999	89	374	147	86	563	375	85	17	1,736	50.2%
\$50,000 - \$74,999	46	1,094	736	137	591	708	171	32	3,515	86.2%
\$75,000 - \$99,999	184	902	1,178	431	582	450	50	12	3,789	220.5%
\$100,000 - \$124,999	-7	526	918	553	436	282	42	11	2,761	387.8%
\$125,000 - \$149,999	2	335	631	400	245	178	44	6	1,841	773.5%
\$150,000 - \$199,999	51	173	314	357	182	112	19	4	1,212	712.9%
\$200,000 and up	2	60	159	273	136	55	8	1	694	722.9%
Total	456	4,009	4,631	3,117	3,993	3,277	643	273	20,399	118.0%
Percent Change	69.5%	119.8%	112.9%	68.4%	194.3%	269.7%	61.2%	90.4%	118.0%	

Source: Claritas; Ribbon Demographics

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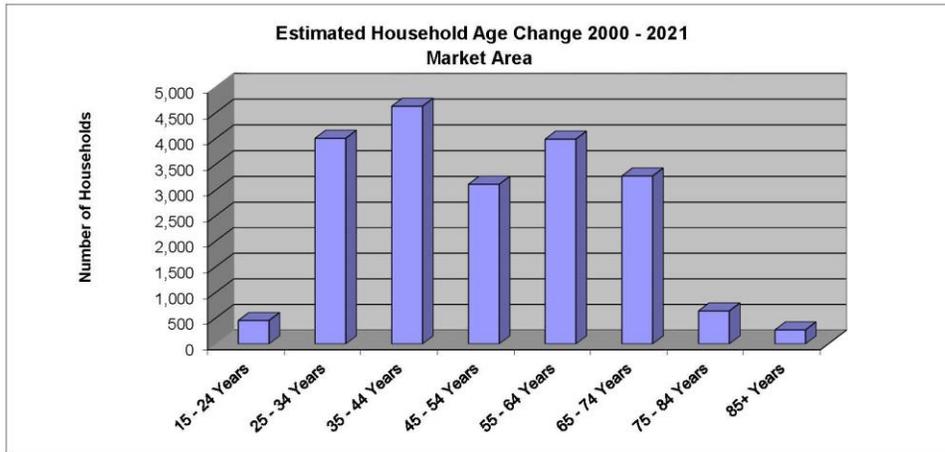


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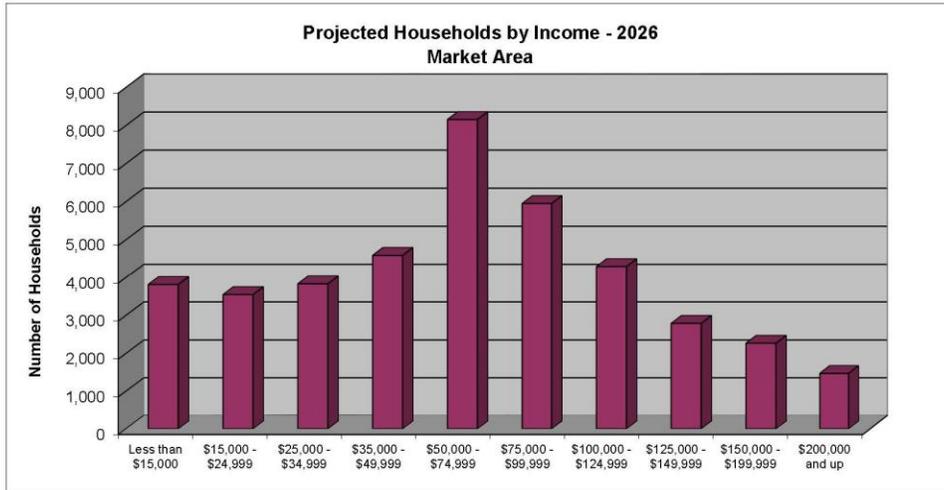
Households by Income and Age										
Market Area										
Five Year Projections - 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	166	400	436	633	851	676	461	190	3,813	9.4%
\$15,000 - \$24,999	209	492	498	411	507	713	540	176	3,546	8.7%
\$25,000 - \$34,999	98	837	766	654	645	445	307	78	3,830	9.4%
\$35,000 - \$49,999	251	858	919	885	812	552	275	37	4,589	11.3%
\$50,000 - \$74,999	175	1,756	1,924	1,496	1,245	1,078	424	58	8,156	20.0%
\$75,000 - \$99,999	184	1,103	1,600	1,259	993	614	168	31	5,952	14.6%
\$100,000 - \$124,999	12	657	1,270	1,109	742	390	96	18	4,294	10.5%
\$125,000 - \$149,999	5	397	822	704	422	328	100	12	2,790	6.9%
\$150,000 - \$199,999	66	253	670	675	375	182	41	6	2,268	5.6%
\$200,000 and up	<u>5</u>	<u>76</u>	<u>290</u>	<u>641</u>	<u>283</u>	<u>136</u>	<u>35</u>	<u>4</u>	1,470	3.6%
Total	1,171	6,829	9,195	8,467	6,875	5,114	2,447	610	40,708	100.0%
Percent	2.9%	16.8%	22.6%	20.8%	16.9%	12.6%	6.0%	1.5%		

Source: Claritas; Ribbon Demographics

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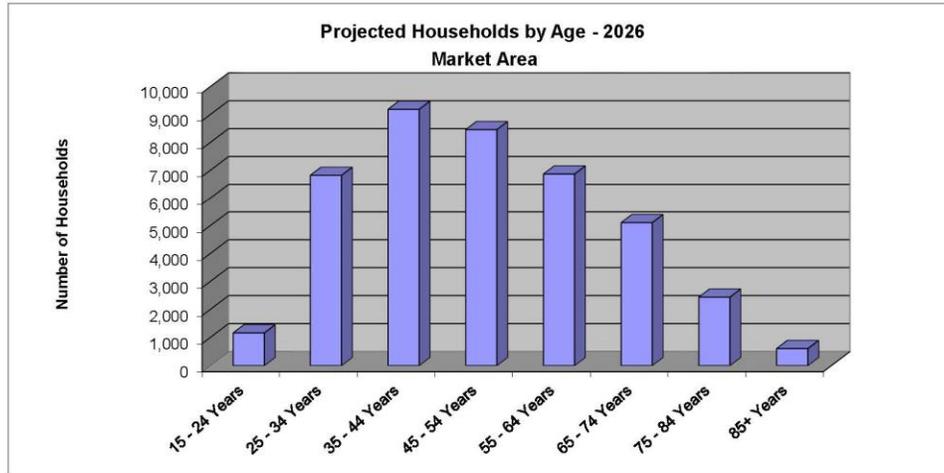


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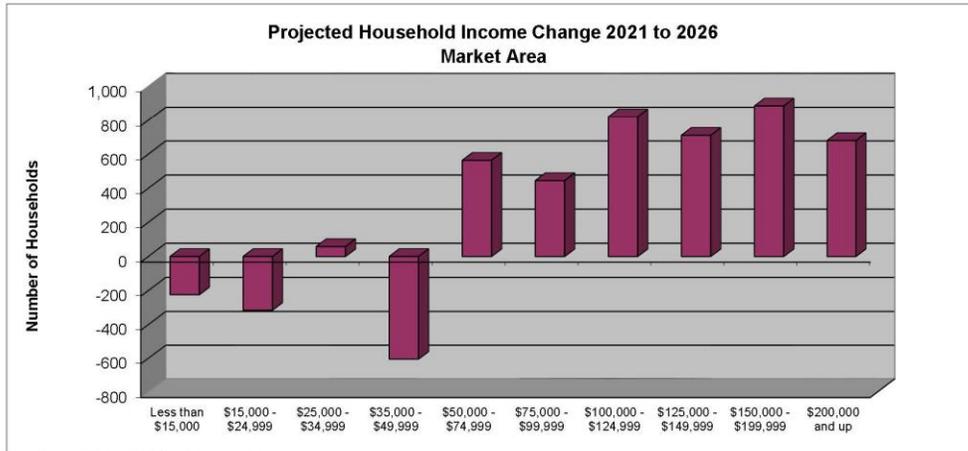
Households by Income and Age										
Market Area										
Projected Change - 2021 to 2026										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	8	-120	-104	-119	-2	-1	107	7	-224	-5.5%
\$15,000 - \$24,999	-28	-151	-151	-86	-34	12	127	-4	-315	-8.2%
\$25,000 - \$34,999	4	-89	-47	-57	37	77	118	15	58	1.5%
\$35,000 - \$49,999	19	-196	-167	-184	-68	-48	51	-12	-605	-11.6%
\$50,000 - \$74,999	28	-101	50	115	163	139	161	9	564	7.4%
\$75,000 - \$99,999	0	-45	96	93	125	109	60	7	445	8.1%
\$100,000 - \$124,999	7	49	213	228	185	100	35	4	821	23.6%
\$125,000 - \$149,999	3	38	179	212	137	92	46	4	711	34.2%
\$150,000 - \$199,999	15	72	280	273	158	64	22	2	886	64.1%
\$200,000 and up	3	16	112	315	126	78	27	3	680	86.1%
Total	59	-527	461	790	827	622	754	35	3,021	8.0%
Percent Change	5.3%	-7.2%	5.3%	10.3%	13.7%	13.8%	44.5%	6.1%	8.0%	

Source: Claritas; Ribbon Demographics

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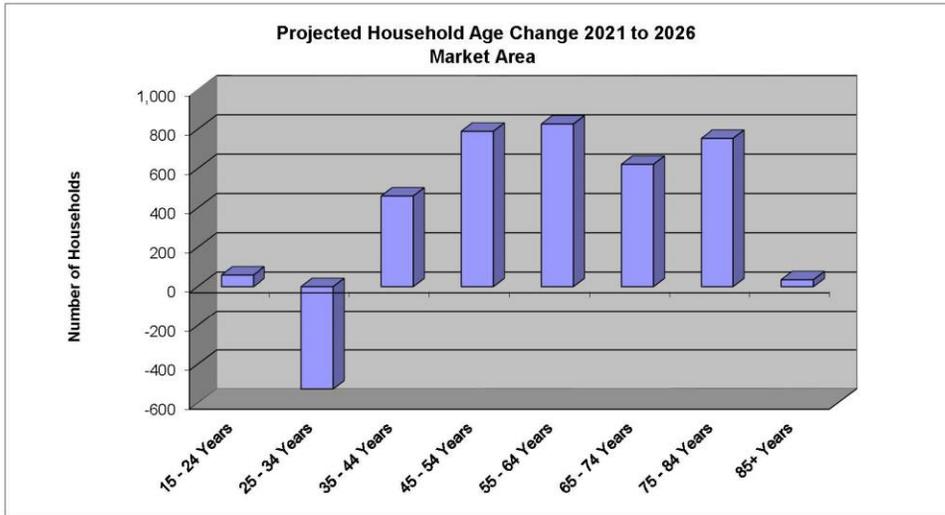


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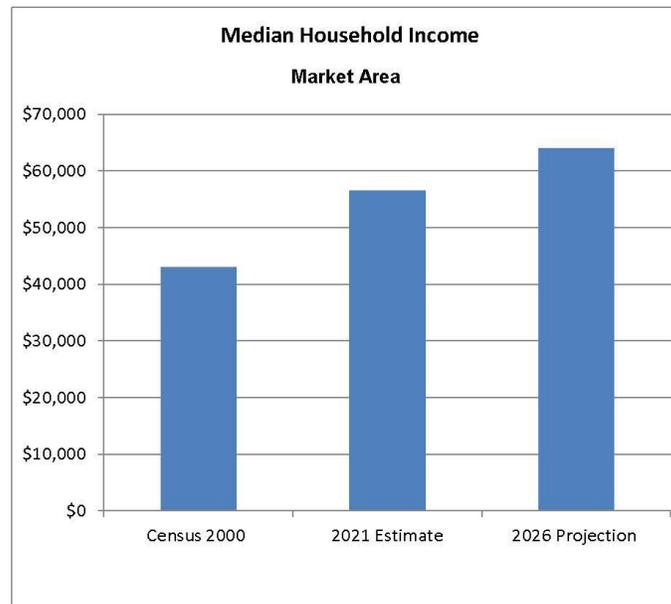
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Median Household Income Market Area		
Census 2000	2021 Estimate	2026 Projection
\$42,916	\$56,518	\$64,026



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Median Household Income by Area			
Market Area			
Geography ID	Census 2000	2021 Estimate	2026 Projection
13121010507	\$38,524	\$48,268	\$56,028
13121010508	\$46,605	\$66,900	\$75,053
13121010510	\$45,322	\$48,473	\$56,956
13121010511	\$48,025	\$67,318	\$74,228
13121010512	\$36,085	\$43,178	\$48,962
13121010513	\$40,901	\$53,645	\$60,799
13121010514	\$44,613	\$69,634	\$77,808
13121010515	\$39,109	\$54,927	\$63,303
13121010516	\$54,030	\$60,371	\$65,664

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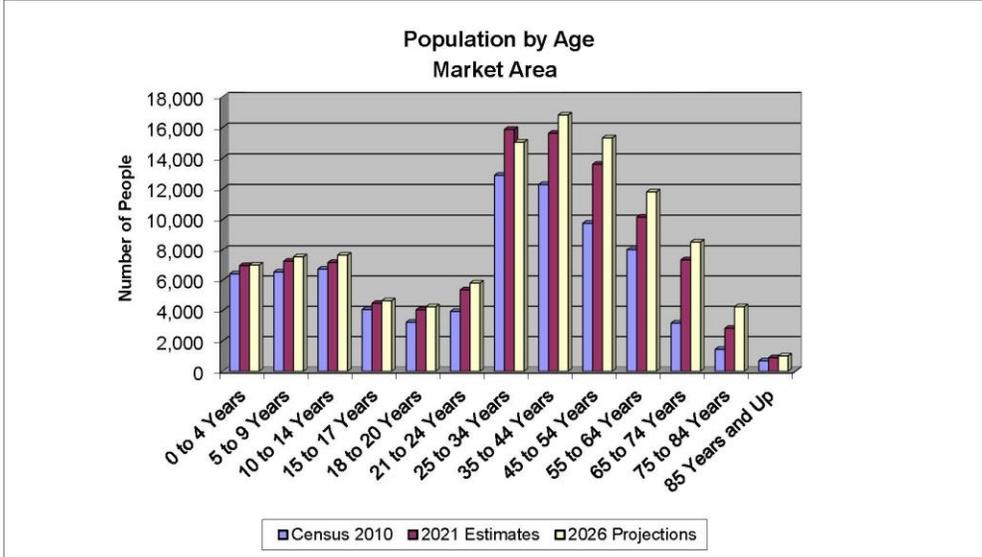
Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	3,262	3,160	6,422	0 to 4 Years	3,558	3,402	6,960	0 to 4 Years	3,569	3,430	6,999	
5 to 9 Years	3,307	3,235	6,542	5 to 9 Years	3,704	3,543	7,247	5 to 9 Years	3,858	3,674	7,532	
10 to 14 Years	3,398	3,336	6,734	10 to 14 Years	3,641	3,521	7,162	10 to 14 Years	3,905	3,737	7,642	
15 to 17 Years	2,051	2,021	4,072	15 to 17 Years	2,263	2,218	4,481	15 to 17 Years	2,358	2,292	4,650	
18 to 20 Years	1,613	1,622	3,235	18 to 20 Years	2,060	1,994	4,054	18 to 20 Years	2,169	2,085	4,254	
21 to 24 Years	1,825	2,122	3,947	21 to 24 Years	2,658	2,713	5,371	21 to 24 Years	2,905	2,915	5,820	
25 to 34 Years	5,516	7,371	12,887	25 to 34 Years	7,107	8,768	15,875	25 to 34 Years	7,045	7,998	15,043	
35 to 44 Years	5,229	7,049	12,278	35 to 44 Years	6,661	8,966	15,627	35 to 44 Years	7,168	9,649	16,817	
45 to 54 Years	4,169	5,586	9,755	45 to 54 Years	5,862	7,739	13,601	45 to 54 Years	6,756	8,566	15,322	
55 to 64 Years	3,313	4,687	8,000	55 to 64 Years	4,224	5,934	10,158	55 to 64 Years	4,904	6,896	11,800	
65 to 74 Years	1,344	1,836	3,180	65 to 74 Years	2,901	4,431	7,332	65 to 74 Years	3,387	5,146	8,533	
75 to 84 Years	515	929	1,444	75 to 84 Years	1,093	1,737	2,830	75 to 84 Years	1,628	2,630	4,258	
85 Years and Up	<u>182</u>	<u>510</u>	<u>692</u>	85 Years and Up	<u>263</u>	<u>630</u>	<u>893</u>	85 Years and Up	<u>305</u>	<u>703</u>	<u>1,008</u>	
Total	35,724	43,464	79,188	Total	45,995	55,596	101,591	Total	49,957	59,721	109,678	
62+ Years	n/a	n/a	7,175	62+ Years	n/a	n/a	13,778	62+ Years	n/a	n/a	16,852	
Median Age:			31.7	Median Age:			34.8	Median Age:			36.7	

Source: Claritas; Ribbon Demographics

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Source: Claritas, Ribbon Demographics

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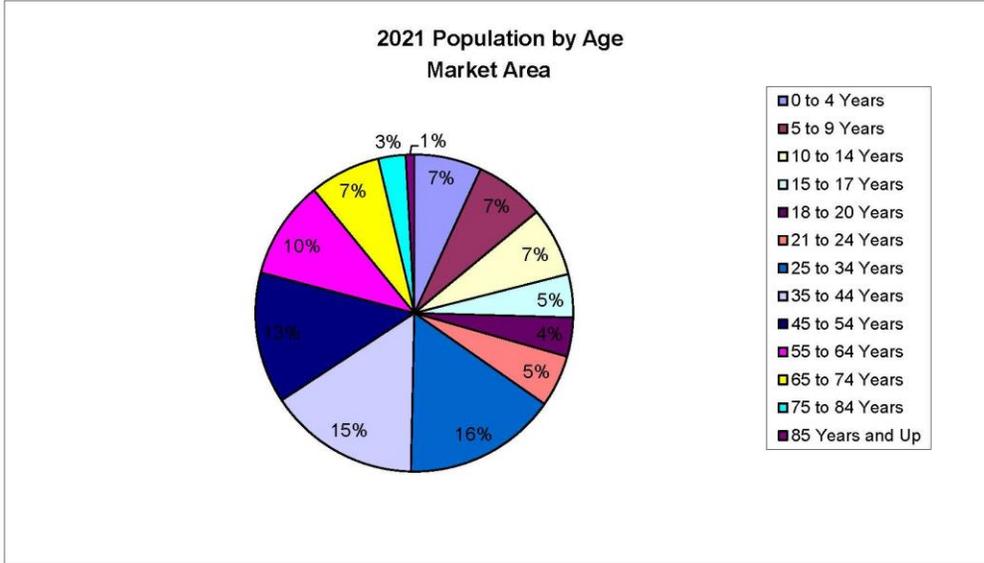
Percent Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2021				Five Year Projections - 2026				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	4.1%	4.0%	8.1%	0 to 4 Years	3.5%	3.3%	6.9%	0 to 4 Years	3.3%	3.1%	6.4%	
5 to 9 Years	4.2%	4.1%	8.3%	5 to 9 Years	3.6%	3.5%	7.1%	5 to 9 Years	3.5%	3.3%	6.9%	
10 to 14 Years	4.3%	4.2%	8.5%	10 to 14 Years	3.6%	3.5%	7.0%	10 to 14 Years	3.6%	3.4%	7.0%	
15 to 17 Years	2.6%	2.6%	5.1%	15 to 17 Years	2.2%	2.2%	4.4%	15 to 17 Years	2.1%	2.1%	4.2%	
18 to 20 Years	2.0%	2.0%	4.1%	18 to 20 Years	2.0%	2.0%	4.0%	18 to 20 Years	2.0%	1.9%	3.9%	
21 to 24 Years	2.3%	2.7%	5.0%	21 to 24 Years	2.6%	2.7%	5.3%	21 to 24 Years	2.6%	2.7%	5.3%	
25 to 34 Years	7.0%	9.3%	16.3%	25 to 34 Years	7.0%	8.6%	15.6%	25 to 34 Years	6.4%	7.3%	13.7%	
35 to 44 Years	6.6%	8.9%	15.5%	35 to 44 Years	6.6%	8.8%	15.4%	35 to 44 Years	6.5%	8.8%	15.3%	
45 to 54 Years	5.3%	7.1%	12.3%	45 to 54 Years	5.8%	7.6%	13.4%	45 to 54 Years	6.2%	7.8%	14.0%	
55 to 64 Years	4.2%	5.9%	10.1%	55 to 64 Years	4.2%	5.8%	10.0%	55 to 64 Years	4.5%	6.3%	10.8%	
65 to 74 Years	1.7%	2.3%	4.0%	65 to 74 Years	2.9%	4.4%	7.2%	65 to 74 Years	3.1%	4.7%	7.8%	
75 to 84 Years	0.7%	1.2%	1.8%	75 to 84 Years	1.1%	1.7%	2.8%	75 to 84 Years	1.5%	2.4%	3.9%	
85 Years and Up	0.2%	0.6%	0.9%	85 Years and Up	0.3%	0.6%	0.9%	85 Years and Up	0.3%	0.6%	0.9%	
Total	45.1%	54.9%	100.0%	Total	45.3%	54.7%	100.0%	Total	45.5%	54.5%	100.0%	
62+ Years	n/a	n/a	9.1%	62+ Years	n/a	n/a	13.6%	62+ Years	n/a	n/a	15.4%	

Source: Claritas; Ribbon Demographics

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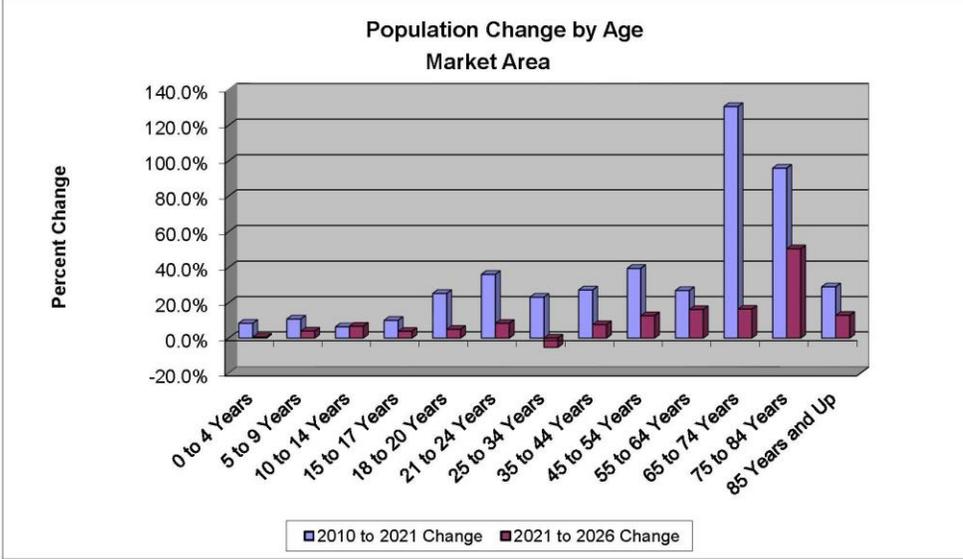
Changes in Population by Age & Sex									
Market Area									
Estimated Change - 2010 to 2021					Projected Change - 2021 to 2026				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	296	242	538	8.4%	0 to 4 Years	11	28	39	0.6%
5 to 9 Years	397	308	705	10.8%	5 to 9 Years	154	131	285	3.9%
10 to 14 Years	243	185	428	6.4%	10 to 14 Years	264	216	480	6.7%
15 to 17 Years	212	197	409	10.0%	15 to 17 Years	95	74	169	3.8%
18 to 20 Years	447	372	819	25.3%	18 to 20 Years	109	91	200	4.9%
21 to 24 Years	833	591	1,424	36.1%	21 to 24 Years	247	202	449	8.4%
25 to 34 Years	1,591	1,397	2,988	23.2%	25 to 34 Years	-62	-770	-832	-5.2%
35 to 44 Years	1,432	1,917	3,349	27.3%	35 to 44 Years	507	683	1,190	7.6%
45 to 54 Years	1,693	2,153	3,846	39.4%	45 to 54 Years	894	827	1,721	12.7%
55 to 64 Years	911	1,247	2,158	27.0%	55 to 64 Years	680	962	1,642	16.2%
65 to 74 Years	1,557	2,595	4,152	130.6%	65 to 74 Years	486	715	1,201	16.4%
75 to 84 Years	578	808	1,386	96.0%	75 to 84 Years	535	893	1,428	50.5%
85 Years and Up	81	120	201	29.0%	85 Years and Up	42	73	115	12.9%
Total	10,271	12,132	22,403	28.3%	Total	3,962	4,125	8,087	8.0%
62+ Years	n/a	n/a	6,603	92.0%	62+ Years	n/a	n/a	3,074	22.3%

Source: Claritas, Ribbon Demographics

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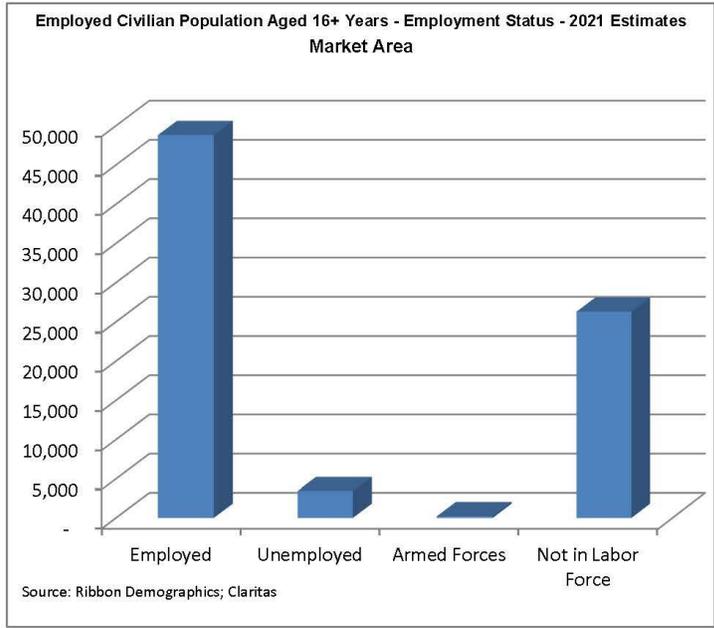
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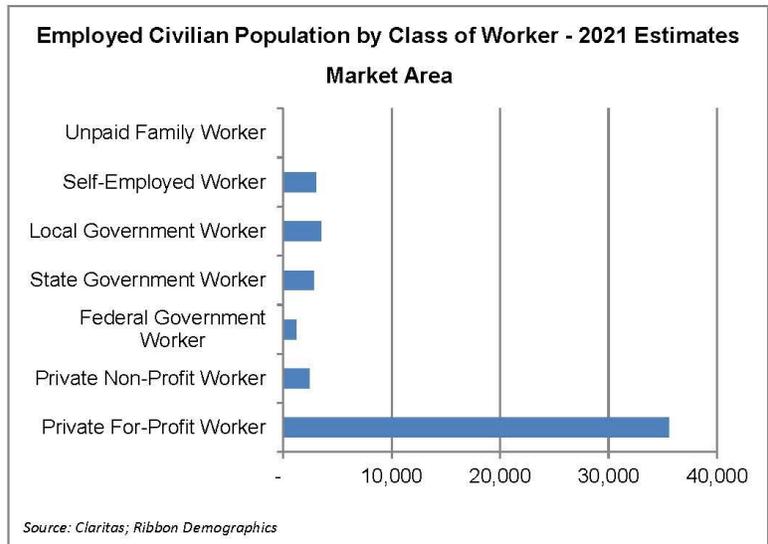
Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2021	
Market Area	
Status	Number
Employed	48,807
Unemployed	3,426
Armed Forces	215
Not in Labor Force	26,303
Unemployed	6.56%

Source: Ribbon Demographics; Claritas



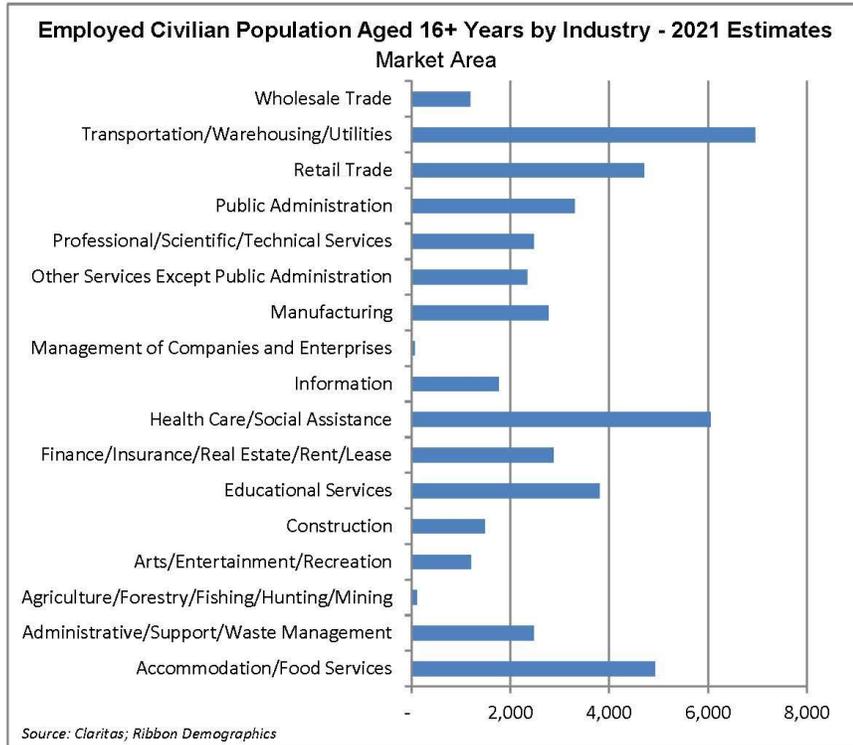
Employed Civilian Population by Class of Worker		
Current Year Estimates - 2021		
Market Area		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	35,575	73.3%
Private Non-Profit Worker	2,375	4.9%
Federal Government Worker	1,194	2.5%
State Government Worker	2,828	5.8%
Local Government Worker	3,494	7.2%
Self-Employed Worker	3,039	6.3%
Unpaid Family Worker	19	0.0%
Total:	48,524	100.0%

Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years by Industry Current Year Estimates - 2021		
Market Area		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	4,930	10.2%
Administrative/Support/Waste Management	2,476	5.1%
Agriculture/Forestry/Fishing/Hunting/Mining	111	0.2%
Arts/Entertainment/Recreation	1,202	2.5%
Construction	1,490	3.1%
Educational Services	3,811	7.9%
Finance/Insurance/Real Estate/Rent/Lease	2,877	5.9%
Health Care/Social Assistance	6,049	12.5%
Information	1,762	3.6%
Management of Companies and Enterprises	62	0.1%
Manufacturing	2,778	5.7%
Other Services Except Public Administration	2,344	4.8%
Professional/Scientific/Technical Services	2,483	5.1%
Public Administration	3,308	6.8%
Retail Trade	4,702	9.7%
Transportation/Warehousing/Utilities	6,955	14.3%
Wholesale Trade	1,184	2.4%
Total:	48,524	100.0%

Source: Claritas; Ribbon Demographics





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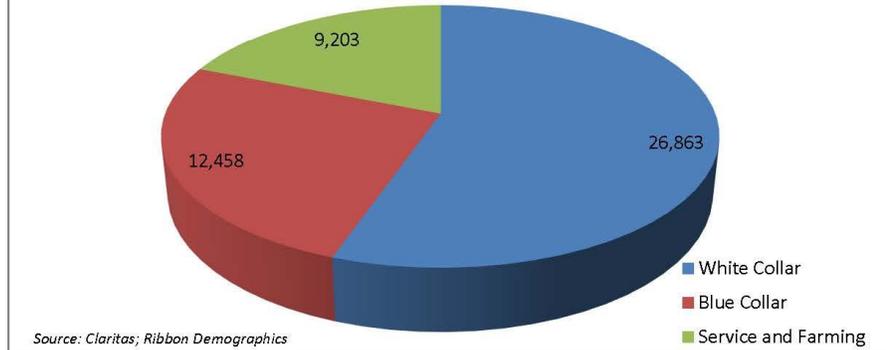
Employed Civilian Population Aged 16+ Years by Occupation		
Current Year Estimates - 2021		
Market Area		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	402	0.8%
Arts/Design/Entertainment/Sports/Media	702	1.4%
Building/Grounds Cleaning/Maintenance	1,747	3.6%
Business/Financial Operations	2,090	4.3%
Community/Social Services	1,055	2.2%
Computer/Mathematical	1,599	3.3%
Construction/Extraction	1,053	2.2%
Education/Training/Library	2,766	5.7%
Farming/Fishing/Forestry	1	0.0%
Food Preparation/Serving Related	3,107	6.4%
Healthcare Practitioner/Technician	2,345	4.8%
Healthcare Support	1,752	3.6%
Installation/Maintenance/Repair	1,445	3.0%
Legal	146	0.3%
Life/Physical/Social Science	436	0.9%
Management	3,678	7.6%
Office/Administrative Support	6,956	14.3%
Production	2,094	4.3%
Protective Services	1,431	2.9%
Sales/Related	4,688	9.7%
Personal Care/Service	1,165	2.4%
Transportation/Material Moving	7,866	16.2%
Total:	48,524	100.0%
White Collar	26,863	55.4%
Blue Collar	12,458	25.7%
Service and Farming	9,203	19.0%
Total:	48,524	100.0%

Source: Claritas; Ribbon Demographics

Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates

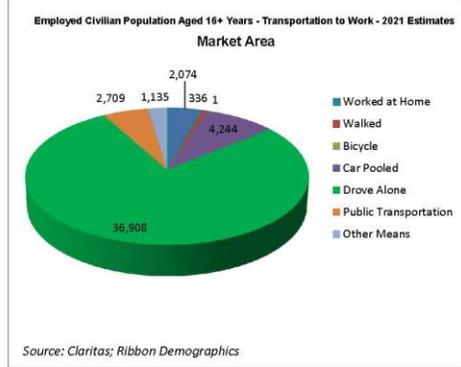


Employed Civilian Population Aged 16+ Years by Occupation - 2021 Estimates



Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2021		
Market Area		
Transportation Mode	Number	Percent
Worked at Home	2,074	4.4%
Walked	336	0.7%
Bicycle	1	0.0%
Car Pooled	4,244	9.0%
Drove Alone	36,908	77.9%
Public Transportation	2,709	5.7%
Other Means	1,135	2.4%
Total:	47,407	100.0%

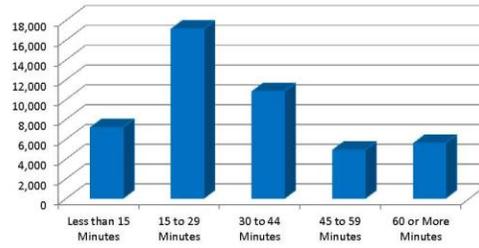
Source: Claritas; Ribbon Demographics



Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2021 Market Area		
Travel Time	Number	Percent
Less than 15 Minutes	7,171	15.7%
15 to 29 Minutes	17,114	37.6%
30 to 44 Minutes	10,799	23.7%
45 to 59 Minutes	4,898	10.7%
60 or More Minutes	5,584	12.3%
Total:	45,566	100.0%

Source: Claritas; Ribbon Demographics

Employed Civilian Population Aged 16+ Years - Travel Time to Work - 2021 Estimates
Market Area



Source: Claritas; Ribbon Demographics

ADDENDUM H – EXPERIENCE AND QUALIFICATIONS

Samuel T. Gill
512 North One Mile Road
P. O. Box 784
Dexter, Missouri 63841
573-624-6614 (phone)
573-624-2942 (fax)
to dd.gill@gillgroup.com

OVERVIEW

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

ACCREDITATIONS

State Certified General Real Estate Appraiser

Alabama State License Number: G00548
Arizona State License Number: 31453
Colorado State License Number: CG40024048
Connecticut State License Number: RCG.0001276
District of Columbia License Number: GA11630
Georgia State License Number: 258907
Hawaii State License Number: CG A1096
Idaho State License Number: CGA-3101
Illinois State License Number: 153.0001384
Indiana State License Number: CG40200270
Iowa State License Number: CG02426
Kansas State License Number: G-1783
Louisiana State License Number: G1126
Maine State License Number: CG3635
Maryland State License Number: 32017
Michigan State License Number: 1201068069
Minnesota State License Number: 40186198
Mississippi State License Number: GA-624
Missouri State License Number: RA002563
Montana State License Number: REA-RAG-LIC-8530
Nebraska State License Number: CG2000046R
New York State License Number: 4600039864
North Carolina State License Number: A5519
North Dakota State License Number: CG-2601
Ohio State License Number: 448306
Oklahoma State License Number: 12524CGA
Oregon State License Number: C000793
Pennsylvania State License Number: GA001813R
South Carolina State License Number: 3976
Tennessee State License Number: 00003478
Texas State License Number: 1329698-G
Utah State License Number: 5510040-CG00
Virginia State License Number: 4001 015446
Washington State License Number: 1101018
West Virginia State License Number: CG358
Wisconsin State License Number: 1078-10
Wyoming State License Number: 479

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

**EXPERIENCE
(1991 TO PRESENT)**

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

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

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

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

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

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

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

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

**DEVELOPMENT/OWNER SHIP/
MANAGEMENT EXPERIENCE
(2006 TO PRESENT)**

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

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

EDUCATION

Bachelor of Arts Degree

Southeast Missouri State University

Associate of Arts Degree

Three Rivers Community College

HUD/FHA Appraiser Training

Arkansas State Office

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

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

U.S. Department of Housing and Urban Development

FHA Appraising Today

McKissock, Inc.

Texas USDA Rural Development Multifamily Housing Appraiser Training

Texas Rural Development

Kentucky USDA Rural Development Multifamily Housing Appraiser Training

Kentucky Rural Development

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

Income Capitalization

McKissock, Inc.

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Appraisal of Scenic, Recreational and Forest Properties

University of Missouri-Columbia

Appraiser Liability

McKissock, Inc.

Appraisal Trends

McKissock, Inc.

Sales Comparison Approach

Honáros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Honáros College

Private Appraisal Assignments

McKissock, Inc.

Construction Details & Trends

McKissock, Inc.

Condemnation Appraising Principles & Applications

Appraisal Institute

Michigan Law

McKissock, Inc.

Pennsylvania State Mandated Law

McKissock, Inc.

Valuing Real Estate in a Changing Market

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Lead Inspector Training

The University of Kansas

Lead Inspector Refresher

Safety Support Services, Incorporated

Home Inspections: Common Defects in Homes

National Association of Independent Fee Appraisers

Heating and Air Conditioning Review

National Association of Independent Fee Appraisers

Professional Standards of Practice

National Association of Independent Fee Appraisers

Developing & Growing an Appraisal Practice – Virtual Classroom

McKissock, Inc.

The Appraiser as Expert Witness

McKissock, Inc.

Current Issues in Appraising

McKissock, Inc.

2011 ValExpo: Keynote-Valuation Visionaries

Van Education Center/Real Estate

Residential Report Writing

McKissock, Inc.

The Dirty Dozen

McKissock, Inc.

Risky Business: Ways to Minimize Your Liability

McKissock, Inc.

Introduction to Legal Descriptions

McKissock, Inc.

Introduction to the Uniform Appraisal Dataset

McKissock, Inc.

Mold Pollution and the Appraiser

McKissock, Inc.

Appraising Apartments: The Basics

McKissock, Inc.

Foundations in Sustainability: Greening the Real Estate and Appraisal Industries

McKissock, Inc.

Mortgage Fraud

McKissock, Inc.

The Nuts and Bolts of Green Building for Appraisers

McKissock, Inc.

The Cost Approach

McKissock, Inc.

Pennsylvania State Mandated Law for Appraisers

McKissock, Inc.

Michigan Appraisal Law

McKissock, Inc.

Modern Green Building Concepts

McKissock, Inc.

Residential Appraisal Review

McKissock, Inc.

Residential Report Writing More Than Forms

McKissock, Inc.

2-4 Family Finesse

McKissock, Inc.

Appraisal Applications of Regression Analysis

McKissock, Inc.

Appraisal of Self-Storage Facilities

McKissock, Inc.

Supervisor-Trainee Course for Missouri

McKissock, Inc.

The Thermal Shell

McKissock, Inc.

Even Odder - More Oddball Appraisals

McKissock, Inc.

Online Data Verification Methods

Appraisal Institute

Online Comparative Analysis

Appraisal Institute

Advanced Hotel Appraising - Full Service Hotels

McKissock, Inc.

Appraisal of Fast Food Facilities

McKissock, Inc.

Appraisal Review for Commercial Appraisers

McKissock, Inc.

Exploring Appraiser Liability

McKissock, Inc.