

**Need and Demand Analysis For
Sycamore Trail Apartments
Wild Cat Dam Road & U.S. Highway 80
Bloomington, Georgia 31302**

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

Effective Date
May 9, 2016

Date of Report
May 16, 2016

Prepared By

The logo for Gill Group features the word "Gill" in a blue serif font above a large, stylized blue "G" that overlaps with the word "Group" below it. The "G" is significantly larger and more prominent than the other text.
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May 16, 2016

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

Dear Ms. Turner:

Following is a market study which was completed for Sycamore Trail Apartments according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject will be located at the intersection of Wild Cat Dam Road & U.S. Highway 80 in Bloomingdale, Georgia. The site will be improved with one two-story elevator building containing 80 Low Income Housing Tax Credit units for housing for older persons 55 and older. The subject also contains asphalt parking spaces. The total site size is approximately 11.38 acres, or 495,713 square feet.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analyst utilized data from the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by David Warren while visiting the site. The site was inspected on May 9, 2016, by David Warren and Samuel T. Gill. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs and The Humanities Foundation, Inc. and its affiliates or assigns.

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

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

A handwritten signature in black ink, appearing to read 'David Warren'.

David Warren
Market Analyst

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

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 Bloomingdale.

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

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



David Warren
Market Analyst
May 16, 2016



Samuel T. Gill
Market Analyst

IDENTITY OF INTEREST

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

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

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

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



David Warren
Market Analyst

May 16, 2016



Samuel T. Gill
Market Analyst



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 16, 2016

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the proposed 80-unit development designed for housing for older persons 55 and older. The proposed development designed for housing for older persons 55 and older is 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, Sycamore Trail Apartments, is a proposed 80-unit development designed for housing for older persons 55 and older. The subject will be located at the intersection of Wild Cat Dam Road & U.S. Highway 80, Bloomingdale, Chatham County, Georgia, 31302. Wild Cat Dam Road is located south of U.S. Highway 80 and less than six miles west of Interstate 95.

The proposed development will contain one two-story elevator building containing 80 units with brick and fiber cement hardi-board siding exterior. The property will contain 36 one-bedroom/one-bath units with 700 square feet for a total of 25,200 square feet; and 44 two-bedroom/two-bath units with 975 square feet for a total of 42,900 square feet. The total net rentable area is 68,100 square feet.

The subject is a proposed Low Income Housing Tax Credit development which will target households at 50 and 60 percent of the area median income. The proposed development will not offer any additional subsidies including project based rental assistance (PBRA). 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	Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	12	700	50%	\$575	\$534	\$125	\$409
1/1	24	700	60%	\$690	\$634	\$125	\$509
2/2	12	975	50%	\$690	\$639	\$159	\$480
2/2	32	975	60%	\$828	\$764	\$159	\$605

Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closet, coat closet, pull cords and safety bars. Project amenities will include community room, fitness center, picnic area, gazebo, business center/computer room, service coordinator, laundry facility, transportation, video surveillance, key fob entry system, on-site management, on-site maintenance and open parking spaces. The subject's unit mix and project amenities are similar to most surveyed comparables.

The subject's unit mix of one- and two-bedroom units is suitable in the market. The average unit size of the comparables is larger than the subject's unit sizes. However, the subject's proposed unit sizes are within the range of existing developments. In addition, the proposed unit sizes are similar when compared to other rent restricted developments within the primary market area. Therefore, even though the subject's unit sizes are slightly smaller, it is believed this will not have a negative impact on the marketability of the units.

The subject property's proposed net rents are lower than the market rents of \$840 for the one-bedroom units and \$985 for the two-bedroom units.

Site Description/Evaluation

The proposed site is an 11.38-acre triangular-shape tract of land. The site is nearly level and currently has electric utilities available. The city will provide water and sewer utilities to the site as well as pave a road to the site entrance. The subject will be located at the intersection of Wild Cat Dam Road & U.S. Highway 80. The subject property is currently zoned R-3, Multiple Unit Residential District. The subject will be a legal, conforming use. Wild Cat Dam Road is located south of U.S. Highway 80 and less than six miles west of Interstate 95. Due to the subject's location, it is the opinion of the analyst there is good visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and is 75 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 25 percent is comprised of commercial properties. The remaining 25 percent is vacant land. The area is mostly suburban.

The site is located near a major thoroughfare which provides it with average visibility and access. The crime rate for the area is relatively low. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within two miles of the site. In addition schools and health care facilities are located within a reasonable distance from the subject. The subject is a proposed development designed for housing for older persons 55 and older. The subject will be 100 percent Low Income Housing Tax Credit, with units set at 50 and 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

Market Area Definition

Although the City of Bloomingdale is considered rural, it is part of the rapidly growing Savannah-Chatham County MSA. As a result, it is believed that the gravity model for rural areas is not conducive for this area. The proposed development will be located in Bloomingdale which offers easy access to Interstates 16 and 95 and well as U.S. Highway 80. While small town versus large city living is a matter of individual preference, there are many benefits to living in a small

town, particularly one with close proximity to a large metropolitan area. For instance, a small community such as Bloomingdale has less traffic and shorter distances for necessity shopping such groceries. In addition, rent is generally more affordable than in larger cities with lower cost of living. Smaller Towns also typically have a greater sense of community than larger cities as residents typically know more people within the town. The close proximity to Savannah provides easy access to a large employment base while still allowing for residents at the proposed development to enjoy the benefits of living within a small town. Therefore, residents in the community can live outside of the major population area but still take advantage of the services and job opportunities within that larger area. In addition, interviews with local officials were interviewed with regards to the area from which prospective tenants would come from. These officials also indicated bedroom communities of Savannah are desirable areas. After considering all factors, the western portion of Chatham County which consists of Census Tracts #0105.01, #0106.01, #0106.03, #0107.00, #0108.01, #0108.02, #0108.03, #0108.04, #0108.08, #0108.09 and #0116.00 was deemed the most appropriate primary market area. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The primary market area has the following boundaries: North – South Carolina state line and U.S. Highway 17; East – Plymouth Avenue, Savannah State Docks, Little Ogeechee River and railroad tracks; South – Ogeechee River, Bryan County and Fort Stewart; and West – Effingham County. The northern boundary is approximately 10.9 miles from the subject, and the southern boundary is approximately 12.5 miles from the subject. The western boundary is approximately 3.6 miles from the subject, and the eastern boundary is approximately 13.7 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 35,905. By 2010, population in this market area had increased by 94.6 percent to 69,866. In 2016, the population in this market area had increased by 21.4 percent to 84,848. It is projected that between 2016 and 2018, population in the market area will increase 4.7 percent to 88,805. It is projected that between 2018 and 2021, population in the market area will increase 6.7 percent to 94,741.

Between 2000 and 2010, the market area gained approximately 1,294 households per year. The market area gained 735 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2020.

Of the surveyed comparables, one-bedroom units typically range from \$788 to \$1,010 per month and two-bedroom units typically range from \$975 to \$1,265 per month. These rental rates have remained similar within the past few years.

According to www.realtytrac.com, there are currently 28 properties in Bloomingdale that are in some state of foreclosure (default, auction or bank owned). This ratio is in the mid-range for the City of Bloomingdale. In February, the number of properties that received a foreclosure filing in Bloomingdale zero percent higher than the previous month and 50 percent lower than the same time last year. The City of Bloomingdale foreclosure rate is 0.06 percent which is lower than the state's 0.09 percent rate. It is also lower than Chatham County which is at 0.08 percent. The number of foreclosures per month has varied little since June 2010. Therefore, it appears that the foreclosure rate in the city has been stable. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Economic Data

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

Employment in Chatham County has been decreasing an average of 0.9 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000. The unemployment rate for Chatham County has fluctuated from 4.0 percent to 10.0 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Chatham County and the State of Georgia.

There have been several small business openings with the past two years in Bloomingdale and Pooler areas. There have been no significant business openings or closings. In addition, as part of Savannah-Chatham County MSA, the area has experienced a lot of job growth over the past few years. Overall, it is believed that the economy of Bloomingdale will remain stable.

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 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 and age (55+) for each unit type.

INCOME/AGE (55+) ELIGIBLE HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 (50%)	\$534	\$16,020	\$24,550	12.2%	257
1/1 (60%)	\$634	\$19,020	\$29,460	17.3%	364
2/2 (50%)	\$639	\$19,170	\$24,550	8.3%	174
2/2 (60%)	\$764	\$22,920	\$29,460	11.2%	235
All Units		\$16,020	\$29,460	20.6%	433
Total Units @ 50%		\$16,020	\$24,550	12.2%	257
Total Units @ 60%		\$19,020	\$29,460	17.3%	364

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

Required Capture Rate

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/1 BA	\$16,020 to \$24,550	12	249	0	249	4.8%	2-4/Month	\$840	N/A	\$409
	2 BR/2 BA	\$19,170 to \$24,550	12	152	0	152	7.9%	2-4/Month	\$985	N/A	\$480
	Total	\$16,020 to \$24,550	24	249	0	249	9.6%	2-3/Month	\$840-\$985	N/A	\$409-\$480
60% AMI	1 BR/1 BA	\$19,020 to \$29,460	24	298	0	298	8.1%	2-3/Month	\$840	N/A	\$509
	2 BR/2 BA	\$22,920 to \$29,460	32	185	0	185	17.3%	3-4/Month	\$985	N/A	\$605
	Total	\$19,020 to \$29,460	56	298	0	298	18.8%	6-7/Month	\$840-\$985	N/A	\$509-\$605
50%/60% AMI	Overall Total	\$16,020 to \$29,460	80	388	0	388	20.6%	8-10/Month	\$840-\$985	N/A	\$509-\$605

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no senior tax credit comparables located in the market area constructed within the past two years that compete with the subject. The subject would need to capture 9.6 percent of the demand in the market area for units at 50 percent of the area median income 18.8 percent of the demand for units at 60 percent of the area median income. The overall capture for subject's market area for all units at 50 and 60 percent of the area median income is 20.6 percent. As indicated in the chart above, all capture rates are well below the 30 percent threshold requirements. Therefore, it is believed the proposed development will be viable due to the lack of affordable housing within this market area.

Competitive Rental Analysis

There were a total of four rent-restricted confirmed apartment complexes in and surrounding the market area. There were no vacant units at the time of the survey out of 227 surveyed, for an overall vacancy rate of zero percent. The amenities of these comparables are relatively similar to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rents of \$840 for the one-bedroom units and \$985 for the two-bedroom units. The analyst was unable to locate any senior market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

The proposed development will have 12 one-bedroom units at 50 percent of the area median income with a gross rent of \$534 per month. As a result, households who have between one and two persons and annual incomes between \$16,020 and \$24,550 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 12 percent (12.2%) of the primary market area tenants are within this range.

The proposed development will have 24 one-bedroom units at 60 percent of the area median income with a gross rent of \$634 per month. As a result, households who have between one and two persons and annual incomes between \$19,020 and \$29,460 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 17 percent (17.3%) of the primary market area tenants are within this range.

The proposed development will have 12 two-bedroom units at 50 percent of the area median income with a gross rent of \$639 per month. As a result, households who have between one and two persons and annual incomes between \$19,170 and \$24,550 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately eight percent (8.3%) of the primary market area tenants are within this range.

The proposed development will have 32 two-bedroom units at 60 percent of the area median income with a gross rent of \$764 per month. Households who have between one and two persons and annual incomes between \$22,920 and \$29,460 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 11 percent (11.2%) of the primary market area tenants are within this range.

Absorption/Stabilization Estimate

The subject is a proposed 80-unit development designed for housing for older persons 55 and older. It will contain 36 one-bedroom units and 44 two-bedroom units. After researching the vacancy rates of the existing units as well as other newly constructed developments in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to nine months. The interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb eight to 10 units per month; therefore, it will reach a stable occupancy level within nine months.

Conclusion

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

Summary Table:

(must be completed by the analyst in the executive summary)

Development Name: Sycamore Trail Apartments Total # Units: 80
 Location: Wild Cat Dam Road & U.S. Highway 80 # LIHTC Units: 80
 PMA Boundary: The primary market area consists of the following census tracts: #0105.01, #0106.01, #0106.03, #0107.00, #0108.01, #0108.02, #0108.03, #0108.04, #0108.08, #0108.09 and #0116.00 in Chatham County. Farthest Boundary Distance to Subject: 13.7 Miles

RENTAL HOUSING STOCK (found on page 69-118)

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	14	2,382	119	95.0%
Market-Rate Housing	10	2,155	119	94.5%
Assisted/Subsidized Housing not to include LIHTC	1	48	0	100.0%
LIHTC	3	179	0	100.0%
Stabilized Comps	13	1,855	83	95.5%
Properties in Construction & Lease Up	1	252	60	76.0%

Subject Development

Average Market Rent

Highest Unadjusted Comp Rent

# Units	# Bedrooms	# Baths	Size SF	Proposed Tenant Rent	Per Unit	Per SF	Advantage	Per Unit	Per SF
12	1	1	700	\$409	\$840	\$1.20	105.4%	\$1,010	\$1.44
24	1	1	700	\$509	\$840	\$1.20	65.0%	\$1,010	\$1.44
12	2	2	975	\$480	\$985	\$1.01	105.3%	\$1,265	\$1.30
32	2	2	975	\$605	\$985	\$1.01	62.8%	\$1,265	\$1.30

DEMOGRAPHIC DATA (found on page 45-55)

	2010		2016		2018	
Renters Households	9,672	37.7%	11,599	37.4%	12,123	37.4%
Income-Qualified Renter HHS (LIHTC)	1,847	19.1%	2,215	19.1%	2,315	19.1%
Income-Qualified Renter HHS (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A

Targeted Income-Qualified Renter Household Demand (found on page 64-67)

Type of Demand	30%%	50%	60%	Market-rate	Other: __	Overall
Renter Household Growth		39	56			66
Existing Households (Overburdened & Substandard)		210	242			322
Homeowner Conversion (Seniors)		0	0			0
Secondary Market Demand		0	0			0
Less Comparable/Competitive Study		0	0			0
Net Income-Qualified Renters HHS		249	298			388

Capture Rates (found on page 67)

Target Population	30%%	50%	60%	Market-rate	Other: __	Overall
Capture Rate		9.6%	18.8%			20.6%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Sycamore Trail Apartments
Location: Wild Cat Dam Road & U.S. Highway 80
Bloomingdale, Chatham County, Georgia 31302

Project Type: Housing for Older Persons 55+

Construction Type: New Construction

Developer: The Humanities Foundation, Inc.

The proposed development will contain one two-story elevator building containing 80 units with brick and fiber cement hardi-board siding exterior. The property will contain 36 one-bedroom/one-bath units with 700 square feet for a total of 25,200 square feet; and 44 two-bedroom/two-bath units with 975 square feet for a total of 42,900 square feet. The total net rentable area is 68,100 square feet.

Project Design

The subject will contain one two-story elevator building containing 80 units. The building will be of wood frame construction with brick and fiber cement hardi-board siding exterior. The property will be a new construction.

Unit Features, Project Amenities and Services

Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closet, coat closet, pull cords and safety bars. Project amenities will include community room, fitness center, picnic area, gazebo, business center/computer room, service coordinator, laundry facility, transportation, video surveillance, key fob entry system, on-site management, on-site maintenance and open parking spaces.

Parking

The subject will contain an open parking lot. The parking will be adequate for the subject's proposed development.

Utilities

The following table describes the project’s utility combination.

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

Tenants are responsible for electricity for individual units.

Unit Mix, Size and Rent Structure

The subject is a proposed development that will contain 80 total units. 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	Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	12	700	50%	\$575	\$534	\$125	\$409
1/1	24	700	60%	\$690	\$634	\$125	\$509
2/2	12	975	50%	\$690	\$639	\$159	\$480
2/2	32	975	60%	\$828	\$764	\$159	\$605

Eligibility

Households who have between one and two persons and annual incomes between \$16,020 and \$24,550 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 12 percent (12.2%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$19,020 and \$29,460 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 17 percent (17.3%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$19,170 and \$24,550 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately eight percent (8.3%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between \$22,920 and \$29,460 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 11 percent (11.2%) of the primary market area tenants are within this range.

LIHTC INCOME LIMITS		
Person in Households	50%	60%
1	\$21,500	\$25,800
2	\$24,550	\$29,460
3	\$27,600	\$33,120
4	\$30,650	\$36,780
5	\$33,150	\$39,780
6	\$35,600	\$42,720

Source: HUD

Proposed Construction

The construction is anticipated to begin May 2017, and end in May 2018. The projected placed in-service date is May 2018.

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: May 9, 2016

Site Inspectors: David Warren and Samuel T. Gill

Project Location

The subject will located at the intersection of Wild Cat Dam Road & U.S. Highway 80 in the eastern portion of the City of Bloomingdale, Georgia. Wild Cat Dam Road is located south of U.S. Highway 80. In addition, Wild Cat Dam Road is located approximately two miles west of Interstate 95.

Site Characteristics

The proposed site is an 11.38-acre triangular-shape tract of land. The site is nearly level and currently has electric utilities available. The city will provide water and sewer utilities to the site as well as pave a road to the site entrance. The subject neighborhood is comprised primarily of single-family residences and is 75 percent built up. Approximately 50 percent of the land use is made up of single-family residences. About 25 percent is comprised of commercial properties. The remaining 25 percent is vacant land.

Zoning

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

Surrounding Land Uses

Single-family residences, vacant land, 80 West Mini-Storage, Elton's Repair, AT & T and other commercial properties are located north of the subject. Vacant land, single-family residences and St. John Divine Baptist Church are located south of the site. Vacant land, single-family residences, Pooler Seafood and Advance Auto Parts are located east of the subject. Single-family residences, Bloomingdale Fellowship Church and a cemetery are located west of the subject.

Developments

Existing developments within the market area include Pinewood Village, Harmony Greene, Sheppard Station and Magnolia Lane Apartments. Magnolia Lane Apartments and Harmony Greene are family properties that will not compete directly with the subject. Pinewood Village is a senior development and Sheppard Station is a housing for older persons development. These properties will compete directly with the proposed development.

Schools

According to www.neighborhoodscout.com, the subject is served by the Chatham County School District. The district has 58 schools for grades pre-kindergarten through high school. There are 37,445 students enrolled in the district. Schools in the subject's neighborhood include Bloomingdale Elementary School, new Hampstead High School, Pooler Elementary School, West Chatham Elementary School and West Chatham Middle School.

Transportation

Major highways serving resident of Bloomingdale include Georgia Highway 17, U.S. Highway 80 and Interstates 16 and 95. The Savannah-Hilton Head International Airport is less than six miles from the city.

Health Services

Georgia Regional Hospital, St. Joseph's/Candler Hospital, and Memorial University Hospital are health care facilities in Savannah, approximately 17 miles from Bloomingdale that serve the residents of the city and the surrounding area. Effingham Hospital is approximately 22 miles from the city in Springfield, Georgia.

Parks and Recreational Opportunities

Bloomingdale and Pooler offer several recreational opportunities, including Taylor Park, The Big Nasty ATV Park, Pooler Recreation Park, Tom Triplett Community Park, Bloomingdale Community Center and Pooler Recreation Complex. In addition, the subject is less than 10 miles of many recreational activities found in Savannah, Georgia.

Crime

According to www.neighborhoodscout.com, the crime index for the subject neighborhood is 28. There were 52 total crimes annually in the City of Bloomingdale, one of which are violent crimes and 51 of which are property crimes. The annual violent crime rate is 0.78 per 1,000 residents, while the property crime rate is 39.67 per 1,000 residents. The total annual crime rate is 40.58 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 1,380 which is

lower than the rate for the state which is 1 in 273. The chances of becoming a victim of a property crime are 1 in 36 which is lower than the rate for the state which is 1 in 30.

Visibility/Access

The subject property will be located at the intersection of Wild Cat Dam Road & U.S. Highway 80 which connects to Interstate 95. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

Planned Road & Infrastructure Improvements

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

Environmental

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

Community and Site Strengths and Weaknesses

Strengths – The site is located near a major thoroughfare which provides it with average visibility and access. The proposed development will provide affordable housing for older persons ages 55 and above in the market area.

Weaknesses – The site has no apparent weaknesses.



View of Site



View of Site



View of Site



View of Site



View of Street



View of Street



View to the North



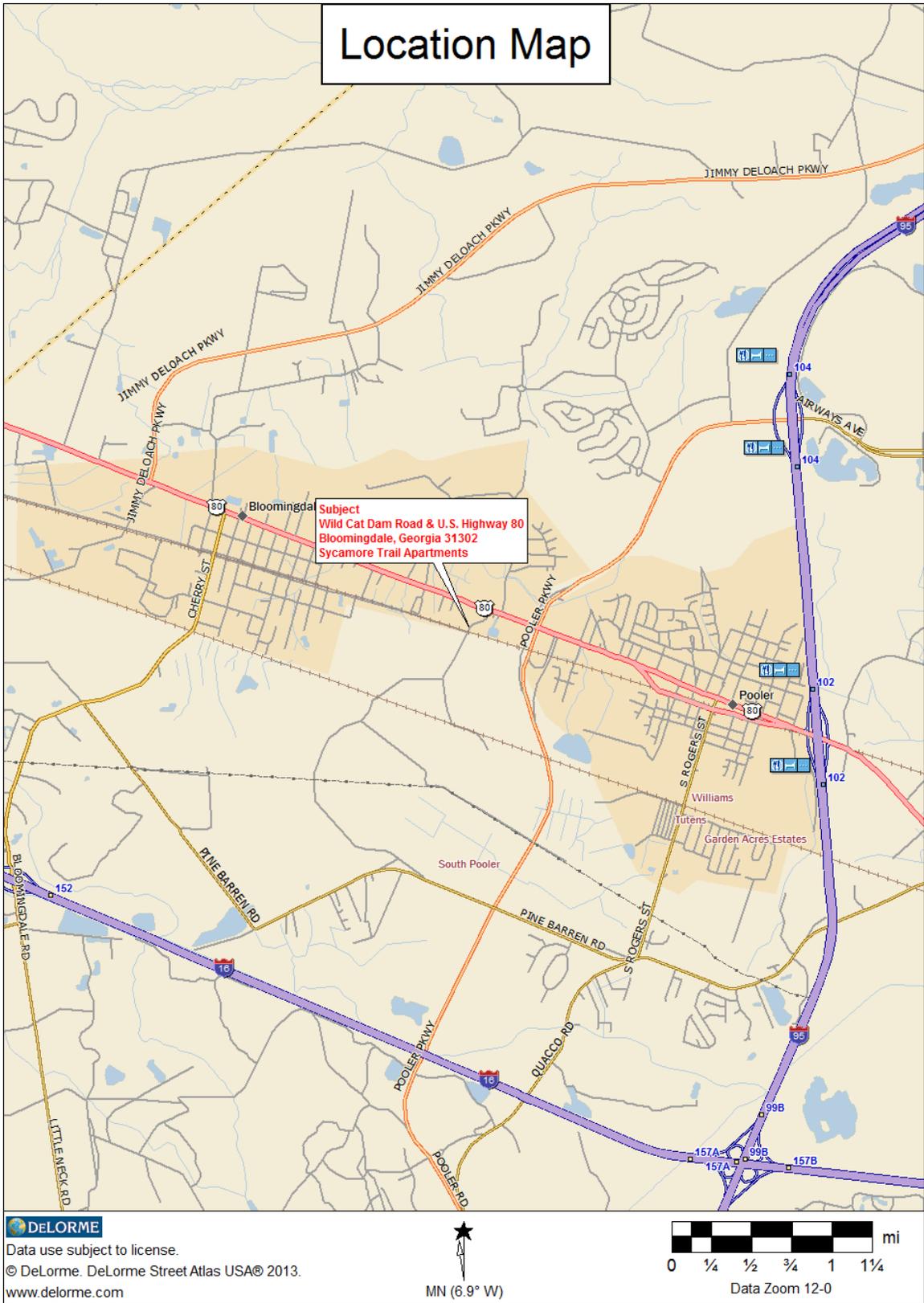
View to the South



View to the East



View to the West



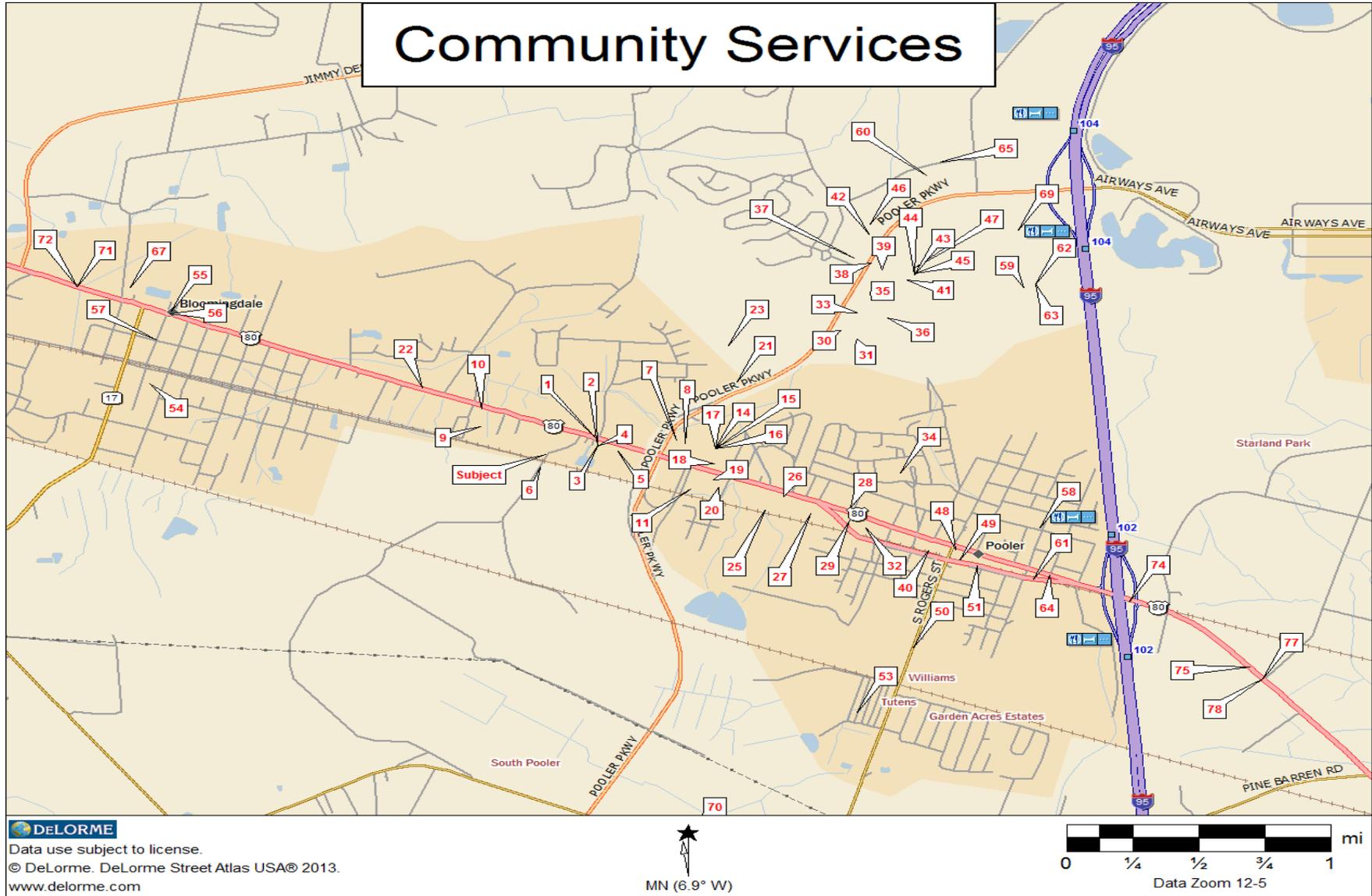
BANKING SERVICES		
Legend	Service	Distance From Site
27	Coastal Bank	0.91
29	Ameris Bank	1.06
31	Montgomery Bank	1.11
39	Georgia Heritage FCU	1.36
47	Commercial Finance Marketplace	1.48
48	Bank of America	1.48
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	Service	Distance From Site
7	BI-LO	0.33
26	Polks Plus	0.79
43	Publix Super Market at Pooler Marketplace	1.45
52	Sauce King-Savannah Little	1.67
55	Butcher's Block	1.69
68	Sam's Club	1.9
PHARMACY SERVICES		
Legend	Service	Distance From Site
8	Rite Aid Pharmacy	0.36
44	Publix Pharmacy at Pooler Marketplace	1.45
46	Quick Rx Drugs	1.47
69	Sam's Club Pharmacy	1.9
70	Pooler Pharmacy	2
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	Service	Distance From Site
5	Pooler Seafood	0.13
12	New Super Buffet	0.48
32	Pizza Hut	1.13
33	Savannah ePASS	1.17
35	Yummy House- Pooler	1.26
41	Little Caesars Pizza	1.41
42	FATZ Cafe	1.44
45	Seasons of Japan	1.46
73	Domino's Pizza	2.19

CLOTHING,SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	Service	Distance From Site
38	Genealogy Dresses - Savannah	1.35
59	Francesca's	1.79
62	Tanger Outlet Savannah	1.83
63	Rue21	1.83
64	BoldSoul Boutique	1.86
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	Service	Distance From Site
1	Ony Salon	0.02
13	Another Success Hair Salon	0.48
14	Another Success Hair Salon	0.48
15	T V Nails	0.48
16	All About Hair	0.48
18	Cuts & Curls	0.49
76	Mimi's Hair Gallery	2.79
HARDWARE STORE AND HOME GOODS STORE SERVICES		
Legend	Service	Distance From Site
25	Shearouse Lumber Co	0.75
60	Kirkland's	1.79
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	Service	Distance From Site
17	2nd Chance Trains	0.48
HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES		
Legend	Service	Distance From Site
2	The Mindspring Center	0.05
3	Ranicki Chiropractic Wellness Center	0.05
4	Pooler Pediatric Therapies	0.05
20	Howard Family Dental	0.54
77	Spinal Solutions Center	2.79
78	Hawthorne Consulting & Rehab	2.79
LIBRARY,MUSEUM,ZOO, AND AQUARIUM SERVICES		
Legend	Service	Distance From Site
49	Pooler Library	1.51

PARK AND AMUSEMENT PARKSERVICES		
Legend	Service	Distance From Site
50	Pooler Recreation Park	1.59
61	Joe Baker Park	1.81
65	Surf Lagoon Water Park	1.87
POST OFFICE SERVICES		
Legend	Service	Distance From Site
28	US Post Office	1.04
CONVENIENCE STORE GAS STATIONSERVICES		
Legend	Service	Distance From Site
11	CLYDES MARKET	0.46
22	Sweet T's Convenience Inc	0.68
37	Parker's	1.32
71	El Cheapo	2.06
72	Niti Food Mart	2.06
75	Enmark	2.72
CHURCH, SYNAGOGUE, TEMPLE, AND MOSQUE SERVICES		
Legend	Service	Distance From Site
6	St John Divine Baptist Church	0.24
9	Church of God of Prophecy	0.42
10	Bloomingdale Fellowship	0.43
19	Calvary Assembly of God	0.51
74	The Fountain Church International	2.19
POLICE, CITY HALL, AND COURTHOUSE SERVICES		
Legend	Service	Distance From Site
40	Pooler City Hall	1.39
51	City of Pooler Police Department	1.59
67	Bloomingdale Police Department	1.88
FIRE STATION SERVICES		
Legend	Service	Distance From Site
21	Pooler Fire Department Station Two	0.61
53	City of Pooler Fire-Rescue Station #1	1.67
56	Savannah Fire Department	1.69
67	Bloomingdale Fire Department	1.88

SCHOOL SERVICES		
Legend	Service	Distance From Site
30	Embry-Riddle Aeronautical University - Savannah Area	1.08
34	Pooler School	1.18
36	His Arms Educational Center	1.26
54	Bloomingdale Elementary School	1.68
57	First Baptist Church-Preschool	1.7
58	First Steps Pre-school	1.75

Community Services



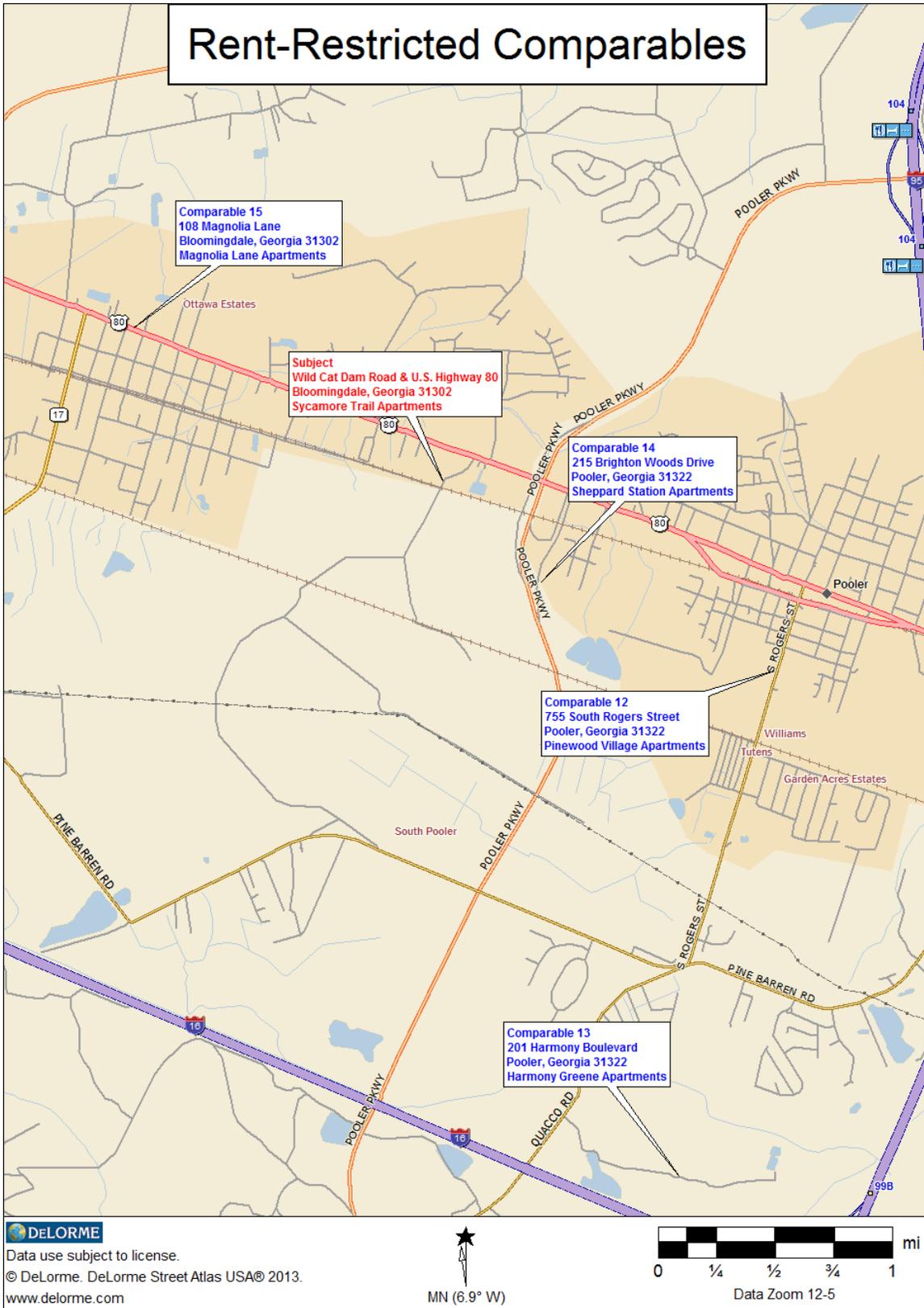
DeLORME
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www.delorme.com

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SUBSIDIZED/RESTRICTED LEGEND

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Magnolia Lane Apartments	Rural Development	1.7 Miles
Harmony Greene Apartments	LIHTC	4.8 Miles
Pinewood Village Apartments	LIHTC	2.0 Miles
Sheppard Station Apartments	LIHTC	1.3 Miles



PART IV:

MARKET AREA

MARKET AREA

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

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

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

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

The National Council of Housing Market Analysts (NCHMA) Standards Committee also published a white paper called Best Practices for Rural Market Studies. In that paper, NCHMA discusses using the gravity model to determine market area boundaries in rural areas. Although the City of Bloomingdale is considered rural, it is part of the rapidly growing Savannah-Chatham County MSA. As a result, it is believed that the gravity model for rural areas is not conducive for this area. The proposed development will be located in Bloomingdale which offers easy access to Interstates 16 and 95 and well as U.S. Highway 80. While small town versus large city living is a matter of individual preference, there are many benefits to living in a small town, particularly one with close proximity to a large metropolitan area. For instance, a small community such as Bloomingdale has less traffic and shorter distances for necessity shopping such groceries. In addition, rent is generally more affordable than in larger cities with lower cost of living. Smaller Towns also typically have a greater sense of community than larger cities as residents typically know more people within the town. The close proximity to Savannah provides easy access to a large employment base while still allowing for residents at the proposed development to enjoy the benefits of living within a small town. Therefore, residents in the community can live outside of the major population area but still take advantage of the services and job opportunities within that

larger area. In addition, interviews with local officials were interviewed with regards to the area from which prospective tenants would come from. These officials also indicated bedroom communities of Savannah are desirable areas. After considering all factors, the western portion of Chatham County which consists of Census Tracts #0105.01, #0106.01, #0106.03, #0107.00, #0108.01, #0108.02, #0108.03, #0108.04, #0108.08, #0108.09 and #0116.00 was deemed the most appropriate primary market area. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The primary market area has the following boundaries: North – South Carolina state line and U.S. Highway 17; East – Plymouth Avenue, Savannah State Docks, Little Ogeechee River and railroad tracks; South – Ogeechee River, Bryan County and Fort Stewart; and West – Effingham County. The northern boundary is approximately 10.9 miles from the subject, and the southern boundary is approximately 12.5 miles from the subject. The western boundary is approximately 3.6 miles from the subject, and the eastern boundary is approximately 13.7 miles from the subject.

PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Bloomingdale, Georgia. The market area for the subject consists of the western portion of Chatham County which consists of Census Tracts #0105.01, #0106.01, #0106.03, #0107.00, #0108.01, #0108.02, #0108.03, #0108.04, #0108.08, #0108.09 and #0116.00 was deemed the most appropriate primary market area. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The primary market area has the following boundaries: North – South Carolina state line and U.S. Highway 17; East – Plymouth Avenue, Savannah State Docks, Little Ogeechee River and railroad tracks; South – Ogeechee River, Bryan County and Fort Stewart; and West – Effingham County.

In 2000, this geographic market area contained an estimated population of 35,905. By 2010, population in this market area had increased by 94.6 percent to 69,866. In 2016, the population in this market area had increased by 21.4 percent to 84,848. It is projected that between 2016 and 2018, population in the market area will increase 4.7 percent to 88,805. It is projected that between 2018 and 2021, population in the market area will increase 6.7 percent to 94,741.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
CHATHAM COUNTY	2000	232,048				
Estimated	2010	265,128	33,080	14.3%	3,308	1.4%
	2016	289,535	24,407	9.2%	4,068	1.5%
	2018	297,213	7,678	2.7%	3,839	1.3%
Projected	2021	308,730	11,517	3.9%	3,839	1.3%
MARKET AREA	2000	35,905				
Estimated	2010	69,866	33,961	94.6%	3,396	9.5%
	2016	84,848	14,982	21.4%	2,497	3.6%
	2018	88,805	3,957	4.7%	1,979	2.3%
Projected	2021	94,741	5,936	6.7%	1,979	2.2%
BLOOMINGDALE	2000	2,665				
Estimated	2010	2,713	48	1.8%	5	0.2%
	2016	2,729	16	0.6%	3	0.1%
	2,018	2,813	84	3.1%	42	1.5%
Projected	2021	2,940	127	4.5%	42	1.5%

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

In addition, the chart below indicates the population of prospective tenants ages 55 and older represents 17.3 percent of the total population in 2010. This number increase by 3.4 percent in 2016 and is expected to continue to increase through 2021.

Sycamore Trail Apartments * Wild Cat Dam Road & U.S. Highway 80 * Bloomingdale, Georgia

CHANGE IN POPULATION BY AGE GROUPS						
CHATHAM COUNTY						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	18,045	19,706	9.2%	19,988	20,412	2.1%
5-9	15,861	18,872	19.0%	19,506	20,456	4.9%
10-14	15,073	17,244	14.4%	18,246	19,748	8.2%
15-17	10,050	10,223	1.7%	10,757	11,557	7.4%
18-20	13,493	14,077	4.3%	14,236	14,474	1.7%
21-24	19,203	17,789	-7.4%	17,090	16,041	-6.1%
25-34	38,685	47,000	21.5%	46,493	45,733	-1.6%
35-44	31,906	36,068	13.0%	38,577	42,340	9.8%
45-54	34,323	33,884	-1.3%	34,033	34,256	0.7%
55-64	28,171	33,742	19.8%	34,160	34,787	1.8%
65-74	16,871	24,126	43.0%	26,063	28,969	11.1%
75-84	10,284	11,813	14.9%	12,942	14,635	13.1%
85+	4,463	4,991	11.8%	5,123	5,322	3.9%
Total Population	256,428	289,535	12.9%	297,213	308,730	3.9%
Elderly % Population (55+)	23.3%	25.8%	6.0%	26.3%	27.1%	0.8%
MARKET AREA						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	4,677	6,628	41.7%	6,778	7,004	3.3%
5-9	4,363	6,327	45.0%	6,676	7,200	7.8%
10-14	4,130	5,606	35.7%	6,140	6,941	13.0%
15-17	2,332	3,056	31.0%	3,352	3,796	13.2%
18-20	2,219	2,935	32.3%	3,135	3,435	9.6%
21-24	4,421	4,257	-3.7%	4,326	4,430	2.4%
25-34	11,225	16,097	43.4%	15,646	14,969	-4.3%
35-44	9,293	12,834	38.1%	13,661	14,901	9.1%
45-54	7,678	10,603	38.1%	11,155	11,982	7.4%
55-64	5,804	8,555	47.4%	9,027	9,734	7.8%
65-74	2,786	5,131	84.2%	5,695	6,540	14.8%
75-84	1,309	2,132	62.9%	2,486	3,018	21.4%
85+	600	687	14.5%	729	791	8.6%
Total Population	60,837	84,848	39.5%	88,805	94,741	6.7%
Elderly % Population (55+)	17.3%	19.5%	3.4%	20.2%	21.2%	1.0%
BLOOMINGDALE						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	142	191	34.5%	196	204	4.0%
5-9	198	196	-1.0%	200	207	3.3%
10-14	332	196	-41.0%	201	208	3.6%
15-17	75	95	26.7%	107	124	16.3%
18-20	76	83	9.2%	93	107	15.6%
21-24	254	119	-53.1%	119	120	0.5%
25-34	334	368	10.2%	357	340	-4.7%
35-44	241	371	53.9%	391	420	7.5%
45-54	414	356	-14.0%	361	368	2.0%
55-64	298	341	14.4%	349	361	3.4%
65-74	142	255	79.6%	267	285	6.7%
75-84	148	125	-15.5%	135	151	11.5%
85+	26	33	26.9%	38	45	19.0%
Total Population	2,680	2,729	1.8%	2,813	2,940	4.5%
Elderly % Population (55+)	22.9%	27.6%	1.8%	28.1%	28.6%	1.2%

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

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 10 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 2016 senior women in the primary market area outnumbered men by 1,183, or 15.4 percent. Between 2016 and 2021 the ratio is projected to remain similar. 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		2016 Estimated		2021 Projected	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Total Male	35,736		43,210		48,062	
55-64	3,195	57.0%	4,113	53.7%	4,730	50.9%
65-74	1,581	28.2%	2,398	31.3%	2,984	32.1%
75-84	674	12.0%	912	11.9%	1,302	14.0%
85+	155	2.8%	238	3.1%	280	3.0%
TOTAL 55+	5,605	100.0%	7,661	100.0%	9,296	100.0%
Total Female	34,130		41,638		46,679	
55-64	3,387	52.5%	4,442	50.2%	5,004	46.4%
65-74	1,772	27.4%	2,733	30.9%	3,556	33.0%
75-84	934	14.5%	1,220	13.8%	1,716	15.9%
85+	364	5.6%	449	5.1%	511	4.7%
TOTAL 55+	6,457	100.0%	8,844	100.0%	10,787	100.0%

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

Household Type and Relationship

The following tables show the households by type and relationship and group quarter's population by type for persons 65 and older. This data was not available for persons 55 and older. The table indicates the 2010 older adult population according to household type and relationship. The totals are expected to increase as the older adult population increases.

HOUSEHOLDS BY TYPE/RELATIONSHIP, PERSONS 65+			
IN FAMILY HOUSEHOLDS	MARKET AREA	BLOOMINGDALE	CHATHAM COUNTY
Householder	1,683	83	10,436
Spouse	1,171	63	7,226
Other Relatives	176	0	902
IN NON-FAMILY HOUSEHOLDS			
Male Householder	317	41	2,774
Living Alone	310	41	2,615
Not Living Alone	7	0	159
Female Householder	888	121	6,885
Living Alone	888	121	6,729
Not Living Alone	0	0	156
Non-Relatives	19	0	393

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 elderly, the demand for rental housing is sometimes caused by the inability of the elderly to properly maintain their present ownership housing. Also, within the overall demand are segments of the market asking for more or less expense (related to income) and for ownership or rental.

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

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

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

Tenure

The percentage of renters in Chatham County in 2016 was 42.0 percent, and the percentage for Bloomingdale was 28.5 percent. The percentage of renters for the market area was 37.4 percent for 2016. According to the U.S. Census Bureau, the national rental percentage is 27 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
CHATHAM COUNTY	2000	89,863	54,467	60.6%	35,396	39.4%
Estimated	2010	103,038	59,466	57.7%	43,572	42.3%
	2016	113,232	65,654	58.0%	47,578	42.0%
	2018	116,564	67,658	58.0%	48,906	42.0%
Projected	2021	121,562	70,663	58.1%	50,899	41.9%
MARKET AREA	2000	12,698	8,862	69.8%	3,836	30.2%
Estimated	2010	25,634	15,962	62.3%	9,672	37.7%
	2016	30,990	19,391	62.6%	11,599	37.4%
	2018	32,459	20,335	62.6%	12,123	37.4%
Projected	2021	34,662	21,752	62.8%	12,910	37.2%
BLOOMINGDALE	2000	982	765	77.9%	217	22.1%
Estimated	2010	1,031	738	71.6%	293	28.4%
	2016	1,076	769	71.5%	307	28.5%
	2018	1,118	799	71.5%	319	28.5%
Projected	2021	1,180	843	71.4%	337	28.6%

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

The proposed development will target households ages 55 and older. According to the U.S. Census Bureau, there are 7,265 households, or 28.3 percent within this market area.

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
CHATHAM COUNTY	25-34	6,892	12,768	19,660
	35-44	9,359	7,592	16,951
	45-54	12,483	6,852	19,335
	55-64	13,151	4,716	17,867
	65-74	9,070	2,464	11,534
	75+	7,629	2,457	10,086
MARKET AREA	25-34	3,142	3,224	6,366
	35-44	3,344	1,924	5,268
	45-54	3,442	1,592	5,034
	55-64	2,888	935	3,823
	65-74	1,685	420	2,105
	75+	1,090	247	1,337
BLOOMINGDALE	25-34	73	74	147
	35-44	126	55	181
	45-54	166	60	226
	55-64	163	40	203
	65-74	106	19	125
	75+	91	19	110

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	CHATHAM COUNTY	MARKET AREA	BLOOMINGDALE
1 person	14,221	3,344	166
2 persons	22,559	5,471	250
3 persons	10,169	3,056	139
4 persons	7,487	2,466	114
5 persons	3,132	1,032	50
6 persons	1,174	378	14
7 or more persons	724	215	5
RENTER-OCCUPIED			
1 person	15,340	3,042	70
2 persons	12,238	2,825	90
3 persons	7,101	1,696	53
4 persons	4,605	1,109	43
5 persons	2,511	599	20
6 persons	1,028	239	9
7 or more persons	749	162	8

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and two persons, who account for 60.7 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	3,042	31.5%
2 persons	2,825	29.2%
3 persons	1,696	17.5%
4 persons	1,109	11.5%
5 persons	599	6.2%
6 persons	239	2.5%
7 or more persons	162	1.7%
TOTAL	9,672	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	CHATHAM COUNTY	MARKET AREA	BLOOMINGDALE
TOTAL HOUSING UNITS	119,323	28,798	1,141
OCCUPANCY AND TENURE			
Occupied Housing Units	103,038	25,634	1,031
Owner-Occupied	59,466	15,962	738
Percent Owner-Occupied	57.7%	62.3%	71.6%
Renter-Occupied	43,572	9,672	293
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	2915	244	8
Persons per owner-occupied unit	2.49	2.4	2.59
Persons per renter-occupied unit	2.39	2.33	2.74
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	3,689	1,995	0
2000-2004	4,172	1,875	76
1990-1999	5,571	1,024	70
1980-1989	5,806	677	17
1970-1979	6,575	557	28
1960-1969	4,552	503	50
1950-1959	4,097	527	31
1940-1949	2,031	312	8
1939 or earlier	4,968	235	48
PERSONS PER ROOM: RENTER			
0.50 or less	27,579	5,093	278
0.51-1.00	12,819	2,457	50
1.01-1.50	926	144	0
1.51-2.00	137	11	0
2.01 or more	0	0	0
PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	139	10	0
1.01-1.50	0	0	0
1.51 or more	0	0	0

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 155 renter households with more than 1.01 occupants per room in the market area. There are 10 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
CHATHAM COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	51,844	87.9%	13,554	32.7%
1, Attached	2,737	4.6%	2,692	6.5%
2	428	0.7%	2,869	6.9%
3 to 4	335	0.6%	5,542	13.4%
5 to 9	664	1.1%	6,902	16.6%
10 to 19	243	0.4%	3,739	9.0%
20 to 49	133	0.2%	1,735	4.2%
50 or more	130	0.2%	2,228	5.4%
Mobile Home, Trailer, Other	2,475	4.2%	2,200	5.3%
TOTAL	58,989	100.0%	41,461	100.0%
MARKET AREA				
1, Detached	12,000	82.3%	2,530	32.8%
1, Attached	641	4.4%	227	2.9%
2	23	0.2%	142	1.8%
3 to 4	87	0.6%	490	6.4%
5 to 9	84	0.6%	1,127	14.6%
10 to 19	0	0.0%	1,066	13.8%
20 to 49	0	0.0%	430	5.6%
50 or more	0	0.0%	246	3.2%
Mobile Home, Trailer, Other	1,748	12.0%	1,447	18.8%
TOTAL	14,583	100.0%	7,705	100.0%
BLOOMINGDALE				
1, Detached	617	89.3%	223	68.0%
1, Attached	0	0.0%	0	0.0%
2	0	0.0%	0	0.0%
3 to 4	0	0.0%	0	0.0%
5 to 9	0	0.0%	54	16.5%
10 to 19	0	0.0%	16	4.9%
20 to 49	0	0.0%	6	1.8%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	74	10.7%	29	8.8%
TOTAL	691	100.0%	328	100.0%

Source: U.S. Census Bureau

Households Income Trends and Analysis

Renters within the target incomes between \$16,020 and \$24,550, or 12.2 percent, qualify for one-bedroom units at 50 percent of the area median income. Renters within the target incomes between \$19,020 and \$29,460, or 17.3 percent, qualify for one-bedroom units at 60 percent of the area median income. Renters within the target incomes between \$19,170 and \$24,550, or 8.3 percent, qualify for two-bedroom units at 50 percent of the area median income. Renters within the target incomes between \$22,920 and \$29,460, or 11.2 percent, qualify for two-bedroom units at 60 percent of the area median income.

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	CHATHAM COUNTY	MARKET AREA	BLOOMINGDALE
Less than \$10,000			
Less than 20%	25	0	0
20-24%	84	0	0
25-29%	222	0	0
30-34%	202	0	0
35%+	4,812	583	12
Not Computed	1,650	117	0
\$10,000 - \$19,999			
Less than 20%	263	0	0
20-24%	157	7	0
25-29%	233	17	0
30-34%	351	42	0
35%+	5,702	885	54
Not Computed	503	141	0
\$20,000 - \$34,999			
Less than 20%	368	90	0
20-24%	442	72	0
25-29%	1,140	80	21
30-34%	1,770	259	18
35%+	6,014	1,054	71
Not Computed	527	95	26
\$35,000 - \$49,999			
Less than 20%	809	211	5
20-24%	1,617	100	0
25-29%	1,840	529	0
30-34%	1,175	385	0
35%+	940	201	0
Not Computed	312	86	6
\$50,000 - \$74,999			
Less than 20%	2,495	689	49
20-24%	2,020	478	25
25-29%	646	179	14
30-34%	272	36	0
35%+	258	48	0
Not Computed	232	43	4
\$75,000 or more			
Less than 20%	3,790	1,147	23
20-24%	275	65	0
25-29%	92	31	0
30-34%	26	0	0
35%+	58	0	0
Not Computed	139	35	0
TOTAL	41,461	7,705	328

Source: U.S. Census Bureau



www.ribbondata.com

HISTA 2.2 Summary Data

Market Area

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Nielsen Claritas

Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	294	182	98	73	143	790
\$10,000-20,000	601	224	193	82	27	1,127
\$20,000-30,000	494	79	375	114	524	1,586
\$30,000-40,000	216	172	250	279	102	1,019
\$40,000-50,000	177	217	377	421	30	1,222
\$50,000-60,000	320	224	84	92	52	772
\$60,000-75,000	97	159	259	212	80	807
\$75,000-100,000	336	331	119	112	186	1,084
\$100,000-125,000	218	105	100	131	31	585
\$125,000-150,000	10	82	77	16	2	187
\$150,000-200,000	41	52	37	0	1	131
\$200,000+	28	120	21	13	8	190
Total	2,832	1,947	1,990	1,545	1,186	9,500

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	82	49	8	22	4	165
\$10,000-20,000	195	28	0	2	6	231
\$20,000-30,000	208	76	29	39	7	359
\$30,000-40,000	98	71	85	3	7	264
\$40,000-50,000	55	110	5	3	40	213
\$50,000-60,000	87	82	3	1	3	176
\$60,000-75,000	119	48	21	2	3	193
\$75,000-100,000	16	50	10	1	5	82
\$100,000-125,000	103	75	4	4	5	191
\$125,000-150,000	20	57	1	1	1	80
\$150,000-200,000	26	17	7	3	0	53
\$200,000+	30	58	3	0	1	92
Total	1,039	721	176	81	82	2,099

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	47	17	3	2	4	73
\$10,000-20,000	142	19	0	1	5	167
\$20,000-30,000	97	41	5	2	6	151
\$30,000-40,000	54	45	76	3	7	185
\$40,000-50,000	41	47	3	1	5	97
\$50,000-60,000	27	34	3	0	2	66
\$60,000-75,000	36	21	15	1	3	76
\$75,000-100,000	5	36	8	1	4	54
\$100,000-125,000	30	52	1	0	0	83
\$125,000-150,000	18	1	1	0	1	21
\$150,000-200,000	14	12	7	2	0	35
\$200,000+	8	3	0	0	1	12
Total	519	328	122	13	38	1,020

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	376	231	106	95	147	955
\$10,000-20,000	796	252	193	84	33	1,358
\$20,000-30,000	702	155	404	153	531	1,945
\$30,000-40,000	314	243	335	282	109	1,283
\$40,000-50,000	232	327	382	424	70	1,435
\$50,000-60,000	407	306	87	93	55	948
\$60,000-75,000	216	207	280	214	83	1,000
\$75,000-100,000	352	381	129	113	191	1,166
\$100,000-125,000	321	180	104	135	36	776
\$125,000-150,000	30	139	78	17	3	267
\$150,000-200,000	67	69	44	3	1	184
\$200,000+	58	178	24	13	9	282
Total	3,871	2,668	2,166	1,626	1,268	11,599

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2016			2021		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
CHATHAM COUNTY									
Less than \$15,000	4,072	4,648	4,524	5,806	5,018	4,500	5,422	4,459	4,806
\$15,000 - \$24,999	4,289	3,581	3,140	4,629	3,551	3,051	4,402	3,192	3,357
\$25,000 - \$34,999	4,469	3,833	2,638	3,824	3,352	3,270	3,860	3,188	3,778
\$35,000 - \$49,999	6,186	5,010	2,382	6,932	4,542	4,555	6,680	4,157	4,962
\$50,000 - \$74,999	7,306	7,364	2,920	6,624	7,385	4,282	7,108	7,441	5,235
\$75,000 - \$99,999	4,681	4,442	1,713	5,638	4,350	2,223	6,125	4,415	2,739
\$100,000 - \$149,999	3,806	4,395	1,553	4,460	5,579	2,879	5,542	6,405	3,989
\$150,000 - \$199,999	1,131	1,749	544	1,360	1,875	1,160	1,850	2,308	1,741
\$200,000+	709	1,647	681	2,075	2,979	734	2,980	3,878	1,171
TOTAL	93,413			106,633			115,190		
MARKET AREA									
Less than \$15,000	624	638	581	895	852	738	751	780	848
\$15,000 - \$24,999	934	585	640	1,053	772	667	857	666	760
\$25,000 - \$34,999	1,180	688	454	1,312	733	716	1,202	767	926
\$35,000 - \$49,999	1,920	1,155	279	2,202	1,358	1,037	1,950	1,316	1,218
\$50,000 - \$74,999	2,409	1,692	435	2,465	2,102	833	2,486	2,343	1,186
\$75,000 - \$99,999	1,642	1,084	177	2,683	1,207	315	2,845	1,381	449
\$100,000 - \$149,999	1,159	1,136	243	1,697	2,338	292	2,157	3,000	472
\$150,000 - \$199,999	443	348	31	639	453	253	851	645	429
\$200,000+	202	232	48	884	755	46	1,253	1,096	88
TOTAL	20,959			29,297			32,722		
MARKET AREA									
Less than \$15,000	11	6	94	10	17	47	9	13	47
\$15,000 - \$24,999	31	15	79	36	44	63	23	34	67
\$25,000 - \$34,999	43	41	24	24	35	45	26	39	60
\$35,000 - \$49,999	8	40	11	54	55	47	44	48	56
\$50,000 - \$74,999	98	144	32	63	88	48	61	90	58
\$75,000 - \$99,999	40	39	5	79	41	10	89	49	14
\$100,000 - \$149,999	39	93	0	43	96	11	56	118	16
\$150,000 - \$199,999	0	24	0	18	19	10	24	21	17
\$200,000+	0	12	0	20	12	4	31	17	9
TOTAL	929			1,039			1,136		

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

PART VI:

EMPLOYMENT TREND

Employment Trends

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

Employment in Chatham County has been decreasing an average of 0.9 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	4,222,257	4,071,562	96.4%	150,695	3.6%
2001	4,262,058	4,089,567	96.0%	172,491	4.0%
2002	4,327,710	4,110,882	95.0%	216,828	5.0%
2003	4,394,454	4,182,530	95.2%	211,924	4.8%
2004	4,451,804	4,239,067	95.2%	212,737	4.8%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,589	4,262,408	89.8%	486,181	10.2%
2012	4,783,322	4,344,689	90.8%	438,633	9.2%
2013	4,758,734	4,367,931	91.8%	390,803	8.2%
2014	4,753,765	4,416,715	92.9%	337,050	7.1%
2015	4,770,873	4,490,931	94.1%	279,942	5.9%
2016**	4,864,801	4,583,037	94.2%	281,764	5.8%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2016

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 3.6 percent in 2000. The rate for the State of Georgia in March 2016 was 5.8 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR CHATHAM COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	111,566	107,528	96.4%	4,038	3.6%
2001	111,580	107,564	96.4%	4,016	3.6%
2002	114,891	109,941	95.7%	4,950	4.3%
2003	116,179	111,181	95.7%	4,998	4.3%
2004	121,432	116,271	95.7%	5,161	4.3%
2005	124,569	118,847	95.4%	5,722	4.6%
2006	127,947	122,727	95.9%	5,220	4.1%
2007	133,680	128,394	96.0%	5,286	4.0%
2008	134,606	127,004	94.4%	7,602	5.6%
2009	131,170	119,831	91.4%	11,339	8.6%
2010	127,323	114,777	90.1%	12,546	9.9%
2011	129,562	116,625	90.0%	12,937	10.0%
2012	131,755	119,704	90.9%	12,051	9.1%
2013	131,237	120,542	91.9%	10,695	8.1%
2014	131,733	122,140	92.7%	9,593	7.3%
2015	133,265	125,625	94.3%	7,640	5.7%
2016**	136,487	129,403	94.8%	7,084	5.2%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2016

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 10.0 percent in 2010 and a low of 3.6 percent in 2000 and 2001. The rate for the county in March 2016 was 5.2 percent

CHANGE IN TOTAL EMPLOYMENT FOR CHATHAM COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2000-2005	11,319	2,264	10.5%	2.1%
2005-2010	(4,070)	(814)	-3.4%	-0.7%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Chatham County decreased an average of 0.7 percent per year between 2005 and 2010.

RECENT CHANGES IN EMPLOYMENT FOR CHATHAM COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	118,847	2,576	4.6%
2006	122,727	3,880	4.1%
2007	128,394	5,667	4.0%
2008	127,004	(1,390)	5.6%
2009	119,831	(7,173)	8.6%
2010	114,777	(5,054)	9.9%
2011	116,625	1,848	10.0%
2012	119,704	4,927	9.1%
2013	120,542	3,917	8.1%
2014	122,140	5,515	7.3%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 4.0 percent to 10.0 percent over the past 10 years. These fluctuations are in line with the unemployment rates for the State of Georgia.

The proposed development is located within Chatham County which offers several employment opportunities. Major employers within this area offer between 22,750 and 72,971 total jobs. Major employers within Chatham County as of March 2015 are in the chart below:

Employer	No. of Employees
Savannah-Chatham County Board of Education	5,000-9,999
Memorial University Medical Center	1,000-4,999
St. Joseph's/Candler	1,000-4,999
Wal-Mart	1,000-4,999
Marine Terminals Corporation	1,000-4,999
SSA Cooper	1,000-4,999
Kroger	1,000-4,999
Ft. Stewart/Hunter Army Airfield	1,000-4,999
Savannah College of Art and Design	1,000-4,999
Chatham County	1,000-4,999
Georgia Ports Authority	500-999
Armstrong Atlantic State University	500-999
YMCA of Coastal Georgia	500-999
Savannah State University	500-999
U.S. Army Corps of Engineers	500-999
Snelling Staffing Services	500-999
Georgia Regional Hospital	500-999
UTC Overseas	500-999
Target	500-999
Schneider National Inc.	500-999
Colonial Group Inc.	500-999
Publix	500-999
McDonald's	500-999
Southcoast Medical Group	500-999
Ceres Marine Terminals	500-999
Coastal Home Care	500-999
Coastal Center for Developmental Services	500-999
Effingham County Hospital Authority	250-499
The Landings Club	250-499

PLACE OF WORK EMPLOYMENT DATA						
INDUSTRY	CHATHAM COUNTY		MARKET AREA		BLOOMINGDALE	
	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	310	0.3%	116	0.4%	0	0.0%
Construction	8,325	7.2%	2,291	8.1%	215	16.9%
Manufacturing	10,371	9.0%	3,566	12.6%	103	8.1%
Wholesale Trade	3,093	2.7%	941	3.3%	28	2.2%
Retail Trade	14,585	12.6%	3,374	11.9%	162	12.7%
Transportation, Communication & Utilities	7,857	6.8%	2,709	9.5%	155	12.2%
Information	1,767	1.5%	398	1.4%	18	1.4%
Finance, Insurance & Real Estate	6,445	5.6%	1,458	5.1%	62	4.9%
Professional & Related Services	10,557	9.1%	2,641	9.3%	43	3.4%
Educational, Health & Social Services	26,280	22.7%	5,468	19.2%	132	10.4%
Entertainment & Recreation Services	13,865	12.0%	2,621	9.2%	183	14.4%
Other	6,360	5.5%	1,295	4.6%	79	6.2%
Public Administration	5,928	5.1%	1,530	5.4%	92	7.2%

Source: U.S. Census Bureau

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



There have been several small business openings with the past two years in Bloomingdale and Pooler. However, there have been no significant business openings or closings. Overall, it is believed that the economy of Bloomingdale will remain stable.

Wages

The average annual wage of Chatham County employees was \$46,475 in 2014. Wages have been increasing 1.7 percent per year. Wages in retail trade; leisure and hospitality; and other service sectors are within the income limits of the proposed development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2013	2014	ANNUAL
Agriculture, Forestry, and Fisheries	\$41,381	\$43,609	5.4%
Mining	N/A*	N/A*	N/A*
Construction	\$44,551	\$45,828	2.9%
Manufacturing	\$80,955	\$84,768	4.7%
Transportation and Warehousing	\$35,535	\$36,827	3.6%
Utilities	\$75,972	\$80,373	5.8%
Wholesale Trade	\$58,606	\$60,610	3.4%
Retail Trade	\$26,409	\$26,660	1.0%
Leisure and Hospitality	\$17,579	\$17,981	2.3%
Education and Health Services	\$45,791	\$48,079	5.0%
Professional and Business Services	\$38,169	\$41,197	7.9%
Financial Activities	\$53,363	\$52,693	-1.3%
Information	\$49,401	\$39,477	-20.1%
Other Services	\$30,900	\$30,586	-1.0%
Public Administration (Local Government)	\$41,079	\$41,955	2.1%

Source: U.S. Bureau of Labor Statistics

*Data was not available.

Conclusions

The economy of the market area is based on manufacturing; retail trade; educational, health and social services and public administration sectors. Each of these categories has experienced reasonable growth within the past few years. In addition, wages have been increasing 1.7 percent per year. Wages in retail trade; leisure and hospitality; and other service sectors are within the income limits of the proposed development. As indicated within the employment section of this report, the proposed development is located in an area with what appears to be a stable economy with some growth. As a result, it is believed the subject will be viable within this market area.

Employment Outside the County

For residents employed in the market area, the travel time to work from the site will be less than 20 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 39.9 percent in the market area have a travel time of less than 19 minutes; 48.6 percent have a travel time of 20 to 34 minutes; and 11.5 percent have a travel time of over 35 minutes. This relatively low travel time indicates that the subject site is in an area in close proximity to employment centers.

ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS		
TRAVEL TIME IN MINUTES	NUMBER OF COMMUTERS	PERCENT
5 or less	681	2.4%
5-9	1,865	6.6%
10-19	8,685	30.9%
20-24	6,579	23.4%
25-34	7,109	25.3%
35-44	1,121	4.0%
45-59	1,179	4.2%
60-89	512	1.8%
90+	412	1.5%
Total Commuters	28,143	

Source: U.S. Census Bureau

PART VII:

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

PROJECT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. Renters within the target incomes between \$16,020 and \$24,550, or 12.2 percent, qualify for one-bedroom units at 50 percent of the area median income. Renters within the target incomes between \$19,020 and \$29,460, or 17.3 percent, qualify for one-bedroom units at 60 percent of the area median income. Renters within the target incomes between \$19,170 and \$24,550, or 8.3 percent, qualify for two-bedroom units at 50 percent of the area median income. Renters within the target incomes between \$22,920 and \$29,460, or 11.2 percent, qualify for two-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 40 percent for senior properties. The resulting number is then multiplied by 12 to derive an annual income ($\$534 / 40\% = \$1,335 \times 12 = \$16,020$). 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 \times 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used). However, for senior and housing for older persons, the maximum limit is two person per household.

Sources of Demand

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

Required Unit Mix

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

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that one-bedroom units should account for 47.2 percent of the renter housing demand, two-bedroom units account for 23.5 percent, three-bedroom units should account for 17.1 percent of the renter housing demand and units with four or more bedrooms account for 12.1 percent of the renter housing demand in the primary market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS					
HOUSEHOLD SIZE	0/1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	3,042	0	0	0	3,042
2 Persons	1,413	1,413	0	0	2,825
3 Persons	0	848	848	0	1,696
4 Persons	0	0	555	555	1,109
5 Persons	0	0	300	300	599
6 Persons	0	0	0	239	239
7 or More Persons	0	0	0	162	162
TOTAL	4,455	2,261	1,702	1,255	9,672
PERCENT	46.1%	23.4%	17.6%	13.0%	100.0%

Eligible Households

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

INCOME/AGE (55+) ELIGIBLE HOUSEHOLDS					
Unit Type	Gross Rent	Lower Range	Upper Range	Percent Renter	Renter Households
1/1 (50%)	\$534	\$16,020	\$24,550	12.2%	257
1/1 (60%)	\$634	\$19,020	\$29,460	17.3%	364
2/2 (50%)	\$639	\$19,170	\$24,550	8.3%	174
2/2 (60%)	\$764	\$22,920	\$29,460	11.2%	235
All Units		\$16,020	\$29,460	20.6%	433
Total Units @ 50%		\$16,020	\$24,550	12.2%	257
Total Units @ 60%		\$19,020	\$29,460	17.3%	364

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

Penetration Rate

There are no vacant LIHTC units. The subject is a proposed development containing 80 units. If this unit attains full occupancy, it will have an aggregate penetration rate of 18.5 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	433
Existing Vacant LIHTC Units	0
LIHTC Units Planned	0
Vacant Units in Subject	80
Total Inventory	80
Penetration Rate	18.5%

Projects Under Construction

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

Planned Projects

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

New & Pipeline Units

There are currently no new developments in the market area.

The following tables contain the summary demand estimates in the primary market area for all units as well as per bedroom per income limit.

REQUIRED DEMAND							
	All 50%/60% Units	All 50% Units	All 60% Units	1BR (50%)	1BR (60%)	2BR (50%)	2BR (60%)
Demand from New Senior Household Growth							
Average Annual Senior Household Growth (2016-2018)	860	860	860	860	860	860	860
Percent Income Qualified	20.6%	12.2%	17.3%	12.2%	17.3%	8.3%	11.2%
Percent Plan to Rent	37.4%	37.4%	37.4%	37.4%	37.4%	37.4%	37.4%
Demand from New Senior Household Growth	66	39	56	39	56	27	36
Demand from Senior Renter Substandard Housing							
Total Senior Substandard Households	165	165	165	165	165	165	165
Percent Income Qualified	20.6%	12.2%	17.3%	12.2%	17.3%	8.3%	11.2%
Demand from Senior Substandard Housing	34	20	29	20	29	14	18
Total Rent Overburdened Households							
Total Rent Overburdened Households	288	190	213	190	213	111	131
Demand from Rent Overburdened	288	190	213	190	213	111	131
Total Demand							
Demand from Household Growth	66	39	56	39	56	27	36
Demand from Substandard Housing	34	20	29	20	29	14	18
Demand from Rent Overburdened	288	190	213	190	213	111	131
TOTAL	388	249	298	249	298	152	185
Less Vacant Current Supply and Pipeline	0	0	0	0	0	0	0
NET DEMAND	388	249	298	249	298	152	185
Subject Units	80	24	56	12	24	12	32
Capture Rate	20.6%	9.6%	18.8%	4.8%	8.1%	7.9%	17.3%

Demand and Net Demand

	1 BR HH at 50% AMI (\$16,020 to \$24,550)	1 BR HH at 60% AMI (\$19,020 to \$29,460)	2 BR HH at 50% AMI (\$19,170 to \$24,550)	2 BR HH at 60% AMI (\$22,920 to \$29,460)	All Tax Credit 50%/60% AMI (\$16,020 to \$29,460)	All Tax Credit 50% AMI (\$16,020 to \$24,550)	All Tax Credit 60% AMI (\$19,020 to \$29,460)
Demand from New Household (age and income appropriate)	39	56	27	36	66	39	56
Plus							
Demand from Existing Renter Households - Substandard Housing	20	29	14	18	34	20	29
Plus							
Demand from Existing Renter Households - Rent Overburdened Households	190	213	111	131	288	190	213
Equals Total Demand	249	298	152	185	388	249	298
Less							
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	0	0	0	0	0	0
Equals Net Demand	249	298	152	185	388	249	298

Required Capture Rate

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/1 BA	\$16,020 to \$24,550	12	249	0	249	4.8%	2-4/Month	\$840	N/A	\$409
	2 BR/2 BA	\$19,170 to \$24,550	12	152	0	152	7.9%	2-4/Month	\$985	N/A	\$480
	Total	\$16,020 to \$24,550	24	249	0	249	9.6%	2-3/Month	\$840-\$985	N/A	\$409-\$480
60% AMI	1 BR/1 BA	\$19,020 to \$29,460	24	298	0	298	8.1%	2-3/Month	\$840	N/A	\$509
	2 BR/2 BA	\$22,920 to \$29,460	32	185	0	185	17.3%	3-4/Month	\$985	N/A	\$605
	Total	\$19,020 to \$29,460	56	298	0	298	18.8%	6-7/Month	\$840-\$985	N/A	\$509-\$605
50%/60% AMI	Overall Total	\$16,020 to \$29,460	80	388	0	388	20.6%	8-10/Month	\$840-\$985	N/A	\$509-\$605

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no senior tax credit comparables located in the market area constructed within the past two years that compete with the subject. The subject would need to capture 9.6 percent of the demand in the market area for units at 50 percent of the area median income 18.8 percent of the demand for units at 60 percent of the area median income. The overall capture for subject's market area for all units at 50 and 60 percent of the area median income is 20.6 percent. As indicated in the chart above, all capture rates are well below the 30 percent threshold requirements. Therefore, it is believed the proposed development will be viable due to the lack of affordable housing within this market area.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS
Multi-Family Lease No. 1



Property Identification

Record ID 11335
Property Type Walk-Up
Property Name The Carlyle at Godley Station
Address 385 Godley Station Boulevard, Pooler, Chatham County, Georgia
 31322
Market Type Market
Verification Terri; 912-330-4110, May 10, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	60	658	\$955	\$1.45
1/1	24	792	\$910	\$1.15
2/2	96	924	\$975	\$1.06
2/2	12	1,132	\$960	\$0.85
2/2	72	1,254	\$1,000	\$0.80
3/2	48	1,413	\$1,100	\$0.78

Occupancy 94%
Rent Premiums N
Total Units 312
Unit Size Range 658 - 1413
Avg. Unit Size 1,022
Avg. Rent/Unit \$991
Avg. Rent/SF \$0.97
SF 318,888

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/75
Year Built	2007
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Coat Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Intercom/Electronic Entry, Bark Park, Media Center, Courtyard

Remarks

The property does not maintain a waiting list. The annual turnover rate is approximately 36 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 2



Property Identification

Record ID 11336
Property Type Walk-Up
Property Name Villas at Park Avenue
Address 260 Park Avenue, Pooler, Chatham County, Georgia 31322
Market Type Market

Verification Stacy; 912-748-5600, May 10, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1		675	\$1,010	\$1.50
1/1		675	\$1,100	\$1.63
1/1		822	\$1,020	\$1.24
1/1		822	\$1,110	\$1.35
1/1		838	\$980	\$1.17
1/1		838	\$1,135	\$1.35
1/1		871	\$1,030	\$1.18
1/1		871	\$1,180	\$1.35
1/1		871	\$1,120	\$1.29
1/1		871	\$1,270	\$1.46
2/2		1,018	\$1,180	\$1.16
2/2		1,018	\$1,270	\$1.25
2/2		1,059	\$1,225	\$1.16
2/2		1,059	\$1,375	\$1.30
2/2		1,059	\$1,320	\$1.25
2/2		1,059	\$1,475	\$1.39
2/2		1,073	\$1,100	\$1.03
2/2		1,073	\$1,250	\$1.16
2/2		1,203	\$1,350	\$1.12

Multi-Family Lease No. 2 (Cont.)

2/2	1,203	\$1,500	\$1.25
2/2	1,325	\$1,420	\$1.07
2/2	1,325	\$1,535	\$1.16
2/2	1,325	\$1,560	\$1.18
2/2	1,325	\$1,650	\$1.25
2/2	1,394	\$1,380	\$0.99
2/2	1,394	\$1,530	\$1.10
2/2	1,394	\$1,510	\$1.08
2/2	1,394	\$1,660	\$1.19
3/2	1,429	\$1,520	\$1.06
3/2	1,429	\$1,670	\$1.17
3/2	1,429	\$1,620	\$1.13
3/2	1,429	\$1,710	\$1.20
3/2	1,455	\$1,410	\$0.97
3/2	1,455	\$1,560	\$1.07
3/2	1,455	\$1,520	\$1.04
3/2	1,455	\$1,560	\$1.07
3/2	1,455	\$1,550	\$1.07
3/2	1,455	\$1,700	\$1.17

Occupancy	96%
Rent Premiums	N
Total Units	238

Physical Data

No. of Buildings	23
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/0, G/100
Year Built	2013
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Carpet, Hardwood, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Business Center, Car Wash Area, On-Site Maintenance (24 Hour), Intercom/Electronic Entry, Media Room

Remarks

The contact would not disclose the number of each unit type. The property does not maintain a waiting list. The annual turnover rate is approximately 25 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 3



Property Identification

Record ID 11339
Property Type Walk-Up
Property Name Avala at Savannah Quarters
Address 300 Blue Moon Crossing, Pooler, Chatham County, Georgia 31322
Market Type Market
Verification Lauren; 912-450-2271, May 10, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1		800	\$788	\$0.99
1/1		800	\$1,738	\$2.17
1/1		914	\$823	\$0.90
1/1		914	\$1,793	\$1.96
2/2		1,134	\$1,058	\$0.93
2/2		1,134	\$2,228	\$1.96
2/2		1,332	\$1,103	\$0.83
2/2		1,332	\$2,303	\$1.73
2/2		1,387	\$1,153	\$0.83
2/2		1,387	\$2,085	\$1.50
3/2		1,532	\$1,168	\$0.76
3/2		1,532	\$2,928	\$1.91

Occupancy 95%
Rent Premiums N
Total Units 256

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	9
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/90-105
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer, Dryer, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Tennis Court, Business Center, Gazebo, Movie Library, Dog Park

Remarks

The contact would not disclose the number of each unit type. The property does not maintain a waiting list. The annual turnover rate is approximately 30 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 4



Property Identification

Record ID 11340
Property Type Walk-Up
Property Name Carrington Square Apartments
Address 280 Blue Moon Crossing, Pooler, Chatham County, Georgia
 31322
Market Type Market
Verification Christy; 912-450-6401, May 10, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1		810	\$875	\$1.08
1/1		810	\$935	\$1.15
1/1		815	\$850	\$1.04
1/1		815	\$910	\$1.12
2/2		1,039	\$995	\$0.96
2/2		1,039	\$1,110	\$1.07
2/2		1,044	\$985	\$0.94
2/2		1,044	\$1,040	\$1.00
2/2		1,077	\$1,010	\$0.94
2/2		1,077	\$1,060	\$0.98
2/2		1,092	\$1,045	\$0.96
2/2		1,092	\$1,110	\$1.02
2/2		1,235	\$1,120	\$0.91
2/2		1,235	\$1,175	\$0.95
3/2		1,275	\$1,130	\$0.89

Multi-Family Lease No. 4 (Cont.)

3/2	1,275	\$1,180	\$0.93
3/2	1,276	\$1,200	\$0.94
3/2	1,276	\$1,250	\$0.98

Occupancy	94%
Rent Premiums	N
Total Units	288

Physical Data

No. of Buildings	13
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/125
Year Built	2007
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer (\$40), Dryer (\$40), Washer/Dryer Hook-Ups, Carpet, Hardwood, Blinds, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Playground, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Video Surveillance, Pet Park

Remarks

The contact would not disclose the number of each unit type. The property does not maintain a waiting list. The annual turnover rate is approximately 35 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 5



Property Identification

Record ID 11415
Property Type Townhouse
Property Name Durham Park Townhomes
Address 100 Durham Park Way, Pooler, Chatham County, Georgia
 31322
Market Type Market
Verification Sherry; 912-450-0121, May 17, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2.5		1,374	\$1,265	\$0.92
2/2.5		1,374	\$1,325	\$0.96
3/2.5		1,540	\$1,400	\$0.91
3/2.5		1,540	\$1,460	\$0.95

Occupancy 97%
Rent Premiums N
Total Units 177

Physical Data

No. of Buildings 27

Multi-Family Lease No. 5 (Cont.)

Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2013
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer, Dryer, Washer/Dryer Hook-Ups, Carpet, Tile, Hardwood, Blinds, Ceiling Fans, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Exterior Storage, Business Center, Laundry Facility, On-Site Management, Limited Access Gate

Remarks

The contact would not disclose the number of each unit type. The property does not maintain a waiting list. The annual turnover rate is approximately 18 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 6



Property Identification

Record ID 11418
Property Type Walk-Up
Property Name Courtney Station Apartment Homes
Address 285 Park Avenue, Pooler, Georgia 31322
Market Type Market

Verification Carrie; 912-748-9096, May 17, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	104	816	\$895	\$1.10
1/1		816	\$920	\$1.13
1/1		1,090	\$1,130	\$1.04
2/2	178	1,071	\$1,050	\$0.98
2/2		1,071	\$1,075	\$1.00
2/2		1,197	\$1,120	\$0.94
2/2		1,197	\$1,145	\$0.96
3/2	18	1,490	\$1,275	\$0.86
3/2		1,490	\$1,490	\$1.00

Occupancy 88%
Rent Premiums N
Total Units 300
Unit Size Range 816 - 1490
Avg. Unit Size 1,008
Avg. Rent/Unit \$1,010

Multi-Family Lease No. 6 (Cont.)

Avg. Rent/SF	\$1.00
SF	302,322

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/85
Year Built	2008
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer, Dryer, Carpet, Tile, Blinds, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Tot Lot, Exterior Storage, Business Center, Limited Access Gate, Paw Park

Remarks

The contact would not disclose the number of each unit type. The property does not maintain a waiting list. The annual turnover rate is approximately 30 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 7



Property Identification

Record ID 11444
Property Name Marshall's Run Apartments
Address 4509-4511 Old Louisville Road, Garden City, Chatham County, Georgia 31408
Market Type Market

Verification Latara; 877-721-2524, May 20, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			<u>Mo. Rent/SF</u>
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	
1/1	4	480	\$400	\$0.83
2/1	20	800	\$675	\$0.84

Occupancy 100%
Rent Premiums N
Total Units 24
Unit Size Range 480 - 800

Multi-Family Lease No. 7 (Cont.)

Avg. Unit Size	747
Avg. Rent/Unit	\$629
Avg. Rent/SF	\$0.84
SF	17,920

Physical Data

No. of Buildings	6
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	6
Utilities with Rent	None
Parking	L/0
Year Built	1992
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, On-Site Management, On-Site Maintenance, Security Patrol

Remarks

The property does not maintain a waiting list. The annual turnover rate is approximately 25 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 8



Property Identification

Record ID 11445
Property Name Kessler Point Apartments
Address 901 Kessler Court, Garden City, Chatham County, Georgia 31408
Market Type Market

Verification LaTara; 877-721-2524, May 20, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	40	770	\$735	\$0.95
2/1	32	940	\$760	\$0.81
2/2	16	985	\$855	\$0.87
3/2	32	1,115	\$925	\$0.83

Occupancy 97%
Rent Premiums N
Total Units 120
Unit Size Range 770 - 1115
Avg. Unit Size 936
Avg. Rent/Unit \$808
Avg. Rent/SF \$0.86

SF 112,320

Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	8
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/O
Year Built	1989
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony, Patio, Swimming Pool, Fitness Center, Playground, Exterior Storage, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol

Remarks

The property does not maintain a waiting list. The annual turnover rate is approximately 40 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 9



Property Identification

Record ID 11446
Property Type Walk-Up
Property Name Rice Creek Apartment Homes
Address 9001 Georgia Highway 21, Port Wentworth, Chatham County, Georgia 31407
Market Type Market

Verification Stacy; 912-963-0900, May 20, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	36	857	\$789	\$0.92
1/1	36	921	\$824	\$0.89
2/2	24	1,131	\$885	\$0.78
2/2	24	1,155	\$905	\$0.78
2/2	24	1,161	\$929	\$0.80
2/2	24	1,186	\$969	\$0.82
3/2	36	1,344	\$1,115	\$0.83
3/2	36	1,362	\$1,165	\$0.86

Occupancy 97%
Rent Premiums N
Total Units 240
Unit Size Range 857 - 1362
Avg. Unit Size 1,136
Avg. Rent/Unit \$953
Avg. Rent/SF \$0.84

Multi-Family Lease No. 9 (Cont.)

SF 272,616

Physical Data

No. of Buildings	10
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Trash Collection
Parking	L/0, G/100
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Playground, Exterior Storage (\$25), Business Center, Car Wash Area, Laundry Facility, On-Site Management, On-Site Maintenance, Limited Access Gate, Security Patrol, Video Surveillance, Dog Park

Remarks

The property does not maintain a waiting list. The annual turnover rate is approximately 35 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 10



Property Identification

Record ID 11447
Property Type Elevator
Property Name Village at Rice Hope
Address 203 Magnolia Boulevard, Port Wentworth , Chatham County, Georgia 31407
Market Type Market
Verification Melinda; 912-715-7657, May 20, 2016

<u>Unit Type</u>	<u>Unit Mix</u>			
	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	66	801	\$805	\$1.00
1/1		801	\$950	\$1.19
2/1	88	933	\$875	\$0.94
2/1		933	\$1,020	\$1.09
2/2	22	1,065	\$805	\$0.76
2/2		1,065	\$1,050	\$0.99
3/2	24	1,245	\$1,080	\$0.87
3/2		1,245	\$1,230	\$0.99

Multi-Family Lease No. 10 (Cont.)

Occupancy	96%
Rent Premiums	N
Total Units	200
Unit Size Range	801 - 1245
Avg. Unit Size	941
Avg. Rent/Unit	\$869
Avg. Rent/SF	\$0.92

SF 188,280

Physical Data

No. of Buildings	2
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	4
Utilities with Rent	None
Parking	L/0
Year Built	2008
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer, Dryer, Carpet, Hardwood, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony, Clubhouse, Swimming Pool, Fitness Center, Computer Room, On-Site Management, On-Site Maintenance, Security Patrol, Dog Park

Remarks

The property has five applicants on the waiting list. The annual turnover rate is approximately 24 percent. The property is a general occupancy development. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 11



Property Identification

Record ID 11448
Property Name The Columns at Cold Brook Station
Address 501 Old Richmond Road, Port Wentworth , Chatham County, Georgia 31407
Market Type Market
Verification Wendy; 912-349-0311, May 20, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1		805	\$830	\$1.03
1/1		805	\$900	\$1.12
1/1		944	\$925	\$0.98
1/1		944	\$1,080	\$1.14
2/1		1,136	\$965	\$0.85
2/1		1,136	\$1,120	\$0.99
2/2		1,180	\$950	\$0.81
2/2		1,180	\$1,155	\$0.98
2/2		1,227	\$980	\$0.80
2/2		1,227	\$1,200	\$0.98
2/2		1,245	\$985	\$0.79
2/2		1,245	\$1,160	\$0.93
2/2		1,277	\$990	\$0.78
2/2		1,277	\$1,155	\$0.90
3/2		1,461	\$1,235	\$0.85
3/2		1,461	\$1,410	\$0.97

Multi-Family Lease No. 11 (Cont.)

Occupancy	76%
Rent Premiums	N
Total Units	252

Physical Data

No. of Buildings	12
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	None
Parking	L/0, G/100
Year Built	2015
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer, Dryer, Carpet, Hardwood, Blinds, Walk-In Closet, Coat Closet, Balcony, Patio, Clubhouse, Swimming Pool, Fitness Center, Picnic Area, Playground, Business Center, On-Site Management, On-Site Maintenance, Limited Access Gate, Security Patrol

Remarks

This development opened June 2015 and is still in lease-up. Therefore, no annual turnover could be established. The typical lease term is 12 months. There are currently no concessions offered. The property is not considered competitive as it targets a different tenant base than the subject. However, due to the lack of comparables in the market area, it was included simply for comparison purposes. According to the contact this development is filling approximately 15 to 17 units per month.

Multi-Family Lease No. 12



Property Identification

Record ID 11449
Property Type Garden
Property Name Pinewood Village Apartments
Address 755 South Rogers Street, Pooler, Chatham County, Georgia 31322
Market Type LIHTC

Verification Renee; 912-348-2281, May 20, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	32	830	\$470	\$0.57
2/1	32	1,100	\$563	\$0.51

Occupancy 100%
Rent Premiums N
Total Units 64
Unit Size Range 830 - 1100
Avg. Unit Size 965
Avg. Rent/Unit \$516
Avg. Rent/SF \$0.54

SF 61,760

Physical Data

No. of Buildings 11
HVAC Central Elec/Central Elec
Stories 1
Utilities with Rent Trash Collection
Parking L/0
Year Built 2014
Condition Good

Multi-Family Lease No. 12 (Cont.)

Gas Utilities None
Electric Utilities All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Carpet, Hardwood, Blinds, Ceiling Fans, Walk-In Closet, Patio, Picnic Area, Computer Room, Laundry Facility, On-Site Management, On-Site Maintenance, Gazebo, Courtyard

Remarks

The property has a 15- to 24-month waiting list. The annual turnover rate is low percent. This is a senior development. The property will be considered competitive as it targets a similar tenant base when compared to the subject. There are currently no concessions offered.

Multi-Family Lease No. 13



Property Identification

Record ID 11343
Property Type Walk-Up
Property Name Harmony Greene Apartments
Address 201 Harmony Boulevard, Pooler, Chatham County, Georgia 31322
Market Type Section 8/LIHTC
Verification Management; 912-450-9400, May 11, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1 (HC)	10	1,049	\$510	\$0.49
2/1		1,130	\$615	\$0.54
3/2 (HC)	30	1,389	\$580	\$0.42
3/2		1,405	\$655	\$0.47
4/2 (HC)	10	1,466	\$630	\$0.43
4/2		1,575	\$585	\$0.37

Occupancy 100%
Rent Premiums N
Total Units 50
Unit Size Range 1049 - 1575
Avg. Unit Size 1,336
Avg. Rent/Unit \$576
Avg. Rent/SF \$0.43

Multi-Family Lease No. 13 (Cont.)

SF 66,820

Physical Data

Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	2012
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Balcony, Patio, Clubhouse, Picnic Area, Playground, Laundry Facility, On-Site Management, Library

Remarks

The property has a three- to six-month waiting list. The annual turnover rate is 12 percent. This is a family development. The property is not considered competitive as it targets a different tenant base than the subject. There are currently no concessions offered. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Multi-Family Lease No. 14



Property Identification

Property Type Walk-Up
Property Name Sheppard Station Apartments
Address 215 Brighton Woods Drive, Pooler, Chatham County, Georgia 31322
Market Type LIHTC
Verification 912-748-0495, May 11, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	33	830	BOI*	BOI*
2/1	32	1,100	BOI*	BOI*

*The contact would not disclose the rent for each unit type. The units are set aside at 50 and 60 percent of the area median income and rents are based on income.

Occupancy 100%
Rent Premiums N
Total Units 65
Unit Size Range 830 – 1,100
Avg. Unit Size 962

Multi-Family Lease No. 14 (Cont.)

SF 62,590

Physical Data

Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	3
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/O
Year Built	2009
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet, Tile, Blinds, Balcony, Patio, Community Room Shuffleboard, Laundry Facility, On-Site Management

Remarks

The information on this development was minimal. Several attempts were made to confirm all data; however, all attempts proved unsuccessful. The property is housing for older person 55 and older development. The typical lease term is 12 months. There are currently no concessions offered. The property is considered competitive as it targets the same tenant base when compared to the subject. All information regarding this development is as of September 2015.

Multi-Family Lease No. 15



Property Identification

Record ID 11342
Property Type Walk-Up
Property Name Magnolia Lane Apartments
Address 108 East US Highway 80, Bloomingdale, Chatham County, Georgia 31302
Market Type Sec.8/RD/LIHTC
Verification Sarah; 912-748-8664, May 11, 2016

Unit Mix

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	16	750	\$365	\$0.49
2/1.5	32	1,000	\$400	\$0.40

Occupancy 100%
Rent Premiums N
Total Units 48
Unit Size Range 750 - 1000
Avg. Unit Size 917
Avg. Rent/Unit \$388
Avg. Rent/SF \$0.42

SF 44,000

Multi-Family Lease No. 15 (Cont.)

Physical Data

No. of Buildings	8
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/0
Year Built	1990
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Hardwood, Blinds, Coat Closet, Patio, Playground

Remarks

There are no applicants on the waiting list. The annual turnover rate is 13 percent. This is a family development. The property is not considered competitive as it targets a different tenant base than the subject. There are currently no concessions offered. However, due to the lack of comparables in the market area, it was included simply for comparison purposes.

Market-Rate Vacancies

The field survey was completed during the second week of May 2016. There were 119 vacant units at the time of the survey out of 2,155 surveyed, for an overall vacancy rate of 5.5 percent. The market-rate occupancy is 94.5 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
The Carlyle at Godley Station	312	19	6.0%
Villas at Park Avenue	238	10	4.0%
Avala at Savannah Quarters	256	13	5.0%
Carrington Square	288	17	6.0%
Durham Park Townhomes	177	5	3.0%
Courtney Station Apartment Homes	300	36	12.0%
Marshall's Run Apartments	24	0	0.0%
Kessler Point Apartments	120	4	3.0%
Rice Creek Apartments	240	7	3.0%
Village at Rice Hope	200	8	6.0%
Totals	2,155	119	5.5%

Subsidized/Restricted Vacancies

The field survey was completed during the second week of May 2016. There were no vacant units at the time of the survey out of 227 surveyed, for an overall vacancy rate of zero percent. The subsidized/restricted occupancy is 100 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Pinewood Village Apartments	64	0	0.0%
Harmony Greene Apartments	50	0	0.0%
Sheppard Station Apartments	65	0	0.0%
Magnolia Lane Apartments	48	0	0.0%
Totals	227	0	0.0%

Overall Vacancy

The overall vacancy rate for the market area is 5.0 percent. Of the 2,382 market and rent restricted units surveyed, 119 units were vacant. The overall occupancy rate for the market area is 95 percent.

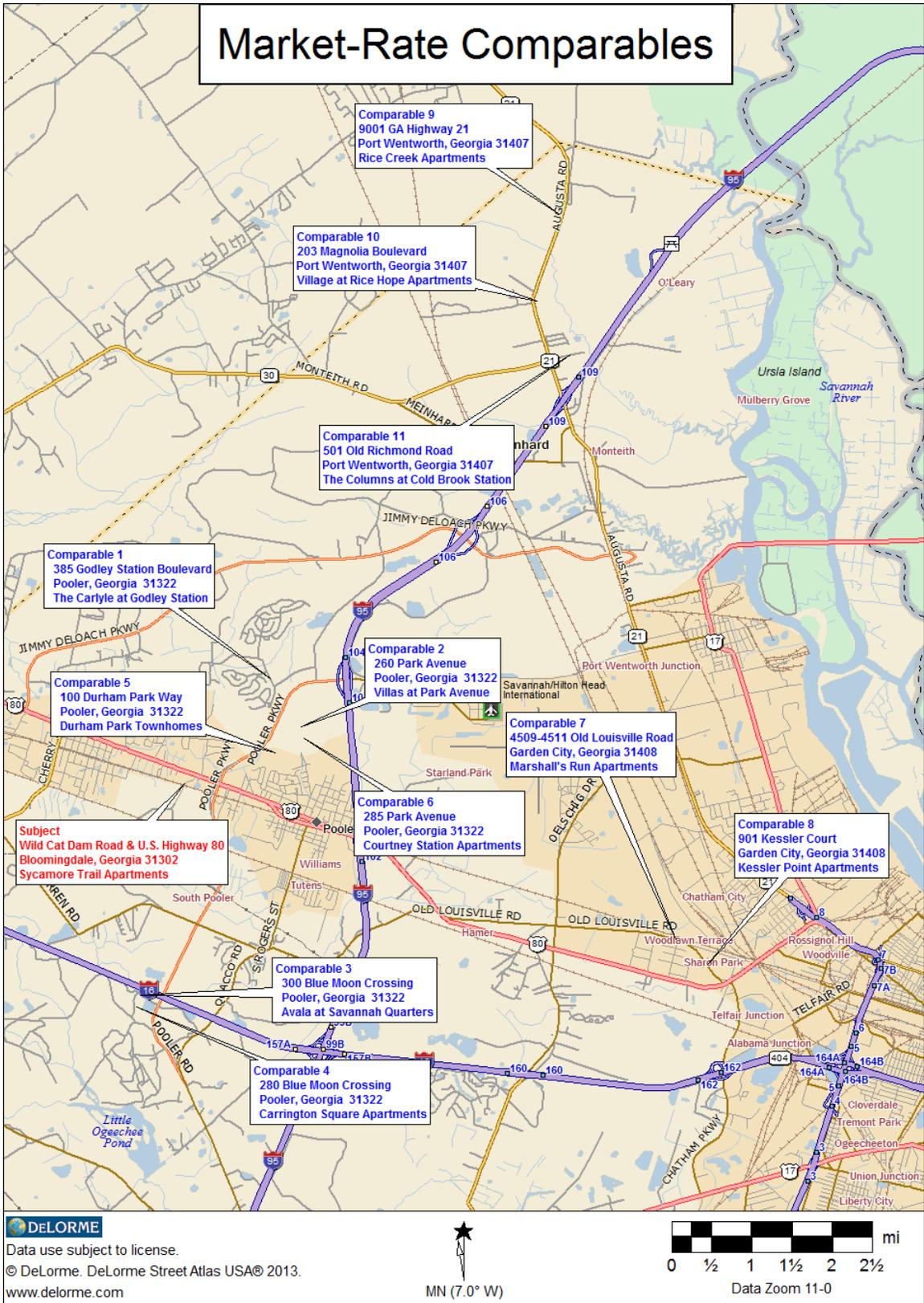
EXISTING HOUSING MAP LEGEND

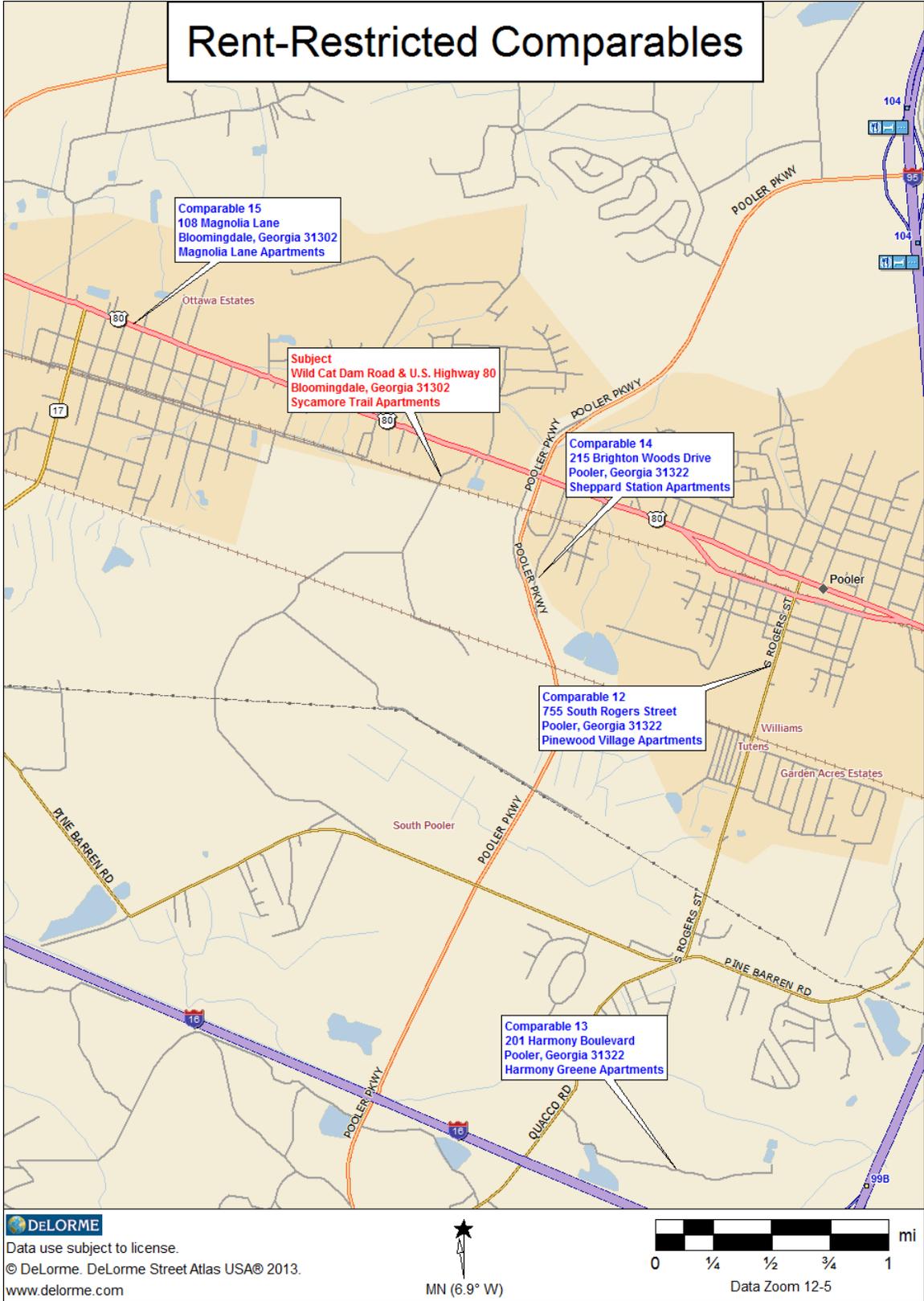
MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
The Carlyle at Godley Station	Market Rate	2.7 Miles
Villas at Park Avenue	Market Rate	2.2 Miles
Avala at Savannah Quarters	Market Rate	3.7 Miles
Carrington Square Apartments	Market Rate	3.7 Miles
Durham Park Townhomes	Market Rate	1.9 Miles
Courtney Station Apartments	Market Rate	2.4 Miles
Marshall's Run Apartments	Market Rate	7.1 Miles
Kessler Point Apartments	Market Rate	7.7 Miles
Rice Creek Apartments	Market Rate	10.4 Miles
Village at Rice Hope Apartments	Market Rate	9.2 Miles
The Columns at Cold Brook Station	Market Rate	8.7 Miles

RENT-RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Magnolia Lane Apartments	Rural Development	1.7 Miles
Harmony Greene Apartments	LIHTC	4.8 Miles
Pinewood Village Apartments	LIHTC	2.0 Miles
Sheppard Station Apartments	LIHTC	1.3 Miles





Additional Developments

The analyst located two additional comparables in the market area. Pinewood Village Apartments is a 64-unit Low Income Housing Tax Credit senior property with one- and two-bedroom units. Sheppard Station Apartments is a 65-unit Low Income Housing Tax Credit property designed for housing for older persons with one- and two-bedroom units. Minimal information could be verified about these developments at the time of the writing of this report.

Sycamore Trail Apartments * Wild Cat Dam Road & U.S. Highway 80 * Bloomingdale, Georgia

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Refrigerator	Stove	Disposal	Dish-washer	Micro-wave	Washer Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	TC	Proposed	Y	Y	Y	Y	Y	N	Y	Y	Y	N	N	Y	N
Comp 1	Market	2007	Y	Y	Y	Y	Y	N	N	Y	Y	N	Y	N	N
Comp 2	Market	2013	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N
Comp 3	Market	2009	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N
Comp 4	Market	2007	Y	Y	Y	Y	Y	Y (\$40)	Y	Y	Y	N	Y	N	N
Comp 5	Market	2013	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N
Comp 6	Market	2008	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N
Comp 7	Market	1992	Y	Y	N	Y	N	N	Y	Y	Y	N	N	N	N
Comp 8	Market	1989	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 9	Market	2009	Y	Y	Y	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 10	Market	2008	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N	N
Comp 11	Market	2015	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	N	N
Comp 12	TC	2014	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	N	N
Comp 13	TC	2012	Y	Y	N	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 14	TC	2009	Y	Y	N	N	N	N	N	Y	Y	N	Y	N	N
Comp 15	RD	1990	Y	Y	N	N	N	N	Y	Y	Y	N	Y	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Poo l	Comm Room	Picnic Area	Fitness Center	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	TC	Proposed	N	N	Y	Y	Y	Y	N	N	N	Y	N	N	Y
Comp 1	Market	2007	Y	Y	N	Y	Y	Y	Y (75)	Y	N	Y	Y	N	N
Comp 2	Market	2013	Y	Y	N	Y	Y	Y	Y (100)	N	N	Y	Y	N	N
Comp 3	Market	2009	Y	Y	N	Y	Y	Y	Y(90-105)	N	Y	N	N	N	N
Comp 4	Market	2007	Y	Y	N	Y	Y	N	Y(125)	Y	N	Y	N	Y	N
Comp 5	Market	2013	Y	Y	N	Y	Y	N	N	N	N	Y	N	Y	N
Comp 6	Market	2008	Y	Y	N	Y	Y	Y	Y(85)	Y	N	N	N	Y	N
Comp 7	Market	1992	N	N	N	N	N	N	N	N	N	N	N	N	Y
Comp 8	Market	1989	N	Y	N	N	Y	N	N	Y	N	Y	N	N	Y
Comp 9	Market	2009	Y	Y	N	Y	Y	Y	Y/100	Y	N	N	N	Y	Y
Comp 10	Market	2008	Y	Y	N	N	Y	N	N	N	N	N	N	N	Y
Comp 11	Market	2015	Y	Y	N	N	Y	N	N	N	N	N	N	N	Y
Comp 7	TC	2014	N	N	Y	Y	N	N	N	N	N	N	N	N	N
Comp 8	TC	2012	Y	N	N	Y	N	N	N	Y	N	Y	N	N	N
Comp 9	TC	2009	N	N	Y	N	N	N	N	N	Y	Y	N	N	N
Comp 10	RD	1990	N	N	N	N	N	N	N	Y	N	N	N	N	N

Evaluation of the Proposed Development

Location

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

Project Design

The subject will consist of one two-story elevator building containing 80 units. The building will be of wood frame construction with brick and fiber cement exteriors.

Project Amenities

Project amenities will include community room, fitness center, picnic area, gazebo, business center/computer room, service coordinator, laundry facility, transportation, video surveillance, on-site management, on-site maintenance and open parking spaces. These amenities are generally similar to competing properties in the market area.

Unit Amenities

Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer hook-ups, carpet and tile floor coverings, blinds, walk-in closet, coat closet, pull cords and safety bars. These amenities are generally similar to competing properties in the market area.

Tenant Services

The subject will offer tenant services such as a food pantry, fitness classes, social activities, community garden, book club, computer classes, transportation and potential telemed/wellness monitoring. All comparables relatively inferior to the subject in terms of tenant services.

Parking

The subject will contain open parking areas. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

Heating is electric heat pump while cooling is central electric. Cooking and hot water are also electric. The tenant will be responsible for all utilities except trash. Trash collection will be provided by the landlord. This arrangement is similar to superior to most apartment units in the market area.

Unit Size

The average size of the units in the surveyed developments is 820 square feet for one-bedroom units and 1,150 square feet for two-bedroom units. The average unit size of the comparables is larger than the subject's unit sizes. However, the subject's proposed unit sizes are within the range of existing developments. In addition, the proposed unit sizes are similar when compared to other rent restricted developments within the primary market area. Therefore, even though the subject's unit sizes are slightly smaller, it is believed this will not have a negative impact on the marketability of the units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	675	1,090	820	700	-14.6%
2 BR	924	1,394	1,150	975	-15.2%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends/Lease Up

Currently, the overall vacancy rate for the market area is 5.6 percent. Of the 1,798 market and rent restricted units surveyed, 100 units were vacant. The overall occupancy rate for the market area is 94.4 percent. In addition, a report from CoStar, a real estate information company, which indicated the five-year average vacancy rate was 6.1 percent. After considering all factors, the vacancy appears to be stable and typical for the market area.

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

The subject is a proposed development. The existing rent restricted developments within the market area are all 100 percent occupied with waiting lists. Therefore, after considering current vacancy and stabilization rates of the local market area, the proposed development will not likely suffer from a higher long-term vacancy rate when compared to competitive units within the market. It is the opinion of the analyst the proposed development will not negatively impact the vacancy rate or rental rates in the market area. Based on the information verified and included within this analysis, it appears that the occupancy rate will remain stable and rental rates will increase slightly within the next two years.

There have been relatively few affordable housing developments constructed within this market area. However, several new market rate developments have been constructed. After researching the vacancy rates of the existing units as well as other newly constructed developments in the area, these developments have reported lease up periods of approximately 8 to 17 units per month. Therefore, an absorption rate of eight to 10 units per month was utilized in our absorption rate analysis.

Voucher/Certificates

The analyst contacted the Housing Authority of Savannah, which covers Chatham County, in order to determine information pertaining to Section 8 vouchers. According to Lynn Coleman, Section 8 Manager, the housing authority covers the City of Savannah as well as 10 miles outside the city limits and has approximately 2,829 vouchers for the coverage area. All but 88 vouchers have been allocated, and the waiting list is closed. Currently there are approximately 10,799 applicants on the waiting list. Lynn Coleman reported that landlord participation is sufficient but could always use more. Ms. Coleman also stated that the current housing stock isn't sufficient to support the affordable housing needs and that two- and three-bedroom units are the most desirable bedroom types.

The contact could not provide specific information with regards to whether waitlisted households are income-qualified and when the list was last updated. However, Ms. Coleman did feel as if additional housing was needed within Chatham County.

Summary of Developments Strength and Weaknesses

Strengths – The development is located near a major thoroughfare which provides it with average visibility and access.

Weaknesses – The development has no apparent weaknesses.

Sycamore Trail Apartments * Wild Cat Dam Road & U.S. Highway 80 * Bloomingdale, Georgia

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	Sycamore Trail Apartments Wild Cat Dam Road & U.S. Highway Bloomingdale, Chatham, GA	The Carlyle at Godley Station 385 Godley Station Boulevard Pooler, Chatham, GA		Villas at Park Avenue 260 Park Avenue Pooler, Chatham, GA		Avala at Savannah Quarters 300 Blue Moon Crossing Pooler, Chatham, GA		Carrington Square Apartments 280 Blue Moon Crossing Pooler, Chatham, GA		Durham Park Townhomes 100 Durham Parkway Pooler, Chatham, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2016	05/2016		05/2016		05/2016		05/2016		05/2016	
4. Type of Project/Stories	E/2	WU/3		WU/2		WU/3		WU/3		T/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	Proposed	94%		96%		95%		94%		97%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	Proposed	2007		2013		2009		2007		2013	
9. Sq. Ft. Area	700	658	\$10	675		800	(\$25)	810	(\$30)	1374	(\$180)
10. Number of Bedrooms	1	1		1		1		1		2	(\$55)
11. Number of Baths	1.0	1.0		1.0		1.0		1.0		2.5	(\$30)
12. Number of Rooms	3	3		3		3		3		4	
13. Balc./Terrace/Patio	N	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0, G/75		L/0, G/100		L/0, G/90-105		L/0, G/125		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		Y		Y		Y	
d. Microwave/Dishwasher	MD	D	\$5	MD		MD		MD		MD	
e. Washer/Dryer	HU	HU		N	\$10	WD	(\$20)	HU		HU	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PR	(\$10)	PR	(\$10)	PR	(\$10)	PR	(\$10)	PR	(\$10)
16. Services a. Heat/Type	N/E	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	N	N		N		N		N		N	
g. Trash	Y	N	\$10	N	\$10	N	\$10	N	\$10	N	\$10
17. Storage	N	N		N		N		N		N	
18. Project Location	Good	Good	(\$100)	Good	(\$100)	Good	(\$100)	Good	(\$100)	Good	(\$100)
19. Security	Y	Y		N	\$10	N	\$10	Y		Y	
20. Clubhouse/Meeting Room	MR	C		C		C		C		C	
21. Special Features	Y	N	\$25	N	\$25	N	\$25	N	\$25	N	\$25
22. Business Center / Nbrhd Netwk	BC	BC		BC		BC		N	\$5	BC	
23. Unit Rent Per Month		\$955		\$1010		\$788		\$875		\$1265	
24. Total Adjustment			(\$65)		(\$60)		(\$15)		(\$105)		(\$345)
25. Indicated Rent		\$890		\$950		\$673		\$770		\$920	
26. Correlated Subject Rent	\$ 840										

If there are any Remarks, check here and add the remarks to the back of page.

Sycamore Trail Apartments * Wild Cat Dam Road & U.S. Highway 80 * Bloomingdale, Georgia

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)		B. Comparable Property No. 2 (address)		C. Comparable Property No. 3 (address)		D. Comparable Property No. 4 (address)		E. Comparable Property No. 5 (address)	
Two-Bedroom	Sycamore Trail Apartments Wild Cat Dam Road & U.S. Highway Bloomingdale, Chatham, GA	The Carlyle at Godley Station 385 Godley Station Boulevard Pooler, Chatham, GA		Villas at Park Avenue 260 Park Avenue Pooler, Chatham, GA		Avala at Savannah Quarters 300 Blue Moon Crossing Pooler, Chatham, GA		Carrington Square Apartments 280 Blue Moon Crossing Pooler, Chatham, GA		Durham Park Townhomes 100 Durham Parkway Pooler, Chatham, GA	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2016	05/2016		05/2016		05/2016		05/2016		05/2016	
4. Type of Project/Stories	E/2	WU/3		WU/2		WU/3		WU/3		T/2	
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		Varies	
6. Project Occupancy %	Proposed	94%		96%		95%		94%		97%	
7. Concessions	N	N		N		N		N		N	
8. Year Built	Proposed	2007		2013		2009		2007		2013	
9. Sq. Ft. Area	975	924	\$10	1,018	(\$10)	1,134	(\$40)	1,039	(\$15)	1,374	(\$95)
10. Number of Bedrooms	2	2		2		2		2		2	
11. Number of Baths	2.0	2.0		2.0		2.0		2.0		2.5	(\$10)
12. Number of Rooms	4	4		4		4		4		4	
13. Balc./Terrace/Patio	N	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
14. Garage or Carport	L/0	L/0, G/75		L/0, G/100		L/0, G/90-105		L/0, G/125		L/0	
15. Equipment a. A/C	C	C		C		C		C		C	
b. Range/Refrigerator	RF	RF		RF		RF		RF		RF	
c. Disposal	Y	Y		Y		Y		Y		Y	
d. Microwave/Dishwasher	MD	D	\$5	MD		MD		MD		MD	
e. Washer/Dryer	HU	HU		N	\$10	WD	(\$20)	HU		HU	
f. Carpet	C	C		C		C		C		C	
g. Drapes	B	B		B		B		B		B	
h. Pool/Rec. Area	R	PR	(\$10)	PR	(\$10)	PR	(\$10)	PR	(\$10)	PR	(\$10)
16. Services a. Heat/Type	N/E	N/E		N/E		N/E		N/E		N/E	
b. Cooling	N/E	N/E		N/E		N/E		N/E		N/E	
c. Cook/Type	N/E	N/E		N/E		N/E		N/E		N/E	
d. Electricity	N	N		N		N		N		N	
e. Hot Water	N/E	N/E		N/E		N/E		N/E		N/E	
f. Cold Water/Sewer	N	N		N		N		N		N	
g. Trash	Y	N	\$10	N	\$10	N	\$10	N	\$10	N	\$10
17. Storage	N	N		N		N		N		N	
18. Project Location	Good	Good	(\$100)	Good	(\$100)	Good	(\$100)	Good	(\$100)	Good	(\$100)
19. Security	Y	Y		N	\$10	N	\$10	Y		Y	
20. Clubhouse/Meeting Room	MR	C		C		C		C		C	
21. Special Features	Y	N	\$25	N	\$25	N	\$25	N	\$25	N	\$25
22. Business Center / Nbd Netwk	BC	BC		BC		BC		N	\$5	BC	
23. Unit Rent Per Month		\$975		\$1180		\$1058		\$995		\$1265	
24. Total Adjustment			(\$65)		(\$70)		(\$130)		(\$90)		(\$185)
25. Indicated Rent		\$910		\$1110		\$928		\$905		\$1080	
26. Correlated Subject Rent	\$985										

If there are any Remarks, check here and add the remarks to the back of page.

Explanation of Adjustments and Market Rent Conclusions – As Complete

Sycamore Trail Apartments

Primary Unit Types – One-Bedroom Units (700 SF) and Two-Bedroom Units (975 SF)

Rent comparability grids were prepared for the primary unit types with 700 and 975 square feet. Comparable apartments used include the following: The Carlyle at Godley Station (Comparable 1), Villas at Park Avenue (Comparable 2), Avala at Savannah Quarters (Comparable 3), Carrington Square Apartments (Comparable 4) and Durham Park Townhomes (Comparable 5).

Structure/Stories – The subject will consist of one two-story elevator building. The comparables contain walk-up two- or three-story buildings or two-story townhouse buildings. The market did not recognize an adjustment was warranted for walk-up buildings versus elevator buildings. No adjustments were needed.

Project Occupancy – The subject is a proposed development. Therefore, no current occupancy could be established for the subject. The occupancy rates of the comparables range from 96 to 100 percent. No adjustment was needed.

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

Year Built/Year Renovated – The subject is a proposed construction. It will be in good condition. Comparables 1 and 4 were built in 2007. Comparables 2 and 5 were constructed in 2013. Comparable 3 was built in 2009. All comparables are relatively new and in good condition. Therefore, no adjustment was needed.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the one-bedroom comparison is \$0.27 and for the two-bedroom comparison is \$0.24. No adjustments were made to comparables within 25 square feet of the subject's one-bedroom units. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

of Bedrooms – The subject will contain one- and two-bedroom units. Due to the lack of one-bedroom units, it was necessary to utilize one two-bedroom comparable on the one-bedroom rent grid. Each community with a differing number of bedrooms than the subject was adjusted upward \$55 per bedroom. The majority of the difference in number of bedrooms is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional bedrooms. The extra room(s) will enhance marketability of a unit even if the square footage remains the same. The amount selected was chosen after a paired rental analysis was used to determine a range for the adjustment. As can be seen in the following table, a paired analysis range of \$14 to \$95, with a mean of \$55 per month, was determined for the additional bedroom.

	Comp 1	Comp 2	Comp 3	Comp 4	Comp 5
2 BR Rent	\$1,000	\$1,660	\$1,058	\$995	\$1,265
2 BR Size	1,254	1,394	1,134	1,039	1,374
3 BR Rent	\$1,100	\$1,700	\$1,168	\$1,130	\$1,400
3 BR Size	1,413	1,455	1,532	1,275	1,540
Size Adj Factor	\$0.24	\$0.24	\$0.24	\$0.24	\$0.24
Size Difference	159	61	398	236	166
Indicated Size Adj.	\$38	\$15	\$96	\$57	\$40
Adjusted 3 BR Rent	\$1,062	\$1,685	\$1,072	\$1,073	\$1,360
Indicated BR Adj.	\$62	\$25	\$14	\$78	\$95

of Baths – Each community with a differing number of baths than the subject was adjusted \$10 per half-bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance marketability of a unit even if the square footage remains the same. However, due to the lack of insufficient market support, a nominal adjustment of \$10 per half bath was utilized.

Balcony/Patio – The subject will not contain either feature. All comparables contain balconies or patios. The complexes did not indicate a rent differential for these features. However, residents in the market area do indicate a preference for these items. Therefore, a nominal \$5 adjustment was selected for the comparables without balconies or patios.

Parking – The subject and all comparables contain open parking lots. Comparables 1, 2, 3 and 4 also have garage parking for an additional monthly fee. Since there is ample parking for no additional fee, no adjustment is needed.

AC: Central/Wall – The subject will contain central air conditioning. The comparables also contain central air conditioning. No adjustments were needed.

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

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

Microwave/Dishwasher – The subject will contain both features. Comparable 1 contains dishwashers. The remaining comparables contain both features in the units. The complexes did not indicate a rent differential for these features. However, residents in the market area do indicate a preference for these items. Therefore, a nominal adjustment of \$5 per month was selected for Comparable 1 due to the lack of microwaves. The remaining comparables are similar to the subject.

Washer/Dryer – The subject will contain washer/dryer hook-ups. Comparables 1, 4 and 5 are similar to the subject. Comparable 2 does not provide any form of laundry. Comparable 3 contains washers and dryers in the units. Comparable 2 was adjusted upward \$10 per month. Comparable 3 was adjusted downward \$20 per month. Although there is little market data available concerning units with these features, the added amenity is an enhancement. Therefore, the adjustments were deemed reasonable.

Carpet – The subject and all comparables contain carpet flooring. No adjustments were needed.

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

Pool/Recreation Areas – The subject will offer a gazebo and community garden. All comparables contain both features. The complexes did not indicate a rent differential for these features. However, residents in the market area do indicate a preference for these items. Therefore, a nominal adjustment of \$10 per month was selected for comparables with swimming pools.

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

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

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

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

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

Cold Water/Sewer – The subject will not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

Trash – The subject will provide this utility. None of the comparables provide this utility and were adjusted upward \$10 for all bedroom types as indicated by the Allowances for Tenant-Furnished Utilities and Other Services for the Central Georgia Region. The adjustment was determined after conversations with local utility companies and area apartment managers.

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

Location – The subject's location is good. The comparables are all located in Pooler which is considered superior in locational attributes as well as higher median income, home sales and median rent levels. Paired analysis was performed to determine the degree of adjustment needed. The paired analysis is shown in the following table. After considering all factors a \$100 adjustment was selected for each comparable. ($\$1,169 - \$976 = \$193 / 2 = \96.50 or \$100 rounded)

	Bloomingdale	Pooler	% Diff
Population	2,724	20,646	86.81%
Households	1,045	7,668	86.37%
Median Income	\$48,287	\$68,787	29.80%
Median Home Value	\$135,100	\$173,000	21.91%
Median Rent	\$976	\$1,169	16.51%

Security – The subject will contain video surveillance and a key fob entry system. Comparables 1, 4 and 4 contain security features and were not adjusted. The remaining comparables do not provide any form of security and were adjusted upward \$10 per month. Complexes in the area do not indicate a rent difference based on this feature. However, tenants in the market area indicated a willingness to pay an additional amount for security features, particularly security that limits access to the property.

Clubhouse/Meeting Room – The subject will contain a community room. All comparables contains a clubhouse. All comparables were considered similar. No adjustment was needed.

Special Features – The subject will have pull cords and a service coordinator on staff. None of the comparable contain special features. Therefore, each comparable was adjusted upward \$25 per month.

Business Center/Neighborhood Network – The subject will contain a computer room/business center. Comparables 1, 2, 3 and 5 are similar to the subject. Comparable 4 does not provide this feature. Although there is little market data available concerning units with these features, the added amenity is an enhancement. Therefore, a nominal adjustment of \$5 per month was selected.

Conclusion of Market Rents – As Complete

The adjusted rents range from \$673 to \$950 for the one-bedroom comparison and from \$905 to \$1,110 for the two-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **700 SF One-Bedroom Units** - **\$840**
- **975 SF Two-Bedroom Units** - **\$985**

Average Rents for Competing Properties and Rent Advantage

The one-bedroom rents for the competing properties in the market area range from \$673 to \$950, with an average rent of \$840. The two-bedroom rents for the competing properties in the market area range from \$905 to \$1,110, with an average of \$986.

The subject's one-bedroom rent advantage for units at 50% AMI is 105.4 percent ($\$840 - \$409 = \$431 / \$409 = 105.4\%$). The subject's one-bedroom rent advantage for units at 60% AMI is 65.0 percent ($\$840 - \$509 = \$331 / \$509 = 65.0\%$).

The subject's two-bedroom rent advantage for units at 50% AMI is 105.3 percent ($\$985 - \$480 = \$505 / \$480 = 105.3\%$). The subject's two-bedroom rent advantage for units at 60% AMI is 62.8 percent ($\$985 - \$605 = \$380 / \$605 = 62.8\%$).

HOUSING PROFILE

Market Area Overview

The rental housing stock in the market area is comprised of market-rate and restricted apartment complexes. The majority of the housing stock was built in the 2000s. The market-rate complexes were built between 2007 and 2013. The restricted apartment complexes were built between 1990 and 2014. The market area's rental units have average occupancy rates.

Housing Inventory

Number of Units

Building permit data for the past 10 years was not available.

Projects Under Construction

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

Planned Projects

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

Age of Rental Units

Rental housing construction in the market area has increased considerably in the 2000s.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	1,995	25.9%
2000-2004	1,875	24.3%
1990-1999	1,024	13.3%
1980-1989	677	8.8%
1970-1979	557	7.2%
1960-1969	503	6.5%
1950-1959	527	6.8%
1940-1949	312	4.0%
1939 or earlier	235	3.0%
TOTAL	7,705	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, 16.1 percent of the market area's rental units were efficiency or one-bedroom units, and 41.1 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 42.8 percent of the market area's rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	64	0.8%
One-Bedrooms	1,180	15.3%
Two-Bedrooms	3,167	41.1%
Three-Bedrooms	2,911	37.8%
Four-Bedrooms	271	3.5%
Five or More Bedrooms	112	1.5%
TOTAL	7,705	100.0%

Source: U.S. Census Bureau

Rental Vacancy Rates

Historic Trends

According to the U.S. Census Bureau, the national vacancy rates for the fourth quarter in 2014 were 7.0 percent in rental housing. The rental vacancy rate of 7.0 percent was 1.2 percentage points lower than the rate recorded in the fourth quarter 2013 and 0.4 percentage points lower than last quarter.

For rental housing by area, the fourth quarter 2014 vacancy rate outside the Metropolitan Statistical Area (MSAs) (8.3 percent) was higher than the rates in the suburbs (6.8 percent) and inside the principal cities (6.9 percent). The rates inside principal cities and in the suburbs were not statically different from each other. The rental vacancy rate in principal cities, in the suburbs and outside MSAs were lower than a year ago.

Among regions, the rental vacancy rate was highest in the South (9.0 percent), followed by the Midwest (7.5 percent), Northeast (5.8 percent) and the West (4.8 percent). The rental vacancy rates in the Northeast, Midwest, South and West were all lower than a year ago.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2013	4th Quarter 2014	% of 2014 Rate	% of Difference
United States	8.2%	7.0%	0.3%	0.4%
Inside MSAs	7.9%	6.8%	0.4%	0.4%
Outside MSAs	10.6%	8.3%	1.3%	1.4%
In Principal Cities	8.3%	6.9%	0.5%	0.5%
Not In Principal Cities	7.4%	6.8%	0.5%	0.6%
4th QUARTER 2014 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.8%	7.5%	9.0%	4.8%	

Source: U.S. Census Bureau

Lease Terms and Concessions

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

Turnover Rates

An estimated turnover rate of 26.7 percent was deemed reasonable for the market area. This was based on the Institute of Real Estate Management (IREM) and comparables in the market area. The table below shows the turnover rates of the comparables verified:

TURNOVER RATES	
Property Name	Avg. Annual
The Carlyle at Godley Station	36.0%
Villas at Park Avenue	25.0%
Avala at Savannah Quarters	30.0%
Carrington Square Apartments	35.0%
Durham Park Townhomes	18.0%
Courtney Station Apartment Homes	30.0%
Marshall's Run	25.0%
Kessler Point Apartments	40.0%
Rice Creek Apartment Homes	35.0%
Village at Rice Hope	24.0%
Harmony Greene Apartments	12.0%
Magnolia Lane Apartments	13.0%
Average Annual Turnover	26.7%

Likely Impact of Proposed Development on Rental Occupancy Rates

The proposed development will not have an adverse impact on the market area. All of the restricted properties in the market area maintain stabilized occupancy rates and have waiting lists. The subject's one- and two-bedroom units are suitable in the market area.

Foreclosure/Abandoned/Vacant Housing

According to www.realtytrac.com, there are currently 28 properties in Bloomingdale that are in some state of foreclosure (default, auction or bank owned). This ratio is in the mid-range for the City of Bloomingdale. In February, the number of properties that received a foreclosure filing in Bloomingdale zero percent higher than the previous month and 50 percent lower than the same time last year. The City of Bloomingdale foreclosure rate is 0.06 percent which is lower than the state's 0.09 percent rate. It is also lower than Chatham County which is at 0.08 percent. The number of foreclosures per month has varied little since June 2010. Therefore, it appears that the foreclosure rate in the city has been stable. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Primary Housing Voids

As mentioned throughout the body of the report, the primary market area has relatively few affordable housing developments. Of the developments surveyed that would compete with the proposed development, all are 100 percent occupied with waiting lists. In addition, the Housing Authority of Savannah which covers Chatham County was interviewed. The contact at the housing authority indicated the current housing stock was not sufficient. Therefore, it appears as if affordable housing is a significant housing void in this particular market area. Many of the residents in Bloomingdale travel to Pooler and Savannah for employment. The capture rate for housing for older persons 55 and above is well below the overall threshold requirement of 30 percent as can be seen in the demand portion of this report. As a result, it is believed the proposed development will help fill such housing void.

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption Rates

The subject is a proposed development designed for housing for older persons 55 and older. It will contain 36 one-bedroom units and 44 two-bedroom units. After researching the vacancy rates of the existing units as well as other newly constructed developments in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to nine months. The interviews with apartment managers substantiate the absorption rate. Although not all developments interviewed could verify the exact absorption rate, one development, The Columns at Cold Brook, was able to provide some data. The contact stated this development opened June 2015 and is leasing approximately 15 to 17 units per month. After considering all factors, it is believed that the proposed development will absorb eight to 10 units per month; therefore, it will reach a stable occupancy level within nine months.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

The analyst contacted the Housing Authority of Savannah, which covers Chatham County, in order to determine information pertaining to Section 8 vouchers. According to Lynn Coleman, Section 8 Manager, the housing authority covers the City of Savannah as well as 10 miles outside the city limits and has approximately 2,829 vouchers for the coverage area. All but 88 vouchers have been allocated, and the waiting list is closed. Currently there are approximately 10,799 applicants on the waiting list. Lynn Coleman reported that landlord participation is sufficient but could always use more. Ms. Coleman also stated that the current housing stock isn't sufficient to support the affordable housing needs and that two- and three-bedroom units are the most desirable bedroom types. The telephone number for the Housing Authority of Savannah is 912-235-5844 extension 109.

Bloomingdale City – 912-748-5112

Diane Proudfoot, City Clerk, with the City of Bloomingdale, indicated the subject is zoned R-3, Multiple Unit Residential District and is considered to be a legal, conforming use. There is no limit to the number of multifamily permits allowed per year. She indicated there have been no new multifamily or single-family constructions in the past five years. The telephone number for the Warsaw Municipal Building is 660-438-5522.

Ms. Proudfoot also indicated there is a need for additional housing, especially for the elderly. This is primarily due to the fact prospective tenants like the idea of living in bedroom communities of Savannah. She also indicated that the City of Bloomingdale is in full support of the proposed development.

Bloomingdale Police Department – 912-748-8302

Lt. Alan Elliott with the Bloomingdale Police Department was interviewed regarding the stability of the subject's neighborhood. The subject is located in a stable neighborhood, with no major crimes being reported. Lt. Elliot indicated that the subject's neighborhood is stable. The higher crime rates are in areas closer toward Pooler.

Pooler Chamber of Commerce – 912-748-0110

Pam Southard, Director of the Pooler Chamber of Commerce, was interviewed. Ms. Southard indicated residents in the neighborhood would be in favor of the proposed development. She indicated she receives several inquiries about senior housing in the Bloomingdale/Pooler area. Ms. Southard indicated that all types of bedrooms are needed. She too stated that people prefer to live in the bedroom communities of Savannah.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

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

Site Evaluation

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

Economic and Demographic Profile

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

In 2000, this geographic market area contained an estimated population of 35,905. By 2010, population in this market area had increased by 94.6 percent to 69,866. In 2016, the population in this market area had increased by 21.4 percent to 84,848. It is projected that between 2016 and 2018, population in the market area will increase 4.7 percent to 88,805. It is projected that between 2018 and 2021, population in the market area will increase 6.7 percent to 94,741.

Between 2000 and 2010, the market area gained approximately 1,294 households per year. The market area gained 735 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2020.

Employment in Chatham County has been decreasing an average of 0.9 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2000.

Existing Housing

There were a total of four rent-restricted confirmed apartment complexes in and surrounding the market area. There were no vacant units at the time of the survey out of 227 surveyed, for an overall vacancy rate of zero percent. The amenities of these comparables are relatively similar to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The subject property’s proposed net rents are lower than the market rents of \$840 for the one-bedroom units and \$985 for the two-bedroom units. The analyst was unable to locate any senior market-rate complexes within the subject’s market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Demand & Capture Rates

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/1 BA	\$16,020 to \$24,550	12	249	0	249	4.8%	2-4/Month	\$840	N/A	\$409
	2 BR/2 BA	\$19,170 to \$24,550	12	152	0	152	7.9%	2-4/Month	\$985	N/A	\$480
	Total	\$16,020 to \$24,550	24	249	0	249	9.6%	2-3/Month	\$840-\$985	N/A	\$409-\$480
60% AMI	1 BR/1 BA	\$19,020 to \$29,460	24	298	0	298	8.1%	2-3/Month	\$840	N/A	\$509
	2 BR/2 BA	\$22,920 to \$29,460	32	185	0	185	17.3%	3-4/Month	\$985	N/A	\$605
	Total	\$19,020 to \$29,460	56	298	0	298	18.8%	6-7/Month	\$840-\$985	N/A	\$509-\$605
50%/60% AMI	Overall Total	\$16,020 to \$29,460	80	388	0	388	20.6%	8-10/Month	\$840-\$985	N/A	\$509-\$605

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no senior tax credit comparables located in the market area constructed within the past two years that compete with the subject. The subject would need to capture 9.6 percent of the demand in the market area for units at 50 percent of the area median income 18.8 percent of the demand for units at 60 percent of the area median income. The overall capture for subject’s market area for all units at 50 and 60 percent of the area median income is 20.6 percent. As indicated in the chart above, all capture rates are well below the 30 percent threshold requirements. Therefore, it is believed the proposed development will be viable due to the lack of affordable housing within this market area.

Absorption Rates

The subject is a proposed 80-unit development designed for housing for older persons 55 and older. It will contain 36 one-bedroom units and 44 two-bedroom units. After researching the vacancy rates of the existing units as well as other newly constructed developments in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to nine months. The interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb eight to 10 units per month; therefore, it will reach a stable occupancy level within nine months.

Conclusion

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

Data Sources

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

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

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

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



David Warren
Market Analyst



Samuel T. Gill
Market Analyst

ADDENDUM A

NCHMA Market Study Index

Introduction: Members of the National Council of Housing Market Analysts provide the following checklist referencing various components necessary to conduct a comprehensive market study for rental housing built with low income housing tax credits. 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. Components reported in the market study are indicated by a page number.

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		Page Number(s)
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ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

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

Absorption Rate

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

Acceptable Rent Burden

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

Affordable Housing

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

Amenity

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

Annual Demand

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

Area Median Income (AMI)

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

Assisted Housing

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

Attached Housing

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

Basic Rent

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

Below Market Interest Rate Program (BMIR)

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

Capture Rate

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

Census Tract

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

Central Business District (CBD)

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

Community Development Corporation (CDC)

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

Comparable Property

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

Competitive Property

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

Concession

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

Condominium

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

Contract Rent

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

Demand

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

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

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

Low Rise Building

A building with one to three stories.

Market Advantage

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

Market Analysis

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

Market Area or Primary Market Area

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

Market Demand

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

Market Rent

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

Market Study

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

Marketability

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

Market Vacancy Rate – Physical

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

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

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

Mid-rise

A building with four to ten stories.

Mixed Income Property

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

Mobility

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

Moderate Income

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

Move-up Demand

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

Multi-family

Structures that contain more than two or more housing units.

Neighborhood

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

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

Gross Rent less Tenant Paid Utilities.

Penetration Rate

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

Pent-up Demand

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

Population Trends

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

Primary Market Area

See Market Area

Programmatic Rents

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

Project Based Rent Assistance

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

Public Housing or Low Income Conventional Public Housing

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

Qualified Census Tract (QCT)

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

Rural Development (RD) Market Rent

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

Rural Development (RD) Program

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

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Gross rent divided by gross monthly household income.

Rent Burdened Households

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

Restricted Rent

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

Saturation

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

Secondary Market Area

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

Single-Family Housing

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

Special Needs Population

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

Stabilized Level of Occupancy

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

State Data Center (SDC)

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

Subsidy

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

Substandard Conditions

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

Target Income Band

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

Target Population

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

Tenant

One who rents real property from another.

Tenant Paid Utilities

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

Tenure

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

Townhouse (or Row House)

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

Turnover

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

Unmet Housing Need

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

Unrestricted Rents

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

Vacancy Period

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

Vacancy Rate – Economic

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

Vacancy Rate – Physical

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

Very Low Income

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

Zoning

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

ADDENDUM C

Allowances for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 04/30/2018)

Locality Sycamore Trace Apartments E Hwy 80 & Wild Cat Dam Rd. Bloomington, GA 31302	Green Discount Yes	Unit Type Larger Apartment Bldgs. (5+ units)	Date (mm/dd/yyyy) 05/10/2016
---	-----------------------	---	---------------------------------

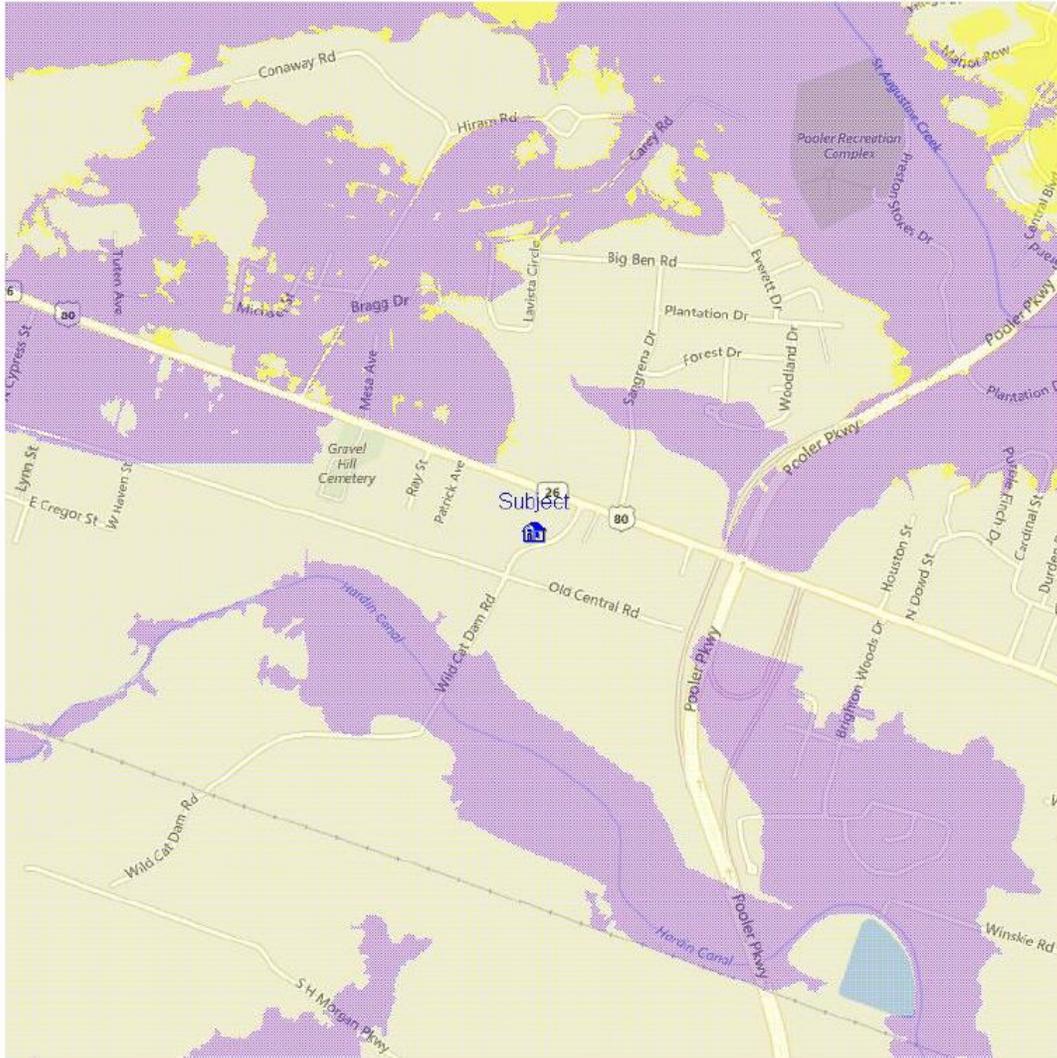
Utility or Service	Monthly Dollar Allowances					
	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Space Heating e. Electric Heat Pump		\$7	\$8			
Cooking a. Electric		\$4	\$6			
Other Electric a. Electric		\$16	\$23			
Air Conditioning a. Electric		\$11	\$15			
Water Heating a. Electric		\$10	\$13			
Water		\$30	\$37			
Sewer		\$37	\$47			
Georgia Power Base Charge		\$10	\$10			

Actual Family Allowances To be used by the family to compute allowance. Complete below for the actual unit rented.	Utility or Service	per month cost
Name of Family	Heating	
Address of Unit	Cooking	
	Other Electric	
	Air Conditioning	
Number of Bedrooms	Water Heating	
	Water	
	Sewer	
Number of Bedrooms	Trash Collection	
	Refrigerator	
	Total	\$

Previous editions are obsolete

Spreadsheet (ver13) based on form HUD-52667 (12/97).
ref. Handbook 7420.8

ADDENDUM D



MAP DATA

Map Number : **13051C0107G**

Panel Date : **August 05,2013**

FIPS Code :

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

Flood

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

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ADDENDUM E



ADDENDUM F

HOUSEHOLD DATA

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Households by Income and Age										
Bloomingdale city, Georgia										
Census Data - 2000										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	11	0	15	12	25	26	33	10	132	13.9%
\$15,000 - \$24,999	18	8	23	18	7	20	13	3	110	11.6%
\$25,000 - \$34,999	17	34	31	24	24	15	9	2	156	16.4%
\$35,000 - \$49,999	0	24	33	20	24	28	12	3	144	15.2%
\$50,000 - \$74,999	0	41	85	45	49	0	0	0	220	23.2%
\$75,000 - \$99,999	0	14	32	13	19	24	0	0	102	10.7%
\$100,000 - \$124,999	0	9	8	3	10	5	0	0	35	3.7%
\$125,000 - \$149,999	0	0	14	0	0	0	0	0	14	1.5%
\$150,000 - \$199,999	0	0	0	6	0	0	0	0	6	0.6%
\$200,000 and up	0	0	0	24	6	0	0	0	30	3.2%
Total	46	130	241	165	164	118	67	18	949	100.0%
Percent	4.8%	13.7%	25.4%	17.4%	17.3%	12.4%	7.1%	1.9%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Bloomingdale city, Georgia										
Current Year Estimates - 2016										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	1	5	5	5	12	21	18	8	75	7.0%
\$15,000 - \$24,999	22	17	19	19	25	27	27	9	165	15.3%
\$25,000 - \$34,999	2	11	13	17	18	24	18	3	106	9.9%
\$35,000 - \$49,999	7	28	26	26	29	25	17	5	163	15.1%
\$50,000 - \$74,999	5	28	35	42	46	33	14	1	204	19.0%
\$75,000 - \$99,999	0	32	47	22	19	8	2	0	130	12.1%
\$100,000 - \$124,999	0	11	17	33	28	8	1	0	98	9.1%
\$125,000 - \$149,999	0	5	10	18	17	1	1	0	52	4.8%
\$150,000 - \$199,999	0	6	12	11	8	9	1	0	47	4.4%
\$200,000 and up	0	6	14	7	5	4	0	0	36	3.3%
Total	37	149	198	200	207	160	99	26	1,076	100.0%
Percent	3.4%	13.8%	18.4%	18.6%	19.2%	14.9%	9.2%	2.4%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Bloomingdale city, Georgia										
Estimated Change - 2000 to 2016										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		Change
Less than \$15,000	-10	5	-10	-7	-13	-5	-15	-2	-57	-43.2%
\$15,000 - \$24,999	4	9	-4	1	18	7	14	6	55	50.0%
\$25,000 - \$34,999	-15	-23	-18	-7	-6	9	9	1	-50	-32.1%
\$35,000 - \$49,999	7	4	-7	6	5	-3	5	2	19	13.2%
\$50,000 - \$74,999	5	-13	-50	-3	-3	33	14	1	-16	-7.3%
\$75,000 - \$99,999	0	18	15	9	0	-16	2	0	28	27.5%
\$100,000 - \$124,999	0	2	9	30	18	3	1	0	63	180.0%
\$125,000 - \$149,999	0	5	-4	18	17	1	1	0	38	271.4%
\$150,000 - \$199,999	0	6	12	5	8	9	1	0	41	683.3%
\$200,000 and up	0	6	14	-17	-1	4	0	0	6	20.0%
Total	-9	19	-43	35	43	42	32	8	127	13.4%
Percent Change	-19.6%	14.6%	-17.8%	21.2%	26.2%	35.6%	47.8%	44.4%	13.4%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Bloomingdale city, Georgia										
Five Year Projections - 2021										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	2	5	4	4	9	18	20	9	71	6.0%
\$15,000 - \$24,999	23	10	13	14	20	24	30	13	147	12.5%
\$25,000 - \$34,999	4	12	14	17	22	30	26	4	129	10.9%
\$35,000 - \$49,999	8	22	22	22	26	26	22	8	156	13.2%
\$50,000 - \$74,999	6	27	34	44	46	36	19	3	215	18.2%
\$75,000 - \$99,999	0	33	56	26	23	10	4	0	152	12.9%
\$100,000 - \$124,999	0	14	22	33	33	11	2	0	115	9.7%
\$125,000 - \$149,999	0	6	14	26	26	3	0	0	75	6.4%
\$150,000 - \$199,999	1	6	18	12	9	15	2	0	63	5.3%
\$200,000 and up	0	6	25	10	7	8	0	1	57	4.8%
Total	44	141	222	208	221	181	125	38	1,180	100.0%
Percent	3.7%	11.9%	18.8%	17.6%	18.7%	15.3%	10.6%	3.2%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics



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Households by Income and Age Bloomingdale city, Georgia Projected Change - 2016 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	1	0	-1	-1	-3	-3	2	1	-4	-5.3%
\$15,000 - \$24,999	1	-7	-6	-5	-5	-3	3	4	-18	-10.9%
\$25,000 - \$34,999	2	1	1	0	4	6	8	1	23	21.7%
\$35,000 - \$49,999	1	-6	-4	-4	-3	1	5	3	-7	-4.3%
\$50,000 - \$74,999	1	-1	-1	2	0	3	5	2	11	5.4%
\$75,000 - \$99,999	0	1	9	4	4	2	2	0	22	16.9%
\$100,000 - \$124,999	0	3	5	0	5	3	1	0	17	17.3%
\$125,000 - \$149,999	0	1	4	8	9	2	-1	0	23	44.2%
\$150,000 - \$199,999	1	0	6	1	1	6	1	0	16	34.0%
\$200,000 and up	0	0	11	3	2	4	0	1	21	58.3%
Total	7	-8	24	8	14	21	26	12	104	9.7%
Percent Change	18.9%	-5.4%	12.1%	4.0%	6.8%	13.1%	26.3%	46.2%	9.7%	

Source: Nielsen Claritas; Ribbon Demographics



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Median Household Income Bloomingdale city, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$42,969	\$53,554	\$60,116

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

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	21	0	0	0	21
\$10,000-20,000	7	0	0	14	0	21
\$20,000-30,000	44	0	7	0	0	51
\$30,000-40,000	0	0	3	24	0	27
\$40,000-50,000	0	10	0	0	0	10
\$50,000-60,000	0	37	17	0	0	54
\$60,000-75,000	0	9	31	0	0	40
\$75,000-100,000	0	0	0	0	20	20
\$100,000-125,000	0	14	0	0	0	14
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	51	91	58	38	20	258

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	1	0	0	0	0	1
\$20,000-30,000	7	2	0	0	0	9
\$30,000-40,000	0	2	0	0	0	2
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	0	0	0	0	0
\$60,000-75,000	0	0	0	0	0	0
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	0	0	0	0	2	2
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	8	4	0	0	2	14

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	0	0	0	0	0	0
\$30,000-40,000	0	0	0	0	0	0
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	0	0	0	0	0
\$60,000-75,000	0	0	0	0	0	0
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	0	0	0	0	0	0

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	21	0	0	0	21
\$10,000-20,000	8	0	0	14	0	22
\$20,000-30,000	51	2	7	0	0	60
\$30,000-40,000	0	2	3	24	0	29
\$40,000-50,000	0	10	0	0	0	10
\$50,000-60,000	0	37	17	0	0	54
\$60,000-75,000	0	9	31	0	0	40
\$75,000-100,000	0	0	0	0	20	20
\$100,000-125,000	0	14	0	0	2	16
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	59	95	58	38	22	272

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

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	8.1%	0.0%	0.0%	0.0%	8.1%
\$10,000-20,000	2.7%	0.0%	0.0%	5.4%	0.0%	8.1%
\$20,000-30,000	17.1%	0.0%	2.7%	0.0%	0.0%	19.8%
\$30,000-40,000	0.0%	0.0%	1.2%	9.3%	0.0%	10.5%
\$40,000-50,000	0.0%	3.9%	0.0%	0.0%	0.0%	3.9%
\$50,000-60,000	0.0%	14.3%	6.6%	0.0%	0.0%	20.9%
\$60,000-75,000	0.0%	3.5%	12.0%	0.0%	0.0%	15.5%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	7.8%	7.8%
\$100,000-125,000	0.0%	5.4%	0.0%	0.0%	0.0%	5.4%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	19.8%	35.3%	22.5%	14.7%	7.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	7.1%	0.0%	0.0%	0.0%	0.0%	7.1%
\$20,000-30,000	50.0%	14.3%	0.0%	0.0%	0.0%	64.3%
\$30,000-40,000	0.0%	14.3%	0.0%	0.0%	0.0%	14.3%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$60,000-75,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	14.3%	14.3%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	57.1%	28.6%	0.0%	0.0%	14.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$10,000-20,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$20,000-30,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$30,000-40,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$40,000-50,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$50,000-60,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$60,000-75,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$75,000-100,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$100,000-125,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$125,000-150,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$150,000-200,000	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$200,000+	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	7.7%	0.0%	0.0%	0.0%	7.7%
\$10,000-20,000	2.9%	0.0%	0.0%	5.1%	0.0%	8.1%
\$20,000-30,000	18.8%	0.7%	2.6%	0.0%	0.0%	22.1%
\$30,000-40,000	0.0%	0.7%	1.1%	8.8%	0.0%	10.7%
\$40,000-50,000	0.0%	3.7%	0.0%	0.0%	0.0%	3.7%
\$50,000-60,000	0.0%	13.6%	6.3%	0.0%	0.0%	19.9%
\$60,000-75,000	0.0%	3.3%	11.4%	0.0%	0.0%	14.7%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	7.4%	7.4%
\$100,000-125,000	0.0%	5.1%	0.0%	0.0%	0.7%	5.9%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	21.7%	34.9%	21.3%	14.0%	8.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	0	0	3	0	0	3
\$30,000-40,000	21	0	0	0	0	21
\$40,000-50,000	0	13	0	0	30	43
\$50,000-60,000	0	5	0	15	19	39
\$60,000-75,000	0	63	0	7	0	70
\$75,000-100,000	0	38	42	23	0	103
\$100,000-125,000	0	8	22	30	9	69
\$125,000-150,000	0	0	0	28	0	28
\$150,000-200,000	0	0	26	0	0	26
\$200,000+	0	20	0	0	0	20
Total	21	147	93	103	58	422

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	16	1	0	0	1	18
\$10,000-20,000	37	1	2	0	1	41
\$20,000-30,000	16	15	0	0	1	32
\$30,000-40,000	7	6	6	0	1	20
\$40,000-50,000	13	10	0	0	1	24
\$50,000-60,000	15	8	0	1	0	24
\$60,000-75,000	7	4	7	0	10	28
\$75,000-100,000	3	20	0	5	1	29
\$100,000-125,000	6	16	5	0	2	29
\$125,000-150,000	8	1	0	2	1	12
\$150,000-200,000	5	1	0	0	1	7
\$200,000+	3	2	0	0	0	5
Total	136	85	20	8	20	269

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	12	1	0	0	1	14
\$10,000-20,000	37	1	0	0	1	39
\$20,000-30,000	16	15	0	0	1	32
\$30,000-40,000	7	4	2	0	1	14
\$40,000-50,000	4	10	0	0	1	15
\$50,000-60,000	5	7	0	0	0	12
\$60,000-75,000	7	4	0	0	2	13
\$75,000-100,000	3	10	0	0	1	14
\$100,000-125,000	6	4	0	0	2	12
\$125,000-150,000	4	1	0	0	1	6
\$150,000-200,000	0	1	0	0	1	2
\$200,000+	0	2	0	0	0	2
Total	101	60	2	0	12	175

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	16	1	0	0	1	18
\$10,000-20,000	37	1	2	0	1	41
\$20,000-30,000	16	15	3	0	1	35
\$30,000-40,000	28	6	6	0	1	41
\$40,000-50,000	13	23	0	0	31	67
\$50,000-60,000	15	13	0	16	19	63
\$60,000-75,000	7	67	7	7	10	98
\$75,000-100,000	3	58	42	28	1	132
\$100,000-125,000	6	24	27	30	11	98
\$125,000-150,000	8	1	0	30	1	40
\$150,000-200,000	5	1	26	0	1	33
\$200,000+	3	22	0	0	0	25
Total	157	232	113	111	78	691

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$20,000-30,000	0.0%	0.0%	0.7%	0.0%	0.0%	0.7%
\$30,000-40,000	5.0%	0.0%	0.0%	0.0%	0.0%	5.0%
\$40,000-50,000	0.0%	3.1%	0.0%	0.0%	7.1%	10.2%
\$50,000-60,000	0.0%	1.2%	0.0%	3.6%	4.5%	9.2%
\$60,000-75,000	0.0%	14.9%	0.0%	1.7%	0.0%	16.6%
\$75,000-100,000	0.0%	9.0%	10.0%	5.5%	0.0%	24.4%
\$100,000-125,000	0.0%	1.9%	5.2%	7.1%	2.1%	16.4%
\$125,000-150,000	0.0%	0.0%	0.0%	6.6%	0.0%	6.6%
\$150,000-200,000	0.0%	0.0%	6.2%	0.0%	0.0%	6.2%
\$200,000+	0.0%	4.7%	0.0%	0.0%	0.0%	4.7%
Total	5.0%	34.8%	22.0%	24.4%	13.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.9%	0.4%	0.0%	0.0%	0.4%	6.7%
\$10,000-20,000	13.8%	0.4%	0.7%	0.0%	0.4%	15.2%
\$20,000-30,000	5.9%	5.6%	0.0%	0.0%	0.4%	11.9%
\$30,000-40,000	2.6%	2.2%	2.2%	0.0%	0.4%	7.4%
\$40,000-50,000	4.8%	3.7%	0.0%	0.0%	0.4%	8.9%
\$50,000-60,000	5.6%	3.0%	0.0%	0.4%	0.0%	8.9%
\$60,000-75,000	2.6%	1.5%	2.6%	0.0%	3.7%	10.4%
\$75,000-100,000	1.1%	7.4%	0.0%	1.9%	0.4%	10.8%
\$100,000-125,000	2.2%	5.9%	1.9%	0.0%	0.7%	10.8%
\$125,000-150,000	3.0%	0.4%	0.0%	0.7%	0.4%	4.5%
\$150,000-200,000	1.9%	0.4%	0.0%	0.0%	0.4%	2.6%
\$200,000+	1.1%	0.7%	0.0%	0.0%	0.0%	1.9%
Total	50.6%	31.6%	7.4%	3.0%	7.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.9%	0.6%	0.0%	0.0%	0.6%	8.0%
\$10,000-20,000	21.1%	0.6%	0.0%	0.0%	0.6%	22.3%
\$20,000-30,000	9.1%	8.6%	0.0%	0.0%	0.6%	18.3%
\$30,000-40,000	4.0%	2.3%	1.1%	0.0%	0.6%	8.0%
\$40,000-50,000	2.3%	5.7%	0.0%	0.0%	0.6%	8.6%
\$50,000-60,000	2.9%	4.0%	0.0%	0.0%	0.0%	6.9%
\$60,000-75,000	4.0%	2.3%	0.0%	0.0%	1.1%	7.4%
\$75,000-100,000	1.7%	5.7%	0.0%	0.0%	0.6%	8.0%
\$100,000-125,000	3.4%	2.3%	0.0%	0.0%	1.1%	6.9%
\$125,000-150,000	2.3%	0.6%	0.0%	0.0%	0.6%	3.4%
\$150,000-200,000	0.0%	0.6%	0.0%	0.0%	0.6%	1.1%
\$200,000+	0.0%	1.1%	0.0%	0.0%	0.0%	1.1%
Total	57.7%	34.3%	1.1%	0.0%	6.9%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	0.1%	0.0%	0.0%	0.1%	2.6%
\$10,000-20,000	5.4%	0.1%	0.3%	0.0%	0.1%	5.9%
\$20,000-30,000	2.3%	2.2%	0.4%	0.0%	0.1%	5.1%
\$30,000-40,000	4.1%	0.9%	0.9%	0.0%	0.1%	5.9%
\$40,000-50,000	1.9%	3.3%	0.0%	0.0%	4.5%	9.7%
\$50,000-60,000	2.2%	1.9%	0.0%	2.3%	2.7%	9.1%
\$60,000-75,000	1.0%	9.7%	1.0%	1.0%	1.4%	14.2%
\$75,000-100,000	0.4%	8.4%	6.1%	4.1%	0.1%	19.1%
\$100,000-125,000	0.9%	3.5%	3.9%	4.3%	1.6%	14.2%
\$125,000-150,000	1.2%	0.1%	0.0%	4.3%	0.1%	5.8%
\$150,000-200,000	0.7%	0.1%	3.8%	0.0%	0.1%	4.8%
\$200,000+	0.4%	3.2%	0.0%	0.0%	0.0%	3.6%
Total	22.7%	33.6%	16.4%	16.1%	11.3%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	11	0	0	0	11
\$10,000-20,000	16	0	0	12	0	28
\$20,000-30,000	39	0	22	0	4	65
\$30,000-40,000	0	0	16	29	0	45
\$40,000-50,000	0	15	2	0	0	17
\$50,000-60,000	0	24	3	0	0	27
\$60,000-75,000	0	15	22	0	0	37
\$75,000-100,000	0	0	0	0	16	16
\$100,000-125,000	0	16	0	0	0	16
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
Total	55	81	65	41	20	262

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	4	0	0	0	0	4
\$20,000-30,000	6	15	0	0	0	21
\$30,000-40,000	1	4	0	0	0	5
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	1	3	0	0	0	4
\$60,000-75,000	2	0	0	0	0	2
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	1	0	0	0	4	5
\$125,000-150,000	1	2	0	0	0	3
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	0	0	0	0	0	0
Total	17	24	0	0	4	45

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	3	0	0	0	0	3
\$20,000-30,000	0	0	0	0	0	0
\$30,000-40,000	1	0	0	0	0	1
\$40,000-50,000	0	0	0	0	0	0
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	2	0	0	0	0	2
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	0	0	0	0	0	0
Total	8	1	0	0	0	9

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	11	0	0	0	11
\$10,000-20,000	20	0	0	12	0	32
\$20,000-30,000	45	15	22	0	4	86
\$30,000-40,000	1	4	16	29	0	50
\$40,000-50,000	0	15	2	0	0	17
\$50,000-60,000	1	27	3	0	0	31
\$60,000-75,000	2	15	22	0	0	39
\$75,000-100,000	0	0	0	0	16	16
\$100,000-125,000	1	16	0	0	4	21
\$125,000-150,000	1	2	0	0	0	3
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	0	0	0	0	0	0
Total	72	105	65	41	24	307

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	4.2%	0.0%	0.0%	0.0%	4.2%
\$10,000-20,000	6.1%	0.0%	0.0%	4.6%	0.0%	10.7%
\$20,000-30,000	14.9%	0.0%	8.4%	0.0%	1.5%	24.8%
\$30,000-40,000	0.0%	0.0%	6.1%	11.1%	0.0%	17.2%
\$40,000-50,000	0.0%	5.7%	0.8%	0.0%	0.0%	6.5%
\$50,000-60,000	0.0%	9.2%	1.1%	0.0%	0.0%	10.3%
\$60,000-75,000	0.0%	5.7%	8.4%	0.0%	0.0%	14.1%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	6.1%	6.1%
\$100,000-125,000	0.0%	6.1%	0.0%	0.0%	0.0%	6.1%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total	21.0%	30.9%	24.8%	15.6%	7.6%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	8.9%	0.0%	0.0%	0.0%	0.0%	8.9%
\$20,000-30,000	13.3%	33.3%	0.0%	0.0%	0.0%	46.7%
\$30,000-40,000	2.2%	8.9%	0.0%	0.0%	0.0%	11.1%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	2.2%	6.7%	0.0%	0.0%	0.0%	8.9%
\$60,000-75,000	4.4%	0.0%	0.0%	0.0%	0.0%	4.4%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	2.2%	0.0%	0.0%	0.0%	8.9%	11.1%
\$125,000-150,000	2.2%	4.4%	0.0%	0.0%	0.0%	6.7%
\$150,000-200,000	2.2%	0.0%	0.0%	0.0%	0.0%	2.2%
\$200,000+	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total	37.8%	53.3%	0.0%	0.0%	8.9%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%
\$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,000-40,000	11.1%	0.0%	0.0%	0.0%	0.0%	11.1%
\$40,000-50,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$50,000-60,000	0.0%	11.1%	0.0%	0.0%	0.0%	11.1%
\$60,000-75,000	22.2%	0.0%	0.0%	0.0%	0.0%	22.2%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	11.1%	0.0%	0.0%	0.0%	0.0%	11.1%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	11.1%	0.0%	0.0%	0.0%	0.0%	11.1%
\$200,000+	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total	88.9%	11.1%	0.0%	0.0%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	3.6%	0.0%	0.0%	0.0%	3.6%
\$10,000-20,000	6.5%	0.0%	0.0%	3.9%	0.0%	10.4%
\$20,000-30,000	14.7%	4.9%	7.2%	0.0%	1.3%	28.0%
\$30,000-40,000	0.3%	1.3%	5.2%	9.4%	0.0%	16.3%
\$40,000-50,000	0.0%	4.9%	0.7%	0.0%	0.0%	5.5%
\$50,000-60,000	0.3%	8.8%	1.0%	0.0%	0.0%	10.1%
\$60,000-75,000	0.7%	4.9%	7.2%	0.0%	0.0%	12.7%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	5.2%	5.2%
\$100,000-125,000	0.3%	5.2%	0.0%	0.0%	1.3%	6.8%
\$125,000-150,000	0.3%	0.7%	0.0%	0.0%	0.0%	1.0%
\$150,000-200,000	0.3%	0.0%	0.0%	0.0%	0.0%	0.3%
\$200,000+	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total	23.5%	34.2%	21.2%	13.4%	7.8%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	5	0	0	0	0	5
\$20,000-30,000	0	0	7	0	0	7
\$30,000-40,000	4	0	0	2	0	6
\$40,000-50,000	0	9	0	0	30	39
\$50,000-60,000	0	0	2	5	6	13
\$60,000-75,000	0	26	0	7	0	33
\$75,000-100,000	0	19	36	28	2	85
\$100,000-125,000	0	2	12	26	5	45
\$125,000-150,000	0	0	0	33	0	33
\$150,000-200,000	0	0	28	0	1	29
\$200,000+	0	25	0	2	0	27
Total	9	81	85	103	44	322

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	6	1	1	1	22
\$10,000-20,000	54	10	10	0	1	75
\$20,000-30,000	18	39	1	0	4	62
\$30,000-40,000	15	15	15	0	2	47
\$40,000-50,000	24	22	2	0	2	50
\$50,000-60,000	12	14	2	1	1	30
\$60,000-75,000	17	16	12	0	13	58
\$75,000-100,000	1	19	0	7	2	29
\$100,000-125,000	6	18	6	0	2	32
\$125,000-150,000	3	6	4	1	2	16
\$150,000-200,000	9	4	3	0	1	17
\$200,000+	6	3	0	0	0	9
Total	178	172	56	10	31	447

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	12	5	0	0	1	18
\$10,000-20,000	54	10	2	0	1	67
\$20,000-30,000	18	38	1	0	4	61
\$30,000-40,000	15	14	12	0	2	43
\$40,000-50,000	9	22	2	0	2	35
\$50,000-60,000	11	11	0	0	0	22
\$60,000-75,000	17	15	1	0	3	36
\$75,000-100,000	1	12	0	0	2	15
\$100,000-125,000	6	7	0	0	2	15
\$125,000-150,000	1	4	0	0	1	6
\$150,000-200,000	6	4	0	0	1	11
\$200,000+	2	3	0	0	0	5
Total	152	145	18	0	19	334

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	6	1	1	1	22
\$10,000-20,000	59	10	10	0	1	80
\$20,000-30,000	18	39	8	0	4	69
\$30,000-40,000	19	15	15	2	2	53
\$40,000-50,000	24	31	2	0	32	89
\$50,000-60,000	12	14	4	6	7	43
\$60,000-75,000	17	42	12	7	13	91
\$75,000-100,000	1	38	36	35	4	114
\$100,000-125,000	6	20	18	26	7	77
\$125,000-150,000	3	6	4	34	2	49
\$150,000-200,000	9	4	31	0	2	46
\$200,000+	6	28	0	2	0	36
Total	187	253	141	113	75	769

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	1.6%	0.0%	0.0%	0.0%	0.0%	1.6%
\$20,000-30,000	0.0%	0.0%	2.2%	0.0%	0.0%	2.2%
\$30,000-40,000	1.2%	0.0%	0.0%	0.6%	0.0%	1.9%
\$40,000-50,000	0.0%	2.8%	0.0%	0.0%	9.3%	12.1%
\$50,000-60,000	0.0%	0.0%	0.6%	1.6%	1.9%	4.0%
\$60,000-75,000	0.0%	8.1%	0.0%	2.2%	0.0%	10.2%
\$75,000-100,000	0.0%	5.9%	11.2%	8.7%	0.6%	26.4%
\$100,000-125,000	0.0%	0.6%	3.7%	8.1%	1.6%	14.0%
\$125,000-150,000	0.0%	0.0%	0.0%	10.2%	0.0%	10.2%
\$150,000-200,000	0.0%	0.0%	8.7%	0.0%	0.3%	9.0%
\$200,000+	0.0%	7.8%	0.0%	0.6%	0.0%	8.4%
Total	2.8%	25.2%	26.4%	32.0%	13.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.9%	1.3%	0.2%	0.2%	0.2%	4.9%
\$10,000-20,000	12.1%	2.2%	2.2%	0.0%	0.2%	16.8%
\$20,000-30,000	4.0%	8.7%	0.2%	0.0%	0.9%	13.9%
\$30,000-40,000	3.4%	3.4%	3.4%	0.0%	0.4%	10.5%
\$40,000-50,000	5.4%	4.9%	0.4%	0.0%	0.4%	11.2%
\$50,000-60,000	2.7%	3.1%	0.4%	0.2%	0.2%	6.7%
\$60,000-75,000	3.8%	3.6%	2.7%	0.0%	2.9%	13.0%
\$75,000-100,000	0.2%	4.3%	0.0%	1.6%	0.4%	6.5%
\$100,000-125,000	1.3%	4.0%	1.3%	0.0%	0.4%	7.2%
\$125,000-150,000	0.7%	1.3%	0.9%	0.2%	0.4%	3.6%
\$150,000-200,000	2.0%	0.9%	0.7%	0.0%	0.2%	3.8%
\$200,000+	1.3%	0.7%	0.0%	0.0%	0.0%	2.0%
Total	39.8%	38.5%	12.5%	2.2%	6.9%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.6%	1.5%	0.0%	0.0%	0.3%	5.4%
\$10,000-20,000	16.2%	3.0%	0.6%	0.0%	0.3%	20.1%
\$20,000-30,000	5.4%	11.4%	0.3%	0.0%	1.2%	18.3%
\$30,000-40,000	4.5%	4.2%	3.6%	0.0%	0.6%	12.9%
\$40,000-50,000	2.7%	6.6%	0.6%	0.0%	0.6%	10.5%
\$50,000-60,000	3.3%	3.3%	0.0%	0.0%	0.0%	6.6%
\$60,000-75,000	5.1%	4.5%	0.3%	0.0%	0.9%	10.8%
\$75,000-100,000	0.3%	3.6%	0.0%	0.0%	0.6%	4.5%
\$100,000-125,000	1.8%	2.1%	0.0%	0.0%	0.6%	4.5%
\$125,000-150,000	0.3%	1.2%	0.0%	0.0%	0.3%	1.8%
\$150,000-200,000	1.8%	1.2%	0.0%	0.0%	0.3%	3.3%
\$200,000+	0.6%	0.9%	0.0%	0.0%	0.0%	1.5%
Total	45.5%	43.4%	5.4%	0.0%	5.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	0.8%	0.1%	0.1%	0.1%	2.9%
\$10,000-20,000	7.7%	1.3%	1.3%	0.0%	0.1%	10.4%
\$20,000-30,000	2.3%	5.1%	1.0%	0.0%	0.5%	9.0%
\$30,000-40,000	2.5%	2.0%	2.0%	0.3%	0.3%	6.9%
\$40,000-50,000	3.1%	4.0%	0.3%	0.0%	4.2%	11.6%
\$50,000-60,000	1.6%	1.8%	0.5%	0.8%	0.9%	5.6%
\$60,000-75,000	2.2%	5.5%	1.6%	0.9%	1.7%	11.8%
\$75,000-100,000	0.1%	4.9%	4.7%	4.6%	0.5%	14.8%
\$100,000-125,000	0.8%	2.6%	2.3%	3.4%	0.9%	10.0%
\$125,000-150,000	0.4%	0.8%	0.5%	4.4%	0.3%	6.4%
\$150,000-200,000	1.2%	0.5%	4.0%	0.0%	0.3%	6.0%
\$200,000+	0.8%	3.6%	0.0%	0.3%	0.0%	4.7%
Total	24.3%	32.9%	18.3%	14.7%	9.8%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	9	0	0	0	9
\$10,000-20,000	13	0	0	14	0	27
\$20,000-30,000	38	0	22	0	1	61
\$30,000-40,000	0	0	13	32	0	45
\$40,000-50,000	0	15	2	0	0	17
\$50,000-60,000	0	26	6	0	0	32
\$60,000-75,000	0	13	27	0	0	40
\$75,000-100,000	0	0	0	0	15	15
\$100,000-125,000	0	25	0	0	0	25
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	1	0	1
\$200,000+	0	0	0	0	0	0
Total	51	88	70	47	16	272

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3	2	0	0	0	5
\$10,000-20,000	8	0	0	0	0	8
\$20,000-30,000	8	13	0	0	0	21
\$30,000-40,000	3	4	0	0	0	7
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	1	4	0	0	0	5
\$60,000-75,000	4	0	0	0	0	4
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	1	0	0	0	3	4
\$125,000-150,000	2	3	0	0	1	6
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	2	0	0	0	0	2
Total	35	26	0	0	4	65

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3	0	0	0	0	3
\$10,000-20,000	5	0	0	0	0	5
\$20,000-30,000	0	0	0	0	0	0
\$30,000-40,000	3	0	0	0	0	3
\$40,000-50,000	1	0	0	0	0	1
\$50,000-60,000	0	1	0	0	0	1
\$60,000-75,000	4	0	0	0	0	4
\$75,000-100,000	0	0	0	0	0	0
\$100,000-125,000	1	0	0	0	0	1
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	2	0	0	0	0	2
Total	21	1	0	0	0	22

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3	11	0	0	0	14
\$10,000-20,000	21	0	0	14	0	35
\$20,000-30,000	46	13	22	0	1	82
\$30,000-40,000	3	4	13	32	0	52
\$40,000-50,000	1	15	2	0	0	18
\$50,000-60,000	1	30	6	0	0	37
\$60,000-75,000	4	13	27	0	0	44
\$75,000-100,000	0	0	0	0	15	15
\$100,000-125,000	1	25	0	0	3	29
\$125,000-150,000	2	3	0	0	1	6
\$150,000-200,000	2	0	0	1	0	3
\$200,000+	2	0	0	0	0	2
Total	86	114	70	47	20	337

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	3.3%	0.0%	0.0%	0.0%	3.3%
\$10,000-20,000	4.8%	0.0%	0.0%	5.1%	0.0%	9.9%
\$20,000-30,000	14.0%	0.0%	8.1%	0.0%	0.4%	22.4%
\$30,000-40,000	0.0%	0.0%	0.0%	4.8%	11.8%	16.5%
\$40,000-50,000	0.0%	5.5%	0.7%	0.0%	0.0%	6.3%
\$50,000-60,000	0.0%	9.6%	2.2%	0.0%	0.0%	11.8%
\$60,000-75,000	0.0%	4.8%	9.9%	0.0%	0.0%	14.7%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	5.5%	5.5%
\$100,000-125,000	0.0%	9.2%	0.0%	0.0%	0.0%	9.2%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	18.8%	32.4%	25.7%	17.3%	5.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.6%	3.1%	0.0%	0.0%	0.0%	7.7%
\$10,000-20,000	12.3%	0.0%	0.0%	0.0%	0.0%	12.3%
\$20,000-30,000	12.3%	20.0%	0.0%	0.0%	0.0%	32.3%
\$30,000-40,000	4.6%	6.2%	0.0%	0.0%	0.0%	10.8%
\$40,000-50,000	1.5%	0.0%	0.0%	0.0%	0.0%	1.5%
\$50,000-60,000	1.5%	6.2%	0.0%	0.0%	0.0%	7.7%
\$60,000-75,000	6.2%	0.0%	0.0%	0.0%	0.0%	6.2%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	1.5%	0.0%	0.0%	0.0%	4.6%	6.2%
\$125,000-150,000	3.1%	4.6%	0.0%	0.0%	1.5%	9.2%
\$150,000-200,000	3.1%	0.0%	0.0%	0.0%	0.0%	3.1%
\$200,000+	3.1%	0.0%	0.0%	0.0%	0.0%	3.1%
Total	53.8%	40.0%	0.0%	0.0%	6.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13.6%	0.0%	0.0%	0.0%	0.0%	13.6%
\$10,000-20,000	22.7%	0.0%	0.0%	0.0%	0.0%	22.7%
\$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$30,000-40,000	13.6%	0.0%	0.0%	0.0%	0.0%	13.6%
\$40,000-50,000	4.5%	0.0%	0.0%	0.0%	0.0%	4.5%
\$50,000-60,000	0.0%	4.5%	0.0%	0.0%	0.0%	4.5%
\$60,000-75,000	18.2%	0.0%	0.0%	0.0%	0.0%	18.2%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$100,000-125,000	4.5%	0.0%	0.0%	0.0%	0.0%	4.5%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	9.1%	0.0%	0.0%	0.0%	0.0%	9.1%
\$200,000+	9.1%	0.0%	0.0%	0.0%	0.0%	9.1%
Total	95.5%	4.5%	0.0%	0.0%	0.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.9%	3.3%	0.0%	0.0%	0.0%	4.2%
\$10,000-20,000	6.2%	0.0%	0.0%	4.2%	0.0%	10.4%
\$20,000-30,000	13.6%	3.9%	6.5%	0.0%	0.3%	24.3%
\$30,000-40,000	0.9%	1.2%	3.9%	9.5%	0.0%	15.4%
\$40,000-50,000	0.3%	4.5%	0.6%	0.0%	0.0%	5.3%
\$50,000-60,000	0.3%	8.9%	1.8%	0.0%	0.0%	11.0%
\$60,000-75,000	1.2%	3.9%	8.0%	0.0%	0.0%	13.1%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	4.5%	4.5%
\$100,000-125,000	0.3%	7.4%	0.0%	0.0%	0.9%	8.6%
\$125,000-150,000	0.6%	0.9%	0.0%	0.0%	0.3%	1.8%
\$150,000-200,000	0.6%	0.0%	0.0%	0.3%	0.0%	0.9%
\$200,000+	0.6%	0.0%	0.0%	0.0%	0.0%	0.6%
Total	25.5%	33.8%	20.8%	13.9%	5.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	0	0	0
\$10,000-20,000	0	0	0	0	0	0
\$20,000-30,000	0	0	3	0	0	3
\$30,000-40,000	1	0	0	0	0	1
\$40,000-50,000	0	5	0	0	28	33
\$50,000-60,000	0	0	1	5	6	12
\$60,000-75,000	0	23	0	4	0	27
\$75,000-100,000	0	24	45	27	4	100
\$100,000-125,000	0	2	14	22	6	44
\$125,000-150,000	0	0	0	45	1	46
\$150,000-200,000	0	0	35	0	1	36
\$200,000+	0	39	0	2	0	41
Total	1	93	98	105	46	343

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	4	1	0	1	19
\$10,000-20,000	55	6	5	0	1	67
\$20,000-30,000	24	42	2	0	4	72
\$30,000-40,000	14	17	18	0	2	51
\$40,000-50,000	29	23	2	0	2	56
\$50,000-60,000	17	17	3	1	0	38
\$60,000-75,000	19	13	11	0	14	57
\$75,000-100,000	3	23	1	8	2	37
\$100,000-125,000	9	23	7	0	3	42
\$125,000-150,000	7	8	5	1	2	23
\$150,000-200,000	14	6	3	0	1	24
\$200,000+	10	3	0	0	1	14
Total	214	185	58	10	33	500

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	3	0	0	1	17
\$10,000-20,000	55	6	2	0	1	64
\$20,000-30,000	24	41	2	0	4	71
\$30,000-40,000	14	16	15	0	2	47
\$40,000-50,000	16	23	2	0	2	43
\$50,000-60,000	15	15	0	0	0	30
\$60,000-75,000	19	12	2	0	3	36
\$75,000-100,000	3	14	1	0	2	20
\$100,000-125,000	9	8	0	0	3	20
\$125,000-150,000	2	5	0	0	2	9
\$150,000-200,000	10	6	0	0	1	17
\$200,000+	5	3	0	0	1	9
Total	185	152	24	0	22	383

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	4	1	0	1	19
\$10,000-20,000	55	6	5	0	1	67
\$20,000-30,000	24	42	5	0	4	75
\$30,000-40,000	15	17	18	0	2	52
\$40,000-50,000	29	28	2	0	30	89
\$50,000-60,000	17	17	4	6	6	50
\$60,000-75,000	19	36	11	4	14	84
\$75,000-100,000	3	47	46	35	6	137
\$100,000-125,000	9	25	21	22	9	86
\$125,000-150,000	7	8	5	46	3	69
\$150,000-200,000	14	6	38	0	2	60
\$200,000+	10	42	0	2	1	55
Total	215	278	156	115	79	843

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

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$10,000-20,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$20,000-30,000	0.0%	0.0%	0.9%	0.0%	0.0%	0.9%
\$30,000-40,000	0.3%	0.0%	0.0%	0.0%	0.0%	0.3%
\$40,000-50,000	0.0%	1.5%	0.0%	0.0%	8.2%	9.6%
\$50,000-60,000	0.0%	0.0%	0.3%	1.5%	1.7%	3.5%
\$60,000-75,000	0.0%	6.7%	0.0%	1.2%	0.0%	7.9%
\$75,000-100,000	0.0%	7.0%	13.1%	7.9%	1.2%	29.2%
\$100,000-125,000	0.0%	0.6%	4.1%	6.4%	1.7%	12.8%
\$125,000-150,000	0.0%	0.0%	0.0%	13.1%	0.3%	13.4%
\$150,000-200,000	0.0%	0.0%	10.2%	0.0%	0.3%	10.5%
\$200,000+	0.0%	11.4%	0.0%	0.6%	0.0%	12.0%
Total	0.3%	27.1%	28.6%	30.6%	13.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.6%	0.8%	0.2%	0.0%	0.2%	3.8%
\$10,000-20,000	11.0%	1.2%	1.0%	0.0%	0.2%	13.4%
\$20,000-30,000	4.8%	8.4%	0.4%	0.0%	0.8%	14.4%
\$30,000-40,000	2.8%	3.4%	3.6%	0.0%	0.4%	10.2%
\$40,000-50,000	5.8%	4.6%	0.4%	0.0%	0.4%	11.2%
\$50,000-60,000	3.4%	3.4%	0.6%	0.2%	0.0%	7.6%
\$60,000-75,000	3.8%	2.6%	2.2%	0.0%	2.8%	11.4%
\$75,000-100,000	0.6%	4.6%	0.2%	1.6%	0.4%	7.4%
\$100,000-125,000	1.8%	4.6%	1.4%	0.0%	0.6%	8.4%
\$125,000-150,000	1.4%	1.6%	1.0%	0.2%	0.4%	4.6%
\$150,000-200,000	2.8%	1.2%	0.6%	0.0%	0.2%	4.8%
\$200,000+	2.0%	0.6%	0.0%	0.0%	0.2%	2.8%
Total	42.8%	37.0%	11.6%	2.0%	6.6%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.4%	0.8%	0.0%	0.0%	0.3%	4.4%
\$10,000-20,000	14.4%	1.6%	0.5%	0.0%	0.3%	16.7%
\$20,000-30,000	6.3%	10.7%	0.5%	0.0%	1.0%	18.5%
\$30,000-40,000	3.7%	4.2%	3.9%	0.0%	0.5%	12.3%
\$40,000-50,000	4.2%	6.0%	0.5%	0.0%	0.5%	11.2%
\$50,000-60,000	3.9%	3.9%	0.0%	0.0%	0.0%	7.8%
\$60,000-75,000	5.0%	3.1%	0.5%	0.0%	0.8%	9.4%
\$75,000-100,000	0.8%	3.7%	0.3%	0.0%	0.5%	5.2%
\$100,000-125,000	2.3%	2.1%	0.0%	0.0%	0.8%	5.2%
\$125,000-150,000	0.5%	1.3%	0.0%	0.0%	0.5%	2.3%
\$150,000-200,000	2.6%	1.6%	0.0%	0.0%	0.3%	4.4%
\$200,000+	1.3%	0.8%	0.0%	0.0%	0.3%	2.3%
Total	48.3%	39.7%	6.3%	0.0%	5.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.5%	0.5%	0.1%	0.0%	0.1%	2.3%
\$10,000-20,000	6.5%	0.7%	0.6%	0.0%	0.1%	7.9%
\$20,000-30,000	2.8%	5.0%	0.6%	0.0%	0.5%	8.9%
\$30,000-40,000	1.8%	2.0%	2.1%	0.0%	0.2%	6.2%
\$40,000-50,000	3.4%	3.3%	0.2%	0.0%	3.6%	10.6%
\$50,000-60,000	2.0%	2.0%	0.5%	0.7%	0.7%	5.9%
\$60,000-75,000	2.3%	4.3%	1.3%	0.5%	1.7%	10.0%
\$75,000-100,000	0.4%	5.6%	5.5%	4.2%	0.7%	16.3%
\$100,000-125,000	1.1%	3.0%	2.5%	2.6%	1.1%	10.2%
\$125,000-150,000	0.8%	0.9%	0.6%	5.5%	0.4%	8.2%
\$150,000-200,000	1.7%	0.7%	4.5%	0.0%	0.2%	7.1%
\$200,000+	1.2%	5.0%	0.0%	0.2%	0.1%	6.5%
Total	25.5%	33.0%	18.5%	13.6%	9.4%	100.0%

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Population by Age & Sex Bloomingdale city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	104	99	203	0 to 4 Years	98	93	191	0 to 4 Years	104	100	204
5 to 9 Years	112	89	201	5 to 9 Years	100	96	196	5 to 9 Years	106	101	207
10 to 14 Years	97	69	166	10 to 14 Years	109	87	196	10 to 14 Years	105	103	208
15 to 17 Years	46	50	96	15 to 17 Years	55	40	95	15 to 17 Years	68	56	124
18 to 20 Years	48	45	93	18 to 20 Years	46	37	83	18 to 20 Years	61	46	107
21 to 24 Years	63	55	118	21 to 24 Years	59	60	119	21 to 24 Years	72	48	120
25 to 34 Years	197	204	401	25 to 34 Years	183	185	368	25 to 34 Years	173	167	340
35 to 44 Years	184	184	368	35 to 44 Years	192	179	371	35 to 44 Years	209	211	420
45 to 54 Years	203	194	397	45 to 54 Years	175	181	356	45 to 54 Years	182	186	368
55 to 64 Years	165	173	338	55 to 64 Years	169	172	341	55 to 64 Years	181	180	361
65 to 74 Years	92	105	197	65 to 74 Years	117	138	255	65 to 74 Years	134	151	285
75 to 84 Years	54	54	108	75 to 84 Years	58	67	125	75 to 84 Years	61	90	151
85 Years and Up	9	18	27	85 Years and Up	17	16	33	85 Years and Up	21	24	45
Total	1,374	1,339	2,713	Total	1,378	1,351	2,729	Total	1,477	1,463	2,940
62+ Years	n/a	n/a	432	62+ Years	n/a	n/a	501	62+ Years	n/a	n/a	586
Median Age:	37.1			Median Age:	38.1			Median Age:	38.8		

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
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Percent Population by Age & Sex Bloomingdale city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.8%	3.6%	7.5%	0 to 4 Years	3.6%	3.4%	7.0%	0 to 4 Years	3.5%	3.4%	6.9%
5 to 9 Years	4.1%	3.3%	7.4%	5 to 9 Years	3.7%	3.5%	7.2%	5 to 9 Years	3.6%	3.4%	7.0%
10 to 14 Years	3.6%	2.5%	6.1%	10 to 14 Years	4.0%	3.2%	7.2%	10 to 14 Years	3.6%	3.5%	7.1%
15 to 17 Years	1.7%	1.8%	3.5%	15 to 17 Years	2.0%	1.5%	3.5%	15 to 17 Years	2.3%	1.9%	4.2%
18 to 20 Years	1.8%	1.7%	3.4%	18 to 20 Years	1.7%	1.4%	3.0%	18 to 20 Years	2.1%	1.6%	3.6%
21 to 24 Years	2.3%	2.0%	4.3%	21 to 24 Years	2.2%	2.2%	4.4%	21 to 24 Years	2.4%	1.6%	4.1%
25 to 34 Years	7.3%	7.5%	14.8%	25 to 34 Years	6.7%	6.8%	13.5%	25 to 34 Years	5.9%	5.7%	11.6%
35 to 44 Years	6.8%	6.8%	13.6%	35 to 44 Years	7.0%	6.6%	13.6%	35 to 44 Years	7.1%	7.2%	14.3%
45 to 54 Years	7.5%	7.2%	14.6%	45 to 54 Years	6.4%	6.6%	13.0%	45 to 54 Years	6.2%	6.3%	12.5%
55 to 64 Years	6.1%	6.4%	12.5%	55 to 64 Years	6.2%	6.3%	12.5%	55 to 64 Years	6.2%	6.1%	12.3%
65 to 74 Years	3.4%	3.9%	7.3%	65 to 74 Years	4.3%	5.1%	9.3%	65 to 74 Years	4.6%	5.1%	9.7%
75 to 84 Years	2.0%	2.0%	4.0%	75 to 84 Years	2.1%	2.5%	4.6%	75 to 84 Years	2.1%	3.1%	5.1%
85 Years and Up	0.3%	0.7%	1.0%	85 Years and Up	0.6%	0.6%	1.2%	85 Years and Up	0.7%	0.8%	1.5%
Total	50.6%	49.4%	100.0%	Total	50.5%	49.5%	100.0%	Total	50.2%	49.8%	100.0%
62+ Years	n/a	n/a	15.9%	62+ Years	n/a	n/a	18.4%	62+ Years	n/a	n/a	19.9%

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
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Changes in Population by Age & Sex									
Bloomingdale city, Georgia									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-6	-6	-12	-5.9%	0 to 4 Years	6	7	13	6.8%
5 to 9 Years	-12	7	-5	-2.5%	5 to 9 Years	6	5	11	5.6%
10 to 14 Years	12	18	30	18.1%	10 to 14 Years	-4	16	12	6.1%
15 to 17 Years	9	-10	-1	-1.0%	15 to 17 Years	13	16	29	30.5%
18 to 20 Years	-2	-8	-10	-10.8%	18 to 20 Years	15	9	24	28.9%
21 to 24 Years	-4	5	1	0.8%	21 to 24 Years	13	-12	1	0.8%
25 to 34 Years	-14	-19	-33	-8.2%	25 to 34 Years	-10	-18	-28	-7.6%
35 to 44 Years	8	-5	3	0.8%	35 to 44 Years	17	32	49	13.2%
45 to 54 Years	-28	-13	-41	-10.3%	45 to 54 Years	7	5	12	3.4%
55 to 64 Years	4	-1	3	0.9%	55 to 64 Years	12	8	20	5.9%
65 to 74 Years	25	33	58	29.4%	65 to 74 Years	17	13	30	11.8%
75 to 84 Years	4	13	17	15.7%	75 to 84 Years	3	23	26	20.8%
85 Years and Up	8	-2	6	22.2%	85 Years and Up	4	8	12	36.4%
Total	4	12	16	0.6%	Total	99	112	211	7.7%
62+ Years	n/a	n/a	69	16.0%	62+ Years	n/a	n/a	85	17.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Chatham County, Georgia										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	2,856	2,523	2,354	2,097	1,953	2,438	2,559	959	17,739	19.7%
\$15,000 - \$24,999	1,372	2,548	2,358	1,665	1,346	1,741	1,519	420	12,969	14.4%
\$25,000 - \$34,999	773	2,527	2,186	1,731	1,417	1,478	863	218	11,193	12.5%
\$35,000 - \$49,999	818	3,335	3,447	2,761	1,884	1,582	993	220	15,040	16.7%
\$50,000 - \$74,999	318	3,066	4,365	3,390	2,029	1,309	693	149	15,319	17.0%
\$75,000 - \$99,999	116	973	2,314	2,342	1,317	844	263	49	8,218	9.1%
\$100,000 - \$124,999	14	376	866	1,272	666	345	159	29	3,727	4.1%
\$125,000 - \$149,999	16	97	278	563	374	194	57	20	1,599	1.8%
\$150,000 - \$199,999	0	59	329	493	376	160	71	21	1,509	1.7%
\$200,000 and up	21	117	554	607	579	390	227	45	2,540	2.8%
Total	6,304	15,621	19,051	16,921	11,941	10,481	7,404	2,130	89,853	100.0%
Percent	7.0%	17.4%	21.2%	18.8%	13.3%	11.7%	8.2%	2.4%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Chatham County, Georgia										
Current Year Estimates - 2016										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	2,328	3,524	2,282	2,186	2,832	1,876	1,653	971	17,652	15.6%
\$15,000 - \$24,999	1,396	2,729	1,900	1,537	2,014	1,273	1,199	579	12,627	11.2%
\$25,000 - \$34,999	832	2,216	1,608	1,531	1,821	1,626	1,152	492	11,278	10.0%
\$35,000 - \$49,999	1,034	3,922	3,010	2,145	2,397	2,602	1,480	473	17,063	15.1%
\$50,000 - \$74,999	676	3,631	2,993	3,604	3,781	2,837	1,108	337	18,967	16.8%
\$75,000 - \$99,999	207	2,893	2,745	2,185	2,165	1,561	528	134	12,418	11.0%
\$100,000 - \$124,999	22	1,370	1,549	1,715	1,537	1,407	356	130	8,086	7.1%
\$125,000 - \$149,999	49	712	829	1,203	1,124	714	206	66	4,903	4.3%
\$150,000 - \$199,999	50	523	837	992	883	873	247	40	4,445	3.9%
\$200,000 and up	5	708	1,367	1,561	1,418	567	141	26	5,793	5.1%
Total	6,599	22,228	19,120	18,659	19,972	15,336	8,070	3,248	113,232	100.0%
Percent	5.8%	19.6%	16.9%	16.5%	17.6%	13.5%	7.1%	2.9%		100.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Chatham County, Georgia										
Estimated Change - 2000 to 2016										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-528	1,001	-72	89	879	-562	-906	12	-87	-0.5%
\$15,000 - \$24,999	24	181	-458	-128	668	-468	-320	159	-342	-2.6%
\$25,000 - \$34,999	59	-311	-578	-200	404	148	289	274	85	0.8%
\$35,000 - \$49,999	216	587	-437	-616	513	1,020	487	253	2,023	13.5%
\$50,000 - \$74,999	358	565	-1,372	214	1,752	1,528	415	188	3,648	23.8%
\$75,000 - \$99,999	91	1,920	431	-157	848	717	265	85	4,200	51.1%
\$100,000 - \$124,999	8	994	683	443	871	1,062	197	101	4,359	117.0%
\$125,000 - \$149,999	33	615	551	640	750	520	149	46	3,304	206.6%
\$150,000 - \$199,999	50	464	508	499	507	713	176	19	2,936	194.6%
\$200,000 and up	-16	591	813	954	839	177	-86	-19	3,253	128.1%
Total	295	6,607	69	1,738	8,031	4,855	666	1,118	23,379	26.0%
Percent Change	4.7%	42.3%	0.4%	10.3%	67.3%	46.3%	9.0%	52.5%		26.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Chatham County, Georgia										
Five Year Projections - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	2,164	3,077	2,345	1,924	2,535	1,981	1,854	971	16,851	13.9%
\$15,000 - \$24,999	1,319	2,420	1,982	1,354	1,838	1,371	1,393	593	12,270	10.1%
\$25,000 - \$34,999	818	2,080	1,780	1,430	1,758	1,854	1,395	529	11,644	9.6%
\$35,000 - \$49,999	967	3,485	3,195	1,934	2,223	2,776	1,720	466	16,766	13.8%
\$50,000 - \$74,999	718	3,599	3,509	3,577	3,864	3,406	1,442	387	20,502	16.9%
\$75,000 - \$99,999	225	2,875	3,250	2,185	2,230	1,896	686	157	13,504	11.1%
\$100,000 - \$124,999	25	1,499	2,004	1,854	1,719	1,861	504	162	9,628	7.9%
\$125,000 - \$149,999	59	854	1,185	1,436	1,396	1,042	326	94	6,392	5.3%
\$150,000 - \$199,999	65	643	1,207	1,201	1,107	1,289	394	58	5,964	4.9%
\$200,000 and up	<u>12</u>	<u>898</u>	<u>2,082</u>	<u>2,001</u>	<u>1,877</u>	<u>888</u>	<u>241</u>	<u>42</u>	<u>8,041</u>	<u>6.6%</u>
Total	6,372	21,430	22,539	18,896	20,547	18,364	9,955	3,459	121,562	100.0%
Percent	5.2%	17.6%	18.5%	15.5%	16.9%	15.1%	8.2%	2.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Chatham County, Georgia										
Projected Change - 2016 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-164	-447	63	-262	-297	105	201	0	-801	-4.5%
\$15,000 - \$24,999	-77	-309	82	-183	-176	98	194	14	-357	-2.8%
\$25,000 - \$34,999	-14	-136	172	-101	-63	228	243	37	366	3.2%
\$35,000 - \$49,999	-67	-437	185	-211	-174	174	240	-7	-297	-1.7%
\$50,000 - \$74,999	42	-32	516	-27	83	569	334	50	1,535	8.1%
\$75,000 - \$99,999	18	-18	505	0	65	335	158	23	1,086	8.7%
\$100,000 - \$124,999	3	129	455	139	182	454	148	32	1,542	19.1%
\$125,000 - \$149,999	10	142	356	233	272	328	120	28	1,489	30.4%
\$150,000 - \$199,999	15	120	370	209	224	416	147	18	1,519	34.2%
\$200,000 and up	<u>7</u>	<u>190</u>	<u>715</u>	<u>440</u>	<u>459</u>	<u>321</u>	<u>100</u>	<u>16</u>	<u>2,248</u>	<u>38.8%</u>
Total	-227	-798	3,419	237	575	3,028	1,885	211	8,330	7.4%
Percent Change	-3.4%	-3.6%	17.9%	1.3%	2.9%	19.7%	23.4%	6.5%	7.4%	

Source: Nielsen Claritas; Ribbon Demographics



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HOUSEHOLD DATA

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Median Household Income Chatham County, Georgia		
Census 2000	2016 Estimate	2021 Projection
\$38,017	\$48,238	\$53,963

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,026	1,136	932	339	463	4,896
\$10,000-20,000	1,895	1,076	1,055	491	297	4,814
\$20,000-30,000	2,143	1,328	993	517	633	5,614
\$30,000-40,000	1,118	1,077	908	744	561	4,408
\$40,000-50,000	824	1,059	613	678	330	3,504
\$50,000-60,000	662	1,117	368	346	306	2,799
\$60,000-75,000	338	1,068	576	195	380	2,557
\$75,000-100,000	518	648	340	171	461	2,138
\$100,000-125,000	218	302	170	209	104	1,003
\$125,000-150,000	78	215	66	75	36	470
\$150,000-200,000	122	116	135	47	35	455
\$200,000+	90	47	31	60	34	262
Total	10,032	9,189	6,187	3,872	3,640	32,920

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,168	249	64	93	61	1,635
\$10,000-20,000	1,349	277	112	62	92	1,892
\$20,000-30,000	701	357	110	105	90	1,363
\$30,000-40,000	580	247	111	65	75	1,078
\$40,000-50,000	333	286	60	57	74	810
\$50,000-60,000	316	265	34	63	41	719
\$60,000-75,000	254	190	90	31	42	607
\$75,000-100,000	218	133	56	64	57	528
\$100,000-125,000	146	128	61	20	29	384
\$125,000-150,000	86	46	17	17	20	186
\$150,000-200,000	67	34	17	17	13	148
\$200,000+	78	81	16	25	23	223
Total	5,296	2,293	748	619	617	9,573

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	678	158	55	56	44	991
\$10,000-20,000	968	192	74	40	39	1,313
\$20,000-30,000	467	217	44	53	74	855
\$30,000-40,000	393	149	67	48	51	708
\$40,000-50,000	225	135	32	27	35	454
\$50,000-60,000	173	122	27	39	30	391
\$60,000-75,000	130	107	30	20	32	319
\$75,000-100,000	137	92	31	28	45	333
\$100,000-125,000	66	52	47	10	19	194
\$125,000-150,000	62	14	8	12	12	108
\$150,000-200,000	35	17	5	11	6	74
\$200,000+	51	16	9	11	14	101
Total	3,385	1,271	429	355	401	5,841

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,194	1,385	996	432	524	6,531
\$10,000-20,000	3,244	1,353	1,167	553	389	6,706
\$20,000-30,000	2,844	1,685	1,103	622	723	6,977
\$30,000-40,000	1,698	1,324	1,019	809	636	5,486
\$40,000-50,000	1,157	1,345	673	735	404	4,314
\$50,000-60,000	978	1,382	402	409	347	3,518
\$60,000-75,000	592	1,258	666	226	422	3,164
\$75,000-100,000	736	781	396	235	518	2,666
\$100,000-125,000	364	430	231	229	133	1,387
\$125,000-150,000	164	261	83	92	56	656
\$150,000-200,000	189	150	152	64	48	603
\$200,000+	168	128	47	85	57	485
Total	15,328	11,482	6,935	4,491	4,257	42,493

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.2%	3.5%	2.8%	1.0%	1.4%	14.9%
\$10,000-20,000	5.8%	3.3%	3.2%	1.5%	0.9%	14.6%
\$20,000-30,000	6.5%	4.0%	3.0%	1.6%	1.9%	17.1%
\$30,000-40,000	3.4%	3.3%	2.8%	2.3%	1.7%	13.4%
\$40,000-50,000	2.5%	3.2%	1.9%	2.1%	1.0%	10.6%
\$50,000-60,000	2.0%	3.4%	1.1%	1.1%	0.9%	8.5%
\$60,000-75,000	1.0%	3.2%	1.7%	0.6%	1.2%	7.8%
\$75,000-100,000	1.6%	2.0%	1.0%	0.5%	1.4%	6.5%
\$100,000-125,000	0.7%	0.9%	0.5%	0.6%	0.3%	3.0%
\$125,000-150,000	0.2%	0.7%	0.2%	0.2%	0.1%	1.4%
\$150,000-200,000	0.4%	0.4%	0.4%	0.1%	0.1%	1.4%
\$200,000+	0.3%	0.1%	0.1%	0.2%	0.1%	0.8%
Total	30.5%	27.9%	18.8%	11.8%	11.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.2%	2.6%	0.7%	1.0%	0.6%	17.1%
\$10,000-20,000	14.1%	2.9%	1.2%	0.6%	1.0%	19.8%
\$20,000-30,000	7.3%	3.7%	1.1%	1.1%	0.9%	14.2%
\$30,000-40,000	6.1%	2.6%	1.2%	0.7%	0.8%	11.3%
\$40,000-50,000	3.5%	3.0%	0.6%	0.6%	0.8%	8.5%
\$50,000-60,000	3.3%	2.8%	0.4%	0.7%	0.4%	7.5%
\$60,000-75,000	2.7%	2.0%	0.9%	0.3%	0.4%	6.3%
\$75,000-100,000	2.3%	1.4%	0.6%	0.7%	0.6%	5.5%
\$100,000-125,000	1.5%	1.3%	0.6%	0.2%	0.3%	4.0%
\$125,000-150,000	0.9%	0.5%	0.2%	0.2%	0.2%	1.9%
\$150,000-200,000	0.7%	0.4%	0.2%	0.2%	0.1%	1.5%
\$200,000+	0.8%	0.8%	0.2%	0.3%	0.2%	2.3%
Total	55.3%	24.0%	7.8%	6.5%	6.4%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.6%	2.7%	0.9%	1.0%	0.8%	17.0%
\$10,000-20,000	16.6%	3.3%	1.3%	0.7%	0.7%	22.5%
\$20,000-30,000	8.0%	3.7%	0.8%	0.9%	1.3%	14.6%
\$30,000-40,000	6.7%	2.6%	1.1%	0.8%	0.9%	12.1%
\$40,000-50,000	3.9%	2.3%	0.5%	0.5%	0.6%	7.8%
\$50,000-60,000	3.0%	2.1%	0.5%	0.7%	0.5%	6.7%
\$60,000-75,000	2.2%	1.8%	0.5%	0.3%	0.5%	5.5%
\$75,000-100,000	2.3%	1.6%	0.5%	0.5%	0.8%	5.7%
\$100,000-125,000	1.1%	0.9%	0.8%	0.2%	0.3%	3.3%
\$125,000-150,000	1.1%	0.2%	0.1%	0.2%	0.2%	1.8%
\$150,000-200,000	0.6%	0.3%	0.1%	0.2%	0.1%	1.3%
\$200,000+	0.9%	0.3%	0.2%	0.2%	0.2%	1.7%
Total	58.0%	21.8%	7.3%	6.1%	6.9%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.5%	3.3%	2.3%	1.0%	1.2%	15.4%
\$10,000-20,000	7.6%	3.2%	2.7%	1.3%	0.9%	15.8%
\$20,000-30,000	6.7%	4.0%	2.6%	1.5%	1.7%	16.4%
\$30,000-40,000	4.0%	3.1%	2.4%	1.9%	1.5%	12.9%
\$40,000-50,000	2.7%	3.2%	1.6%	1.7%	1.0%	10.2%
\$50,000-60,000	2.3%	3.3%	0.9%	1.0%	0.8%	8.3%
\$60,000-75,000	1.4%	3.0%	1.6%	0.5%	1.0%	7.4%
\$75,000-100,000	1.7%	1.8%	0.9%	0.6%	1.2%	6.3%
\$100,000-125,000	0.9%	1.0%	0.5%	0.5%	0.3%	3.3%
\$125,000-150,000	0.4%	0.6%	0.2%	0.2%	0.1%	1.5%
\$150,000-200,000	0.4%	0.4%	0.4%	0.2%	0.1%	1.4%
\$200,000+	0.4%	0.3%	0.1%	0.2%	0.1%	1.1%
Total	36.1%	27.0%	16.3%	10.6%	10.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	426	266	206	90	112	1,100
\$10,000-20,000	378	446	257	165	104	1,350
\$20,000-30,000	563	628	289	244	110	1,834
\$30,000-40,000	731	678	600	518	422	2,949
\$40,000-50,000	717	992	500	642	217	3,068
\$50,000-60,000	479	756	815	614	424	3,088
\$60,000-75,000	486	1,234	943	498	584	3,745
\$75,000-100,000	409	1,989	1,331	966	777	5,472
\$100,000-125,000	132	941	871	834	499	3,277
\$125,000-150,000	153	522	306	540	226	1,747
\$150,000-200,000	52	352	488	563	151	1,606
\$200,000+	48	350	261	443	232	1,334
Total	4,574	9,154	6,867	6,117	3,858	30,570

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,161	655	129	82	49	2,076
\$10,000-20,000	2,071	938	303	102	122	3,536
\$20,000-30,000	1,470	1,496	308	109	134	3,517
\$30,000-40,000	812	1,231	325	161	75	2,604
\$40,000-50,000	893	1,148	151	69	111	2,372
\$50,000-60,000	630	1,347	308	87	73	2,445
\$60,000-75,000	584	1,416	325	72	96	2,493
\$75,000-100,000	535	1,779	510	220	124	3,168
\$100,000-125,000	278	1,026	319	86	85	1,794
\$125,000-150,000	183	672	110	58	54	1,077
\$150,000-200,000	153	733	173	54	55	1,168
\$200,000+	171	839	67	39	26	1,142
Total	8,941	13,280	3,028	1,139	1,004	27,392

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	885	509	96	51	39	1,580
\$10,000-20,000	1,825	738	203	51	80	2,897
\$20,000-30,000	1,185	1,254	225	71	91	2,826
\$30,000-40,000	601	903	177	58	70	1,809
\$40,000-50,000	463	824	102	39	101	1,529
\$50,000-60,000	380	955	161	54	50	1,600
\$60,000-75,000	370	915	197	35	53	1,570
\$75,000-100,000	354	1,182	269	24	52	1,881
\$100,000-125,000	210	589	146	48	41	1,034
\$125,000-150,000	102	400	55	37	45	639
\$150,000-200,000	111	443	50	18	20	642
\$200,000+	105	540	41	17	19	722
Total	6,591	9,252	1,722	503	661	18,729

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,587	921	335	172	161	3,176
\$10,000-20,000	2,449	1,384	560	267	226	4,886
\$20,000-30,000	2,033	2,124	597	353	244	5,351
\$30,000-40,000	1,543	1,909	925	679	497	5,553
\$40,000-50,000	1,610	2,140	651	711	328	5,440
\$50,000-60,000	1,109	2,103	1,123	701	497	5,533
\$60,000-75,000	1,070	2,650	1,268	570	680	6,238
\$75,000-100,000	944	3,768	1,841	1,186	901	8,640
\$100,000-125,000	410	1,967	1,190	920	584	5,071
\$125,000-150,000	336	1,194	416	598	280	2,824
\$150,000-200,000	205	1,085	661	617	206	2,774
\$200,000+	219	1,189	328	482	258	2,476
Total	13,515	22,434	9,895	7,256	4,862	57,962

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.9%	0.7%	0.3%	0.4%	3.6%
\$10,000-20,000	1.2%	1.5%	0.8%	0.5%	0.3%	4.4%
\$20,000-30,000	1.8%	2.1%	0.9%	0.8%	0.4%	6.0%
\$30,000-40,000	2.4%	2.2%	2.0%	1.7%	1.4%	9.6%
\$40,000-50,000	2.3%	3.2%	1.6%	2.1%	0.7%	10.0%
\$50,000-60,000	1.6%	2.5%	2.7%	2.0%	1.4%	10.1%
\$60,000-75,000	1.6%	4.0%	3.1%	1.6%	1.9%	12.3%
\$75,000-100,000	1.3%	6.5%	4.4%	3.2%	2.5%	17.9%
\$100,000-125,000	0.4%	3.1%	2.8%	2.7%	1.6%	10.7%
\$125,000-150,000	0.5%	1.7%	1.0%	1.8%	0.7%	5.7%
\$150,000-200,000	0.2%	1.2%	1.6%	1.8%	0.5%	5.3%
\$200,000+	0.2%	1.1%	0.9%	1.4%	0.8%	4.4%
Total	15.0%	29.9%	22.5%	20.0%	12.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.2%	2.4%	0.5%	0.3%	0.2%	7.6%
\$10,000-20,000	7.6%	3.4%	1.1%	0.4%	0.4%	12.9%
\$20,000-30,000	5.4%	5.5%	1.1%	0.4%	0.5%	12.8%
\$30,000-40,000	3.0%	4.5%	1.2%	0.6%	0.3%	9.5%
\$40,000-50,000	3.3%	4.2%	0.6%	0.3%	0.4%	8.7%
\$50,000-60,000	2.3%	4.9%	1.1%	0.3%	0.3%	8.9%
\$60,000-75,000	2.1%	5.2%	1.2%	0.3%	0.4%	9.1%
\$75,000-100,000	2.0%	6.5%	1.9%	0.8%	0.5%	11.6%
\$100,000-125,000	1.0%	3.7%	1.2%	0.3%	0.3%	6.5%
\$125,000-150,000	0.7%	2.5%	0.4%	0.2%	0.2%	3.9%
\$150,000-200,000	0.6%	2.7%	0.6%	0.2%	0.2%	4.3%
\$200,000+	0.6%	3.1%	0.2%	0.1%	0.1%	4.2%
Total	32.6%	48.5%	11.1%	4.2%	3.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.7%	2.7%	0.5%	0.3%	0.2%	8.4%
\$10,000-20,000	9.7%	3.9%	1.1%	0.3%	0.4%	15.5%
\$20,000-30,000	6.3%	6.7%	1.2%	0.4%	0.5%	15.1%
\$30,000-40,000	3.2%	4.8%	0.9%	0.3%	0.4%	9.7%
\$40,000-50,000	2.5%	4.4%	0.5%	0.2%	0.5%	8.2%
\$50,000-60,000	2.0%	5.1%	0.9%	0.3%	0.3%	8.5%
\$60,000-75,000	2.0%	4.9%	1.1%	0.2%	0.3%	8.4%
\$75,000-100,000	1.9%	6.3%	1.4%	0.1%	0.3%	10.0%
\$100,000-125,000	1.1%	3.1%	0.8%	0.3%	0.2%	5.5%
\$125,000-150,000	0.5%	2.1%	0.3%	0.2%	0.2%	3.4%
\$150,000-200,000	0.6%	2.4%	0.3%	0.1%	0.1%	3.4%
\$200,000+	0.6%	2.9%	0.2%	0.1%	0.1%	3.9%
Total	35.2%	49.4%	9.2%	2.7%	3.5%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.6%	0.6%	0.3%	0.3%	5.5%
\$10,000-20,000	4.2%	2.4%	1.0%	0.5%	0.4%	8.4%
\$20,000-30,000	3.5%	3.7%	1.0%	0.6%	0.4%	9.2%
\$30,000-40,000	2.7%	3.3%	1.6%	1.2%	0.9%	9.6%
\$40,000-50,000	2.8%	3.7%	1.1%	1.2%	0.6%	9.4%
\$50,000-60,000	1.9%	3.6%	1.9%	1.2%	0.9%	9.5%
\$60,000-75,000	1.8%	4.6%	2.2%	1.0%	1.2%	10.8%
\$75,000-100,000	1.6%	6.5%	3.2%	2.0%	1.6%	14.9%
\$100,000-125,000	0.7%	3.4%	2.1%	1.6%	1.0%	8.7%
\$125,000-150,000	0.6%	2.1%	0.7%	1.0%	0.5%	4.9%
\$150,000-200,000	0.4%	1.9%	1.1%	1.1%	0.4%	4.8%
\$200,000+	0.4%	2.1%	0.6%	0.8%	0.4%	4.3%
Total	23.3%	38.7%	17.1%	12.5%	8.4%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2,313	1,251	1,117	423	550	5,654
\$10,000-20,000	2,462	1,161	1,249	541	321	5,734
\$20,000-30,000	2,175	1,240	979	557	817	5,768
\$30,000-40,000	893	963	880	801	522	4,059
\$40,000-50,000	823	1,080	730	873	370	3,876
\$50,000-60,000	657	866	286	297	291	2,397
\$60,000-75,000	372	983	604	309	399	2,667
\$75,000-100,000	646	835	405	214	428	2,528
\$100,000-125,000	283	385	262	216	148	1,294
\$125,000-150,000	97	257	141	67	53	615
\$150,000-200,000	124	125	128	67	49	493
\$200,000+	232	174	64	85	51	606
Total	11,077	9,320	6,845	4,450	3,999	35,691

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1,344	237	56	100	41	1,778
\$10,000-20,000	1,674	327	79	63	88	2,231
\$20,000-30,000	860	452	114	122	70	1,618
\$30,000-40,000	711	280	153	84	92	1,320
\$40,000-50,000	552	429	96	85	89	1,251
\$50,000-60,000	385	295	37	63	21	801
\$60,000-75,000	332	298	99	37	34	800
\$75,000-100,000	217	184	48	51	48	548
\$100,000-125,000	260	203	112	28	34	637
\$125,000-150,000	163	103	24	22	21	333
\$150,000-200,000	126	45	22	16	13	222
\$200,000+	127	167	20	16	18	348
Total	6,751	3,020	860	687	569	11,887

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	783	124	39	54	33	1,033
\$10,000-20,000	1,212	224	69	34	38	1,577
\$20,000-30,000	561	223	40	45	49	918
\$30,000-40,000	533	193	106	73	73	978
\$40,000-50,000	428	260	58	54	42	842
\$50,000-60,000	210	172	25	40	17	464
\$60,000-75,000	170	156	50	26	29	431
\$75,000-100,000	142	138	37	25	40	382
\$100,000-125,000	148	118	89	12	22	389
\$125,000-150,000	138	24	19	15	16	212
\$150,000-200,000	92	30	17	10	11	160
\$200,000+	75	26	10	9	12	132
Total	4,492	1,688	559	397	382	7,518

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3,657	1,488	1,173	523	591	7,432
\$10,000-20,000	4,136	1,488	1,328	604	409	7,965
\$20,000-30,000	3,035	1,692	1,093	679	887	7,386
\$30,000-40,000	1,604	1,243	1,033	885	614	5,379
\$40,000-50,000	1,375	1,509	826	958	459	5,127
\$50,000-60,000	1,042	1,161	323	360	312	3,198
\$60,000-75,000	704	1,281	703	346	433	3,467
\$75,000-100,000	863	1,019	453	265	476	3,076
\$100,000-125,000	543	588	374	244	182	1,931
\$125,000-150,000	260	360	165	89	74	948
\$150,000-200,000	250	170	150	83	62	715
\$200,000+	359	341	84	101	69	954
Total	17,828	12,340	7,705	5,137	4,568	47,578

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.5%	3.5%	3.1%	1.2%	1.5%	15.8%
\$10,000-20,000	6.9%	3.3%	3.5%	1.5%	0.9%	16.1%
\$20,000-30,000	6.1%	3.5%	2.7%	1.6%	2.3%	16.2%
\$30,000-40,000	2.5%	2.7%	2.5%	2.2%	1.5%	11.4%
\$40,000-50,000	2.3%	3.0%	2.0%	2.4%	1.0%	10.9%
\$50,000-60,000	1.8%	2.4%	0.8%	0.8%	0.8%	6.7%
\$60,000-75,000	1.0%	2.8%	1.7%	0.9%	1.1%	7.5%
\$75,000-100,000	1.8%	2.3%	1.1%	0.6%	1.2%	7.1%
\$100,000-125,000	0.8%	1.1%	0.7%	0.6%	0.4%	3.6%
\$125,000-150,000	0.3%	0.7%	0.4%	0.2%	0.1%	1.7%
\$150,000-200,000	0.3%	0.4%	0.4%	0.2%	0.1%	1.4%
\$200,000+	0.7%	0.5%	0.2%	0.2%	0.1%	1.7%
Total	31.0%	26.1%	19.2%	12.5%	11.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.3%	2.0%	0.5%	0.8%	0.3%	15.0%
\$10,000-20,000	14.1%	2.8%	0.7%	0.5%	0.7%	18.8%
\$20,000-30,000	7.2%	3.8%	1.0%	1.0%	0.6%	13.6%
\$30,000-40,000	6.0%	2.4%	1.3%	0.7%	0.8%	11.1%
\$40,000-50,000	4.6%	3.6%	0.8%	0.7%	0.7%	10.5%
\$50,000-60,000	3.2%	2.5%	0.3%	0.5%	0.2%	6.7%
\$60,000-75,000	2.8%	2.5%	0.8%	0.3%	0.3%	6.7%
\$75,000-100,000	1.8%	1.5%	0.4%	0.4%	0.4%	4.6%
\$100,000-125,000	2.2%	1.7%	0.9%	0.2%	0.3%	5.4%
\$125,000-150,000	1.4%	0.9%	0.2%	0.2%	0.2%	2.8%
\$150,000-200,000	1.1%	0.4%	0.2%	0.1%	0.1%	1.9%
\$200,000+	1.1%	1.4%	0.2%	0.1%	0.2%	2.9%
Total	56.8%	25.4%	7.2%	5.8%	4.8%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.4%	1.6%	0.5%	0.7%	0.4%	13.7%
\$10,000-20,000	16.1%	3.0%	0.9%	0.5%	0.5%	21.0%
\$20,000-30,000	7.5%	3.0%	0.5%	0.6%	0.7%	12.2%
\$30,000-40,000	7.1%	2.6%	1.4%	1.0%	1.0%	13.0%
\$40,000-50,000	5.7%	3.5%	0.8%	0.7%	0.6%	11.2%
\$50,000-60,000	2.8%	2.3%	0.3%	0.5%	0.2%	6.2%
\$60,000-75,000	2.3%	2.1%	0.7%	0.3%	0.4%	5.7%
\$75,000-100,000	1.9%	1.8%	0.5%	0.3%	0.5%	5.1%
\$100,000-125,000	2.0%	1.6%	1.2%	0.2%	0.3%	5.2%
\$125,000-150,000	1.8%	0.3%	0.3%	0.2%	0.2%	2.8%
\$150,000-200,000	1.2%	0.4%	0.2%	0.1%	0.1%	2.1%
\$200,000+	1.0%	0.3%	0.1%	0.1%	0.2%	1.8%
Total	59.7%	22.5%	7.4%	5.3%	5.1%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.7%	3.1%	2.5%	1.1%	1.2%	15.6%
\$10,000-20,000	8.7%	3.1%	2.8%	1.3%	0.9%	16.7%
\$20,000-30,000	6.4%	3.6%	2.3%	1.4%	1.9%	15.5%
\$30,000-40,000	3.4%	2.6%	2.2%	1.9%	1.3%	11.3%
\$40,000-50,000	2.9%	3.2%	1.7%	2.0%	1.0%	10.8%
\$50,000-60,000	2.2%	2.4%	0.7%	0.8%	0.7%	6.7%
\$60,000-75,000	1.5%	2.7%	1.5%	0.7%	0.9%	7.3%
\$75,000-100,000	1.8%	2.1%	1.0%	0.6%	1.0%	6.5%
\$100,000-125,000	1.1%	1.2%	0.8%	0.5%	0.4%	4.1%
\$125,000-150,000	0.5%	0.8%	0.3%	0.2%	0.2%	2.0%
\$150,000-200,000	0.5%	0.4%	0.3%	0.2%	0.1%	1.5%
\$200,000+	0.8%	0.7%	0.2%	0.2%	0.1%	2.0%
Total	37.5%	25.9%	16.2%	10.8%	9.6%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	476	172	275	86	84	1,093
\$10,000-20,000	426	411	262	144	86	1,329
\$20,000-30,000	393	535	232	238	146	1,544
\$30,000-40,000	626	477	477	389	388	2,357
\$40,000-50,000	696	781	493	582	214	2,766
\$50,000-60,000	392	533	781	507	337	2,550
\$60,000-75,000	469	949	788	482	602	3,290
\$75,000-100,000	410	1,762	1,426	1,002	902	5,502
\$100,000-125,000	146	832	1,041	778	565	3,362
\$125,000-150,000	228	530	397	760	263	2,178
\$150,000-200,000	89	385	607	570	258	1,909
\$200,000+	265	700	519	1,012	539	3,035
Total	4,616	8,067	7,298	6,550	4,384	30,915

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,294	676	181	76	69	2,296
\$10,000-20,000	2,075	955	303	115	109	3,557
\$20,000-30,000	1,476	1,545	335	122	110	3,588
\$30,000-40,000	1,220	1,545	487	200	82	3,534
\$40,000-50,000	1,267	1,525	263	83	129	3,267
\$50,000-60,000	732	1,545	450	119	102	2,948
\$60,000-75,000	841	1,994	482	73	124	3,514
\$75,000-100,000	645	2,172	638	248	137	3,840
\$100,000-125,000	441	1,611	482	96	163	2,793
\$125,000-150,000	278	1,153	203	85	58	1,777
\$150,000-200,000	306	1,124	271	62	58	1,821
\$200,000+	252	1,341	115	70	26	1,804
Total	10,827	17,186	4,210	1,349	1,167	34,739

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	979	514	129	40	56	1,718
\$10,000-20,000	1,793	730	199	46	72	2,840
\$20,000-30,000	1,147	1,301	262	78	72	2,860
\$30,000-40,000	1,034	1,278	325	94	75	2,806
\$40,000-50,000	841	1,281	213	55	113	2,503
\$50,000-60,000	500	1,158	265	88	65	2,076
\$60,000-75,000	559	1,431	302	32	62	2,386
\$75,000-100,000	437	1,529	342	35	63	2,406
\$100,000-125,000	365	1,080	245	62	116	1,868
\$125,000-150,000	201	649	84	59	44	1,037
\$150,000-200,000	252	812	93	31	11	1,199
\$200,000+	139	693	65	23	12	932
Total	8,247	12,456	2,524	643	761	24,631

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1,770	848	456	162	153	3,389
\$10,000-20,000	2,501	1,366	565	259	195	4,886
\$20,000-30,000	1,869	2,080	567	360	256	5,132
\$30,000-40,000	1,846	2,022	964	589	470	5,891
\$40,000-50,000	1,963	2,306	756	665	343	6,033
\$50,000-60,000	1,124	2,078	1,231	626	439	5,498
\$60,000-75,000	1,310	2,943	1,270	555	726	6,804
\$75,000-100,000	1,055	3,934	2,064	1,250	1,039	9,342
\$100,000-125,000	587	2,443	1,523	874	728	6,155
\$125,000-150,000	506	1,683	600	845	321	3,955
\$150,000-200,000	395	1,509	878	632	316	3,730
\$200,000+	517	2,041	634	1,082	565	4,839
Total	15,443	25,253	11,508	7,899	5,551	65,654

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.5%	0.6%	0.9%	0.3%	0.3%	3.5%
\$10,000-20,000	1.4%	1.3%	0.8%	0.5%	0.3%	4.3%
\$20,000-30,000	1.3%	1.7%	0.8%	0.8%	0.5%	5.0%
\$30,000-40,000	2.0%	1.5%	1.5%	1.3%	1.3%	7.6%
\$40,000-50,000	2.3%	2.5%	1.6%	1.9%	0.7%	8.9%
\$50,000-60,000	1.3%	1.7%	2.5%	1.6%	1.1%	8.2%
\$60,000-75,000	1.5%	3.1%	2.5%	1.6%	1.9%	10.6%
\$75,000-100,000	1.3%	5.7%	4.6%	3.2%	2.9%	17.8%
\$100,000-125,000	0.5%	2.7%	3.4%	2.5%	1.8%	10.9%
\$125,000-150,000	0.7%	1.7%	1.3%	2.5%	0.9%	7.0%
\$150,000-200,000	0.3%	1.2%	2.0%	1.8%	0.8%	6.2%
\$200,000+	0.9%	2.3%	1.7%	3.3%	1.7%	9.8%
Total	14.9%	26.1%	23.6%	21.2%	14.2%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	1.9%	0.5%	0.2%	0.2%	6.6%
\$10,000-20,000	6.0%	2.7%	0.9%	0.3%	0.3%	10.2%
\$20,000-30,000	4.2%	4.4%	1.0%	0.4%	0.3%	10.3%
\$30,000-40,000	3.5%	4.4%	1.4%	0.6%	0.2%	10.2%
\$40,000-50,000	3.6%	4.4%	0.8%	0.2%	0.4%	9.4%
\$50,000-60,000	2.1%	4.4%	1.3%	0.3%	0.3%	8.5%
\$60,000-75,000	2.4%	5.7%	1.4%	0.2%	0.4%	10.1%
\$75,000-100,000	1.9%	6.3%	1.8%	0.7%	0.4%	11.1%
\$100,000-125,000	1.3%	4.6%	1.4%	0.3%	0.5%	8.0%
\$125,000-150,000	0.8%	3.3%	0.6%	0.2%	0.2%	5.1%
\$150,000-200,000	0.9%	3.2%	0.8%	0.2%	0.2%	5.2%
\$200,000+	0.7%	3.9%	0.3%	0.2%	0.1%	5.2%
Total	31.2%	49.5%	12.1%	3.9%	3.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	2.1%	0.5%	0.2%	0.2%	7.0%
\$10,000-20,000	7.3%	3.0%	0.8%	0.2%	0.3%	11.5%
\$20,000-30,000	4.7%	5.3%	1.1%	0.3%	0.3%	11.6%
\$30,000-40,000	4.2%	5.2%	1.3%	0.4%	0.3%	11.4%
\$40,000-50,000	3.4%	5.2%	0.9%	0.2%	0.5%	10.2%
\$50,000-60,000	2.0%	4.7%	1.1%	0.4%	0.3%	8.4%
\$60,000-75,000	2.3%	5.8%	1.2%	0.1%	0.3%	9.7%
\$75,000-100,000	1.8%	6.2%	1.4%	0.1%	0.3%	9.8%
\$100,000-125,000	1.5%	4.4%	1.0%	0.3%	0.5%	7.6%
\$125,000-150,000	0.8%	2.6%	0.3%	0.2%	0.2%	4.2%
\$150,000-200,000	1.0%	3.3%	0.4%	0.1%	0.0%	4.9%
\$200,000+	0.6%	2.8%	0.3%	0.1%	0.0%	3.8%
Total	33.5%	50.6%	10.2%	2.6%	3.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.7%	1.3%	0.7%	0.2%	0.2%	5.2%
\$10,000-20,000	3.8%	2.1%	0.9%	0.4%	0.3%	7.4%
\$20,000-30,000	2.8%	3.2%	0.9%	0.5%	0.4%	7.8%
\$30,000-40,000	2.8%	3.1%	1.5%	0.9%	0.7%	9.0%
\$40,000-50,000	3.0%	3.5%	1.2%	1.0%	0.5%	9.2%
\$50,000-60,000	1.7%	3.2%	1.9%	1.0%	0.7%	8.4%
\$60,000-75,000	2.0%	4.5%	1.9%	0.8%	1.1%	10.4%
\$75,000-100,000	1.6%	6.0%	3.1%	1.9%	1.6%	14.2%
\$100,000-125,000	0.9%	3.7%	2.3%	1.3%	1.1%	9.4%
\$125,000-150,000	0.8%	2.6%	0.9%	1.3%	0.5%	6.0%
\$150,000-200,000	0.6%	2.3%	1.3%	1.0%	0.5%	5.7%
\$200,000+	0.8%	3.1%	1.0%	1.6%	0.9%	7.4%
Total	23.5%	38.5%	17.5%	12.0%	8.5%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2,200	1,178	1,086	415	518	5,397
\$10,000-20,000	2,371	1,031	1,218	549	309	5,478
\$20,000-30,000	2,133	1,125	942	545	870	5,615
\$30,000-40,000	868	908	841	827	479	3,923
\$40,000-50,000	881	1,092	834	903	388	4,098
\$50,000-60,000	804	916	330	322	300	2,672
\$60,000-75,000	431	1,094	687	374	488	3,074
\$75,000-100,000	837	958	458	267	505	3,025
\$100,000-125,000	384	479	346	321	149	1,679
\$125,000-150,000	146	340	256	103	75	920
\$150,000-200,000	193	176	162	70	67	668
\$200,000+	317	252	75	102	100	846
Total	11,565	9,549	7,235	4,798	4,248	37,395

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,392	257	57	97	49	1,852
\$10,000-20,000	1,776	313	89	54	87	2,319
\$20,000-30,000	951	461	118	129	59	1,718
\$30,000-40,000	787	319	141	85	90	1,422
\$40,000-50,000	604	481	108	80	107	1,380
\$50,000-60,000	451	338	39	73	28	929
\$60,000-75,000	400	340	126	50	37	953
\$75,000-100,000	287	226	72	60	55	700
\$100,000-125,000	389	242	152	34	41	858
\$125,000-150,000	257	148	41	25	23	494
\$150,000-200,000	194	89	40	13	20	356
\$200,000+	208	231	29	35	20	523
Total	7,696	3,445	1,012	735	616	13,504

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	861	145	45	46	43	1,140
\$10,000-20,000	1,342	220	70	32	36	1,700
\$20,000-30,000	656	241	43	55	43	1,038
\$30,000-40,000	614	222	96	75	73	1,080
\$40,000-50,000	476	300	69	56	50	951
\$50,000-60,000	261	215	29	44	21	570
\$60,000-75,000	220	193	68	34	30	545
\$75,000-100,000	196	178	54	29	47	504
\$100,000-125,000	221	153	122	17	29	542
\$125,000-150,000	221	44	34	22	19	340
\$150,000-200,000	151	58	27	7	15	258
\$200,000+	133	34	15	21	11	214
Total	5,352	2,003	672	438	417	8,882

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3,592	1,435	1,143	512	567	7,249
\$10,000-20,000	4,147	1,344	1,307	603	396	7,797
\$20,000-30,000	3,084	1,586	1,060	674	929	7,333
\$30,000-40,000	1,655	1,227	982	912	569	5,345
\$40,000-50,000	1,485	1,573	942	983	495	5,478
\$50,000-60,000	1,255	1,254	369	395	328	3,601
\$60,000-75,000	831	1,434	813	424	525	4,027
\$75,000-100,000	1,124	1,184	530	327	560	3,725
\$100,000-125,000	773	721	498	355	190	2,537
\$125,000-150,000	403	488	297	128	98	1,414
\$150,000-200,000	387	265	202	83	87	1,024
\$200,000+	525	483	104	137	120	1,369
Total	19,261	12,994	8,247	5,533	4,864	50,899

HISTA 2.2 Summary Data Chatham County, Georgia

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.9%	3.2%	2.9%	1.1%	1.4%	14.4%
\$10,000-20,000	6.3%	2.8%	3.3%	1.5%	0.8%	14.6%
\$20,000-30,000	5.7%	3.0%	2.5%	1.5%	2.3%	15.0%
\$30,000-40,000	2.3%	2.4%	2.2%	2.2%	1.3%	10.5%
\$40,000-50,000	2.4%	2.9%	2.2%	2.4%	1.0%	11.0%
\$50,000-60,000	2.2%	2.4%	0.9%	0.9%	0.8%	7.1%
\$60,000-75,000	1.2%	2.9%	1.8%	1.0%	1.3%	8.2%
\$75,000-100,000	2.2%	2.6%	1.2%	0.7%	1.4%	8.1%
\$100,000-125,000	1.0%	1.3%	0.9%	0.9%	0.4%	4.5%
\$125,000-150,000	0.4%	0.9%	0.7%	0.3%	0.2%	2.5%
\$150,000-200,000	0.5%	0.5%	0.4%	0.2%	0.2%	1.8%
\$200,000+	0.8%	0.7%	0.2%	0.3%	0.3%	2.3%
Total	30.9%	25.5%	19.3%	12.8%	11.4%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.3%	1.9%	0.4%	0.7%	0.4%	13.7%
\$10,000-20,000	13.2%	2.3%	0.7%	0.4%	0.6%	17.2%
\$20,000-30,000	7.0%	3.4%	0.9%	1.0%	0.4%	12.7%
\$30,000-40,000	5.8%	2.4%	1.0%	0.6%	0.7%	10.5%
\$40,000-50,000	4.5%	3.6%	0.8%	0.6%	0.8%	10.2%
\$50,000-60,000	3.3%	2.5%	0.3%	0.5%	0.2%	6.9%
\$60,000-75,000	3.0%	2.5%	0.9%	0.4%	0.3%	7.1%
\$75,000-100,000	2.1%	1.7%	0.5%	0.4%	0.4%	5.2%
\$100,000-125,000	2.9%	1.8%	1.1%	0.3%	0.3%	6.4%
\$125,000-150,000	1.9%	1.1%	0.3%	0.2%	0.2%	3.7%
\$150,000-200,000	1.4%	0.7%	0.3%	0.1%	0.1%	2.6%
\$200,000+	1.5%	1.7%	0.2%	0.3%	0.1%	3.9%
Total	57.0%	25.5%	7.5%	5.4%	4.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.7%	1.6%	0.5%	0.5%	0.5%	12.8%
\$10,000-20,000	15.1%	2.5%	0.8%	0.4%	0.4%	19.1%
\$20,000-30,000	7.4%	2.7%	0.5%	0.6%	0.5%	11.7%
\$30,000-40,000	6.9%	2.5%	1.1%	0.8%	0.8%	12.2%
\$40,000-50,000	5.4%	3.4%	0.8%	0.6%	0.6%	10.7%
\$50,000-60,000	2.9%	2.4%	0.3%	0.5%	0.2%	6.4%
\$60,000-75,000	2.5%	2.2%	0.8%	0.4%	0.3%	6.1%
\$75,000-100,000	2.2%	2.0%	0.6%	0.3%	0.5%	5.7%
\$100,000-125,000	2.5%	1.7%	1.4%	0.2%	0.3%	6.1%
\$125,000-150,000	2.5%	0.5%	0.4%	0.2%	0.2%	3.8%
\$150,000-200,000	1.7%	0.7%	0.3%	0.1%	0.2%	2.9%
\$200,000+	1.5%	0.4%	0.2%	0.2%	0.1%	2.4%
Total	60.3%	22.6%	7.6%	4.9%	4.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.1%	2.8%	2.2%	1.0%	1.1%	14.2%
\$10,000-20,000	8.1%	2.6%	2.6%	1.2%	0.8%	15.3%
\$20,000-30,000	6.1%	3.1%	2.1%	1.3%	1.8%	14.4%
\$30,000-40,000	3.3%	2.4%	1.9%	1.8%	1.1%	10.5%
\$40,000-50,000	2.9%	3.1%	1.9%	1.9%	1.0%	10.8%
\$50,000-60,000	2.5%	2.5%	0.7%	0.8%	0.6%	7.1%
\$60,000-75,000	1.6%	2.8%	1.6%	0.8%	1.0%	7.9%
\$75,000-100,000	2.2%	2.3%	1.0%	0.6%	1.1%	7.3%
\$100,000-125,000	1.5%	1.4%	1.0%	0.7%	0.4%	5.0%
\$125,000-150,000	0.8%	1.0%	0.6%	0.3%	0.2%	2.8%
\$150,000-200,000	0.8%	0.5%	0.4%	0.2%	0.2%	2.0%
\$200,000+	1.0%	0.9%	0.2%	0.3%	0.2%	2.7%
Total	37.8%	25.5%	16.2%	10.9%	9.6%	100.0%

HISTA 2.2 Summary Data Chatham County, Georgia

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	413	159	234	65	77	948
\$10,000-20,000	319	355	199	139	77	1,089
\$20,000-30,000	338	455	157	199	111	1,260
\$30,000-40,000	562	395	393	337	313	2,000
\$40,000-50,000	638	666	423	536	203	2,466
\$50,000-60,000	411	515	751	494	316	2,487
\$60,000-75,000	464	894	741	460	611	3,170
\$75,000-100,000	399	1,666	1,455	1,010	980	5,510
\$100,000-125,000	149	846	1,229	838	641	3,703
\$125,000-150,000	325	599	515	796	379	2,614
\$150,000-200,000	113	478	815	719	323	2,448
\$200,000+	<u>396</u>	<u>943</u>	<u>732</u>	<u>1,362</u>	<u>714</u>	<u>4,147</u>
Total	4,527	7,971	7,644	6,955	4,745	31,842

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,351	647	183	71	59	2,311
\$10,000-20,000	2,164	899	279	108	102	3,552
\$20,000-30,000	1,598	1,513	336	132	100	3,679
\$30,000-40,000	1,326	1,513	469	161	81	3,550
\$40,000-50,000	1,426	1,548	291	84	125	3,474
\$50,000-60,000	861	1,704	507	135	96	3,303
\$60,000-75,000	984	2,194	538	68	130	3,914
\$75,000-100,000	770	2,443	705	233	118	4,269
\$100,000-125,000	598	1,900	585	124	181	3,388
\$125,000-150,000	379	1,531	267	120	67	2,364
\$150,000-200,000	477	1,500	370	74	71	2,492
\$200,000+	<u>408</u>	<u>1,811</u>	<u>178</u>	<u>87</u>	<u>41</u>	<u>2,525</u>
Total	12,342	19,203	4,708	1,397	1,171	38,821

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,053	516	146	42	51	1,808
\$10,000-20,000	1,915	710	204	44	70	2,943
\$20,000-30,000	1,297	1,327	270	86	65	3,045
\$30,000-40,000	1,149	1,286	336	74	74	2,919
\$40,000-50,000	1,013	1,342	244	63	114	2,776
\$50,000-60,000	610	1,323	331	106	57	2,427
\$60,000-75,000	676	1,652	357	33	75	2,793
\$75,000-100,000	541	1,740	423	34	76	2,814
\$100,000-125,000	503	1,350	325	78	135	2,391
\$125,000-150,000	291	890	133	86	51	1,451
\$150,000-200,000	389	1,137	149	39	23	1,737
\$200,000+	<u>242</u>	<u>997</u>	<u>103</u>	<u>25</u>	<u>24</u>	<u>1,391</u>
Total	9,679	14,270	3,021	710	815	28,495

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,764	806	417	136	136	3,259
\$10,000-20,000	2,483	1,254	478	247	179	4,641
\$20,000-30,000	1,936	1,968	493	331	211	4,939
\$30,000-40,000	1,888	1,908	862	498	394	5,550
\$40,000-50,000	2,064	2,214	714	620	328	5,940
\$50,000-60,000	1,272	2,219	1,258	629	412	5,790
\$60,000-75,000	1,448	3,088	1,279	528	741	7,084
\$75,000-100,000	1,169	4,109	2,160	1,243	1,098	9,779
\$100,000-125,000	747	2,746	1,814	962	822	7,091
\$125,000-150,000	704	2,130	782	916	446	4,978
\$150,000-200,000	590	1,978	1,185	793	394	4,940
\$200,000+	<u>804</u>	<u>2,754</u>	<u>910</u>	<u>1,449</u>	<u>755</u>	<u>6,672</u>
Total	16,869	27,174	12,352	8,352	5,916	70,663

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.3%	0.5%	0.7%	0.2%	0.2%	3.0%
\$10,000-20,000	1.0%	1.1%	0.6%	0.4%	0.2%	3.4%
\$20,000-30,000	1.1%	1.4%	0.5%	0.6%	0.3%	4.0%
\$30,000-40,000	1.8%	1.2%	1.2%	1.1%	1.0%	6.3%
\$40,000-50,000	2.0%	2.1%	1.3%	1.7%	0.6%	7.7%
\$50,000-60,000	1.3%	1.6%	2.4%	1.6%	1.0%	7.8%
\$60,000-75,000	1.5%	2.8%	2.3%	1.4%	1.9%	10.0%
\$75,000-100,000	1.3%	5.2%	4.6%	3.2%	3.1%	17.3%
\$100,000-125,000	0.5%	2.7%	3.9%	2.6%	2.0%	11.6%
\$125,000-150,000	1.0%	1.9%	1.6%	2.5%	1.2%	8.2%
\$150,000-200,000	0.4%	1.5%	2.6%	2.3%	1.0%	7.7%
\$200,000+	1.2%	3.0%	2.3%	4.3%	2.2%	13.0%
Total	14.2%	25.0%	24.0%	21.8%	14.9%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.5%	1.7%	0.5%	0.2%	0.2%	6.0%
\$10,000-20,000	5.6%	2.3%	0.7%	0.3%	0.3%	9.1%
\$20,000-30,000	4.1%	3.9%	0.9%	0.3%	0.3%	9.5%
\$30,000-40,000	3.4%	3.9%	1.2%	0.4%	0.2%	9.1%
\$40,000-50,000	3.7%	4.0%	0.7%	0.2%	0.3%	8.9%
\$50,000-60,000	2.2%	4.4%	1.3%	0.3%	0.2%	8.5%
\$60,000-75,000	2.5%	5.7%	1.4%	0.2%	0.3%	10.1%
\$75,000-100,000	2.0%	6.3%	1.8%	0.6%	0.3%	11.0%
\$100,000-125,000	1.5%	4.9%	1.5%	0.3%	0.5%	8.7%
\$125,000-150,000	1.0%	3.9%	0.7%	0.3%	0.2%	6.1%
\$150,000-200,000	1.2%	3.9%	1.0%	0.2%	0.2%	6.4%
\$200,000+	1.1%	4.7%	0.5%	0.2%	0.1%	6.5%
Total	31.8%	49.5%	12.1%	3.6%	3.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.7%	1.8%	0.5%	0.1%	0.2%	6.3%
\$10,000-20,000	6.7%	2.5%	0.7%	0.2%	0.2%	10.3%
\$20,000-30,000	4.6%	4.7%	0.9%	0.3%	0.2%	10.7%
\$30,000-40,000	4.0%	4.5%	1.2%	0.3%	0.3%	10.2%
\$40,000-50,000	3.6%	4.7%	0.9%	0.2%	0.4%	9.7%
\$50,000-60,000	2.1%	4.6%	1.2%	0.4%	0.2%	8.5%
\$60,000-75,000	2.4%	5.8%	1.3%	0.1%	0.3%	9.8%
\$75,000-100,000	1.9%	6.1%	1.5%	0.1%	0.3%	9.9%
\$100,000-125,000	1.8%	4.7%	1.1%	0.3%	0.5%	8.4%
\$125,000-150,000	1.0%	3.1%	0.5%	0.3%	0.2%	5.1%
\$150,000-200,000	1.4%	4.0%	0.5%	0.1%	0.1%	6.1%
\$200,000+	0.8%	3.5%	0.4%	0.1%	0.1%	4.9%
Total	34.0%	50.1%	10.6%	2.5%	2.9%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.5%	1.1%	0.6%	0.2%	0.2%	4.6%
\$10,000-20,000	3.5%	1.8%	0.7%	0.3%	0.3%	6.6%
\$20,000-30,000	2.7%	2.8%	0.7%	0.5%	0.3%	7.0%
\$30,000-40,000	2.7%	2.7%	1.2%	0.7%	0.6%	7.9%
\$40,000-50,000	2.9%	3.1%	1.0%	0.9%	0.5%	8.4%
\$50,000-60,000	1.8%	3.1%	1.8%	0.9%	0.6%	8.2%
\$60,000-75,000	2.0%	4.4%	1.8%	0.7%	1.0%	10.0%
\$75,000-100,000	1.7%	5.8%	3.1%	1.8%	1.6%	13.8%
\$100,000-125,000	1.1%	3.9%	2.6%	1.4%	1.2%	10.0%
\$125,000-150,000	1.0%	3.0%	1.1%	1.3%	0.6%	7.0%
\$150,000-200,000	0.8%	2.8%	1.7%	1.1%	0.6%	7.0%
\$200,000+	1.1%	3.9%	1.3%	2.1%	1.1%	9.4%
Total	23.9%	38.5%	17.5%	11.8%	8.4%	100.0%



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Population by Age & Sex Chatham County, Georgia												
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	9,505	9,021	18,526	0 to 4 Years	10,062	9,644	19,706	0 to 4 Years	10,431	9,981	20,412	
5 to 9 Years	8,318	8,157	16,475	5 to 9 Years	9,656	9,216	18,872	5 to 9 Years	10,441	10,015	20,456	
10 to 14 Years	7,856	7,452	15,308	10 to 14 Years	8,799	8,445	17,244	10 to 14 Years	10,121	9,627	19,748	
15 to 17 Years	4,941	4,757	9,698	15 to 17 Years	5,194	5,029	10,223	15 to 17 Years	5,932	5,625	11,557	
18 to 20 Years	7,039	7,708	14,747	18 to 20 Years	6,875	7,202	14,077	18 to 20 Years	7,176	7,298	14,474	
21 to 24 Years	9,839	10,229	20,068	21 to 24 Years	9,059	8,730	17,789	21 to 24 Years	8,438	7,603	16,041	
25 to 34 Years	20,253	20,666	40,919	25 to 34 Years	23,490	23,510	47,000	25 to 34 Years	22,727	23,006	45,733	
35 to 44 Years	15,735	16,031	31,766	35 to 44 Years	17,698	18,370	36,068	35 to 44 Years	20,906	21,434	42,340	
45 to 54 Years	16,608	18,201	34,809	45 to 54 Years	16,277	17,607	33,884	45 to 54 Years	16,597	17,659	34,256	
55 to 64 Years	13,768	16,180	29,948	55 to 64 Years	15,501	18,241	33,742	55 to 64 Years	16,044	18,743	34,787	
65 to 74 Years	8,268	9,760	18,028	65 to 74 Years	10,854	13,272	24,126	65 to 74 Years	12,721	16,248	28,969	
75 to 84 Years	4,238	6,203	10,441	75 to 84 Years	5,000	6,813	11,813	75 to 84 Years	6,251	8,384	14,635	
85 Years and Up	<u>1,336</u>	<u>3,059</u>	<u>4,395</u>	85 Years and Up	<u>1,600</u>	<u>3,391</u>	<u>4,991</u>	85 Years and Up	<u>1,789</u>	<u>3,533</u>	<u>5,322</u>	
Total	127,704	137,424	265,128	Total	140,065	149,470	289,535	Total	149,574	159,156	308,730	
62+ Years	n/a	n/a	41.083	62+ Years	n/a	n/a	50.263	62+ Years	n/a	n/a	58.987	
		Median Age:	34.2			Median Age:	35.0			Median Age:	36.4	

Source: Nielsen Claritas; Ribbon Demographics

Ribbon Demographics, LLC
www.ribbondata.com
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Percent Population by Age & Sex Chatham County, Georgia												
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	3.6%	3.4%	7.0%	0 to 4 Years	3.5%	3.3%	6.8%	0 to 4 Years	3.4%	3.2%	6.6%	
5 to 9 Years	3.1%	3.1%	6.2%	5 to 9 Years	3.3%	3.2%	6.5%	5 to 9 Years	3.4%	3.2%	6.6%	
10 to 14 Years	3.0%	2.8%	5.8%	10 to 14 Years	3.0%	2.9%	6.0%	10 to 14 Years	3.3%	3.1%	6.4%	
15 to 17 Years	1.9%	1.8%	3.7%	15 to 17 Years	1.8%	1.7%	3.5%	15 to 17 Years	1.9%	1.8%	3.7%	
18 to 20 Years	2.7%	2.9%	5.6%	18 to 20 Years	2.4%	2.5%	4.9%	18 to 20 Years	2.3%	2.4%	4.7%	
21 to 24 Years	3.7%	3.9%	7.6%	21 to 24 Years	3.1%	3.0%	6.1%	21 to 24 Years	2.7%	2.5%	5.2%	
25 to 34 Years	7.6%	7.8%	15.4%	25 to 34 Years	8.1%	8.1%	16.2%	25 to 34 Years	7.4%	7.5%	14.8%	
35 to 44 Years	5.9%	6.0%	12.0%	35 to 44 Years	6.1%	6.3%	12.5%	35 to 44 Years	6.8%	6.9%	13.7%	
45 to 54 Years	6.3%	6.9%	13.1%	45 to 54 Years	5.6%	6.1%	11.7%	45 to 54 Years	5.4%	5.7%	11.1%	
55 to 64 Years	5.2%	6.1%	11.3%	55 to 64 Years	5.4%	6.3%	11.7%	55 to 64 Years	5.2%	6.1%	11.3%	
65 to 74 Years	3.1%	3.7%	6.8%	65 to 74 Years	3.7%	4.6%	8.3%	65 to 74 Years	4.1%	5.3%	9.4%	
75 to 84 Years	1.6%	2.3%	3.9%	75 to 84 Years	1.7%	2.4%	4.1%	75 to 84 Years	2.0%	2.7%	4.7%	
85 Years and Up	0.5%	1.2%	1.7%	85 Years and Up	0.6%	1.2%	1.7%	85 Years and Up	0.6%	1.1%	1.7%	
Total	48.2%	51.8%	100.0%	Total	48.4%	51.6%	100.0%	Total	48.4%	51.6%	100.0%	
62+ Years	n/a	n/a	15.5%	62+ Years	n/a	n/a	17.4%	62+ Years	n/a	n/a	19.1%	

Source: Nielsen Claritas; Ribbon Demographics

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Changes in Population by Age & Sex									
Chatham County, Georgia									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	557	623	1,180	6.4%	0 to 4 Years	369	337	706	3.6%
5 to 9 Years	1,338	1,059	2,397	14.5%	5 to 9 Years	785	799	1,584	8.4%
10 to 14 Years	943	993	1,936	12.6%	10 to 14 Years	1,322	1,182	2,504	14.5%
15 to 17 Years	253	272	525	5.4%	15 to 17 Years	738	596	1,334	13.0%
18 to 20 Years	-164	-506	-670	-4.5%	18 to 20 Years	301	96	397	2.8%
21 to 24 Years	-780	-1,499	-2,279	-11.4%	21 to 24 Years	-621	-1,127	-1,748	-9.8%
25 to 34 Years	3,237	2,844	6,081	14.9%	25 to 34 Years	-763	-504	-1,267	-2.7%
35 to 44 Years	1,963	2,339	4,302	13.5%	35 to 44 Years	3,208	3,064	6,272	17.4%
45 to 54 Years	-331	-594	-925	-2.7%	45 to 54 Years	320	52	372	1.1%
55 to 64 Years	1,733	2,061	3,794	12.7%	55 to 64 Years	543	502	1,045	3.1%
65 to 74 Years	2,586	3,512	6,098	33.8%	65 to 74 Years	1,867	2,976	4,843	20.1%
75 to 84 Years	762	610	1,372	13.1%	75 to 84 Years	1,251	1,571	2,822	23.9%
85 Years and Up	264	332	596	13.6%	85 Years and Up	189	142	331	6.6%
Total	12,361	12,046	24,407	9.2%	Total	9,509	9,686	19,195	6.6%
62+ Years	n/a	n/a	9,180	22.3%	62+ Years	n/a	n/a	8,724	17.4%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Census Data - 2000										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	248	300	358	259	313	327	328	118	2,251	16.7%
\$15,000 - \$24,999	305	356	481	223	192	352	197	52	2,158	16.0%
\$25,000 - \$34,999	79	408	405	235	210	272	87	21	1,717	12.7%
\$35,000 - \$49,999	124	608	658	508	412	258	66	16	2,650	19.6%
\$50,000 - \$74,999	50	627	754	515	367	103	54	10	2,480	18.4%
\$75,000 - \$99,999	31	143	312	398	180	96	21	4	1,185	8.8%
\$100,000 - \$124,999	0	89	135	199	55	31	4	1	514	3.8%
\$125,000 - \$149,999	11	20	37	81	63	9	4	1	226	1.7%
\$150,000 - \$199,999	0	0	48	40	17	0	0	0	105	0.8%
\$200,000 and up	9	27	23	74	57	23	2	0	215	1.6%
Total	857	2,578	3,211	2,532	1,866	1,471	763	223	13,501	100.0%
Percent	6.3%	19.1%	23.8%	18.8%	13.8%	10.9%	5.7%	1.7%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	273	543	352	395	457	348	277	113	2,758	8.9%
\$15,000 - \$24,999	501	618	435	359	413	328	257	82	2,993	9.7%
\$25,000 - \$34,999	215	777	535	367	366	421	235	60	2,976	9.6%
\$35,000 - \$49,999	397	1,251	951	685	673	689	291	57	4,994	16.1%
\$50,000 - \$74,999	172	1,365	1,100	1,122	980	627	173	33	5,572	18.0%
\$75,000 - \$99,999	108	1,401	1,282	679	528	257	50	8	4,313	13.9%
\$100,000 - \$124,999	7	606	656	757	545	155	26	5	2,757	8.9%
\$125,000 - \$149,999	5	221	214	586	450	82	18	6	1,582	5.1%
\$150,000 - \$199,999	13	243	396	269	184	217	33	3	1,358	4.4%
\$200,000 and up	2	319	565	463	292	41	5	0	1,687	5.4%
Total	1,693	7,344	6,486	5,682	4,888	3,165	1,365	367	30,990	100.0%
Percent	5.5%	23.7%	20.9%	18.3%	15.8%	10.2%	4.4%	1.2%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2016										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	25	243	-6	136	144	21	-51	-5	507	22.5%
\$15,000 - \$24,999	196	262	-46	136	221	-24	60	30	835	38.7%
\$25,000 - \$34,999	136	369	130	132	156	149	148	39	1,259	73.3%
\$35,000 - \$49,999	273	643	293	177	261	431	225	41	2,344	88.5%
\$50,000 - \$74,999	122	738	346	607	613	524	119	23	3,092	124.7%
\$75,000 - \$99,999	77	1,258	970	281	348	161	29	4	3,128	264.0%
\$100,000 - \$124,999	7	517	521	558	490	124	22	4	2,243	436.4%
\$125,000 - \$149,999	-6	201	177	505	387	73	14	5	1,356	600.0%
\$150,000 - \$199,999	13	243	348	229	167	217	33	3	1,253	1193.3%
\$200,000 and up	-7	292	542	389	235	18	3	0	1,472	684.7%
Total	836	4,766	3,275	3,150	3,022	1,694	602	144	17,489	129.5%
Percent Change	97.5%	184.9%	102.0%	124.4%	162.0%	115.2%	78.9%	64.6%		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Five Year Projections - 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	309	432	319	352	428	386	343	119	2,688	7.8%
\$15,000 - \$24,999	526	469	388	303	363	349	324	87	2,809	8.1%
\$25,000 - \$34,999	256	661	541	374	393	515	338	73	3,151	9.1%
\$35,000 - \$49,999	433	1,022	928	654	662	762	396	60	4,917	14.2%
\$50,000 - \$74,999	238	1,270	1,216	1,237	1,106	865	279	42	6,253	18.0%
\$75,000 - \$99,999	133	1,364	1,481	769	612	354	86	9	4,808	13.9%
\$100,000 - \$124,999	9	658	872	915	682	232	48	9	3,425	9.9%
\$125,000 - \$149,999	9	286	341	783	620	136	38	9	2,222	6.4%
\$150,000 - \$199,999	26	281	570	382	263	359	64	6	1,951	5.6%
\$200,000 and up	1	372	881	664	432	73	11	4	2,438	7.0%
Total	1,940	6,815	7,537	6,433	5,561	4,031	1,927	418	34,662	100.0%
Percent	5.6%	19.7%	21.7%	18.6%	16.0%	11.6%	5.6%	1.2%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Projected Change - 2016 to 2021										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	36	-111	-33	-43	-29	38	66	6	-70	-2.5%
\$15,000 - \$24,999	25	-149	-47	-56	-50	21	67	5	-184	-6.1%
\$25,000 - \$34,999	41	-116	6	7	27	94	103	13	175	5.9%
\$35,000 - \$49,999	36	-229	-23	-31	-11	73	105	3	-77	-1.5%
\$50,000 - \$74,999	66	-95	116	115	126	238	106	9	681	12.2%
\$75,000 - \$99,999	25	-37	199	90	84	97	36	1	495	11.5%
\$100,000 - \$124,999	2	52	216	158	137	77	22	4	668	24.2%
\$125,000 - \$149,999	4	65	127	197	170	54	20	3	640	40.5%
\$150,000 - \$199,999	13	38	174	113	79	142	31	3	593	43.7%
\$200,000 and up	-1	53	316	201	140	32	6	4	751	44.5%
Total	247	-529	1,051	751	673	866	562	51	3,672	11.8%
Percent Change	14.6%	-7.2%	16.2%	13.2%	13.8%	27.4%	41.2%	13.9%	11.8%	

Source: Nielsen Claritas; Ribbon Demographics



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Median Household Income Market Area		
Census 2000	2016 Estimate	2021 Projection
\$38,535	\$57,959	\$65,057

HISTA 2.2 Summary Data Market Area

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	196	129	37	56	115	533
\$10,000-20,000	424	182	154	61	23	844
\$20,000-30,000	362	48	284	60	293	1,047
\$30,000-40,000	233	151	202	183	109	878
\$40,000-50,000	175	181	279	241	52	928
\$50,000-60,000	245	254	86	109	42	736
\$60,000-75,000	80	197	233	89	66	665
\$75,000-100,000	148	230	89	75	146	688
\$100,000-125,000	150	95	43	115	17	420
\$125,000-150,000	14	86	15	22	0	137
\$150,000-200,000	37	49	40	3	0	129
\$200,000+	15	18	2	2	4	41
Total	2,079	1,620	1,464	1,016	867	7,046

Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	48	31	5	18	2	104
\$10,000-20,000	140	30	0	3	0	173
\$20,000-30,000	129	65	22	20	5	241
\$30,000-40,000	65	41	35	0	4	145
\$40,000-50,000	33	60	4	1	25	123
\$50,000-60,000	44	64	5	1	3	117
\$60,000-75,000	77	33	12	1	3	126
\$75,000-100,000	22	31	12	1	5	71
\$100,000-125,000	47	41	7	3	5	103
\$125,000-150,000	5	16	3	0	1	25
\$150,000-200,000	14	7	3	0	0	24
\$200,000+	15	18	1	2	0	36
Total	639	437	109	50	53	1,288

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	23	10	2	0	2	37
\$10,000-20,000	98	24	0	2	0	124
\$20,000-30,000	78	52	5	1	5	141
\$30,000-40,000	32	23	27	0	4	86
\$40,000-50,000	25	10	1	1	3	40
\$50,000-60,000	19	11	5	1	2	38
\$60,000-75,000	23	11	5	1	1	41
\$75,000-100,000	11	19	3	1	4	38
\$100,000-125,000	15	23	2	1	2	43
\$125,000-150,000	4	1	2	0	1	8
\$150,000-200,000	6	0	0	0	0	6
\$200,000+	2	1	0	1	0	5
Total	337	185	52	9	24	607

Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	244	160	42	74	117	637
\$10,000-20,000	564	212	154	64	23	1,017
\$20,000-30,000	491	113	306	80	298	1,288
\$30,000-40,000	298	192	237	183	113	1,023
\$40,000-50,000	208	241	283	242	77	1,051
\$50,000-60,000	289	318	91	110	45	853
\$60,000-75,000	157	230	245	90	69	791
\$75,000-100,000	170	261	101	76	151	759
\$100,000-125,000	197	136	50	118	22	523
\$125,000-150,000	19	102	18	22	1	162
\$150,000-200,000	51	56	43	3	0	153
\$200,000+	30	36	1	4	4	77
Total	2,718	2,057	1,573	1,066	920	8,334

HISTA 2.2 Summary Data

Market Area

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.8%	1.8%	0.5%	0.8%	1.6%	7.6%
\$10,000-20,000	6.0%	2.6%	2.2%	0.9%	0.3%	12.0%
\$20,000-30,000	5.1%	0.7%	4.0%	0.9%	4.2%	14.9%
\$30,000-40,000	3.3%	2.1%	2.9%	2.6%	1.5%	12.5%
\$40,000-50,000	2.5%	2.6%	4.0%	3.4%	0.7%	13.2%
\$50,000-60,000	3.5%	3.6%	1.2%	1.5%	0.6%	10.4%
\$60,000-75,000	1.1%	2.8%	3.3%	1.3%	0.9%	9.4%
\$75,000-100,000	2.1%	3.3%	1.3%	1.1%	2.1%	9.8%
\$100,000-125,000	2.1%	1.3%	0.6%	1.6%	0.2%	6.0%
\$125,000-150,000	0.2%	1.2%	0.2%	0.3%	0.0%	1.9%
\$150,000-200,000	0.5%	0.7%	0.6%	0.0%	0.0%	1.8%
\$200,000+	0.2%	0.3%	0.0%	0.0%	0.1%	0.6%
Total	29.5%	23.0%	20.8%	14.4%	12.3%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.7%	2.4%	0.4%	1.4%	0.2%	8.1%
\$10,000-20,000	10.9%	2.3%	0.0%	0.2%	0.0%	13.4%
\$20,000-30,000	10.0%	5.0%	1.7%	1.6%	0.4%	18.7%
\$30,000-40,000	5.0%	3.2%	2.7%	0.0%	0.3%	11.3%
\$40,000-50,000	2.6%	4.7%	0.3%	0.1%	1.9%	9.5%
\$50,000-60,000	3.4%	5.0%	0.4%	0.1%	0.2%	9.1%
\$60,000-75,000	6.0%	2.6%	0.9%	0.1%	0.2%	9.8%
\$75,000-100,000	1.7%	2.4%	0.9%	0.1%	0.4%	5.5%
\$100,000-125,000	3.6%	3.2%	0.5%	0.2%	0.4%	8.0%
\$125,000-150,000	0.4%	1.2%	0.2%	0.0%	0.1%	1.9%
\$150,000-200,000	1.1%	0.5%	0.2%	0.0%	0.0%	1.9%
\$200,000+	1.2%	1.4%	0.1%	0.2%	0.0%	2.8%
Total	49.6%	33.9%	8.5%	3.9%	4.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3.8%	1.6%	0.3%	0.0%	0.3%	6.1%
\$10,000-20,000	16.1%	4.0%	0.0%	0.3%	0.0%	20.4%
\$20,000-30,000	12.9%	8.6%	0.8%	0.2%	0.8%	23.2%
\$30,000-40,000	5.3%	3.8%	4.4%	0.0%	0.7%	14.2%
\$40,000-50,000	4.1%	1.6%	0.2%	0.2%	0.5%	6.6%
\$50,000-60,000	3.1%	1.8%	0.8%	0.2%	0.3%	6.3%
\$60,000-75,000	3.8%	1.8%	0.8%	0.2%	0.2%	6.8%
\$75,000-100,000	1.8%	3.1%	0.5%	0.2%	0.7%	6.3%
\$100,000-125,000	2.5%	3.8%	0.3%	0.2%	0.3%	7.1%
\$125,000-150,000	0.7%	0.2%	0.3%	0.0%	0.2%	1.3%
\$150,000-200,000	1.0%	0.0%	0.0%	0.0%	0.0%	1.0%
\$200,000+	0.5%	0.2%	0.0%	0.2%	0.0%	0.8%
Total	55.5%	30.5%	8.6%	1.5%	4.0%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.9%	1.9%	0.5%	0.9%	1.4%	7.6%
\$10,000-20,000	6.8%	2.5%	1.8%	0.8%	0.3%	12.2%
\$20,000-30,000	5.9%	1.4%	3.7%	1.0%	3.6%	15.5%
\$30,000-40,000	3.6%	2.3%	2.8%	2.2%	1.4%	12.3%
\$40,000-50,000	2.5%	2.9%	3.4%	2.9%	0.9%	12.6%
\$50,000-60,000	3.5%	3.8%	1.1%	1.3%	0.5%	10.2%
\$60,000-75,000	1.9%	2.8%	2.9%	1.1%	0.8%	9.5%
\$75,000-100,000	2.0%	3.1%	1.2%	0.9%	1.8%	9.1%
\$100,000-125,000	2.4%	1.6%	0.6%	1.4%	0.3%	6.3%
\$125,000-150,000	0.2%	1.2%	0.2%	0.3%	0.0%	1.9%
\$150,000-200,000	0.6%	0.7%	0.5%	0.0%	0.0%	1.8%
\$200,000+	0.4%	0.4%	0.0%	0.0%	0.0%	0.9%
Total	32.6%	24.7%	18.9%	12.8%	11.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	32	46	74	22	56	230
\$10,000-20,000	54	48	40	1	19	162
\$20,000-30,000	70	195	52	38	53	408
\$30,000-40,000	262	169	184	244	113	972
\$40,000-50,000	203	344	115	167	133	962
\$50,000-60,000	115	195	240	255	99	904
\$60,000-75,000	152	420	285	180	266	1,303
\$75,000-100,000	65	665	508	287	265	1,790
\$100,000-125,000	18	233	251	236	137	875
\$125,000-150,000	89	86	65	187	94	521
\$150,000-200,000	12	121	178	147	75	533
\$200,000+	10	97	95	91	13	306
Total	1,082	2,619	2,087	1,855	1,323	8,966

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	187	92	21	20	5	325
\$10,000-20,000	473	185	37	17	3	715
\$20,000-30,000	231	269	31	29	9	569
\$30,000-40,000	129	329	60	13	12	543
\$40,000-50,000	231	141	22	11	4	409
\$50,000-60,000	103	236	27	18	17	401
\$60,000-75,000	140	281	63	28	20	532
\$75,000-100,000	77	431	65	21	4	598
\$100,000-125,000	51	237	117	6	4	415
\$125,000-150,000	26	152	4	17	1	200
\$150,000-200,000	32	92	29	6	2	161
\$200,000+	26	82	4	8	0	120
Total	1,706	2,527	480	194	81	4,988

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	126	83	21	14	5	249
\$10,000-20,000	376	148	34	16	2	576
\$20,000-30,000	183	241	30	12	3	469
\$30,000-40,000	87	228	18	12	10	355
\$40,000-50,000	102	124	18	4	2	250
\$50,000-60,000	39	165	26	17	2	249
\$60,000-75,000	80	181	30	4	6	301
\$75,000-100,000	53	153	61	2	3	272
\$100,000-125,000	36	110	50	4	3	203
\$125,000-150,000	17	57	4	15	1	94
\$150,000-200,000	13	33	3	6	2	57
\$200,000+	21	44	2	2	0	71
Total	1,133	1,567	298	109	39	3,146

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	219	138	95	42	61	555
\$10,000-20,000	527	233	77	18	22	877
\$20,000-30,000	301	464	83	67	62	977
\$30,000-40,000	391	498	244	257	125	1,515
\$40,000-50,000	434	485	137	178	137	1,371
\$50,000-60,000	218	431	267	273	116	1,305
\$60,000-75,000	292	701	348	208	286	1,835
\$75,000-100,000	142	1,096	573	308	269	2,388
\$100,000-125,000	69	470	368	242	141	1,290
\$125,000-150,000	115	238	69	204	95	721
\$150,000-200,000	44	213	207	153	77	694
\$200,000+	36	179	99	99	13	426
Total	2,788	5,146	2,567	2,049	1,404	13,954

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.4%	0.5%	0.8%	0.2%	0.6%	2.6%
\$10,000-20,000	0.6%	0.5%	0.4%	0.0%	0.2%	1.8%
\$20,000-30,000	0.8%	2.2%	0.6%	0.4%	0.6%	4.6%
\$30,000-40,000	2.9%	1.9%	2.1%	2.7%	1.3%	10.8%
\$40,000-50,000	2.3%	3.8%	1.3%	1.9%	1.5%	10.7%
\$50,000-60,000	1.3%	2.2%	2.7%	2.8%	1.1%	10.1%
\$60,000-75,000	1.7%	4.7%	3.2%	2.0%	3.0%	14.5%
\$75,000-100,000	0.7%	7.4%	5.7%	3.2%	3.0%	20.0%
\$100,000-125,000	0.2%	2.6%	2.8%	2.6%	1.5%	9.8%
\$125,000-150,000	1.0%	1.0%	0.7%	2.1%	1.0%	5.8%
\$150,000-200,000	0.1%	1.3%	2.0%	1.6%	0.8%	5.9%
\$200,000+	0.1%	1.1%	1.1%	1.0%	0.1%	3.4%
Total	12.1%	29.2%	23.3%	20.7%	14.8%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	1.8%	0.4%	0.4%	0.1%	6.5%
\$10,000-20,000	9.5%	3.7%	0.7%	0.3%	0.1%	14.3%
\$20,000-30,000	4.6%	5.4%	0.6%	0.6%	0.2%	11.4%
\$30,000-40,000	2.6%	6.6%	1.2%	0.3%	0.2%	10.9%
\$40,000-50,000	4.6%	2.8%	0.4%	0.2%	0.1%	8.2%
\$50,000-60,000	2.1%	4.7%	0.5%	0.4%	0.3%	8.0%
\$60,000-75,000	2.8%	5.6%	1.3%	0.6%	0.4%	10.7%
\$75,000-100,000	1.5%	8.6%	1.3%	0.4%	0.1%	12.0%
\$100,000-125,000	1.0%	4.8%	2.3%	0.1%	0.1%	8.3%
\$125,000-150,000	0.5%	3.0%	0.1%	0.3%	0.0%	4.0%
\$150,000-200,000	0.6%	1.8%	0.6%	0.1%	0.0%	3.2%
\$200,000+	0.5%	1.6%	0.1%	0.2%	0.0%	2.4%
Total	34.2%	50.7%	9.6%	3.9%	1.6%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	2.6%	0.7%	0.4%	0.2%	7.9%
\$10,000-20,000	12.0%	4.7%	1.1%	0.5%	0.1%	18.3%
\$20,000-30,000	5.8%	7.7%	1.0%	0.4%	0.1%	14.9%
\$30,000-40,000	2.8%	7.2%	0.6%	0.4%	0.3%	11.3%
\$40,000-50,000	3.2%	3.9%	0.6%	0.1%	0.1%	7.9%
\$50,000-60,000	1.2%	5.2%	0.8%	0.5%	0.1%	7.9%
\$60,000-75,000	2.5%	5.8%	1.0%	0.1%	0.2%	9.6%
\$75,000-100,000	1.7%	4.9%	1.9%	0.1%	0.1%	8.6%
\$100,000-125,000	1.1%	3.5%	1.6%	0.1%	0.1%	6.5%
\$125,000-150,000	0.5%	1.8%	0.1%	0.5%	0.0%	3.0%
\$150,000-200,000	0.4%	1.0%	0.1%	0.2%	0.1%	1.8%
\$200,000+	0.7%	1.4%	0.1%	0.1%	0.0%	2.3%
Total	36.0%	49.8%	9.5%	3.5%	1.2%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.6%	1.0%	0.7%	0.3%	0.4%	4.0%
\$10,000-20,000	3.8%	1.7%	0.6%	0.1%	0.2%	6.3%
\$20,000-30,000	2.2%	3.3%	0.6%	0.5%	0.4%	7.0%
\$30,000-40,000	2.8%	3.6%	1.7%	1.8%	0.9%	10.9%
\$40,000-50,000	3.1%	3.5%	1.0%	1.3%	1.0%	9.8%
\$50,000-60,000	1.6%	3.1%	1.9%	2.0%	0.8%	9.4%
\$60,000-75,000	2.1%	5.0%	2.5%	1.5%	2.0%	13.2%
\$75,000-100,000	1.0%	7.9%	4.1%	2.2%	1.9%	17.1%
\$100,000-125,000	0.5%	3.4%	2.6%	1.7%	1.0%	9.2%
\$125,000-150,000	0.8%	1.7%	0.5%	1.5%	0.7%	5.2%
\$150,000-200,000	0.3%	1.5%	1.5%	1.1%	0.6%	5.0%
\$200,000+	0.3%	1.3%	0.7%	0.7%	0.1%	3.1%
Total	20.0%	36.9%	18.4%	14.7%	10.1%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	294	182	98	73	143	790
\$10,000-20,000	601	224	193	82	27	1,127
\$20,000-30,000	494	79	375	114	524	1,586
\$30,000-40,000	216	172	250	279	102	1,019
\$40,000-50,000	177	217	377	421	30	1,222
\$50,000-60,000	320	224	84	92	52	772
\$60,000-75,000	97	159	259	212	80	807
\$75,000-100,000	336	331	119	112	186	1,084
\$100,000-125,000	218	105	100	131	31	585
\$125,000-150,000	10	82	77	16	2	187
\$150,000-200,000	41	52	37	0	1	131
\$200,000+	28	120	21	13	8	190
Total	2,832	1,947	1,990	1,545	1,186	9,500

Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	82	49	8	22	4	165
\$10,000-20,000	195	28	0	2	6	231
\$20,000-30,000	208	76	29	39	7	359
\$30,000-40,000	98	71	85	3	7	264
\$40,000-50,000	55	110	5	3	40	213
\$50,000-60,000	87	82	3	1	3	176
\$60,000-75,000	119	48	21	2	3	193
\$75,000-100,000	16	50	10	1	5	82
\$100,000-125,000	103	75	4	4	5	191
\$125,000-150,000	20	57	1	1	1	80
\$150,000-200,000	26	17	7	3	0	53
\$200,000+	30	58	3	0	1	92
Total	1,039	721	176	81	82	2,099

Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	47	17	3	2	4	73
\$10,000-20,000	142	19	0	1	5	167
\$20,000-30,000	97	41	5	2	6	151
\$30,000-40,000	54	45	76	3	7	185
\$40,000-50,000	41	47	3	1	5	97
\$50,000-60,000	27	34	3	0	2	66
\$60,000-75,000	36	21	15	1	3	76
\$75,000-100,000	5	36	8	1	4	54
\$100,000-125,000	30	52	1	0	0	83
\$125,000-150,000	18	1	1	0	1	21
\$150,000-200,000	14	12	7	2	0	35
\$200,000+	8	3	0	0	1	12
Total	519	328	122	13	38	1,020

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	376	231	106	95	147	955
\$10,000-20,000	796	252	193	84	33	1,358
\$20,000-30,000	702	155	404	153	531	1,945
\$30,000-40,000	314	243	335	282	109	1,283
\$40,000-50,000	232	327	382	424	70	1,435
\$50,000-60,000	407	306	87	93	55	948
\$60,000-75,000	216	207	280	214	83	1,000
\$75,000-100,000	352	381	129	113	191	1,166
\$100,000-125,000	321	180	104	135	36	776
\$125,000-150,000	30	139	78	17	3	267
\$150,000-200,000	67	69	44	3	1	184
\$200,000+	58	178	24	13	9	282
Total	3,871	2,668	2,166	1,626	1,268	11,599

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Percent Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.1%	1.9%	1.0%	0.8%	1.5%	8.3%
\$10,000-20,000	6.3%	2.4%	2.0%	0.9%	0.3%	11.9%
\$20,000-30,000	5.2%	0.8%	3.9%	1.2%	5.5%	16.7%
\$30,000-40,000	2.3%	1.8%	2.6%	2.9%	1.1%	10.7%
\$40,000-50,000	1.9%	2.3%	4.0%	4.4%	0.3%	12.9%
\$50,000-60,000	3.4%	2.4%	0.9%	1.0%	0.5%	8.1%
\$60,000-75,000	1.0%	1.7%	2.7%	2.2%	0.8%	8.5%
\$75,000-100,000	3.5%	3.5%	1.3%	1.2%	2.0%	11.4%
\$100,000-125,000	2.3%	1.1%	1.1%	1.4%	0.3%	6.2%
\$125,000-150,000	0.1%	0.9%	0.8%	0.2%	0.0%	2.0%
\$150,000-200,000	0.4%	0.5%	0.4%	0.0%	0.0%	1.4%
\$200,000+	0.3%	1.3%	0.2%	0.1%	0.1%	2.0%
Total	29.8%	20.5%	20.9%	16.3%	12.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.9%	2.3%	0.4%	1.0%	0.2%	7.9%
\$10,000-20,000	9.3%	1.3%	0.0%	0.1%	0.3%	11.0%
\$20,000-30,000	9.9%	3.6%	1.4%	1.9%	0.3%	17.1%
\$30,000-40,000	4.7%	3.4%	4.0%	0.1%	0.3%	12.6%
\$40,000-50,000	2.6%	5.2%	0.2%	0.1%	1.9%	10.1%
\$50,000-60,000	4.1%	3.9%	0.1%	0.0%	0.1%	8.4%
\$60,000-75,000	5.7%	2.3%	1.0%	0.1%	0.1%	9.2%
\$75,000-100,000	0.8%	2.4%	0.5%	0.0%	0.2%	3.9%
\$100,000-125,000	4.9%	3.6%	0.2%	0.2%	0.2%	9.1%
\$125,000-150,000	1.0%	2.7%	0.0%	0.0%	0.0%	3.8%
\$150,000-200,000	1.2%	0.8%	0.3%	0.1%	0.0%	2.5%
\$200,000+	1.4%	2.8%	0.1%	0.0%	0.0%	4.4%
Total	49.5%	34.3%	8.4%	3.9%	3.9%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.6%	1.7%	0.3%	0.2%	0.4%	7.2%
\$10,000-20,000	13.9%	1.9%	0.0%	0.1%	0.5%	16.4%
\$20,000-30,000	9.5%	4.0%	0.5%	0.2%	0.6%	14.8%
\$30,000-40,000	5.3%	4.4%	7.5%	0.3%	0.7%	18.1%
\$40,000-50,000	4.0%	4.6%	0.3%	0.1%	0.5%	9.5%
\$50,000-60,000	2.6%	3.3%	0.3%	0.0%	0.2%	6.5%
\$60,000-75,000	3.5%	2.1%	1.5%	0.1%	0.3%	7.5%
\$75,000-100,000	0.5%	3.5%	0.8%	0.1%	0.4%	5.3%
\$100,000-125,000	2.9%	5.1%	0.1%	0.0%	0.0%	8.1%
\$125,000-150,000	1.8%	0.1%	0.1%	0.0%	0.1%	2.1%
\$150,000-200,000	1.4%	1.2%	0.7%	0.2%	0.0%	3.4%
\$200,000+	0.8%	0.3%	0.0%	0.0%	0.1%	1.2%
Total	50.9%	32.2%	12.0%	1.3%	3.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.2%	2.0%	0.9%	0.8%	1.3%	8.2%
\$10,000-20,000	6.9%	2.2%	1.7%	0.7%	0.3%	11.7%
\$20,000-30,000	6.1%	1.3%	3.5%	1.3%	4.6%	16.8%
\$30,000-40,000	2.7%	2.1%	2.9%	2.4%	0.9%	11.1%
\$40,000-50,000	2.0%	2.8%	3.3%	3.7%	0.6%	12.4%
\$50,000-60,000	3.5%	2.6%	0.8%	0.8%	0.5%	8.2%
\$60,000-75,000	1.9%	1.8%	2.4%	1.8%	0.7%	8.6%
\$75,000-100,000	3.0%	3.3%	1.1%	1.0%	1.6%	10.1%
\$100,000-125,000	2.8%	1.6%	0.9%	1.2%	0.3%	6.7%
\$125,000-150,000	0.3%	1.2%	0.7%	0.1%	0.0%	2.3%
\$150,000-200,000	0.6%	0.6%	0.4%	0.0%	0.0%	1.6%
\$200,000+	0.5%	1.5%	0.2%	0.1%	0.1%	2.4%
Total	33.4%	23.0%	18.7%	14.0%	10.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	45	42	112	34	53	286
\$10,000-20,000	92	46	45	1	16	200
\$20,000-30,000	97	187	71	40	83	478
\$30,000-40,000	275	114	158	196	130	873
\$40,000-50,000	218	341	149	227	138	1,073
\$50,000-60,000	122	137	271	234	95	859
\$60,000-75,000	159	380	285	169	328	1,321
\$75,000-100,000	127	751	675	383	450	2,386
\$100,000-125,000	35	379	443	335	249	1,441
\$125,000-150,000	139	172	133	304	91	839
\$150,000-200,000	19	157	278	165	171	790
\$200,000+	159	318	260	302	120	1,159
Total	1,487	3,024	2,880	2,390	1,924	11,705

Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	285	132	45	22	4	488
\$10,000-20,000	491	219	39	15	1	765
\$20,000-30,000	316	385	60	49	18	828
\$30,000-40,000	208	523	95	22	16	864
\$40,000-50,000	462	328	68	16	16	890
\$50,000-60,000	124	349	37	24	33	567
\$60,000-75,000	216	493	119	25	24	877
\$75,000-100,000	75	553	89	36	8	761
\$100,000-125,000	43	326	158	8	5	540
\$125,000-150,000	21	412	10	31	2	476
\$150,000-200,000	64	240	67	11	2	384
\$200,000+	32	177	9	26	2	246
Total	2,337	4,137	796	285	131	7,686

Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	229	115	43	12	4	403
\$10,000-20,000	381	187	29	13	1	611
\$20,000-30,000	233	349	58	20	6	666
\$30,000-40,000	176	418	63	19	12	688
\$40,000-50,000	291	313	66	8	13	691
\$50,000-60,000	77	274	32	23	3	409
\$60,000-75,000	134	351	69	2	5	561
\$75,000-100,000	52	245	86	7	8	398
\$100,000-125,000	34	138	50	7	4	233
\$125,000-150,000	18	138	5	29	1	191
\$150,000-200,000	51	178	20	10	1	260
\$200,000+	20	64	7	11	0	102
Total	1,696	2,770	528	161	58	5,213

Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	330	174	157	56	57	774
\$10,000-20,000	583	265	84	16	17	965
\$20,000-30,000	413	572	131	89	101	1,306
\$30,000-40,000	483	637	253	218	146	1,737
\$40,000-50,000	680	669	217	243	154	1,963
\$50,000-60,000	246	486	308	258	128	1,426
\$60,000-75,000	375	873	404	194	352	2,198
\$75,000-100,000	202	1,304	764	419	458	3,147
\$100,000-125,000	78	705	601	343	254	1,981
\$125,000-150,000	160	584	143	335	93	1,315
\$150,000-200,000	83	397	345	176	173	1,174
\$200,000+	191	495	269	328	122	1,405
Total	3,824	7,161	3,676	2,675	2,055	19,391

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.4%	0.4%	1.0%	0.3%	0.5%	2.4%
\$10,000-20,000	0.8%	0.4%	0.4%	0.0%	0.1%	1.7%
\$20,000-30,000	0.8%	1.6%	0.6%	0.3%	0.7%	4.1%
\$30,000-40,000	2.3%	1.0%	1.3%	1.7%	1.1%	7.5%
\$40,000-50,000	1.9%	2.9%	1.3%	1.9%	1.2%	9.2%
\$50,000-60,000	1.0%	1.2%	2.3%	2.0%	0.8%	7.3%
\$60,000-75,000	1.4%	3.2%	2.4%	1.4%	2.8%	11.3%
\$75,000-100,000	1.1%	6.4%	5.8%	3.3%	3.8%	20.4%
\$100,000-125,000	0.3%	3.2%	3.8%	2.9%	2.1%	12.3%
\$125,000-150,000	1.2%	1.5%	1.1%	2.6%	0.8%	7.2%
\$150,000-200,000	0.2%	1.3%	2.4%	1.4%	1.5%	6.7%
\$200,000+	1.4%	2.7%	2.2%	2.6%	1.0%	9.9%
Total	12.7%	25.8%	24.6%	20.4%	16.4%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.7%	1.7%	0.6%	0.3%	0.1%	6.3%
\$10,000-20,000	6.4%	2.8%	0.5%	0.2%	0.0%	10.0%
\$20,000-30,000	4.1%	5.0%	0.8%	0.6%	0.2%	10.8%
\$30,000-40,000	2.7%	6.8%	1.2%	0.3%	0.2%	11.2%
\$40,000-50,000	6.0%	4.3%	0.9%	0.2%	0.2%	11.6%
\$50,000-60,000	1.6%	4.5%	0.5%	0.3%	0.4%	7.4%
\$60,000-75,000	2.8%	6.4%	1.5%	0.3%	0.3%	11.4%
\$75,000-100,000	1.0%	7.2%	1.2%	0.5%	0.1%	9.9%
\$100,000-125,000	0.6%	4.2%	2.1%	0.1%	0.1%	7.0%
\$125,000-150,000	0.3%	5.4%	0.1%	0.4%	0.0%	6.2%
\$150,000-200,000	0.8%	3.1%	0.9%	0.1%	0.0%	5.0%
\$200,000+	0.4%	2.3%	0.1%	0.3%	0.0%	3.2%
Total	30.4%	53.8%	10.4%	3.7%	1.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.4%	2.2%	0.8%	0.2%	0.1%	7.7%
\$10,000-20,000	7.3%	3.6%	0.6%	0.2%	0.0%	11.7%
\$20,000-30,000	4.5%	6.7%	1.1%	0.4%	0.1%	12.8%
\$30,000-40,000	3.4%	8.0%	1.2%	0.4%	0.2%	13.2%
\$40,000-50,000	5.6%	6.0%	1.3%	0.2%	0.2%	13.3%
\$50,000-60,000	1.5%	5.3%	0.6%	0.4%	0.1%	7.8%
\$60,000-75,000	2.6%	6.7%	1.3%	0.0%	0.1%	10.8%
\$75,000-100,000	1.0%	4.7%	1.6%	0.1%	0.2%	7.6%
\$100,000-125,000	0.7%	2.6%	1.0%	0.1%	0.1%	4.5%
\$125,000-150,000	0.3%	2.6%	0.1%	0.6%	0.0%	3.7%
\$150,000-200,000	1.0%	3.4%	0.4%	0.2%	0.0%	5.0%
\$200,000+	0.4%	1.2%	0.1%	0.2%	0.0%	2.0%
Total	32.5%	53.1%	10.1%	3.1%	1.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	0.9%	0.8%	0.3%	0.3%	4.0%
\$10,000-20,000	3.0%	1.4%	0.4%	0.1%	0.1%	5.0%
\$20,000-30,000	2.1%	2.9%	0.7%	0.5%	0.5%	6.7%
\$30,000-40,000	2.5%	3.3%	1.3%	1.1%	0.8%	9.0%
\$40,000-50,000	3.5%	3.5%	1.1%	1.3%	0.8%	10.1%
\$50,000-60,000	1.3%	2.5%	1.6%	1.3%	0.7%	7.4%
\$60,000-75,000	1.9%	4.5%	2.1%	1.0%	1.8%	11.3%
\$75,000-100,000	1.0%	6.7%	3.9%	2.2%	2.4%	16.2%
\$100,000-125,000	0.4%	3.6%	3.1%	1.8%	1.3%	10.2%
\$125,000-150,000	0.8%	3.0%	0.7%	1.7%	0.5%	6.8%
\$150,000-200,000	0.4%	2.0%	1.8%	0.9%	0.9%	6.1%
\$200,000+	1.0%	2.6%	1.4%	1.7%	0.6%	7.2%
Total	19.7%	36.9%	19.0%	13.8%	10.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	267	160	98	62	150	737
\$10,000-20,000	563	179	193	83	25	1,043
\$20,000-30,000	426	64	354	105	583	1,532
\$30,000-40,000	207	154	252	311	82	1,006
\$40,000-50,000	167	194	444	453	38	1,296
\$50,000-60,000	417	229	93	121	59	919
\$60,000-75,000	107	177	274	247	108	913
\$75,000-100,000	419	351	146	149	228	1,293
\$100,000-125,000	303	139	134	187	38	801
\$125,000-150,000	16	121	152	26	2	317
\$150,000-200,000	74	75	45	1	2	197
\$200,000+	44	177	23	17	16	277
Total	3,010	2,020	2,208	1,762	1,331	10,331

Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	98	54	10	18	6	186
\$10,000-20,000	210	30	1	2	3	246
\$20,000-30,000	241	78	30	41	7	397
\$30,000-40,000	121	83	74	2	9	289
\$40,000-50,000	64	122	3	4	54	247
\$50,000-60,000	108	120	4	2	2	236
\$60,000-75,000	144	58	39	1	5	247
\$75,000-100,000	17	67	17	3	3	107
\$100,000-125,000	157	96	6	5	8	272
\$125,000-150,000	34	77	1	1	2	115
\$150,000-200,000	46	29	16	2	1	94
\$200,000+	49	86	5	1	2	143
Total	1,289	900	206	82	102	2,579

Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	64	21	5	0	6	96
\$10,000-20,000	158	21	1	1	2	183
\$20,000-30,000	129	47	6	3	6	191
\$30,000-40,000	69	56	64	2	9	200
\$40,000-50,000	48	62	1	3	7	121
\$50,000-60,000	44	53	4	1	2	104
\$60,000-75,000	46	26	30	0	4	106
\$75,000-100,000	7	52	13	2	2	76
\$100,000-125,000	45	67	3	0	3	118
\$125,000-150,000	31	1	1	0	1	34
\$150,000-200,000	30	20	15	2	1	68
\$200,000+	16	3	0	0	2	21
Total	687	429	143	14	45	1,318

Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	365	214	108	80	156	923
\$10,000-20,000	773	209	194	85	28	1,289
\$20,000-30,000	667	142	384	146	590	1,929
\$30,000-40,000	328	237	326	313	91	1,295
\$40,000-50,000	231	316	447	457	92	1,543
\$50,000-60,000	525	349	97	123	61	1,155
\$60,000-75,000	251	235	313	248	113	1,160
\$75,000-100,000	436	418	163	152	231	1,400
\$100,000-125,000	460	235	140	192	46	1,073
\$125,000-150,000	50	198	153	27	4	432
\$150,000-200,000	120	104	61	3	3	291
\$200,000+	93	263	28	18	18	420
Total	4,299	2,920	2,414	1,844	1,433	12,910

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Percent Renter Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.6%	1.5%	0.9%	0.6%	1.5%	7.1%
\$10,000-20,000	5.4%	1.7%	1.9%	0.8%	0.2%	10.1%
\$20,000-30,000	4.1%	0.6%	3.4%	1.0%	5.6%	14.8%
\$30,000-40,000	2.0%	1.5%	2.4%	3.0%	0.8%	9.7%
\$40,000-50,000	1.6%	1.9%	4.3%	4.4%	0.4%	12.5%
\$50,000-60,000	4.0%	2.2%	0.9%	1.2%	0.6%	8.9%
\$60,000-75,000	1.0%	1.7%	2.7%	2.4%	1.0%	8.8%
\$75,000-100,000	4.1%	3.4%	1.4%	1.4%	2.2%	12.5%
\$100,000-125,000	2.9%	1.3%	1.3%	1.8%	0.4%	7.8%
\$125,000-150,000	0.2%	1.2%	1.5%	0.3%	0.0%	3.1%
\$150,000-200,000	0.7%	0.7%	0.4%	0.0%	0.0%	1.9%
\$200,000+	0.4%	1.7%	0.2%	0.2%	0.2%	2.7%
Total	29.1%	19.6%	21.4%	17.1%	12.9%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.8%	2.1%	0.4%	0.7%	0.2%	7.2%
\$10,000-20,000	8.1%	1.2%	0.0%	0.1%	0.1%	9.5%
\$20,000-30,000	9.3%	3.0%	1.2%	1.6%	0.3%	15.4%
\$30,000-40,000	4.7%	3.2%	2.9%	0.1%	0.3%	11.2%
\$40,000-50,000	2.5%	4.7%	0.1%	0.2%	2.1%	9.6%
\$50,000-60,000	4.2%	4.7%	0.2%	0.1%	0.1%	9.2%
\$60,000-75,000	5.6%	2.2%	1.5%	0.0%	0.2%	9.6%
\$75,000-100,000	0.7%	2.6%	0.7%	0.1%	0.1%	4.1%
\$100,000-125,000	6.1%	3.7%	0.2%	0.2%	0.3%	10.5%
\$125,000-150,000	1.3%	3.0%	0.0%	0.0%	0.1%	4.5%
\$150,000-200,000	1.8%	1.1%	0.6%	0.1%	0.0%	3.6%
\$200,000+	1.9%	3.3%	0.2%	0.0%	0.1%	5.5%
Total	50.0%	34.9%	8.0%	3.2%	4.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.9%	1.6%	0.4%	0.0%	0.5%	7.3%
\$10,000-20,000	12.0%	1.6%	0.1%	0.1%	0.2%	13.9%
\$20,000-30,000	9.8%	3.6%	0.5%	0.2%	0.5%	14.5%
\$30,000-40,000	5.2%	4.2%	4.9%	0.2%	0.7%	15.2%
\$40,000-50,000	3.6%	4.7%	0.1%	0.2%	0.5%	9.2%
\$50,000-60,000	3.3%	4.0%	0.3%	0.1%	0.2%	7.9%
\$60,000-75,000	3.5%	2.0%	2.3%	0.0%	0.3%	8.0%
\$75,000-100,000	0.5%	3.9%	1.0%	0.2%	0.2%	5.8%
\$100,000-125,000	3.4%	5.1%	0.2%	0.0%	0.2%	9.0%
\$125,000-150,000	2.4%	0.1%	0.1%	0.0%	0.1%	2.6%
\$150,000-200,000	2.3%	1.5%	1.1%	0.2%	0.1%	5.2%
\$200,000+	1.2%	0.2%	0.0%	0.0%	0.2%	1.6%
Total	52.1%	32.5%	10.8%	1.1%	3.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.8%	1.7%	0.8%	0.6%	1.2%	7.1%
\$10,000-20,000	6.0%	1.6%	1.5%	0.7%	0.2%	10.0%
\$20,000-30,000	5.2%	1.1%	3.0%	1.1%	4.6%	14.9%
\$30,000-40,000	2.5%	1.8%	2.5%	2.4%	0.7%	10.0%
\$40,000-50,000	1.8%	2.4%	3.5%	3.5%	0.7%	12.0%
\$50,000-60,000	4.1%	2.7%	0.8%	1.0%	0.5%	8.9%
\$60,000-75,000	1.9%	1.8%	2.4%	1.9%	0.9%	9.0%
\$75,000-100,000	3.4%	3.2%	1.3%	1.2%	1.8%	10.8%
\$100,000-125,000	3.6%	1.8%	1.1%	1.5%	0.4%	8.3%
\$125,000-150,000	0.4%	1.5%	1.2%	0.2%	0.0%	3.3%
\$150,000-200,000	0.9%	0.8%	0.5%	0.0%	0.0%	2.3%
\$200,000+	0.7%	2.0%	0.2%	0.1%	0.1%	3.3%
Total	33.3%	22.6%	18.7%	14.3%	11.1%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	39	31	98	31	39	238
\$10,000-20,000	62	32	41	5	17	157
\$20,000-30,000	74	134	29	39	63	339
\$30,000-40,000	226	80	123	150	118	697
\$40,000-50,000	200	281	117	186	138	922
\$50,000-60,000	135	116	262	267	89	869
\$60,000-75,000	152	343	271	152	342	1,260
\$75,000-100,000	128	706	696	399	525	2,454
\$100,000-125,000	37	392	533	373	318	1,653
\$125,000-150,000	191	212	188	377	134	1,102
\$150,000-200,000	38	203	370	228	223	1,062
\$200,000+	<u>230</u>	<u>421</u>	<u>381</u>	<u>414</u>	<u>195</u>	<u>1,641</u>
Total	1,512	2,951	3,109	2,621	2,201	12,394

Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	323	140	56	17	4	540
\$10,000-20,000	533	214	38	15	2	802
\$20,000-30,000	345	399	76	56	21	897
\$30,000-40,000	255	572	105	21	17	970
\$40,000-50,000	531	374	84	20	15	1,024
\$50,000-60,000	175	438	69	32	34	748
\$60,000-75,000	265	611	135	24	26	1,061
\$75,000-100,000	104	677	122	40	11	954
\$100,000-125,000	64	405	212	13	5	699
\$125,000-150,000	40	581	17	47	3	688
\$150,000-200,000	108	365	105	18	2	598
\$200,000+	<u>59</u>	<u>261</u>	<u>16</u>	<u>36</u>	<u>5</u>	<u>377</u>
Total	2,802	5,037	1,035	339	145	9,358

Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	269	120	55	8	4	456
\$10,000-20,000	435	186	32	14	1	668
\$20,000-30,000	270	374	74	29	6	753
\$30,000-40,000	223	473	80	18	13	807
\$40,000-50,000	364	359	81	15	11	830
\$50,000-60,000	115	354	64	30	3	566
\$60,000-75,000	168	458	88	3	6	723
\$75,000-100,000	76	319	119	7	11	532
\$100,000-125,000	53	191	77	9	5	335
\$125,000-150,000	33	205	12	45	2	297
\$150,000-200,000	92	280	33	16	1	422
\$200,000+	<u>38</u>	<u>101</u>	<u>13</u>	<u>15</u>	<u>1</u>	<u>168</u>
Total	2,136	3,420	728	209	64	6,557

Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	362	171	154	48	43	778
\$10,000-20,000	595	246	79	20	19	959
\$20,000-30,000	419	533	105	95	84	1,236
\$30,000-40,000	481	652	228	171	135	1,667
\$40,000-50,000	731	655	201	206	153	1,946
\$50,000-60,000	310	554	331	299	123	1,617
\$60,000-75,000	417	954	406	176	368	2,321
\$75,000-100,000	232	1,383	818	439	536	3,408
\$100,000-125,000	101	797	745	386	323	2,352
\$125,000-150,000	231	793	205	424	137	1,790
\$150,000-200,000	146	568	475	246	225	1,660
\$200,000+	<u>289</u>	<u>682</u>	<u>397</u>	<u>450</u>	<u>200</u>	<u>2,018</u>
Total	4,314	7,988	4,144	2,960	2,346	21,752

HISTA 2.2 Summary Data Market Area

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Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.3%	0.3%	0.8%	0.3%	0.3%	1.9%
\$10,000-20,000	0.5%	0.3%	0.3%	0.0%	0.1%	1.3%
\$20,000-30,000	0.6%	1.1%	0.2%	0.3%	0.5%	2.7%
\$30,000-40,000	1.8%	0.6%	1.0%	1.2%	1.0%	5.6%
\$40,000-50,000	1.6%	2.3%	0.9%	1.5%	1.1%	7.4%
\$50,000-60,000	1.1%	0.9%	2.1%	2.2%	0.7%	7.0%
\$60,000-75,000	1.2%	2.8%	2.2%	1.2%	2.8%	10.2%
\$75,000-100,000	1.0%	5.7%	5.6%	3.2%	4.2%	19.8%
\$100,000-125,000	0.3%	3.2%	4.3%	3.0%	2.6%	13.3%
\$125,000-150,000	1.5%	1.7%	1.5%	3.0%	1.1%	8.9%
\$150,000-200,000	0.3%	1.6%	3.0%	1.8%	1.8%	8.6%
\$200,000+	1.9%	3.4%	3.1%	3.3%	1.6%	13.2%
Total	12.2%	23.8%	25.1%	21.1%	17.8%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.5%	1.5%	0.6%	0.2%	0.0%	5.8%
\$10,000-20,000	5.7%	2.3%	0.4%	0.2%	0.0%	8.6%
\$20,000-30,000	3.7%	4.3%	0.8%	0.6%	0.2%	9.6%
\$30,000-40,000	2.7%	6.1%	1.1%	0.2%	0.2%	10.4%
\$40,000-50,000	5.7%	4.0%	0.9%	0.2%	0.2%	10.9%
\$50,000-60,000	1.9%	4.7%	0.7%	0.3%	0.4%	8.0%
\$60,000-75,000	2.8%	6.5%	1.4%	0.3%	0.3%	11.3%
\$75,000-100,000	1.1%	7.2%	1.3%	0.4%	0.1%	10.2%
\$100,000-125,000	0.7%	4.3%	2.3%	0.1%	0.1%	7.5%
\$125,000-150,000	0.4%	6.2%	0.2%	0.5%	0.0%	7.4%
\$150,000-200,000	1.2%	3.9%	1.1%	0.2%	0.0%	6.4%
\$200,000+	0.6%	2.8%	0.2%	0.4%	0.1%	4.0%
Total	29.9%	53.8%	11.1%	3.6%	1.5%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.1%	1.8%	0.8%	0.1%	0.1%	7.0%
\$10,000-20,000	6.6%	2.8%	0.5%	0.2%	0.0%	10.2%
\$20,000-30,000	4.1%	5.7%	1.1%	0.4%	0.1%	11.5%
\$30,000-40,000	3.4%	7.2%	1.2%	0.3%	0.2%	12.3%
\$40,000-50,000	5.6%	5.5%	1.2%	0.2%	0.2%	12.7%
\$50,000-60,000	1.8%	5.4%	1.0%	0.5%	0.0%	8.6%
\$60,000-75,000	2.6%	7.0%	1.3%	0.0%	0.1%	11.0%
\$75,000-100,000	1.2%	4.9%	1.8%	0.1%	0.2%	8.1%
\$100,000-125,000	0.8%	2.9%	1.2%	0.1%	0.1%	5.1%
\$125,000-150,000	0.5%	3.1%	0.2%	0.7%	0.0%	4.5%
\$150,000-200,000	1.4%	4.3%	0.5%	0.2%	0.0%	6.4%
\$200,000+	0.6%	1.5%	0.2%	0.2%	0.0%	2.6%
Total	32.6%	52.2%	11.1%	3.2%	1.0%	100.0%

Percent Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.7%	0.8%	0.7%	0.2%	0.2%	3.6%
\$10,000-20,000	2.7%	1.1%	0.4%	0.1%	0.1%	4.4%
\$20,000-30,000	1.9%	2.5%	0.5%	0.4%	0.4%	5.7%
\$30,000-40,000	2.2%	3.0%	1.0%	0.8%	0.6%	7.7%
\$40,000-50,000	3.4%	3.0%	0.9%	0.9%	0.7%	8.9%
\$50,000-60,000	1.4%	2.5%	1.5%	1.4%	0.6%	7.4%
\$60,000-75,000	1.9%	4.4%	1.9%	0.8%	1.7%	10.7%
\$75,000-100,000	1.1%	6.4%	3.8%	2.0%	2.5%	15.7%
\$100,000-125,000	0.5%	3.7%	3.4%	1.8%	1.5%	10.8%
\$125,000-150,000	1.1%	3.6%	0.9%	1.9%	0.6%	8.2%
\$150,000-200,000	0.7%	2.6%	2.2%	1.1%	1.0%	7.6%
\$200,000+	1.3%	3.1%	1.8%	2.1%	0.9%	9.3%
Total	19.8%	36.7%	19.1%	13.6%	10.8%	100.0%



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Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	2,942	2,759	5,701	0 to 4 Years	3,418	3,210	6,628	0 to 4 Years	3,612	3,392	7,004	
5 to 9 Years	2,441	2,321	4,762	5 to 9 Years	3,223	3,104	6,327	5 to 9 Years	3,673	3,527	7,200	
10 to 14 Years	2,259	2,109	4,368	10 to 14 Years	2,896	2,710	5,606	10 to 14 Years	3,544	3,397	6,941	
15 to 17 Years	1,281	1,200	2,481	15 to 17 Years	1,616	1,440	3,056	15 to 17 Years	2,022	1,774	3,796	
18 to 20 Years	1,448	1,180	2,628	18 to 20 Years	1,613	1,322	2,935	18 to 20 Years	1,914	1,521	3,435	
21 to 24 Years	2,528	2,232	4,760	21 to 24 Years	2,386	1,871	4,257	21 to 24 Years	2,549	1,881	4,430	
25 to 34 Years	7,112	6,552	13,664	25 to 34 Years	8,322	7,775	16,097	25 to 34 Years	7,721	7,248	14,969	
35 to 44 Years	5,402	4,821	10,223	35 to 44 Years	6,652	6,182	12,834	35 to 44 Years	7,648	7,253	14,901	
45 to 54 Years	4,718	4,499	9,217	45 to 54 Years	5,423	5,180	10,603	45 to 54 Years	6,083	5,899	11,982	
55 to 64 Years	3,195	3,387	6,582	55 to 64 Years	4,113	4,442	8,555	55 to 64 Years	4,730	5,004	9,734	
65 to 74 Years	1,581	1,772	3,353	65 to 74 Years	2,398	2,733	5,131	65 to 74 Years	2,984	3,556	6,540	
75 to 84 Years	674	934	1,608	75 to 84 Years	912	1,220	2,132	75 to 84 Years	1,302	1,716	3,018	
85 Years and Up	155	364	519	85 Years and Up	238	449	687	85 Years and Up	280	511	791	
Total	35,736	34,130	69,866	Total	43,210	41,638	84,848	Total	48,062	46,679	94,741	
62+ Years	n/a	n/a	7,226	62+ Years	n/a	n/a	10,169	62+ Years	n/a	n/a	12,999	
Median Age:	31.7			Median Age:	32.6			Median Age:	33.8			

Source: Nielsen Claritas; Ribbon Demographics

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



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Percent Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	4.2%	3.9%	8.2%	0 to 4 Years	4.0%	3.8%	7.8%	0 to 4 Years	3.8%	3.6%	7.4%	
5 to 9 Years	3.5%	3.3%	6.8%	5 to 9 Years	3.8%	3.7%	7.5%	5 to 9 Years	3.9%	3.7%	7.6%	
10 to 14 Years	3.2%	3.0%	6.3%	10 to 14 Years	3.4%	3.2%	6.6%	10 to 14 Years	3.7%	3.6%	7.3%	
15 to 17 Years	1.8%	1.7%	3.6%	15 to 17 Years	1.9%	1.7%	3.6%	15 to 17 Years	2.1%	1.9%	4.0%	
18 to 20 Years	2.1%	1.7%	3.8%	18 to 20 Years	1.9%	1.6%	3.5%	18 to 20 Years	2.0%	1.6%	3.6%	
21 to 24 Years	3.6%	3.2%	6.8%	21 to 24 Years	2.8%	2.2%	5.0%	21 to 24 Years	2.7%	2.0%	4.7%	
25 to 34 Years	10.2%	9.4%	19.6%	25 to 34 Years	9.8%	9.2%	19.0%	25 to 34 Years	8.1%	7.7%	15.8%	
35 to 44 Years	7.7%	6.9%	14.6%	35 to 44 Years	7.8%	7.3%	15.1%	35 to 44 Years	8.1%	7.7%	15.7%	
45 to 54 Years	6.8%	6.4%	13.2%	45 to 54 Years	6.4%	6.1%	12.5%	45 to 54 Years	6.4%	6.2%	12.6%	
55 to 64 Years	4.6%	4.8%	9.4%	55 to 64 Years	4.8%	5.2%	10.1%	55 to 64 Years	5.0%	5.3%	10.3%	
65 to 74 Years	2.3%	2.5%	4.8%	65 to 74 Years	2.8%	3.2%	6.0%	65 to 74 Years	3.1%	3.8%	6.9%	
75 to 84 Years	1.0%	1.3%	2.3%	75 to 84 Years	1.1%	1.4%	2.5%	75 to 84 Years	1.4%	1.8%	3.2%	
85 Years and Up	0.2%	0.5%	0.7%	85 Years and Up	0.3%	0.5%	0.8%	85 Years and Up	0.3%	0.5%	0.8%	
Total	51.1%	48.9%	100.0%	Total	50.9%	49.1%	100.0%	Total	50.7%	49.3%	100.0%	
62+ Years	n/a	n/a	10.3%	62+ Years	n/a	n/a	12.0%	62+ Years	n/a	n/a	13.7%	

Source: Nielsen Claritas; Ribbon Demographics

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



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Changes in Population by Age & Sex									
Market Area									
Estimated Change - 2010 to 2016					Projected Change - 2016 to 2021				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	476	451	927	16.3%	0 to 4 Years	194	182	376	5.7%
5 to 9 Years	782	783	1,565	32.9%	5 to 9 Years	450	423	873	13.8%
10 to 14 Years	637	601	1,238	28.3%	10 to 14 Years	648	687	1,335	23.8%
15 to 17 Years	335	240	575	23.2%	15 to 17 Years	406	334	740	24.2%
18 to 20 Years	165	142	307	11.7%	18 to 20 Years	301	199	500	17.0%
21 to 24 Years	-142	-361	-503	-10.6%	21 to 24 Years	163	10	173	4.1%
25 to 34 Years	1,210	1,223	2,433	17.8%	25 to 34 Years	-601	-527	-1,128	-7.0%
35 to 44 Years	1,250	1,361	2,611	25.5%	35 to 44 Years	996	1,071	2,067	16.1%
45 to 54 Years	705	681	1,386	15.0%	45 to 54 Years	660	719	1,379	13.0%
55 to 64 Years	918	1,055	1,973	30.0%	55 to 64 Years	617	562	1,179	13.8%
65 to 74 Years	817	961	1,778	53.0%	65 to 74 Years	586	823	1,409	27.5%
75 to 84 Years	238	286	524	32.6%	75 to 84 Years	390	496	886	41.6%
85 Years and Up	83	85	168	32.4%	85 Years and Up	42	62	104	15.1%
Total	7,474	7,508	14,982	21.4%	Total	4,852	5,041	9,893	11.7%
62+ Years	n/a	n/a	2,943	40.7%	62+ Years	n/a	n/a	2,830	27.8%

Source: Nielsen Claritas; Ribbon Demographics

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

ADDENDUM G

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P.O. Box 784
Dexter, Missouri 63841
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573-624-2942 (fax)
todd.gill@gillgroup.com

OVERVIEW

Extensive multifamily experience over the past 20 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
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
Michigan State License Number: 1201068069
Minnesota State License Number: 40186198
Mississippi State License Number: GA-624
Missouri State License Number: RA002563
Nebraska State License Number: CG2000046R
New Mexico State License Number: 02489-G
New York State License Number: 46000039864
North Carolina State License Number: A5519
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
South Dakota 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, Hawaii, Kentucky, Maine, Maryland, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, North Dakota, Rhode Island 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 300 appraisal assignments under this program.

Contract MAP quality control reviewer and field inspector for CohnReznick and HUD. Have completed approximately 250 reviews under this program. Have completed approximately 60 field inspections under this program.

Currently approved state reviewer for HUD Rent Comparability Studies for Section 8 Renewals in California, Hawaii, Indiana, Kansas, Louisiana, Nebraska, Oregon, New Mexico, North Carolina, Utah and Washington. Completed approximately 300 reviews under this program.

Provider of HUD Rent Comparability Studies for contract renewal purposes nationwide. Completed approximately 75 rent comparability studies.

Provider of tax credit financing analysis and value of financing analysis. Completed approximately 50 appraisal assignments and market studies under this program.

Provider of multifamily appraisals under the RD 515 and 538 programs. Completed approximately 50 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.

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

Hondros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Hondros 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.