

**Need and Demand Analysis For  
Richmond Villas  
3551 Windsor Spring Road  
Hephzibah, Georgia 30815**

**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**  
October 27, 2016

**Date of Report**  
January 18, 2017

**Prepared By**

The logo for Gill Group features the word "Gill" in a blue serif font above a large, stylized blue "G" that overlaps with the word "Group" below it. The "G" is significantly larger and more prominent than the other text.  
*P.O. Box 784  
512 N. One Mile Road  
Dexter, MO 63841*



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512 North One Mile Road \* Dexter, Missouri 63841

Ph: 573-624-6614 \* Fax: 573-624-2942

January 18, 2017

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

Dear Ms. Turner:

Following is a market study which was completed for Richmond Villas according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The MACO Companies. The subject is located at 3551 Windsor Spring Road, Hephzibah, Georgia. The site is improved with five two-story walk-up buildings containing 96 Section 8 units designed for families and an accessory building. The subject also contains asphalt parking. The total site size is approximately 9.80 acres, or 426,888 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 October 27, 2016, by David Warren. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs, the Hallmark Companies, Inc., and its affiliates or assigns.

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

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

A handwritten signature in blue ink, appearing to read 'David Warren', is written over a horizontal line.

David Warren  
Market Analyst  
GA # 306823

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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 Hephzibah.

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

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



---

David Warren  
Market Analyst  
January 18, 2017

**IDENTITY OF INTEREST**

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

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

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

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



---

David Warren  
Market Analyst

January 18, 2017



Formerly known as  
National Council of Affordable  
Housing Market Analysts

### **NCHMA MEMBER CERTIFICATION**

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

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

---

David Warren  
Market Analyst  
January 18, 2017

**PART I:**

**EXECUTIVE SUMMARY**

**EXECUTIVE SUMMARY**

It is the opinion of the analyst that a market does exist for the 96-unit development designed for families. The existing development designed for families is viable within the market area. The report was prepared assuming that the project will be rehabilitated as detailed in this report.

**Project Description**

The subject, Richmond Villas, is an existing 96 unit development designed for families. The site is located at 3551 Windsor Spring Road, Hephzibah, Richmond County, Georgia, 30815. Windsor Spring Road is located east of State Highway 1 and south of Interstate 520.

The existing development contains five two-story walk-up buildings and one accessory building. The property is 100 percent occupied. The property contains 16 one-bedroom/one-bath units with 653 square feet for a total of 10,440 square feet; 64 two-bedroom/one-bath units with 807 square feet for a total of 51,629 square feet; and 16 three-bedroom/one-and-one-half baths with 1,064 square feet for a total of 17,019 square feet. The total net rentable area is 79,088 square feet.

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1	16	653	60%	\$663	\$709	\$109	\$600
2/1	64	807	60%	\$796	\$936	\$145	\$791
3/1.5	16	1,064	60%	\$921	\$1,077	\$184	\$893

The subject is currently a Section 8 property, with subsidies for all units. After rehabilitation it will also be Low Income Housing Tax Credit with all units set at 60 percent of the area median income. The proposed rents are above the maximum LIHTC rents. However, the property will continue to be a Section 8 property with subsidies for all units. Therefore, residents will never pay more than 30 percent of their income for rent.

Unit amenities include a refrigerator, range/oven, dishwasher, carpet and tile floor coverings, blinds, walk-in closets, coat closets, and safety bars. After rehabilitation, units will also include microwaves. Project amenities include a laundry facility, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, playground, a covered picnic area with BBQ grills. The subject's unit mix and project amenities will be similar to superior to most surveyed comparables.

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

The subject property's proposed net rents are lower than the market rents of \$720 for the one-bedroom units; \$795 for the two-bedroom units; and \$920 for the three-bedroom units. In addition, the subject is a Section 8 property with subsidies for all units. Therefore, tenants will never pay more than 30 percent of their income towards rents. The analyst was able to locate and verify 12 market-rate complex within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

### **Site Description/Evaluation**

The subject is located at 3551 Windsor Spring Road, and contains approximately 9.80 acres. The subject property is currently zoned R-3B, Multi-Family Residential. The subject is a legal, conforming use. Windsor Spring Road is located east of State Highway 1 and south of Interstate 520. Due to the subject's location on a secondary road, it is the opinion of the analyst that there is average visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and is 70 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 20 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. The remaining 30 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 subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within three miles of the site. In addition schools and health care facilities are located within a reasonable distance from the subject. The subject is an existing development designed for families. The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 60 percent of the area median income, which will provide affordable housing to residents in the area. In addition, the property will continue to be a Section 8 property with subsidies for all units. The site has no apparent weaknesses.

### **Market Area Definition**

The primary market area for the subjects consists of the following Census Tracts: 0105.06, 0105.07, 0105.08, 0105.09, 0105.10, 0105.12, 0105.13, 0107.07, 0107.08, 0107.09, 0107.10, 0107.11, 0107.12, 0105.05, 0107.03, 0107.04 and 0107.05. The market has the following boundaries: North – Rocky Creek, Regency Boulevard, Milledgville Road and Old McDuffie Road; South – Ellis Pond, South Prong Creek,

Spirit Creek, Richmond Factory Pond; East – U.S. Highway 25, State Route 121, Butler Creek and Norfolk Southern Railroad; and West – Barton Chapel Road, U.S. Highway 1/State Route 4, Lombard Millpond, Butler Creek and Dean's Bridge Road.

### **Community Demographic Data**

In 2000, this geographic market area contained an estimated population of 61,192. By 2010, population in this market area had increased by 1.2 percent to 61,912. In 2016, the population in this market area had decreased by 0.6 percent to 61,559. It is projected that between 2016 and 2018, population in the market area will increase 0.5 percent to 61,889. It is projected that between 2018 and 2021, population in the market area will increase 1.3 percent to 61,383.

Between 2000 and 2010, the market area gained approximately 108 households per year. The market area is projected to gain 167 households between 2016 and 2018. The market area is projected to continue to gain 251 households between 2018 and 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Of the surveyed comparables, one-bedroom units range from \$378 to \$725; two-bedroom units range from \$485 to \$875; and three-bedroom units range from \$476 to 982 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes between \$0 and \$28,320 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 56.9 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$0 and \$31,860 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 62.1 percent of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$0 and \$38,280 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 68.7 percent of the primary market area tenants are within this range.

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently 147 properties for sale that are foreclosures within the subject's zip code. In October, the number of properties that received a foreclosure filing in 30815 was 13 percent higher than the previous month and 127 percent higher than the prior year. The City of Hephzibah foreclosure rate is 1 in every 455 housing units. Richmond County foreclosure rate is 1 in 731. Therefore, it appears that the foreclosure rate in the city has been increasing. There are two 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 manufacturing, retail trade, professional and related services and educational, health and social services sectors. Each of these categories has experienced reasonable growth within the past few years.

Employment in Richmond County has been decreasing an average of 0.5 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 Richmond County has fluctuated from 4.5 percent to 11.2 percent over the past 10 years. These fluctuations are slightly higher than the unemployment rates for the State of Georgia.

There have not any business closures within the past two years in Hephzibah and Richmond County. In addition, there have been several new and expanding businesses such as Ellefson Transportation Group, Krispy Crème, Hyatt Hotel, Banjo Cold Brew, and Rita’s within Richmond County. Overall, it is believed that the economy of Hephzibah will remain stable.

**Project-Specific Affordability and Demand Analysis**

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

<b>INCOME ELIGIBLE HOUSEHOLDS</b>					
<b>Unit Type</b>	<b>Gross Rent</b>	<b>Lower Range</b>	<b>Upper Range</b>	<b>Percent Renter</b>	<b>Renter Households</b>
1/1	\$709	\$0	\$28,320	56.9%	4,563
2/1	\$936	\$0	\$31,860	62.1%	4,977
3/1.5	\$1,077	\$0	\$38,280	68.7%	5,509
<b>Total Units</b>		<b>\$0</b>	<b>\$38,280</b>	<b>68.7%</b>	<b>5,509</b>

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

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/ 1 BA	\$0 to \$28,320	16	936	9	927	1.7%	N/A	\$720	N/A	\$709
	2 BR/ 1 BA	\$0 to \$31,860	64	645	1	644	9.9%	N/A	\$795	N/A	\$936
	3 BR/1.5 BA	\$0 to \$38,280	14	754	5	749	2.1%	N/A	\$920	N/A	\$1,077
	All Units	\$0 to \$38,280	96	2,499	15	2,484	3.9%	N/A	\$720-\$920	N/A	\$709 to \$1,077

The subject is applying for tax credits at 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 3.9 percent of the demand in the market area for units at 60 percent of the area median income. However, the subject is an existing property that is currently 100 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. The subject is currently 100 percent Section 8 with subsidies for all units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

### **Competitive Rental Analysis**

There were a total of 18 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 186 vacant units at the time of the survey out of 2,479 surveyed, for an overall vacancy rate of 7.5 percent. However, Oakview Place current has a higher than usual vacancy rate due to several move-out occurring at once; Benson Estates recently opened in October 2015 and is still in the process of leasing up; and Providence Place Apartments recently went under new management and several tenants were evicted due to nonpayment. Therefore, the overall vacancy rate is not an accurate indication of the market area's vacancy rate when considering these properties. Without considering these properties, the overall vacancy rate would be 2.9 percent. The amenities of these comparables are relatively similar to superior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

The subject property's proposed net rents are lower than the market rents of \$720 for the one-bedroom units; \$795 for the two-bedroom units; and \$920 for the three-bedroom units. In addition, the subject is a Section 8 property with subsidies for all units. Therefore, tenants will never pay more than 30 percent of their income towards rents. The analyst was able to locate and verify 12 market-rate complex within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

### **Absorption/Stabilization Estimate**

The subject is an existing multifamily development that contains 96 one-, two- and three-bedroom units that are currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

### **Conclusion**

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

Summary Table: (must be completed by the analyst in the executive summary)									
Development Name: <u>Richmond Villas</u>					Total # Units: <u>96</u>				
Location: <u>3551 Windsor Spring Road</u>					# LIHTC Units: <u>96</u>				
PMA Boundary: <u>Census Tracts: 0105.06, 0105.07, 0105.08, 0105.09, 0105.10, 0105.12, 0105.13, 0107.07, 0107.08, 0107.09, 0107.10, 0107.11, 0107.12, 0105.05, 0107.03, 0107.04 and 0107.05.</u>									
Farthest Boundary Distance to Subject: <u>20.9 Miles</u>									
RENTAL HOUSING STOCK (found on page 79-92)									
Type	# Properties			Total Units	Vacant Units			Average Occupancy	
All Rental Housing	20			2,479	186			92.5%	
Market-Rate Housing	14			1,842	171			90.7%	
<i>Assisted/Subsidized Housing not to include LIHTC</i>	3			245	13			94.7%	
<b>LIHTC</b>	3			296	2			99.4%	
Stabilized Comps	16			1,588	38			97.6%	
Properties in Construction & Lease Up	1			275	61			78.0%	
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
16	1	1	653	\$600	\$720	\$0.92	16.7%	\$725	\$0.97
64	2	1	807	\$791	\$795	\$0.98	0.5%	\$825	\$0.83
16	3	1.5	1,064	\$893	\$920	\$0.84	2.9%	\$982	\$1.02
DEMOGRAPHIC DATA (found on page 57-59)									
	2010		2016		2018				
Renters Households	7,981	35.9%	8,020	35.9%	8,077	35.9%			
Income-Qualified Renter HHS (LIHTC)	5,483	68.7%	5,509	68.7%	5,549	68.7%			
Income-Qualified Renter HHS (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A			
Targeted Income-Qualified Renter Household Demand (found on page 74-77)									
Type of Demand	30%	50%	60%	Market-rate	Other:___	Overall			
Renter Household Growth			21			21			
Existing Households (Overburdened & Substandard)			2,478			2,478			
Homeowner Conversion (Seniors)			N/A			N/A			
Secondary Market Demand			0			0			
Less Comparable/Competitive Study			0			0			
<b>Net Income-Qualified Renters HHS</b>			2,499			2,499			
Capture Rates (found on page 73-74)									
Target Population	30%%	50%	60%	Market-rate	Other:___	Overall			
Capture Rate			3.9%			3.9%			

**PART II:**

**PROJECT DESCRIPTION**

**PROJECT DESCRIPTION**

Project Name: Richmond Villas  
Location: 3551 Windsor Spring Road  
Hephzibah, Richmond County, Georgia 30815

Project Type: Family

Construction Type: Existing Rehabilitation Development

Developer: The MACO Companies

The existing development contains five two-story walk-up buildings and one accessory building. The property is 100 percent occupied. The property contains 16 one-bedroom/one-bath units with 653 square feet for a total of 10,440 square feet; 64 two-bedroom/one-bath units with 807 square feet for a total of 51,629 square feet; and 16 three-bedroom/one-and-one-half baths with 1,064 square feet for a total of 17,019 square feet. The total net rentable area is 79,088 square feet.

**Project Design**

The existing development contains five two-story walk-up buildings and one accessory building. The property is 100 percent occupied.

**Unit Features, Project Amenities and Services**

Unit amenities include a refrigerator, range/oven, dishwasher, carpet and tile floor coverings, blinds, walk-in closets, coat closet and safety bars. After rehabilitation, units will also include microwaves. Project amenities include a laundry facility, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, playground and a covered picnic area with BBQ grills. The subject's unit mix and project amenities will be similar to superior to most surveyed comparables.

**Parking**

The subject contains an open asphalt parking lot.

**Utilities**

The following table describes the project's utility combination.

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

**Unit Mix, Size and Rent Structure**

The subject currently contains 96 total units and is 100 percent occupied. The following chart lists the subject's existing unit distribution by unit type, size, income restriction and rent structure.

Unit Type	# of Units	Square Footage	Total Square Footage
1/1	16	653	10,440
2/1	64	807	51,629
3/1.5	16	1,064	17,019
	<b>96</b>		<b>79,088</b>

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

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Avg. Square Feet	% of Median Income	Maximum LIHTC Rent	Gross Rent	Utility Allowance	Net Rent
1/1	16	653	60%	\$663	\$709	\$109	\$600
2/1	64	807	60%	\$796	\$936	\$145	\$791
3/1.5	16	1,064	60%	\$921	\$1,077	\$184	\$893

The subject is currently a Section 8 property, with subsidies for all units. After rehabilitation it will also be Low Income Housing Tax Credit with all units set at 60 percent of the area median income. The proposed rents are above the maximum LIHTC rents. However, the property will continue to be a Section 8 property with subsidies for all units. Therefore, residents will never pay more than 30 percent of their income for rent.

**Eligibility**

Households who have between one and two persons and annual incomes between \$0 and \$28,320 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 56.9 percent of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$0 and \$31,860 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 62.1 percent of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$0 and \$38,280 are potential tenants for the three-bedroom units at 60 percent of the area median income. Approximately 68.7 percent of the primary market area tenants are within this range.

LIHTC INCOME LIMITS	
Person in Households	60%
1	\$24,780
2	\$28,320
3	\$31,860
4	\$35,400
5	\$38,280
6	\$41,100

Source: HUD

**Rehabilitation**

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

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

## **SITE EVALUATION**

**Site Inspector:** David Warren

### **Project Location**

The subject is located at 3551 Windsor Spring Road, 3.44 miles outside the city limits of the northern portion of the City of Hephzibah, Georgia. Windsor Spring Road is located east of State Highway 1 and south of Interstate 520.

### **Site Characteristics**

The subject neighborhood is comprised primarily of single-family residences and is 70 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 20 percent is comprised of multifamily dwellings. Another 10 percent of the land use is made up of commercial properties. The remaining 30 percent is vacant land. The area is mostly suburban.

### **Zoning**

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

### **Surrounding Land Uses**

The neighborhood is comprised primarily of single-family residences. Single-family residences and vacant land are located north of the site. Vacant land are located south of the site. Top Notch Car Wash, Checkers, Poppin Stop, Windsor Crossing and Sprint Food Store are located east of the site. Single-family residences are located west of the subject.

### **Developments**

Existing developments within the market area include Mount Zion Apartments, Shadowood Apartments, Cedarwood Apartments, The Terrace at Edinburgh, Crest at Edinburgh and Trinity Manor Apartments. Mount Zion Apartments is a Section 8 property that targets families and would directly compete with the subject. The property was built in 1973 and is currently stabilized; therefore, will not be negatively impacted by the subject. Shadowood Apartments is a Section 8 property that targets families and would directly compete with the subject. The property was built in 1980 and is currently stabilized; therefore, will not be negatively impacted by the subject.

Cedarwood Apartments is a HOME and LIHTC property that targets families at 30, 40 and 50 percent of the area median income and would directly compete with the subject. The property was constructed in 1973 and is currently stabilized; therefore, will not be negatively impacted by the subject. The Terrace at Edinburgh is a LIHTC property that targets seniors at 50 and 60 percent of the area median income; therefore, will not directly compete with the subject. However, the property was included within the report for comparison purposes. Crest at Edinburgh is a LIHTC development that targets families at 50 and 60 percent of the area median income and would directly compete with the subject. The property was constructed in 2011 and is currently stabilized; therefore, will not be negatively impacted by the subject. Trinity Manor Apartments is a Section 8 property and would directly compete with the subject. The property was constructed in 1971 and is not currently stabilized; however, the contact stated it is due to having eight units that are down for renovations. Therefore, the property will not be negatively impacted by the subject.

### **Schools**

According to [www.neighborhoodscout.com](http://www.neighborhoodscout.com), the subject is served by the Richmond County School District. The district has 61 schools for grades pre-kindergarten through high school. There are 31,997 students enrolled in the district. Schools that will serve the subject in the district include Windsor Spring Road Elementary School, Morgan Road Middle School and Butler High School.

### **Transportation**

Major highways in the County of Richmond include Interstates 20 and 520, U.S. Highways 1, 25, 78 and 278, and State Highways 4, 10, 28, 56, 88, 104, 121, 223, 232, 383, 402, 415 and 540. Daniel Field and Augusta Regional Airport at Bush Field are located in Augusta, approximately 16 miles from the city. Public transit is provided by Richmond Rural Transit which services the cities of Hephzibah, McBean and Blythe. This a door-to-door public transit and must be scheduled with a 24-hour advance. Tickets can be purchased for \$3 for a one-way trip and additional stops can be scheduled for an additional \$3.

### **Health Services**

University Hospital, Doctors Hospital, and Trinity Hospital of Augusta are health care and medical facilities located in Augusta, approximately 16 miles from Hephzibah that serve the residents of city and the surrounding area.

### **Parks and Recreational Opportunities**

Richmond County offers several recreational opportunities, including Diamond Lakes Regional Park which is a 286 acre park and includes outdoor walking track, tree wooded picnic areas, two playgrounds, four fully stocked fishing ponds, sand volleyball court, horseshoe pit, five youth

baseball/softball fields, five-field adult complex, a covered pavilion, a campground, a library, tennis courts, indoor fitness center, indoor basketball court, racquetball court, and community center. Additional recreational opportunities include but are not limited to Augusta Aquatic Center which is home to a wide range of aquatic programs, Blythe Area Recreation Center and Park which includes a community room, multipurpose room, outdoor walking track, picnic area, playground and a rental facility; Hickman Park; May Park Community Center, Augusta Riverwalk and Gracewood Park.

### **Crime**

According to [www.neighborhoodscout.com](http://www.neighborhoodscout.com), the crime index for the subject neighborhood is 34. There are 179 total crimes annually in the neighborhood, 13 of which are violent crimes and 166 of which are property crimes. The annual violent crime rate is 2.58 per 1,000 residents, while the property crime rate is 32.93 per 1,000 residents. The total annual crime rate is 35.51 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 388 which is higher than for the state which is 1 in 265. The chances of becoming a victim of a property crime are 1 in 30, which is the same as the rate for the state.

### **Visibility/Access**

The subject property is located at 3551 Windsor Spring Road which connects to Bobby Jones Expressway/Interstate 520. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is good visibility/access to the site.

### **Planned Road & Infrastructure Improvements**

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

### **Environmental**

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

### **Community and Site Strengths and Weaknesses**

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

Weaknesses – The site has no apparent weaknesses.

**Subject Photos**



View of Sign



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Exterior



View of Leasing Office



View of Living Area – One-Bedroom Unit



View of Dining Area – One-Bedroom Unit



View of Kitchen – One-Bedroom Unit



View of Bedroom – One-Bedroom Unit



View of Bath – One-Bedroom Unit



View of Living Area – Two-Bedroom Unit



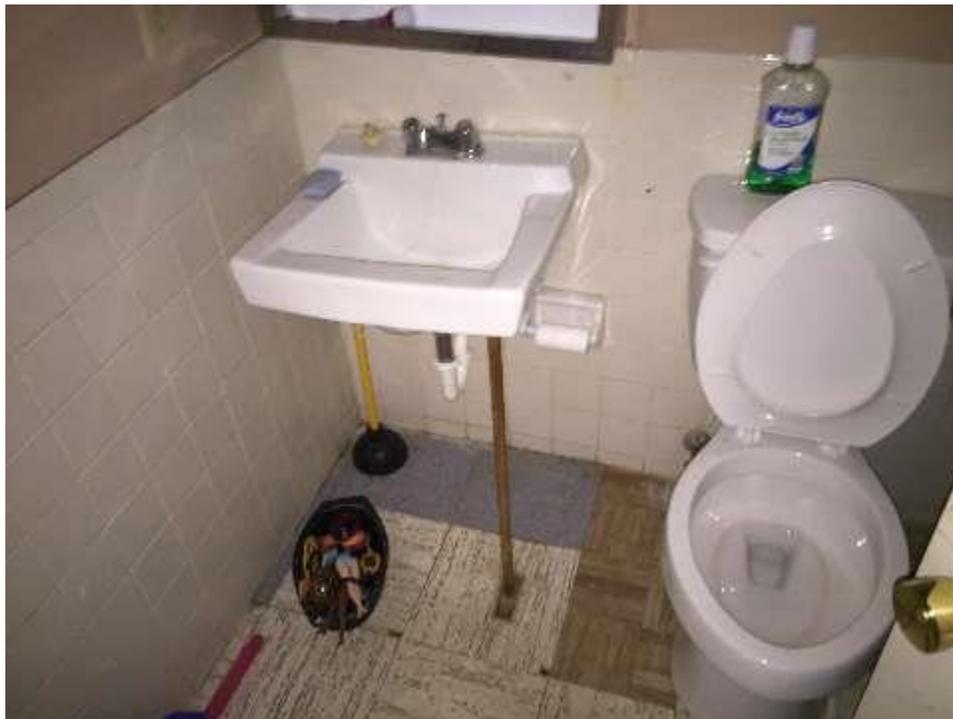
View of Dining Area – Two-Bedroom Unit



View of Kitchen – Two-Bedroom Unit



View of Bedroom – Two-Bedroom Unit



View of Bath – Two-Bedroom Unit



View of Living Area – Three-Bedroom Unit



View of Dining Area – Three-Bedroom Unit



View of Kitchen – Three-Bedroom Unit



View of Bedroom – Three-Bedroom Unit

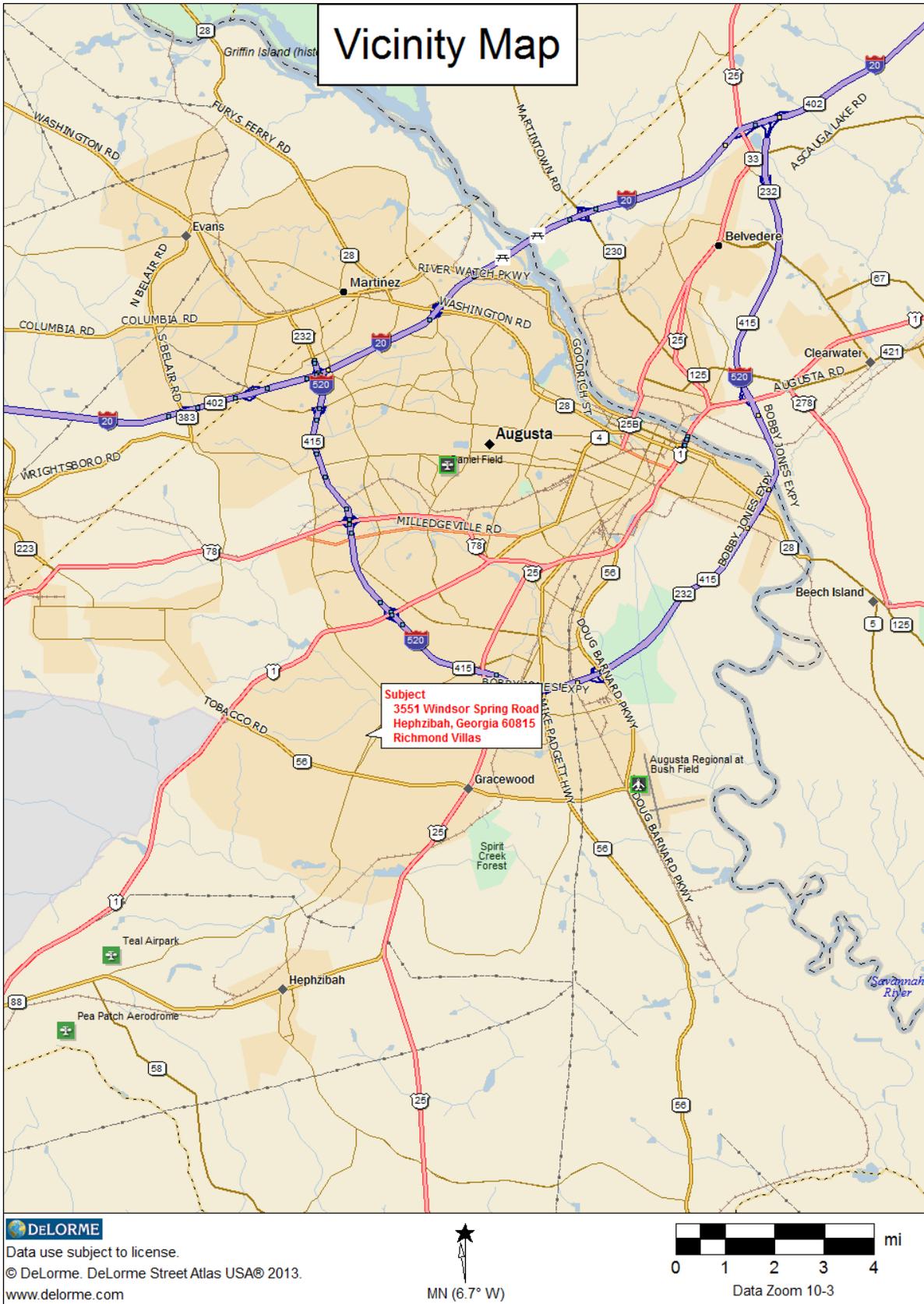


View of Bath – Three-Bedroom Unit



View of Bath – Three-Bedroom Unit





<b>BANKING SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
21	Wells Fargo Bank	0.90
29	Queensborough National Bank	0.96
<b>GROCERY SUPERMARKET AND BAKERY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
5	Walmart Neighborhood Market	0.68
24	BI-LO	0.95
36	Amex Mart	1.05
48	Jamaica Way	1.47
49	Kakes By Keni	1.56
<b>PHARMACY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
6	Walmart Pharmacy	0.68
9	Rite Aid	0.75
10	Walgreens Pharmacy	0.75
20	CVS Pharmacy	0.85
25	BI-LO Pharmacy	0.95
<b>RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
2	Checkers	0.21
7	Little Caesars Pizza	0.68
11	Popeyes® Louisiana Kitchen	0.75
12	Sonic Drive-In	0.78
13	Taco Bell	0.79
15	China 8 Restaurant	0.83
22	Zack's Wings & Seafood	0.90
44	Pizza Hut	1.23
<b>CLOTHING,SHOE, DEPARTMENT STORES AND MALL SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
8	Walmart	0.68
34	Bobbie's Dressmaking	1.03
51	Unlimited Trends	1.82
56	Citi Trends	7.84

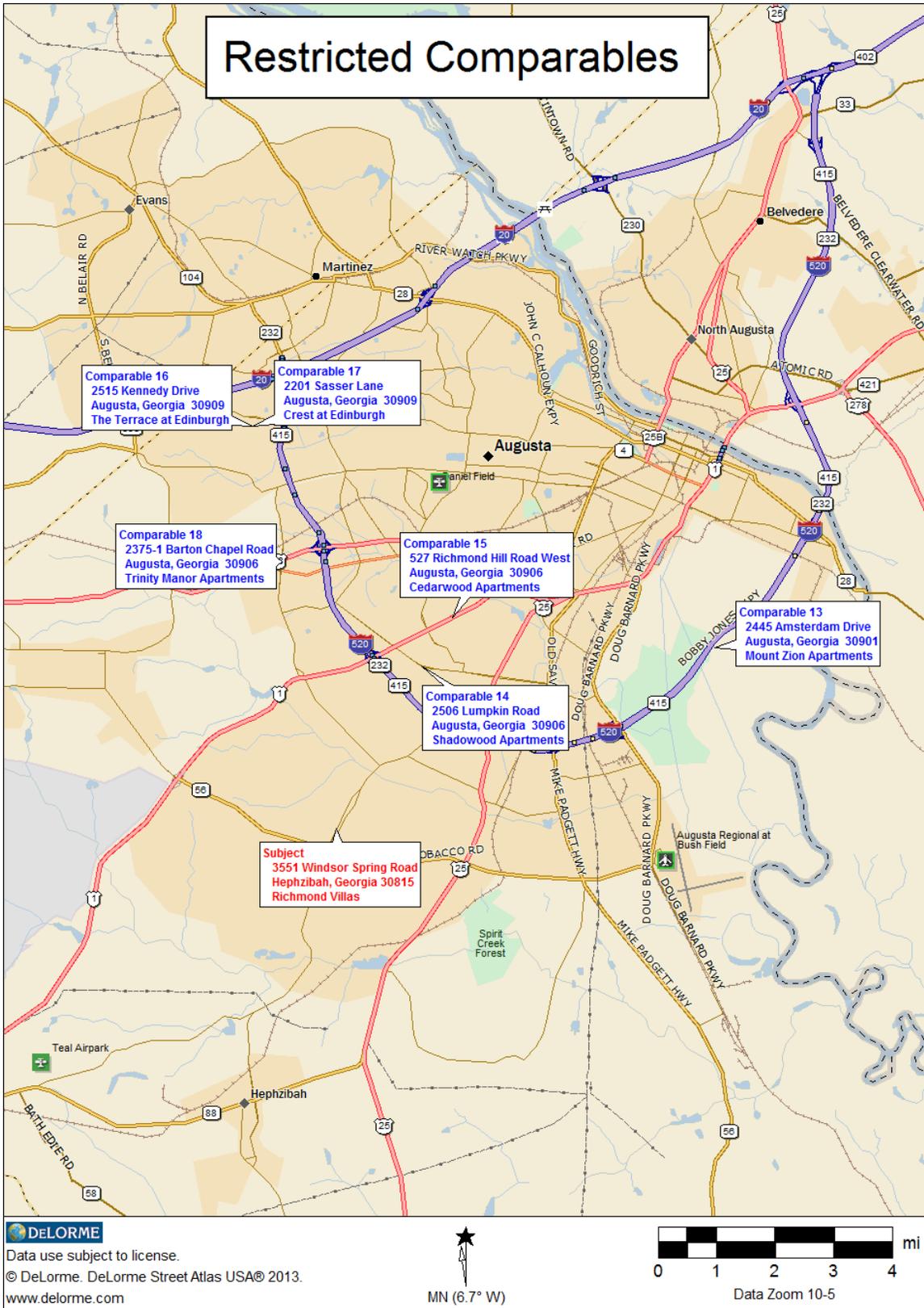
<b>SALON/BARBER FLORIST AND JEWELRY STORE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
16	Daisy's Jewelry Box	0.83
17	Gordon Nails	0.83
26	Sun Nails Salon	0.95
31	Rose Mary's Cup	1.02
32	NU.WAVE BARBER SHOP	1.02
<b>HOSPITAL, DENTIST, DOCTOR, SPA, AND GYM SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
27	Southcare Medical Center	0.95
30	Georgialina Physical Therapy-Hephzibah	0.98
38	Wrap This Body, It Works	1.07
42	Richmond County Health Department - South Augusta	1.21
43	Fresenius Kidney Care Hephzibah	1.22
45	Elenora Jenkins Family Dentistry	1.42
<b>LIBRARY,MUSEUM,ZOO, AND AQUARIUM SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
53	Diamond Lakes Library	2.42
<b>PARK AND AMUSEMENT PARKSERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
3	Woodlake Park	0.50
35	Skateland of Augusta	1.04
50	Boykin Road Park	1.74
<b>POST OFFICE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
54	United States Postal Service	2.99
<b>CONVENIENCE STORE GAS STATIONSERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
1	Sprint Food Stores	0.13
18	BP	0.84
19	Kangaroo Express	0.84
37	Circle K	1.06

<b>CHURCH, SYNAGOGUE, TEMPLE, AND MOSQUE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
23	Lord & Savior Ministries Worldwide, Inc.	0.91
28	Church of Christ	0.95
33	Faith Tabernacle Charity	1.02
41	Augusta Korean Baptist Church	1.18
52	Transformation Untd Methodist Church	1.86
<b>POLICE, CITY HALL, AND COURTHOUSE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
55	State Patrol	3.64
<b>FIRE STATION SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
47	Augusta Fire Department Station No. 18	1.46
<b>SCHOOL SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
4	Windsor Spring Elementary School	0.63
14	Jamestown Elementary	0.79
39	Tobacco Road Elementary School	1.07
40	Meadowbrook Elementary School	1.13
46	Diamond Lakes Elementary School	1.42



**SUBSIDIZED/RESTRICTED LEGEND**

<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Mount Zion Apartments	Section 8	5.4 Miles
Shadowood Apartments	Section 8	5.0 Miles
Cederwood Apartments	HOME/LIHTC	5.1 Miles
The Terrace at Edinburgh	LIHTC	7.0 Miles
Crest at Edinburgh	LIHTC	6.8 Miles
Trinity Manor Apartments	Section 8	5.3 Miles



**PART IV:**

**MARKET AREA**

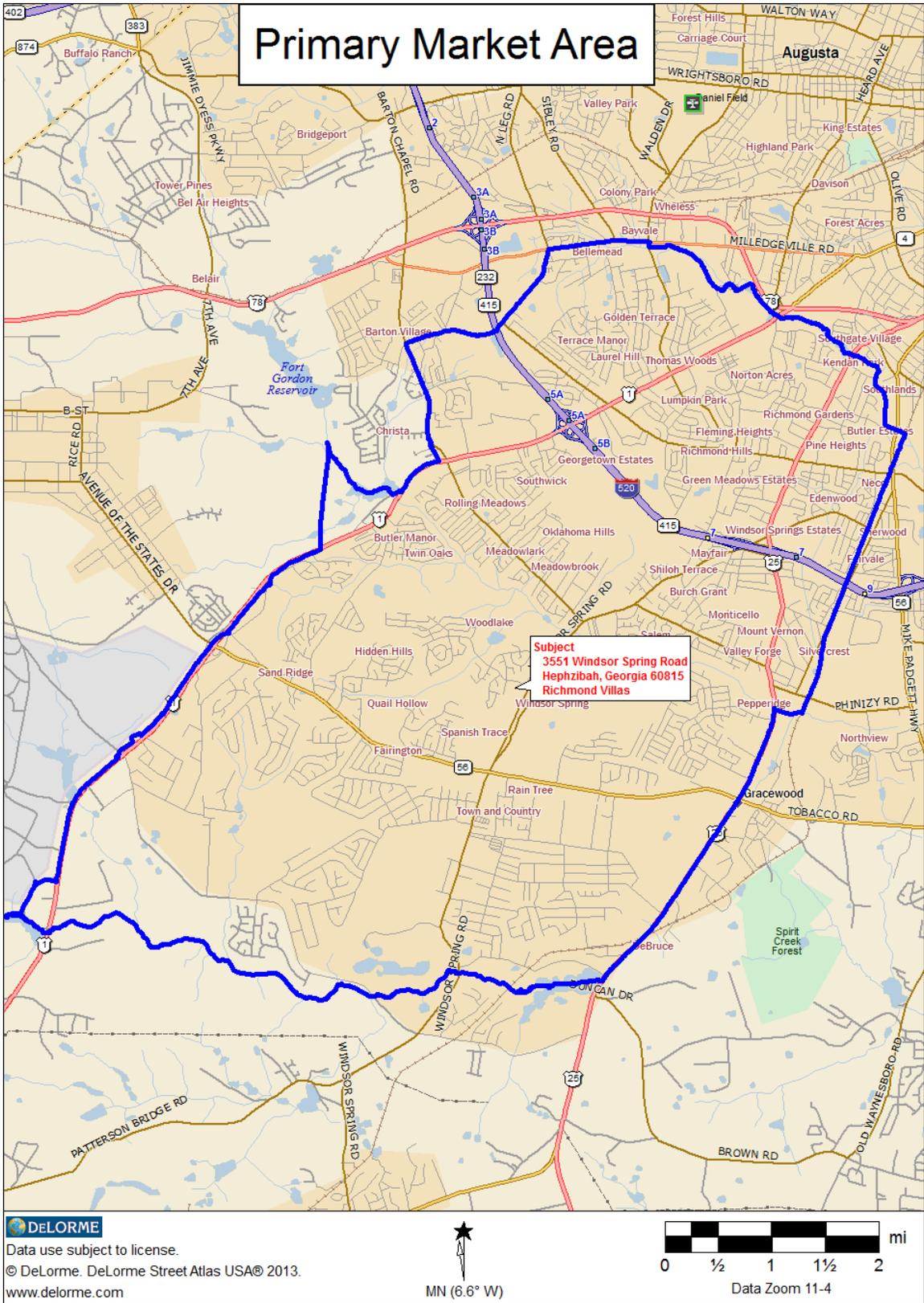
### **Delineation of Market Area**

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 senior 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 determination of the market area is based on the boundaries between governmental units. In such a method, county, division or city boundaries become the boundaries of the market area. The primary market area for the subjects consists of the following Census Tracts: 0105.06, 0105.07, 0105.08, 0105.09, 0105.10, 0105.12, 0105.13, 0107.07, 0107.08, 0107.09, 0107.10, 0107.11, 0107.12, 0105.05, 0107.03, 0107.04 and 0107.05. The market has the following boundaries: North – Rocky Creek, Regency Boulevard, Milledgville Road and Old McDuffie Road; South – Ellis Pond, South Prong Creek, Spirit Creek, Richmond Factory Pond; East – U.S. Highway 25, State Route 121, Butler Creek and Norfolk Southern Railroad; and West – Barton Chapel Road, U.S. Highway 1/State Route 4, Lombard Millpond, Butler Creek and Dean's Bridge Road. The subject's physical address is located in Hephzibah. However, the subject is located adjacent to the City of Augusta. The primary market area does include some census tracts within the City of Augusta; therefore, demographic data for both cities were included in the report.



**COMMUNITY DEMOGRAPHIC DATA**

**COMMUNITY DEMOGRAPHIC DATA**

**Population Trends**

The subject is located in the City of Hephzibah, Georgia. The primary market area for the subjects consists of the following Census Tracts: 0105.06, 0105.07, 0105.08, 0105.09, 0105.10, 0105.12, 0105.13, 0107.07, 0107.08, 0107.09, 0107.10, 0107.11, 0107.12, 0105.05, 0107.03, 0107.04 and 0107.05. The market has the following boundaries: North – Rocky Creek, Regency Boulevard, Milledgville Road and Old McDuffie Road; South – Ellis Pond, South Prong Creek, Spirit Creek, Richmond Factory Pond; East – U.S. Highway 25, State Route 121, Butler Creek and Norfolk Southern Railroad; and West – Barton Chapel Road, U.S. Highway 1/State Route 4, Lombard Millpond, Butler Creek and Dean’s Bridge Road.

In 2000, this geographic market area contained an estimated population of 61,192. By 2010, population in this market area had increased by 1.2 percent to 61,912. In 2016, the population in this market area had decreased by 0.6 percent to 61,559. It is projected that between 2016 and 2018, population in the market area will increase 0.5 percent to 61,889. It is projected that between 2018 and 2021, population in the market area will increase 1.3 percent to 62,383.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
<b>RICHMOND COUNTY</b>	2000	199,775				
Estimated	2010	200,549	774	0.4%	77	0.0%
	2016	201,463	914	0.5%	152	0.1%
	2018	202,965	1,502	0.7%	751	0.4%
Projected	2021	205,218	3,755	1.9%	751	0.4%
<b>MARKET AREA</b>	2000	61,192				
Estimated	2010	61,912	720	1.2%	72	0.1%
	2016	61,559	(353)	-0.6%	(59)	-0.1%
	2018	61,889	330	0.5%	165	0.3%
Projected	2021	62,383	824	1.3%	165	0.3%
<b>HEPHZIBAH</b>	2000	3,880				
Estimated	2010	4,011	131	3.4%	13	0.3%
	2016	4,208	197	4.9%	33	0.8%
	2018	4,235	27	0.6%	13	0.3%
Projected	2021	4,275	67	1.6%	13	0.3%
<b>AUGUSTA</b>	2000	195,182				
Estimated	2010	195,844	662	0.3%	66	0.0%
	2016	196,552	708	0.4%	118	0.1%
	2018	198,025	1,473	0.7%	736	0.4%
Projected	2021	200,234	3,682	1.9%	736	0.4%

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

CHANGE IN POPULATION BY AGE GROUPS						
RICHMOND COUNTY						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	14,717	14,308	-2.8%	14,286	14,254	-0.2%
5-9	13,579	13,717	1.0%	13,846	14,039	1.4%
10-14	12,541	12,858	2.5%	13,130	13,539	3.1%
15-17	8,748	7,603	-13.1%	7,803	8,103	3.8%
18-20	10,765	9,682	-10.1%	9,711	9,755	0.5%
21-24	14,001	12,946	-7.5%	12,446	11,697	-6.0%
25-34	28,908	31,814	10.1%	31,222	30,335	-2.8%
35-44	24,156	23,676	-2.0%	24,889	26,708	7.3%
45-54	27,801	23,726	-14.7%	22,910	21,685	-5.3%
55-64	21,003	24,581	17.0%	24,348	23,998	-1.4%
65-74	12,332	15,772	27.9%	16,984	18,803	10.7%
75-84	6,911	7,753	12.2%	8,274	9,056	9.4%
85+	2,708	3,027	11.8%	3,115	3,246	4.2%
Total Population	198,170	201,463	1.7%	202,965	205,218	1.1%
Elderly % Population	11.1%	13.2%	1.5%	13.2%	15.2%	2.0%
MARKET AREA						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	4,704	4,588	-2.5%	4,595	4,606	0.2%
5-9	4,985	4,469	-10.4%	4,535	4,634	2.2%
10-14	5,123	4,705	-8.2%	4,590	4,418	-3.8%
15-17	3,600	2,666	-25.9%	2,731	2,829	3.6%
18-20	3,268	2,508	-23.3%	2,518	2,534	0.6%
21-24	3,350	3,625	8.2%	3,509	3,334	-5.0%
25-34	8,681	8,541	-1.6%	8,539	8,535	0.0%
35-44	7,901	7,072	-10.5%	7,322	7,697	5.1%
45-54	9,529	7,621	-20.0%	7,223	6,627	-8.3%
55-64	6,544	8,126	24.2%	8,009	7,834	-2.2%
65-74	3,817	4,876	27.7%	5,319	5,984	12.5%
75-84	1,668	2,177	30.5%	2,370	2,659	12.2%
85+	466	585	25.5%	628	692	10.2%
Total Population	63,636	61,559	-3.3%	61,889	62,383	0.8%
Elderly % Population	9.4%	12.4%	1.2%	12.4%	15.0%	2.6%
HEPHZIBAH						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	256	265	3.5%	267	270	1.1%
5-9	318	268	-15.7%	270	273	1.1%
10-14	399	302	-24.3%	291	274	-5.8%
15-17	143	182	27.3%	184	186	1.3%
18-20	124	177	42.7%	174	170	-2.4%
21-24	106	260	145.3%	248	230	-7.3%
25-34	517	524	1.4%	548	585	6.7%
35-44	614	470	-23.5%	477	488	2.3%
45-54	647	639	-1.2%	589	513	-12.8%
55-64	306	570	86.3%	596	635	6.5%
65-74	388	364	-6.2%	381	407	6.8%
75-84	138	148	7.2%	169	200	18.5%
85+	47	39	-17.0%	41	44	7.3%
Total Population	4,003	4,208	5.1%	4,235	4,275	0.9%
Elderly % Population	14.3%	13.1%	1.9%	13.1%	15.2%	2.1%
AUGUSTA						
AGE	2010	2016	CHANGE	2018	2021	CHANGE
0-4	14,441	14,006	-3.0%	13,982	13,947	-0.3%
5-9	13,236	13,410	1.3%	13,538	13,730	1.4%
10-14	12,104	12,512	3.4%	12,797	13,225	3.3%
15-17	8,550	7,390	-13.6%	7,590	7,889	3.9%
18-20	10,602	9,475	-10.6%	9,508	9,557	0.5%
21-24	13,871	12,634	-8.9%	12,153	11,431	-5.9%
25-34	28,338	31,216	10.2%	30,591	29,653	-3.1%
35-44	23,428	23,128	-1.3%	24,337	26,150	7.5%
45-54	27,042	22,969	-15.1%	22,211	21,075	-5.1%
55-64	20,627	23,906	15.9%	23,644	23,252	-1.7%
65-74	11,889	15,345	29.1%	16,532	18,313	10.8%
75-84	6,743	7,577	12.4%	8,074	8,820	9.2%
85+	2,661	2,984	12.1%	3,067	3,192	4.1%
Total Population	193,532	196,552	1.6%	198,025	200,234	1.1%
Elderly % Population	11.0%	13.2%	1.5%	13.2%	15.1%	2.0%

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

**Household Trends**

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

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

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

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

**Tenure**

In 2016, the percentage of renters in Richmond County was 46.1; 21.1 for the City of Hephzibah; 46.7 for the City of Augusta; and 35.9 for the market area. According to the U.S. Census Bureau, the national rental percentage is 35.6 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
<b>RICHMOND COUNTY</b>	2000	73,939	42,880	58.0%	31,059	42.0%
Estimated	2010	76,924	41,682	54.2%	35,242	45.8%
	2016	78,104	42,088	53.9%	36,016	46.1%
	2018	78,846	42,438	53.8%	36,408	46.2%
Projected	2021	79,960	42,963	53.7%	36,997	46.3%
<b>MARKET AREA</b>	2000	21,147	14,608	69.1%	6,539	30.9%
Estimated	2010	22,227	14,246	64.1%	7,981	35.9%
	2016	22,312	14,292	64.1%	8,020	35.9%
	2018	22,479	14,402	64.1%	8,077	35.9%
Projected	2021	22,730	14,567	64.1%	8,163	35.9%
<b>HEPHZIBAH</b>	2000	1,346	1,060	78.8%	286	21.2%
Estimated	2010	1,457	1,129	77.5%	328	22.5%
	2016	1,512	1,193	78.9%	319	21.1%
	2018	1,527	1,207	79.0%	320	21.0%
Projected	2021	1,549	1,227	79.2%	322	20.8%
<b>AUGUSTA</b>	2000	72,307	41,563	57.5%	30,744	42.5%
Estimated	2010	75,208	40,344	53.6%	34,864	46.4%
	2016	76,344	40,692	53.3%	35,652	46.7%
	2018	77,071	41,023	53.2%	36,048	46.8%
Projected	2021	78,161	41,519	53.1%	36,642	46.9%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
<b>RICHMOND COUNTY</b>	25-34	4,187	10,166	14,353
	35-44	6,057	6,475	12,532
	45-54	9,517	6,109	15,626
	55-64	9,625	4,272	13,897
	65-74	6,331	2,023	8,354
	75+	5,338	1,586	6,924
<b>MARKET AREA</b>	25-34	1,262	2,316	3,578
	35-44	2,171	1,797	3,968
	45-54	3,709	1,523	5,232
	55-64	3,487	955	4,442
	65-74	2,078	420	2,498
	75+	1,383	239	1,622
<b>HEPHZIBAH</b>	25-34	94	78	172
	35-44	212	76	288
	45-54	293	74	367
	55-64	244	45	289
	65-74	169	19	188
	75+	103	12	115
<b>AUGUSTA</b>	25-34	4,077	10,070	14,147
	35-44	5,812	6,391	12,203
	45-54	9,172	6,027	15,199
	55-64	9,329	4,218	13,547
	65-74	6,122	2,002	8,124
	75+	5,221	1,572	6,793

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE				
OWNER-OCCUPIED	RICHMOND COUNTY	MARKET AREA	HEPHZIBAH	AUGUSTA
1 person	10,915	3,140	203	10,674
2 persons	14,643	4,823	385	14,180
3 persons	7,347	2,846	246	7,052
4 persons	4,946	1,850	182	4,740
5 persons	2,279	900	68	2,199
6 persons	933	421	23	905
7 or more persons	619	266	22	594
<b>RENTER-OCCUPIED</b>				
1 person	12,485	1,812	81	12,392
2 persons	9,062	1,837	88	8,955
3 persons	5,837	1,593	57	5,772
4 persons	4,065	1,343	52	4,008
5 persons	2,214	800	27	2,184
6 persons	888	345	16	871
7 or more persons	691	251	7	682

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and five persons, who account for 92.5 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	1,812	22.7%
2 persons	1,837	23.0%
3 persons	1,593	20.0%
4 persons	1,343	16.8%
5 persons	800	10.0%
6 persons	345	4.3%
7 or more persons	251	3.1%
<b>TOTAL</b>	<b>7,981</b>	<b>100.0%</b>

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK				
	RICHMOND COUNTY	MARKET AREA	HEPHZIBAH	AUGUSTA
<b>TOTAL HOUSING UNITS</b>	86,331	24,617	1,613	84,427
<b>OCCUPANCY AND TENURE</b>				
Occupied Housing Units	76,924	22,227	1,457	75,208
Owner-Occupied	41,682	14,246	1,129	40,344
Percent Owner-Occupied	54.2%	64.1%	77.5%	53.6%
Renter-Occupied	35,242	7,981	328	34,864
<b>VACANT HOUSING UNITS</b>				
For seasonal, recreational, etc.	389	43	8	376
Persons per owner-occupied unit	2.49	2.02	2.74	2.48
Persons per renter-occupied unit	2.45	2.34	2.81	2.44
<b>TENURE BY YEAR STRUCTURE BUILT</b>				
<b>RENTER-OCCUPIED</b>				
2005 or later	1,031	168	0	1,031
2000-2004	1,929	210	0	1,929
1990-1999	3,982	1,088	60	3,919
1980-1989	5,785	1,419	8	5,771
1970-1979	7,682	2,472	145	7,528
1960-1969	4,259	1,331	31	4,224
1950-1959	3,221	565	31	3,186
1940-1949	1,657	191	0	1,657
1939 or earlier	2,361	107	0	2,361
<b>PERSONS PER ROOM: RENTER</b>				
0.50 or less	20,730	4,224	79	20,633
0.51-1.00	10,069	2,914	165	9,899
1.01-1.50	862	306	31	828
1.51-2.00	218	98	0	218
2.01 or more	28	9	0	28
<b>PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED</b>				
Lacking Complete Plumbing Facilities:				
1.00 or less	175	0	0	175
1.01-1.50	0	0	0	0
1.51 or more	0	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 413 renter households with more than 1.01 occupants per room in the market area. There are no renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
	NUMBER	PERCENT	NUMBER	PERCENT
<b>RICHMOND COUNTY</b>				
1, Detached	36,143	85.5%	11,101	34.8%
1, Attached	2,148	5.1%	1,215	3.8%
2	47	0.1%	1,679	5.3%
3 to 4	305	0.7%	4,010	12.6%
5 to 9	174	0.4%	7,111	22.3%
10 to 19	51	0.1%	2,230	7.0%
20 to 49	36	0.1%	1,003	3.1%
50 or more	40	0.1%	1,317	4.1%
Mobile Home, Trailer, Other	3,348	7.9%	2,241	7.0%
<b>TOTAL</b>	<b>42,292</b>	<b>100.0%</b>	<b>31,907</b>	<b>100.0%</b>
<b>MARKET AREA</b>				
1, Detached	14,253	93.2%	3,573	47.3%
1, Attached	190	1.2%	166	2.2%
2	35	0.2%	402	5.3%
3 to 4	50	0.3%	721	9.5%
5 to 9	0	0.0%	1,380	18.3%
10 to 19	0	0.0%	194	2.6%
20 to 49	0	0.0%	139	1.8%
50 or more	0	0.0%	80	1.1%
Mobile Home, Trailer, Other	765	5.0%	896	11.9%
<b>TOTAL</b>	<b>15,293</b>	<b>100.0%</b>	<b>7,551</b>	<b>100.0%</b>
<b>HEPHZIBAH</b>				
1, Detached	665	68.6%	176	64.0%
1, Attached	10	1.0%	8	2.9%
2	0	0.0%	0	0.0%
3 to 4	0	0.0%	0	0.0%
5 to 9	0	0.0%	0	0.0%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	0	0.0%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	295	30.4%	91	33.1%
<b>TOTAL</b>	<b>970</b>	<b>100.0%</b>	<b>275</b>	<b>100.0%</b>
<b>AUGUSTA</b>				
1, Detached	35,350	86.0%	10,919	34.5%
1, Attached	2,138	5.2%	1,207	3.8%
2	47	0.1%	1,679	5.3%
3 to 4	305	0.7%	4,010	12.7%
5 to 9	174	0.4%	7,111	22.5%
10 to 19	51	0.1%	2,230	7.1%
20 to 49	36	0.1%	1,003	3.2%
50 or more	40	0.1%	1,317	4.2%
Mobile Home, Trailer, Other	2,984	7.3%	2,130	6.7%
<b>TOTAL</b>	<b>41,125</b>	<b>100.0%</b>	<b>31,606</b>	<b>100.0%</b>

Source: U.S. Census Bureau

**Households Income Trends and Analysis**

Households who have between one and two persons and annual incomes between \$0 and \$28,320 are potential tenants for the one-bedroom units at 60 percent of the area median income. 56.9 percent of the primary market area tenants are within this range. Households who have between two and three persons and annual incomes between \$0 and \$31,860 are potential tenants for the two-bedroom units at 60 percent of the area median income. In the primary market, 62.1 percent of the households are within this range. Households who have between three and five persons and annual incomes between \$0 and \$38,280 are potential tenants for the three-bedroom units at 60 percent of the area median income. 68.7 percent of the primary market area tenants are within this range.



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HISTA 2.2 Summary Data

Market Area

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Nielsen Claritas

Renter Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	311	192	404	307	214	1,428
\$10,000-20,000	97	177	320	204	253	1,051
\$20,000-30,000	288	351	186	220	135	1,180
\$30,000-40,000	205	65	171	205	46	692
\$40,000-50,000	59	199	99	48	45	450
\$50,000-60,000	63	78	32	23	231	427
\$60,000-75,000	32	138	46	87	5	308
\$75,000-100,000	21	84	44	6	23	178
\$100,000-125,000	5	1	1	1	89	97
\$125,000-150,000	3	33	42	12	9	99
\$150,000-200,000	5	5	7	1	4	22
\$200,000+	4	19	0	6	2	31
<b>Total</b>	<b>1,093</b>	<b>1,342</b>	<b>1,352</b>	<b>1,120</b>	<b>1,056</b>	<b>5,963</b>

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	169	56	13	23	7	268
\$10,000-20,000	367	82	38	14	29	530
\$20,000-30,000	198	95	37	20	16	366
\$30,000-40,000	37	32	23	27	18	137
\$40,000-50,000	50	83	4	12	30	179
\$50,000-60,000	84	28	29	14	6	161
\$60,000-75,000	36	30	44	11	6	127
\$75,000-100,000	37	38	19	0	6	100
\$100,000-125,000	14	29	15	6	7	71
\$125,000-150,000	31	10	10	4	5	60
\$150,000-200,000	15	10	10	2	1	38
\$200,000+	11	2	2	0	1	20
<b>Total</b>	<b>1,049</b>	<b>498</b>	<b>245</b>	<b>133</b>	<b>132</b>	<b>2,057</b>

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	54	9	13	15	6	97
\$10,000-20,000	181	52	36	12	26	307
\$20,000-30,000	137	60	30	20	13	260
\$30,000-40,000	33	25	22	6	17	103
\$40,000-50,000	39	13	3	12	8	75
\$50,000-60,000	72	17	26	6	6	127
\$60,000-75,000	34	27	43	3	5	112
\$75,000-100,000	31	13	18	0	5	67
\$100,000-125,000	9	17	14	4	6	50
\$125,000-150,000	29	2	9	3	5	48
\$150,000-200,000	13	5	10	2	1	31
\$200,000+	11	2	2	0	1	17
<b>Total</b>	<b>643</b>	<b>243</b>	<b>226</b>	<b>83</b>	<b>99</b>	<b>1,294</b>

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	480	248	417	330	221	1,696
\$10,000-20,000	464	259	358	218	282	1,581
\$20,000-30,000	486	446	223	240	151	1,546
\$30,000-40,000	242	97	194	232	64	829
\$40,000-50,000	109	282	103	60	75	629
\$50,000-60,000	147	106	61	37	237	588
\$60,000-75,000	68	168	90	98	11	435
\$75,000-100,000	58	122	63	6	29	278
\$100,000-125,000	19	30	16	7	96	168
\$125,000-150,000	34	43	52	16	14	159
\$150,000-200,000	20	15	17	3	5	60
\$200,000+	12	24	2	6	2	51
<b>Total</b>	<b>2,142</b>	<b>1,840</b>	<b>1,597</b>	<b>1,253</b>	<b>1,188</b>	<b>8,020</b>

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+
<b>RICHMOND COUNTY</b>									
Less than \$15,000	5,044	4,878	3,269	6,797	5,010	2,615	6,734	4,567	2,892
\$15,000 - \$24,999	3,016	2,908	2,753	3,531	3,597	3,522	3,500	3,246	3,906
\$25,000 - \$34,999	3,653	3,536	1,771	3,844	3,416	1,780	3,880	3,143	2,009
\$35,000 - \$49,999	5,074	4,093	2,159	4,242	4,259	2,640	4,378	3,982	3,045
\$50,000 - \$74,999	5,352	5,249	1,729	4,828	5,063	2,649	5,024	4,775	3,097
\$75,000 - \$99,999	2,371	3,468	955	2,043	2,603	2,002	2,164	2,477	2,368
\$100,000 - \$149,999	1,370	2,796	832	2,015	2,750	1,410	2,320	2,785	1,810
\$150,000 - \$199,999	285	876	170	278	1,053	436	336	1,118	596
\$200,000+	258	628	282	195	743	599	241	809	819
<b>TOTAL</b>		<b>68,775</b>			<b>73,920</b>			<b>76,021</b>	
<b>MARKET AREA</b>									
Less than \$15,000	1,404	1,228	802	1,986	1,456	561	1,966	1,329	632
\$15,000 - \$24,999	869	982	717	1,005	1,273	802	990	1,130	917
\$25,000 - \$34,999	1,265	998	533	1,094	1,037	504	1,110	917	581
\$35,000 - \$49,999	1,479	1,640	711	996	1,555	819	1,053	1,417	970
\$50,000 - \$74,999	2,241	2,234	530	1,236	1,688	1,009	1,279	1,508	1,203
\$75,000 - \$99,999	837	1,287	294	501	1,005	649	551	904	800
\$100,000 - \$149,999	220	863	160	599	796	408	701	771	542
\$150,000 - \$199,999	40	166	8	21	202	77	28	222	118
\$200,000+	44	64	52	23	103	109	22	102	157
<b>TOTAL</b>		<b>21,668</b>			<b>21,514</b>			<b>21,920</b>	
<b>HEPHZIBAH</b>									
Less than \$15,000	38	24	73	72	82	38	70	72	42
\$15,000 - \$24,999	14	15	46	78	67	91	72	58	107
\$25,000 - \$34,999	10	92	48	35	41	36	33	35	44
\$35,000 - \$49,999	87	24	89	63	87	54	65	76	65
\$50,000 - \$74,999	82	80	61	78	144	36	81	129	41
\$75,000 - \$99,999	46	143	37	58	89	66	61	79	76
\$100,000 - \$149,999	66	93	0	59	118	24	80	123	30
\$150,000 - \$199,999	13	17	0	7	38	0	9	48	1
\$200,000+	0	0	0	0	9	0	0	11	1
<b>TOTAL</b>		<b>1,198</b>			<b>1,470</b>			<b>1,509</b>	
<b>HEPHZIBAH</b>									
Less than \$15,000	3,016	2,908	2,753	3,531	3,597	3,522	3,500	3,246	3,906
\$15,000 - \$24,999	3,653	3,536	1,771	3,844	3,416	1,780	3,880	3,143	2,009
\$25,000 - \$34,999	5,074	4,093	2,159	4,242	4,259	2,640	4,378	3,982	3,045
\$35,000 - \$49,999	5,352	5,249	1,729	4,828	5,063	2,649	5,024	4,775	3,097
\$50,000 - \$74,999	2,371	3,468	955	2,043	2,603	2,002	2,164	2,477	2,368
\$75,000 - \$99,999	1,370	2,796	832	2,015	2,750	1,410	2,320	2,785	1,810
\$100,000 - \$149,999	285	876	170	278	1,053	436	336	1,118	596
\$150,000 - \$199,999	258	628	282	195	743	599	241	809	819
\$200,000+	68,775	0	0	73,920	0	0	76,021	0	0
<b>TOTAL</b>		<b>124,359</b>			<b>133,418</b>			<b>137,849</b>	

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

**PART VI:**

**EMPLOYMENT TREND**

## Employment Trends

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

Employment in Richmond County has been decreasing an average of 0.5 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	4,748,773	4,263,314	89.8%	485,459	10.2%
2012	4,788,064	4,349,798	90.8%	438,266	9.2%
2013	4,759,503	4,369,349	91.8%	390,154	8.2%
2014	4,753,765	4,416,715	92.9%	337,050	7.1%
2015	4,770,873	4,490,931	94.1%	279,942	5.9%
2016**	4,930,692	4,669,336	94.7%	261,356	5.3%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through September 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 September 2016 was 5.3 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR AUGUSTA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	87,167	83,280	95.5%	3,887	4.5%
2001	86,512	82,298	95.1%	4,214	4.9%
2002	87,790	82,907	94.4%	4,883	5.6%
2003	88,868	84,014	94.5%	4,854	5.5%
2004	90,074	84,776	94.1%	5,298	5.9%
2005	89,801	83,650	93.2%	6,151	6.8%
2006	88,769	83,164	93.7%	5,605	6.3%
2007	90,907	85,362	93.9%	5,545	6.1%
2008	92,255	85,658	92.8%	6,597	7.2%
2009	91,254	82,033	89.9%	9,221	10.1%
2010	87,887	78,209	89.0%	9,678	11.0%
2011	88,510	78,559	88.8%	9,951	11.2%
2012	88,457	79,081	89.4%	9,376	10.6%
2013	86,773	78,244	90.2%	8,529	9.8%
2014	84,649	77,315	91.3%	7,334	8.7%
2015	84,209	78,063	92.7%	6,146	7.3%
2016**	85,689	79,959	93.3%	5,730	6.7%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through September 2016

Source: U.S. Bureau of Labor Statistics Data

The City of Augusta reached a high of 11.2 percent in 2011, and a low of 4.5 percent in 2000. The rate for the City of Augusta in September 2016 was 6.7 percent. Data was unavailable for the City of Hephzibah.

LABOR FORCE AND EMPLOYMENT TRENDS FOR RICHMOND COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	87,167	83,280	95.5%	3,887	4.5%
2001	86,512	82,298	95.1%	4,214	4.9%
2002	87,790	82,907	94.4%	4,883	5.6%
2003	88,868	84,014	94.5%	4,854	5.5%
2004	90,074	84,776	94.1%	5,298	5.9%
2005	89,801	83,650	93.2%	6,151	6.8%
2006	88,769	83,164	93.7%	5,605	6.3%
2007	90,907	85,362	93.9%	5,545	6.1%
2008	92,255	85,658	92.8%	6,597	7.2%
2009	91,254	82,033	89.9%	9,221	10.1%
2010	87,887	78,209	89.0%	9,678	11.0%
2011	88,510	78,559	88.8%	9,951	11.2%
2012	88,457	79,081	89.4%	9,376	10.6%
2013	86,773	78,244	90.2%	8,529	9.8%
2014	84,649	77,315	91.3%	7,334	8.7%
2015	84,209	78,063	92.7%	6,146	7.3%
2016**	85,507	79,758	93.3%	5,749	6.7%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through September 2016

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 11.2 percent in 2011 and a low of 4.5 percent in 2000. The annual rate for Richmond County in September 2016 was 6.7 percent.

CHANGE IN TOTAL EMPLOYMENT FOR RICHMOND COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2000-2005	370	74	0.4%	0.1%
2005-2010	(5,441)	(1,088)	-6.5%	-1.3%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Richmond County decreased an average of 0.6 percent per year between 2000 and 2010.

RECENT CHANGES IN EMPLOYMENT FOR RICHMOND COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	83,650	(1,126)	6.8%
2006	83,164	(486)	6.3%
2007	85,362	2,198	6.1%
2008	85,658	296	7.2%
2009	82,033	(3,625)	10.1%
2010	78,209	(3,824)	11.0%
2011	78,559	350	11.2%
2012	79,081	872	10.6%
2013	78,244	(315)	9.8%
2014	77,315	(894)	8.7%
2015	78,063	(146)	7.3%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 6.1 percent to 11.2 percent over the past 10 years. These fluctuations are slightly higher than the unemployment rates for the State of Georgia.

### Major Employers

Major employers for the area are as follows: EZ GO Textron; Covidien; International Paper; Kellogg's; FPL Food, LLC; Procter & Gamble; Thermal Ceramics; Augusta Newsprint; Boral Brick; PCS Nitrogen DSM Chemical; Augusta Coca-Cola; NutraSweet; Carole Fabrics; SOLO Cup; Solvay Advances Polymers; Standard Textile – Augusta; Elanco/Eli Lilly; J&J Mid-South; US Battery; APAC – Georgia; Olin Corporation; Macuch Steel Products; Unimin; PQ Corporation; Prayon; International Flavors & Fragrance; Eagle Parts and Products; Richmond Supply; American Concrete; Finnchem; Modern Welding of Georgia; Southern Roofing; AAA Sign; and DSM Resins.

INDUSTRY	PLACE OF WORK EMPLOYMENT DATA							
	RICHMOND COUNTY		MARKET AREA		HEPHZIBAH		AUGUSTA	
	TOTAL	%	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	183	0.2%	43	0.2%	33	2.3%	146	10.3%
Construction	4,609	5.8%	1,462	5.4%	170	12.0%	4,408	310.4%
Manufacturing	8,858	11.2%	3,584	13.2%	58	4.1%	8,766	617.3%
Wholesale Trade	1,749	2.2%	440	1.6%	12	0.8%	1,737	122.3%
Retail Trade	9,862	12.5%	3,484	12.8%	208	14.6%	9,629	678.1%
Transportation, Communication & Utilities	4,038	5.1%	1,530	5.6%	83	5.8%	3,937	277.3%
Information	1,670	2.1%	346	1.3%	10	0.7%	1,660	116.9%
Finance, Insurance & Real Estate	3,119	4.0%	826	3.0%	37	2.6%	3,076	216.6%
Professional & Related Services	7,403	9.4%	2,801	10.3%	80	5.6%	7,290	513.4%
Educational, Health & Social Services	20,112	25.5%	7,057	26.0%	431	30.4%	19,621	1381.8%
Entertainment & Recreation Services	8,307	10.5%	2,475	9.1%	166	11.7%	8,117	571.6%
Other	3,879	4.9%	1,047	3.9%	37	2.6%	3,822	269.2%
Public Administration	5,166	6.5%	2,060	7.6%	95	6.7%	5,049	355.6%

Source: U.S. Census Bureau

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



There have not any business closures within the past two years in Hephzibah and Richmond County. In addition, there have been several new and expanding businesses such as Ellefson Transportation Group, Krispy Crème, Hyatt Hotel, Banjo Cold Brew, and Rita's within Richmond County. Overall, it is believed that the economy of Hephzibah will remain stable.

**Wages**

The average annual wage of Richmond County employees was \$47,046 in 2015. Wages have been increasing 4.8 percent per year. Wages in transportation and warehousing; retail trade; leisure and hospitality; professional and business services; and other services sectors are within the income limits of the rehabilitated development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2014	2015	ANNUAL
Agriculture, Forestry, and Fisheries	*N/A	*N/A	*N/A
Mining	*N/A	*N/A	*N/A
Construction	\$49,914	\$52,360	4.9%
Manufacturing	\$59,778	\$63,060	5.5%
Transportation and Warehousing	\$32,623	\$33,944	4.0%
Utilities	\$83,263	\$92,318	10.9%
Wholesale Trade	\$56,506	\$56,619	0.2%
Retail Trade	\$24,390	\$25,070	2.8%
Leisure and Hospitality	\$16,332	\$16,978	4.0%
Education and Health Services	\$50,261	\$50,679	0.8%
Professional and Business Services	\$36,084	\$37,440	3.8%
Financial Activities	\$51,387	\$54,701	6.4%
Information	\$49,944	\$51,948	4.0%
Other Services	\$28,239	\$29,435	4.2%
Public Administration (Local Government)	*N/A	*N/A	*N/A

Source: U.S. Bureau of Labor Statistics

\*Data was not available.

**Employment Outside the County**

For residents employed in the market area, the travel time to work from the site will be less than 19 minutes. For the majority of those employed in other parts of the county, the travel time would be within 35 minutes. According to the chart below, 46.1 percent in the market area have a travel time of less than 19 minutes; 45.2 percent have a travel time of 20 to 34 minutes; and 8.6 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	173	0.6%
5-9	1,477	5.5%
10-19	10,771	40.0%
20-24	6,908	25.7%
25-34	5,266	19.6%
35-44	722	2.7%
45-59	1,101	4.1%
60-89	391	1.5%
90+	114	0.4%
Total Commuters	26,923	

Source: U.S. Census Bureau

**PART VII:**

**PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS**

## **PROJECT-SPECIFIC DEMAND ANALYSIS**

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

Income is a key characteristic in analyzing housing markets. Renters within the target incomes from \$0 to \$28,320, or 56.9 percent, qualify for one-bedroom units at 60 percent of the area median income; renters with incomes from \$0 to \$31,860, or 62.1 percent, qualify for two-bedroom units at 60 percent of the area median income; and renters with incomes from \$0 to \$38,280, or 68.7 percent, qualify for the three-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 35 percent. The resulting number is then multiplied by 12 to derive an annual income ( $\$709 / 35\% = \$2,025.71 \times 12 = \$24,309$ ). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. However, the subject is a Section 8 property. Due to the Section 8 HAP contract, residents will never pay more than 30 percent of their income for rent. Therefore, no minimum income limit is utilized. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom x 1.5 = 3 people/unit; therefore, the 50% 3-person maximum income would be used).

### **Sources of Demand**

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

### **Required Unit Mix**

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

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that studios and one-bedroom units should account for 34.2 percent of the renter housing demand, two-bedroom units account for 21.5 percent, three-bedroom units should account for 23.4 percent of the renter housing demand and units with four or more bedrooms account for 20.9 percent of the renter housing demand in the primary market area.

<b>RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS</b>					
<b>HOUSEHOLD SIZE</b>	<b>0/1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>TOTAL</b>
1 Person	1,812	0	0	0	1,812
2 Persons	919	919	0	0	1,837
3 Persons	0	797	797	0	1,593
4 Persons	0	0	672	672	1,343
5 Persons	0	0	400	400	800
6 Persons	0	0	0	345	345
7 or More Persons	0	0	0	251	251
<b>TOTAL</b>	<b>2,731</b>	<b>1,715</b>	<b>1,868</b>	<b>1,668</b>	<b>7,981</b>
<b>PERCENT</b>	<b>34.2%</b>	<b>21.5%</b>	<b>23.4%</b>	<b>20.9%</b>	<b>100.0%</b>

**Eligible Households**

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

<b>INCOME ELIGIBLE HOUSEHOLDS</b>					
<b>Unit Type</b>	<b>Gross Rent</b>	<b>Lower Range</b>	<b>Upper Range</b>	<b>Percent Renter</b>	<b>Renter Households</b>
1/1	\$709	\$0	\$28,320	56.9%	4,563
2/1	\$936	\$0	\$31,860	62.1%	4,977
3/1.5	\$1,077	\$0	\$38,280	68.7%	5,509
<b>Total Units</b>		<b>\$0</b>	<b>\$38,280</b>	<b>68.7%</b>	<b>5,509</b>

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

**Penetration Rate**

There are 15 vacant Section 8 and LIHTC units that would compete with the subject and the subject has no vacant units. If the vacant Section 8 and LIHTC units attain full occupancy, it will have an aggregate penetration rate of 0.3 percent.

<b>REQUIRED PENETRATION RATE</b>	
Income Eligible Renter Households	5,509
Existing Vacant Competitive Units	15
LIHTC Units Planned	0
Vacant Units in Subject	0
Total Inventory	15
Penetration Rate	0.3%

**Projects Under Construction**

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

**Planned Projects**

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

**New & Pipeline Units**

There are currently no new developments that would compete with the subject in the market area.

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

<b>REQUIRED DEMAND - ALL UNITS</b>				
	<b>All Units @ 60%</b>	<b>1 BR @ 60% AMI</b>	<b>2 BR @ 60% AMI</b>	<b>3BR @ 60% AMI</b>
<b>Demand from New Household Growth</b>				
Average Annual Household Growth (2016-2021)	84	84	84	84
Percent Income Qualified	68.7%	56.9%	62.1%	68.7%
Percent Plan to Rent	35.9%	35.9%	35.9%	35.9%
<b>Demand from New Household Growth</b>	<b>21</b>	<b>17</b>	<b>19</b>	<b>21</b>
<b>Demand from Renter Substandard Housing</b>				
Total Substandard Households	413	413	413	413
Percent Income Qualified	68.7%	56.9%	62.1%	68.7%
Percent Appropriate Household Size	79.1%	34.2%	21.5%	23.4%
<b>Demand from Substandard Housing</b>	<b>224</b>	<b>80</b>	<b>55</b>	<b>66</b>
<b>Demand from Rent Overburdened</b>				
Total Rent Overburdened Households	2,849	2,454	2,654	2,849
Percent Appropriate Household Size	79.1%	34.2%	21.5%	23.4%
<b>Demand from Rent Overburdened</b>	<b>2,254</b>	<b>839</b>	<b>571</b>	<b>667</b>
<b>Total Demand</b>				
Demand from Household Growth	21	17	19	21
Demand from Substandard Housing	224	80	55	66
Demand from Rent Overburdened	2,254	839	571	667
<b>TOTAL</b>	<b>2,499</b>	<b>936</b>	<b>645</b>	<b>754</b>
Less Vacant Current Supply and Pipeline	15	9	1	5
<b>NET DEMAND</b>	<b>2,484</b>	<b>927</b>	<b>644</b>	<b>749</b>
Subject Units	96	16	64	16
<b>Capture Rate</b>	<b>3.9%</b>	<b>1.7%</b>	<b>9.9%</b>	<b>2.1%</b>
Vacant Units at Subject	0	0	0	0
<b>Net Capture Rate</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>

**Demand and Net Demand**

	1 BR HH at 60% AMI (\$0 to \$28,320)	2 BR HH at 60% AMI (\$0 to \$31,860)	3 BR HH at 60% AMI (\$0 to \$38,280)	All Units HH at 60% (\$0 to \$38,280)
Demand from New Household (age and income appropriate)	17	19	21	21
<b>Plus</b>				
Demand from Existing Renter Households - Substandard Housing	80	55	66	224
<b>Plus</b>				
Demand from Existing Renter Households - Rent Overburdened Households	839	571	667	2254
<b>Equals Total Demand</b>	936	645	754	2,499
<b>Less</b>				
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	9	1	5	15
<b>Equals Net Demand</b>	927	644	749	2,484

**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	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/ 1 BA	\$0 to \$28,320	16	936	9	927	1.7%	N/A	\$720	N/A	\$709
	2 BR/ 1 BA	\$0 to \$31,860	64	645	1	644	9.9%	N/A	\$795	N/A	\$936
	3 BR/1.5 BA	\$0 to \$38,280	14	754	5	749	2.1%	N/A	\$920	N/A	\$1,077
	All Units	\$0 to \$38,280	96	2,499	15	2,484	3.9%	N/A	\$720-\$920	N/A	\$709 to \$1,077

The subject is applying for tax credits at 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 3.9 percent of the demand in the market area for units at 60 percent of the area median income. However, the subject is an existing property that is currently 100 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. The subject is currently 100 percent Section 8 with subsidies for all units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent

threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

**PART VIII:**

**COMPETITIVE RENTAL ANALYSIS**

**COMPARABLE RENTAL DEVELOPMENT ANALYSIS**

**Multi-Family Lease No. 1**



**Property Identification**

**Record ID** 14209  
**Property Type** Walk-Up/Townhouse  
**Property Name** Oakview Place  
**Address** 3506 Oakview Place, Hephzibah, Richmond County, Georgia 30815  
**Market Type** Market  
**Verification** Amy; 706-796-6059, October 27, 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	28	692	\$680	\$0.98
2/1.5	72	1,042	\$805	\$0.77
2/2	24	888	\$795	\$0.90

**Occupancy** 86%  
**Rent Premiums** N  
**Total Units** 124  
**Unit Size Range** 692 – 1,042  
**Avg. Unit Size** 933  
**Avg. Rent/Unit** \$775  
**Avg. Rent/SF** \$0.83  
**SF** 115,712

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

**Physical Data**

<b>No. of Buildings</b>	27
<b>Construction Type</b>	Siding
<b>HVAC</b>	Forced Air Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1985
<b>Condition</b>	Good
<b>Gas Utilities</b>	Hot Water
<b>Electric Utilities</b>	Cooking, Cooling, Heating, Other Elec

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Hardwood, Blinds, Ceiling Fans(Some), Fireplace(TH), Balcony, Patio, Swimming Pool, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

There are no applicants on the waiting list for the property. The average annual turnover rate was not disclosed. The contact reported that the property has had several evictions in the last two months resulting in a higher than typical vacancy rate.

**Multi-Family Lease No. 2**



**Property Identification**

**Record ID** 14208  
**Property Type** Walk-Up  
**Property Name** Pinnacle Place Apartments  
**Address** 500 Caldwell Drive, Hephzibah, Richmond County, Georgia 30815  
**Market Type** Market  
**Verification** Peggy; 706-793-2435, October 27, 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	740	\$650	\$0.88
2/1.5	72	975	\$725	\$0.74
3/2	32	1,130	\$850	\$0.75

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 120  
**Unit Size Range** 740 – 1,130  
**Avg. Unit Size** 985  
**Avg. Rent/Unit** \$748  
**Avg. Rent/SF** \$0.76  
**SF** 118,200

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

**Physical Data**

<b>No. of Buildings</b>	15
<b>Construction Type</b>	Brick
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1984
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Coat Closet, Swimming Pool, Picnic Area, Playground, On-Site Management, On-Site Maintenance

**Remarks**

The tenant must pay an additional fee for the water, sewer and trash. The fees for the units are as follows: \$45 for the one-bedroom units, \$55 for the two-bedroom units and \$65 for the three-bedroom units. There are no applicants on the waiting list. The average annual turnover rate was not disclosed.

**Multi-Family Lease No. 3**



**Property Identification**

Record ID 3915  
 Property Type Walk-Up  
 Property Name High Point Crossing Apartments  
 Address 524 Richmond Hill Road West, Augusta, Richmond County, Georgia 30906  
 Market Type Market  
 Verification Tammi; 706-793-3697, October 27, 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	850	\$580	\$0.68
2/1	120	950	\$670	\$0.71
3/2	16	1,050	\$770	\$0.73

Occupancy 93%  
 Rent Premiums None  
 Total Units 168  
 Unit Size Range 850 – 1,050  
 Avg. Unit Size 940  
 Avg. Rent/Unit \$662  
 Avg. Rent/SF \$0.70  
 SF 158,000

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

**Physical Data**

<b>No. of Buildings</b>	21
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1976/2008
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer (3BR Only), Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet (1BR and 2BR Only), Balcony, Patio, Swimming Pool, Picnic Area, Playground, Business Center, Laundry Facility, On-Site Maintenance, On-Site Management

**Remarks**

There are five applicants on the waiting list for the property. The average annual turnover rate is 16 percent.

**Multi-Family Lease No. 4**



**Property Identification**

**Record ID** 14188  
**Property Type** Garden  
**Property Name** Fleming Heights Apartments  
**Address** 2467 Lumpkin Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Mary; 706-798-1521, October 27, 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>
1/1Sr	6	561	\$460	\$0.82
1/1		561	\$525	\$0.94
2/1Sr	48	672	\$485	\$0.72
2/1		672	\$550	\$0.82
3/1Sr	8	751	\$510	\$0.68
3/1		751	\$575	\$0.77

**Occupancy** 95%  
**Rent Premiums** N  
**Total Units** 62  
**Unit Size Range** 561 - 751  
**Avg. Unit Size** 671  
**Avg. Rent/Unit** \$486  
**Avg. Rent/SF** \$0.72  
**SF** 41,630

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

**Physical Data**

<b>No. of Buildings</b>	31
<b>Construction Type</b>	Brick
<b>HVAC</b>	Forced Air Elec/Window Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	1963
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Tile, Hardwood, Blinds, Ceiling Fans (Some), Coat Closet, On-Site Management, On-Site Maintenance, Security Patrol (9pm-6am)

**Remarks**

There are no applicants on the waiting list for the property. The average annual turnover rate was not disclosed. The lower rents are for units occupied solely by residents over the age of 55 years.

**Multi-Family Lease No. 5**



**Property Identification**

**Record ID** 3033  
**Property Type** Walk-Up  
**Property Name** Cedar Grove Apartments  
**Address** 526 Richmond Hill Road West, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Lisa; 706-792-6111, October 27, 2016

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	48	726	\$475	\$0.65
2/1.5	22	878	\$550	\$0.63
2/1.5(TH)	32	1,022	\$600	\$0.59
2/1.5(TH)		1,022	\$650	\$0.64
3/2	24	1,048	\$700	\$0.67
3/2		1,048	\$750	\$0.72

**Occupancy** 97%  
**Rent Premiums** N  
**Total Units** 126  
**Unit Size Range** 726 – 1,048  
**Avg. Unit Size** 889  
**Avg. Rent/Unit** \$563  
**Avg. Rent/SF** \$0.63  
**SF** 112,020

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

**Physical Data**

<b>No. of Buildings</b>	17
<b>Construction Type</b>	Brick
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Project Amenities</b>	Air Conditioning, Balcony, Disposal, Laundry
<b>Parking</b>	L/0
<b>Year Built</b>	1971/2011
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups (TH Only), Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony (TH Only), Patio (TH Only), Extra Storage (TH Only), Picnic Area, Playground, Business Center, Laundry Facility, On-Site Management, On-Site Maintenance, Courtesy Patrol, Video Surveillance

**Remarks**

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

**Multi-Family Lease No. 6**



**Property Identification**

**Record ID** 3916  
**Property Type** Walk-Up/Townhouse  
**Property Name** Salem Arms Apartments  
**Address** 2243 Rosier Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Pam; 706-798-3243, October 27, 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	36	762	\$650	\$0.85
3/1.5	50	990	\$725	\$0.73
3/2.5(TH)	50	1,129	\$750	\$0.66
3/2.5(TH)		1,129	\$775	\$0.69

**Occupancy** 100%  
**Rent Premiums** None  
**Total Units** 136  
**Unit Size Range** 762 – 1,129  
**Avg. Unit Size** 981  
**Avg. Rent/Unit** \$714  
**Avg. Rent/SF** \$0.73  
**SF** 133,382

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

**Physical Data**

<b>No. of Buildings</b>	25
<b>Construction Type</b>	Brick
<b>HVAC</b>	Central Elec/Window Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/O
<b>Year Built</b>	1972/1997
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

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

**Remarks**

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

**Multi-Family Lease No. 7**



**Property Identification**

**Record ID** 14189  
**Property Type** Walk-Up  
**Property Name** Meadow Wood Place  
**Address** 2404 Nordahl Drive, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Justin; 706-793-9185, October 27, 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	68	1,000	\$525	\$0.53

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 68  
**Unit Size Range** 1,000  
**Avg. Unit Size** 1,000  
**Avg. Rent/Unit** \$525  
**Avg. Rent/SF** \$0.52  
**SF** 68,000

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

**Physical Data**

<b>No. of Buildings</b>	17
<b>Construction Type</b>	Brick
<b>HVAC</b>	Forced Air Gas/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1984
<b>Condition</b>	Good
<b>Gas Utilities</b>	Heating, Hot Water
<b>Electric Utilities</b>	Cooking, Cooling, Other Elec

**Amenities**

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

**Remarks**

There are five applicants on the waiting list for the property. The average annual turnover rate is 14.7 percent.

**Multi-Family Lease No. 8**



**Property Identification**

**Record ID** 14210  
**Property Type** Walk-Up/Townhouse  
**Property Name** Quail Hollow Apartments  
**Address** 2705 Tobacco Road, Hephzibah, Richmond County, Georgia 30815  
**Market Type** Market  
**Verification** Collier Mat; 706-798-6898, October 27, 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	16	850	\$580	\$0.68
2/1.5TH	16	950	\$600	\$0.63

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 32  
**Unit Size Range** 850 - 950  
**Avg. Unit Size** 900  
**Avg. Rent/Unit** \$590  
**Avg. Rent/SF** \$0.66  
**SF** 28,800

**Multi-Family Lease No. 8 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	8
<b>Construction Type</b>	Brick
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/O
<b>Year Built</b>	1985
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Balcony, Patio, Exterior Storage

**Remarks**

There are no applicants on the property's waiting list. The average annual turnover rate was not disclosed.

**Multi-Family Lease No. 9**



**Property Identification**

**Record ID** 14205  
**Property Type** Walk-Up  
**Property Name** Benson Estates  
**Address** 3032 Tobacco Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Roshedia; 706-842-6446, October 27, 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	135	750	\$725	\$0.97
2/1	140	1,000	\$825	\$0.83

**Occupancy** 78%  
**Rent Premiums** N  
**Total Units** 275  
**Unit Size Range** 750 – 1,000  
**Avg. Unit Size** 877  
**Avg. Rent/Unit** \$776  
**Avg. Rent/SF** \$0.88  
**SF** 241,250

**Multi-Family Lease No. 9 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	7
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	3
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	2015
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Microwave, Washer/Dryer Hook-Ups(1st Floor), Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Balcony, Patio, Swimming Pool, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

The property is still undergoing lease-up. The property opened in October 2015. Therefore, the property has been leasing up at a rate of 16 units per month. There are no applicants on the waiting list.

**Multi-Family Lease No. 10**



**Property Identification**

**Record ID** 14185  
**Property Type** Garden  
**Property Name** Cedar Ridge Homes  
**Address** 516 Richmond Hill Road, Augusta, Richmond County, Georgia  
30906  
**Market Type** Market  
**Verification** Tiffany; 706-793-8415, November 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>
Efficiency	39	350	\$410	\$1.17
1/1	30	650	\$480	\$0.74
2/1	3	864	\$550	\$0.64
2/2	3	864	\$565	\$0.65

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 75  
**Unit Size Range** 350 - 864  
**Avg. Unit Size** 511  
**Avg. Rent/Unit** \$450  
**Avg. Rent/SF** \$0.88  
**SF** 38,334

**Multi-Family Lease No. 10 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	10
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1986
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Washer/Dryer Hook-Ups(1&2 Br Only), Carpet, Tile, Blinds, Coat Closet, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

The property does maintain an active waiting list that is approximately 15 months long.  
The annual turnover rate was not disclosed.

**Multi-Family Lease No. 11**



**Property Identification**

**Record ID** 14186  
**Property Type** Walk-Up  
**Property Name** Walker Estate Apartments  
**Address** 3731 Peach Orchard Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Jeremy; 706-303-1796, October 27, 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	126	750	\$725	\$0.97
2/1	126	1,000	\$825	\$0.83
2/1		1,000	\$875	\$0.88

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 252  
**Unit Size Range** 750 – 1,000  
**Avg. Unit Size** 875  
**Avg. Rent/Unit** \$775  
**Avg. Rent/SF** \$0.89  
**SF** 220,500

**Multi-Family Lease No. 11 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	7
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	3
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	2016
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Coat Closet, Balcony, Patio, Swimming Pool, Fitness Center, Laundry Facility, On-Site Management

**Remarks**

There are no applicants on the waiting list for the property. The annual turnover rate was not disclosed.

**Multi-Family Lease No. 12**



**Property Identification**

**Record ID** 14187  
**Property Type** Garden  
**Property Name** Forest Ridge  
**Address** 1850 Apple Valley Drive, Augusta, Richmond County, Georgia 30906  
**Market Type** Market  
**Verification** Butch; 706-796-8001, October 27, 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>
Efficiency	19	288	\$490	\$1.70
1/1	49	576	\$575	\$1.00
2/1	4	864	\$675	\$0.78
2/2	3	864	\$695	\$0.80

**Occupancy** 97%  
**Rent Premiums** N  
**Total Units** 75  
**Unit Size Range** 288 - 864  
**Avg. Unit Size** 530  
**Avg. Rent/Unit** \$564  
**Avg. Rent/SF** \$1.06  
**SF** 39,744

**Multi-Family Lease No. 12 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	8
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	PTAC/PTAC
<b>Stories</b>	1
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection, Pest Control
<b>Parking</b>	L/O
<b>Year Built</b>	1985/2014
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups(1-2BR), Carpet, Tile, Blinds, Ceiling Fans(1-2BR), Patio(1-2BR), Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

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

**Multi-Family Lease No. 13**



**Property Identification**

**Record ID** 3926  
**Property Type** Walk-Up  
**Property Name** Mount Zion Apartments  
**Address** 2445 Amsterdam Drive, Augusta, Richmond County, Georgia 30901  
**Market Type** Section 8  
**Verification** Taylor; 205-981-3300, October 27, 2016

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	3	540	\$617	\$1.14
2/1	60	715	\$730	\$1.02
3/2	4	937	\$982	\$1.05

**Occupancy** 99%  
**Rent Premiums** None  
**Total Units** 67  
**Unit Size Range** 540 - 937  
**Avg. Unit Size** 720  
**Avg. Rent/Unit** \$740  
**Avg. Rent/SF** \$1.03  
**SF** 48,268

**Multi-Family Lease No. 13 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	2
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1973
<b>Condition</b>	Good

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Carpet, Tile, Blinds, Coat Closet, Clubhouse, Laundry Facility, On-Site Management

**Remarks**

This complex maintains an active waiting list. However, the number of applicants was not disclosed. The annual turnover rate was not disclosed. The property targets families and all units receive rental assistance.

**Multi-Family Lease No. 14**



**Property Identification**

**Record ID** 3928  
**Property Type** Walk-Up  
**Property Name** Shadowood Apartments  
**Address** 2506 Lumpkin Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Section 8  
**Verification** Mrs. Clay; 706-790-0599, November 15, 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	18	675	\$491	\$0.73
2/2	45	800	\$584	\$0.73
3/2	15	1,000	\$737	\$0.74

**Occupancy** 95%  
**Rent Premiums** None  
**Total Units** 78  
**Unit Size Range** 675 – 1,000  
**Avg. Unit Size** 810  
**Avg. Rent/Unit** \$592  
**Avg. Rent/SF** \$0.73  
**SF** 63,150

**Multi-Family Lease No. 14 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	10
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Gas/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1980
<b>Condition</b>	Good
<b>Gas Utilities</b>	Heating
<b>Electric Utilities</b>	Cooling, Cooking

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Carpet, Tile, Blinds, Walk-In Closet, Coat Closet, Clubhouse, Playground Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

The property does maintain an active waiting list of 20 applicants. The annual turnover rate is 18 percent. The property targets families and all units receive rental assistance

**Multi-Family Lease No. 15**



**Property Identification**

**Record ID** 14190  
**Property Type** Walk-Up  
**Property Name** Cedarwood Apartments  
**Address** 527 Richmond Hill Road West, Augusta, Richmond County, Georgia 30906  
**Market Type** HOME/LIHTC  
**Verification** Vonda; 706-790-1003, October 27, 2016

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	56	850	\$488	\$0.57
2/1.5	24	950	\$550	\$0.58
2/1.5(TH)	80	1,150	\$664	\$0.58
3/2	24	1,200	\$700	\$0.58

**Occupancy** 99%  
**Rent Premiums** N  
**Total Units** 184  
**Unit Size Range** 850 – 1,200  
**Avg. Unit Size** 1,039  
**Avg. Rent/Unit** \$600  
**Avg. Rent/SF** \$0.58  
**SF** 191,200

**Multi-Family Lease No. 15 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	24
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer
<b>Parking</b>	L/0
<b>Year Built</b>	1973
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Ceiling Fans, Walk-In Closet, Balcony, Patio, Swimming Pool, Fitness Center, Playground, Business Center, Laundry Facility

**Remarks**

The property does not maintain an active waiting list. The annual turnover rate was not disclosed. The property targets families at 30, 50 and 60 percent of the area median income.

**Multi-Family Lease No. 16**



**Property Identification**

**Record ID** 14193  
**Property Type** Garden  
**Property Name** The Terrace at Edinburgh  
**Address** 2515 Kennedy Drive, Augusta, Richmond County, Georgia 30909  
**Market Type** LIHTC  
**Verification** Cheryl; 706-504-9114, October 27, 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	18	1,000	\$378	\$0.38
1/1		1,000	\$490	\$0.49
2/2	54	1,150	\$444	\$0.39
2/2		1,150	\$564	\$0.49

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 72  
**Unit Size Range** 1,000 – 1,150  
**Avg. Unit Size** 1,112  
**Avg. Rent/Unit** \$428  
**Avg. Rent/SF** \$0.38  
**SF** 80,100

**Multi-Family Lease No. 16 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	9
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/O
<b>Year Built</b>	2011
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Vaulted Ceilings(1BR end of building unit), Coat Closet, Patio, Pull Cords, Safety Bars, Meeting Room, Fitness Center, Picnic Area, Exterior Storage, Computer Room, Laundry Facility, On-Site Management, On-Site Maintenance, Video Surveillance

**Remarks**

The property does maintain an active waiting list with 30-35 applicants currently. The annual turnover rate is ten percent. The property targets seniors 55 and older; therefore will not directly compete with the subject. However, the property is utilized for the purpose of this report.

**Multi-Family Lease No. 17**



**Property Identification**

**Record ID** 14194  
**Property Type** Walk-Up  
**Property Name** Crest at Edinburgh  
**Address** 2201 Sasser Lane, Augusta, Richmond County, Georgia 30909  
**Market Type** LIHTC  
**Verification** Cheryl; 706-504-9114, October 27, 2016

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
3/2.5	30	1,200	\$476	\$0.40
3/2.5		1,200	\$625	\$0.52
4/2	10	1,400	\$486	\$0.35
4/2		1,400	\$656	\$0.47

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 40  
**Unit Size Range** 1,200 – 1,400  
**Avg. Unit Size** 1,250  
**Avg. Rent/Unit** \$478  
**Avg. Rent/SF** \$0.38  
**SF** 50,000

**Multi-Family Lease No. 17 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	40
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	2011
<b>Condition</b>	Good
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Vaulted Ceilings, Walk-In Closet, Coat Closet, Patio, Meeting Room, Fitness Center, Picnic Area, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

The property does maintain an active waiting list with 30-35 applicants. The annual turnover rate is 20 percent. The property targets families at 50 and 60 percent of the area median income.

**Multi-Family Lease No. 18**



**Property Identification**

**Record ID** 14235  
**Property Type** Walk-Up  
**Property Name** Trinity Manor Apartments  
**Address** 2375-1 Barton Chapel Road, Augusta, Richmond County, Georgia 30906  
**Market Type** Section 8  
**Verification** Mrs. Freeman; 706-798-3183, November 15, 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	34	750	\$488	\$0.65
2/1	33	1,000	\$540	\$0.54
3/1	33	1,200	\$565	\$0.47

**Occupancy** 92%  
**Rent Premiums** N  
**Total Units** 100  
**Unit Size Range** 750 – 1,200  
**Avg. Unit Size** 981  
**Avg. Rent/Unit** \$531  
**Avg. Rent/SF** \$0.54  
**SF** 98,100

**Multi-Family Lease No. 18 (Cont.)**

**Physical Data**

<b>No. of Buildings</b>	15
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Gas/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Gas
<b>Parking</b>	L/0
<b>Year Built</b>	1971
<b>Condition</b>	Good
<b>Gas Utilities</b>	Heating, Cooking
<b>Electric Utilities</b>	Cooling

**Amenities**

Refrigerator, Range/Oven, Tile, Blinds, Walk-In Closet (1 Bedrooms Only), Coat Closet, Balcony, Playground, Laundry Facility, On-Site Management, On-Site Maintenance

**Remarks**

The property does maintain an active waiting list with 150 applicants. The annual turnover rate is 16 percent. The property targets families and 80 of the 100 total units receive subsidies.

**Market-Rate Vacancies**

The field survey was completed during the fourth week of October 2016. There were 107 vacant units at the time of the survey out of 1,513 surveyed, for an overall vacancy rate of 7.1 percent. The market-rate occupancy is 92.9 percent. However, Oakview Place has a higher than normal vacancy rate due to several eviction that occurred within the same month. Additionally, Benson Estates was placed in service in October 2015 and is still leasing up. Therefore, without taking these comparables into consideration the market-rate vacancy rate would be 2.6 percent.

<b>MARKET VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Oakview Place	124	17	14.0%
Pinnacle Place Apartments	120	2	2.0%
High Point Crossing Apartments	168	12	7.0%
Fleming Heights Apartments	62	3	5.0%
Cedar Grove Apartments	126	4	3.0%
Salem Arms Apartments	136	0	0.0%
Meadow Wood Place	68	1	2.0%
Quail Hollow Apartments	32	0	0.0%
Benson Estates	275	61	22.0%
Cedar Ridge Homes	75	0	0.0%
Walker Estate Apartments	252	5	2.0%
Forest Ridge	75	2	3.0%
<b>Totals</b>	<b>1,513</b>	<b>107</b>	<b>7.1%</b>

**Subsidized/Restricted Vacancies**

The field survey was completed during the fourth week of October 2016. There were 15 vacant unit at the time of the survey out of 637 surveyed, for an overall vacancy rate of 2.4 percent. The subsidized/restricted occupancy is 97.6 percent. However, Trinity Manor currently has several units down due to current renovations. Therefore, without taking this comparable into consideration, the subsidized/restricted vacancy rate would be 1.3 percent.

<b>AFFORDABLE HOUSING VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Richmond Villas	96	0	0.0%
Mount Zion Apartments	67	1	1.0%
Shadowood Apartments	78	4	5.0%
Cedarwood Apartments	184	2	1.0%
The Terrace at Edinburgh	72	0	0.0%
Crest at Edinburgh	40	0	0.0%
Trinity Manor Apartments	100	8	8.0%
<b>Totals</b>	<b>637</b>	<b>15</b>	<b>2.4%</b>

**Overall Vacancy**

There were a total of 18 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 122 vacant units at the time of the survey out of 2,150 surveyed, for an overall vacancy rate of 5.7 percent. However, Oakview Place current has a higher than usual vacancy rate due to several move-out occurring at once and Benson Estates recently opened in October 2015 and is still in the process of leasing up. Therefore, the overall vacancy rate is not an accurate indication of the market area’s vacancy rate when considering these properties. Without considering these properties, the overall vacancy rate would be 2.5 percent.

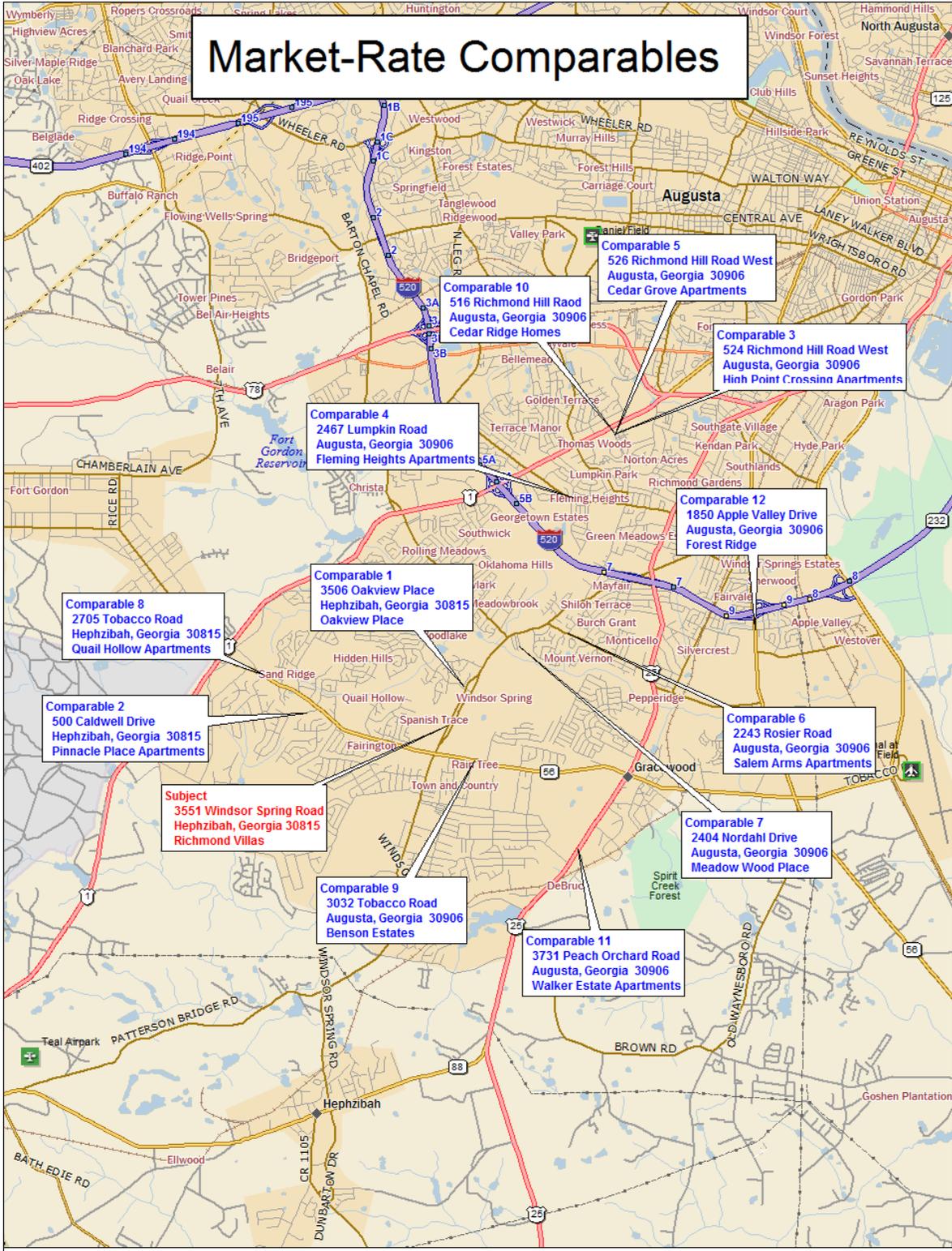
**EXISTING HOUSING MAP LEGEND**

**MARKET-RATE MAP**

<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Oakview Place	Market Rate	0.1 Miles
Pinnacle Place Apartments	Market Rate	2.4 Miles
High Pointe Crossing Apartments	Market Rate	5.1 Miles
Fleming Heights Apartments	Market Rate	4.8 Miles
Cedar Grove Apartments	Market Rate	5.0 Miles
Salem Arms Apartments	Market Rate	2.5 Miles
Meadow Wood Place	Market Rate	2.2 Miles
Quail Hollow Apartments	Market Rate	1.3 Miles
Benson Estates	Market Rate	4.0 Miles
Cedar Ridge Homes	Market Rate	5.0 Miles
Walker Estates Apartments	Market Rate	4.6 Miles
Forest Ridge	Market Rate	5.3 Miles

**SUBSIDIZED/RESTRICTED LEGEND**

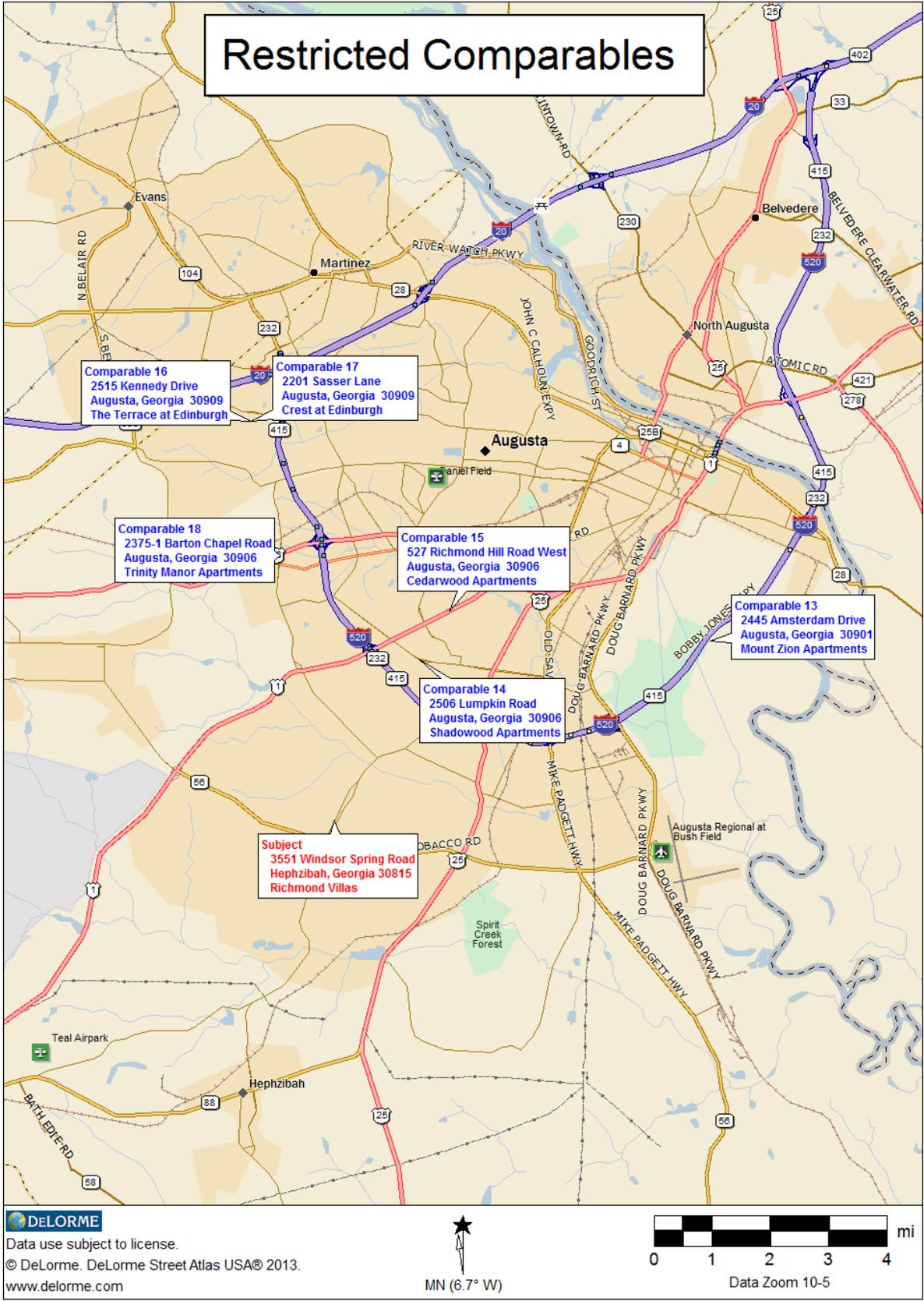
<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Mount Zion Apartments	Section 8	5.4 Miles
Shadowood Apartments	Section 8	5.0 Miles
Cederwood Apartments	HOME/LIHTC	5.1 Miles
The Terrace at Edinburgh	LIHTC	7.0 Miles
Crest at Edinburgh	LIHTC	6.8 Miles
Trinity Manor Apartments	Section 8	5.3 Miles



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MN (6.7° W)

0 1/2 1 1 1/2 2 2 1/2 mi  
Data Zoom 11-0



**Additional Developments**

An attempt was made to contact all comparables within the market area. However, several comparables were not included within the report due to being unverifiable. The comparables that could not be contacted were Shadowood Apartments, Augusta Manor Apartments, Villa Marie, Providence Place Apartments, Fairway Village Apartments, Goshen Country Club Apartments, Highborne Apartments, 2984 Shelby Drive, 4127 Wallie Drive and 2419 Baywood Drive.

EXTERIOR AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS										
	Project Type	Year Built	Clubhouse	Meeting Room	Picnic Area	Sports Court	Swimming Pool	Garage/ Carport	Play Area	Central Laundry
Subject	Sec. 8/LIHTC	1980		x	x				x	x
Comp 1	Market	1985					x		x	x
Comp 2	Market	1984			x		x		x	
Comp 3	Market	1976			x		x		x	x
Comp 4	Market	1963								
Comp 5	Market	1971			x				x	x
Comp 6	Market	1972				x	x		x	x
Comp 7	Market	1984								
Comp 8	Market	1985								
Comp 9	Market	2015			x		x			x
Comp 10	Market	1986								x
Comp 11	Market	2016					x			x
Comp 12	Market	1985								x
Comp 13	Sec. 8	1973	x							x
Comp 14	Sec. 8	1980	x						x	x
Comp 15	HOME/LIHTC	1973					x		x	x
Comp 16	LIHTC	2011		x	x					x
Comp 17	LIHTC	2011		x	x					x
Comp 18	Sec. 8	1971							x	x

IN-UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS									
	Project Type	Year Built	W/D	W/D Hook-Ups	Dishwasher	Microwave	Patio/ Balcony	Walk-In Closet	Extra Storage
Subject	Sec. 8/LIHTC	1980			x	x		x	
Comp 1	Market	1985		x	x		x		
Comp 2	Market	1984		x	x			x	
Comp 3	Market	1976	x (3BR)	x (1BR, 2BR)	x		x	x	
Comp 4	Market	1963		x					
Comp 5	Market	1971		x (TH)	x		x	x	x
Comp 6	Market	1972			x		x	x	x
Comp 7	Market	1984		x	x				
Comp 8	Market	1985		x	x		x	x	x
Comp 9	Market	2015		x (1st floor)	x	x	x	x	
Comp 10	Market	1986		x (1BR, 2BR)					
Comp 11	Market	2016		x	x	x	x	x	
Comp 12	Market	1985		x (1BR, 2BR)			x		
Comp 13	Sec. 8	1973							
Comp 14	Sec. 8	1980			x			x	
Comp 15	HOME/LIHTC	1973		x			x	x	
Comp 16	LIHTC	2011		x	x	x	x		
Comp 17	LIHTC	2011		x	x	x	x	x	
Comp 18	Sec. 8	1971					x	x (1BR)	

## **Evaluation of the Rehabilitated Development**

### **Location**

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

### **Project Design**

The subject is improved with five two-story walk-up buildings containing 96 Section 8 units designed for families.

### **Project Amenities**

Project amenities include a laundry facility, on-site maintenance and on-site management. After rehabilitation, the subject will also include a meeting room, playground, a covered picnic area with BBQ grills.

### **Unit Amenities**

Unit amenities include a refrigerator, range/oven, dishwasher, carpet and tile floor coverings, blinds, walk-in closets, coat closet and safety bars. After rehabilitation, units will also include microwaves.

### **Tenant Services**

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

### **Parking**

The subject contains an open asphalt parking lot.

### **Unit Mix**

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

### **Utilities**

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

### Unit Size

The average size of the units in the surveyed developments is 710 square feet for one-bedroom units; 907 for two-bedroom units; and 1,081 square feet for three-bedroom units. The subject's unit sizes are smaller than the average unit size of the comparables surveyed; however, the subject maintains a stabilized occupancy and is within range of the comparables' unit sizes. Therefore, the subject's unit sizes does not have a negative impact on the unit's marketability.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	540	1,000	710	653	-8.0%
2 BR	672	1,042	907	807	-11.0%
3 BR	751	1,340	1,081	1,064	-1.6%

Source: Gill Group Field Survey

### Vacancy Rates/Rental Trends

There were a total of 18 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 186 vacant units at the time of the survey out of 2,479 surveyed, for an overall vacancy rate of 7.5 percent. However, Oakview Place current has a higher than usual vacancy rate due to several move-out occurring at once; Benson Estates recently opened in October 2015 and is still in the process of leasing up; and Providence Place Apartments recently went under new management and several tenants were evicted due to nonpayment. Therefore, the overall vacancy rate is not an accurate indication of the market area's vacancy rate when considering these properties. Without considering these properties, the overall vacancy rate would be 2.9 percent.

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

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

**Summary of Developments Strength and Weaknesses**

Strengths – The development is located near a major thoroughfare which provides it with good visibility and access. In addition, the subject is an existing development with an established tenant base and is currently 100 percent occupied. After rehabilitation, the property will be in good condition and the unit and project amenities will be superior to majority of comparables within the market area. The market area has a strong occupancy rate and there are several properties that have waiting list that the subject can draw tenants from. The population and households are growing in the market area, indicating a need for new housing.

Weaknesses – The development has no apparent weaknesses.

**HUD-Forms 92273 – As Complete  
One-Bedroom Units (653 SF) – As Complete**

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

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)		B. Comparable Property No. 2 (address)		C. Comparable Property No. 3 (address)		D. Comparable Property No. 4 (address)		E. Comparable Property No. 5 (address)			
One-Bedroom	Richmond Villas Apartments 3551 Windsor Spring Road Hephzibah, Richmond, GA	Oakview Place 3506 Oakview Place Hephzibah, Richmond, GA		Pinnacle Place Apartments 500 Caldwell Drive Hephzibah, Richmond, GA		High Point Crossing Apartments 524 Richmond Hill Road West Augusta, Richmond, GA		Fleming Heights Apartments 2467 Lumpkin Road Augusta, Richmond, GA		Cedar Grove Apartments 526 Richmond Hill Road West Augusta, Richmond, GA			
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments		
3. Effective Date of Rental	10/2016	10/2016		10/2016		10/2016		10/2016		10/2016			
4. Type of Project/Stories	WU/2	WU/2, T/2		WU/2		WU/2		WU/2		WU/2			
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		First		Varies			
6. Project Occupancy %	100%	86%		98%		93%		97%		97%			
7. Concessions	N	N		N		N		N		N			
8. Year Built	1980/Proposed	1985	\$70	1984	\$65	1976	\$140	1963	\$100	1971	\$150		
9. Sq. Ft. Area	653	692	(\$10)	740	(\$20)	850	(\$45)	561	\$20	726	(\$15)		
10. Number of Bedrooms	1	1		1		1		1		1			
11. Number of Baths	10	10		10		10		10		10			
12. Number of Rooms	3	3		3		3		3		3			
13. Balc./Terrace/Patio	N	Y	(\$5)	N		Y	(\$5)	N		N			
14. Garage or Carport	L/0	L/0		L/0		L/0		L/0		L/0			
15. Equipment a. A/C	C	C		C		C		Win	\$15	C			
b. Range/Oven	R/O	R/O		R/O		R/O		R/O		R/O			
c. Refrigerator	Y	Y		Y		Y		Y		Y			
d. Disposal	N	Y		Y		Y		N		Y			
d. Microwave	Y	N	\$5	N	\$5	N	\$5	Y		N	\$5		
f. Dishwasher	Y	Y		Y		Y		Y	\$10	Y			
g. Washer/Dryer	L	HU	(\$5)	HU	(\$5)	WD	(\$25)	HU	(\$5)	L			
h. Carpet/Drapes	C/B	C/B		C/B		C/B		C/B		C/B			
i. Pool/Rec. Area	R	PR	(\$10)	PR	(\$10)	PR	(\$10)	N	\$10	R			
16. Services a. Heat/Type	N/G	N/E		N/E		N/E		N/E		N/E			
b. Cook/Type	N/G	N/E		N/E		N/E		N/E		N/E			
c. Electricity	N	N		N		N		N		N			
d. Water Cold/Hot	C/N	C/N		N/N	\$45	C/N		N/N	\$42	C/N			
17. Storage	N	N		N		N		N		N			
18. Project Location	Good	Similar		Similar		Similar		Similar		Similar			
19. Security	N	N		N		N		Y	(\$5)	Y	(\$5)		
20. Clubhouse/Meeting Room	Y	N	\$5	N	\$5	N	\$5	N	\$5	N	\$5		
21. Other	N/A	N/A		N/A		N/A		N/A		N/A			
22. Unit Rent Per Month		\$680		\$650		\$580		\$525		\$475			
23. Total Adjustment			\$50		\$85		\$65		\$192		\$140		
24. Indicated Rent		\$730		\$735		\$645		\$717		\$615			
25. Correlated Subject Rent	\$720	If there are any Remarks, check here and add the remarks to the back of page.											
	high rent	\$735	low rent	\$615	60% range	\$639	to	\$711					
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.		Appraiser's Signature				Date (mm/dd/yy)		10/27/16		Reviewer's Signature		Date (mm/dd/yyyy)	

Previous editions are obsolete

form HUD-92273 (07/2003)

Two-Bedroom Units (807 SF) – As Complete

Estimates of Market Rent  
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 6 (address)	D. Comparable Property No. 7 (address)	E. Comparable Property No. 8 (address)				
Two-Bedroom	Richmond Villas Apartments 3551 Windsor Spring Road Hephzibah, Richmond, GA	Oakview Place 3506 Oakview Place Hephzibah, Richmond, GA	Pinnacle Place Apartments 500 Caldwell Drive Hephzibah, Richmond, GA	Salem Arms Apartments 2243 Rosier Road Augusta, Richmond, GA	Meadow Wood Place 2404 Nordahl Drive Augusta, Richmond, GA	Quail Hollow Apartments 2705 Tobacco Road Hephzibah, Richmond, GA				
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	
3. Effective Date of Rental	10/2016	10/2016		10/2016		10/2016		10/2016		
4. Type of Project/Stories	WU/2	WU/2, T/2		WU/2		WU/2		WU/2		
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		Varies		
6. Project Occupancy %	100%	86%		98%		100%		98%		
7. Concessions	N	N		N		N		N		
8. Year Built	1980/Proposed	1985	\$80	1984	\$75	1972/1997	\$120	1984	\$170	
9. Sq. Ft. Area	807	888	(\$15)	975	(\$30)	762	\$10	1000	(\$35)	
10. Number of Bedrooms	2	2		2		2		2		
11. Number of Baths	10	2.0	(\$20)	15	(\$10)	10		10		
12. Number of Rooms	4	4		4		4		4		
13. Balc./Terrace/Patio	N	Y	(\$5)	N		Y	(\$5)	N		
14. Garage or Carport	L/O	L/O		L/O		L/O		L/O		
15. Equipment										
a. A/C	C	C		C		Win	\$15	C		
b. Range/Oven	R/O	R/O		R/O		R/O		R/O		
c. Refrigerator	Y	Y		Y		Y		Y		
d. Disposal	N	Y		Y		Y		N		
d. Microwave	Y	N	\$5	N	\$5	Y		N	\$5	
f. Dishwasher	Y	Y		Y		Y		Y		
g. Washer/Dryer	L	HU	(\$5)	HU	(\$5)	L		HU	(\$5)	
h. Carpet/Drapes	C/B	C/B		C/B		C/B		C/B		
i. Pool/Rec. Area	R	PR	(\$10)	PR	(\$10)	PR	(\$10)	N	\$10	
16. Services										
a. Heat/Type	N/G	N/E		N/E		N/E		N/G		
b. Cook/Type	N/G	N/E		N/E		N/E		N/E		
c. Electricity	N	N		N		N		N		
d. Water Cold/Hot	C/N	C/N		N/N	\$55	C/N		C/N		
17. Storage	N	N		N		Y	(\$5)	N		
18. Project Location	Good	Similar		Similar		Similar		Similar		
19. Security	N	N		N		Y	(\$5)	N		
20. Clubhouse/Meeting Room	Y	N	\$5	N	\$5	N	\$5	N	\$5	
21. Other	N/A	N/A		N/A		N/A		N/A		
22. Unit Rent Per Month		\$795		\$725		\$650		\$525		
23. Total Adjustment			\$35		\$85		\$125		\$150	
24. Indicated Rent		\$830		\$810		\$775		\$675		
25. Correlated Subject Rent	\$795	If there are any Remarks, check here and add the remarks to the back of page.								
	high rent	\$830	low rent	\$675	60% range	\$706	to	\$799		
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature		Date (mm/dd/yy)		Reviewer's Signature		Date (mm/dd/yyyy)
						10/27/16				

Previous editions are obsolete

form HUD-92273 (07/2003)

Three-Bedroom Units (1,064 SF) – As Complete

Estimates of Market Rent  
by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 6 (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)				
Three-Bedroom	Richmond Villas Apartments 3551 Windsor Spring Road Hephzibah, Richmond, GA	Salem Arms Apartments 2243 Rosier Road Augusta, Richmond, GA	Pinnacle Place Apartments 500 Caldwell Drive Hephzibah, Richmond, GA	High Point Crossing Apartments 524 Richmond Hill Road West Augusta, Richmond, GA	Fleming Heights Apartments 2467 Lumpkin Road Augusta, Richmond, GA	Cedar Grove Apartments 526 Richmond Hill Road West Augusta, Richmond, GA				
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	
3. Effective Date of Rental	10/2016	10/2016		10/2016		10/2016		10/2016		
4. Type of Project/Stories	WU/2	WU/2		WU/2		WU/2		G/1		
5. Floor of Unit in Building	Varies	Varies		Varies		Varies		First		
6. Project Occupancy %	100%	100%		98%		93%		97%		
7. Concessions	N	N		N		N		N		
8. Year Built	1980/Proposed	1972/1997	\$10	1984	\$85	1976	\$65	1963	\$105	
9. Sq. Ft. Area	1064	990	\$15	1130	(\$10)	1050		751	\$55	
10. Number of Bedrooms	3	3		3		3		3		
11. Number of Baths	1.5	1.5		2.0	(\$10)	2.0	(\$10)	1.0	\$10	
12. Number of Rooms	5	5		5		5		5		
13. Balc./Terrace/Patio	N	Y	(\$5)	N		Y	(\$5)	N		
14. Garage or Carport	L/0	L/0		L/0		L/0		L/0		
15. Equipment a. A/C	C	Win	\$15	C		C		Win	\$15	
b. Range/Oven	R/O	R/O		R/O		R/O		R/O		
c. Refrigerator	Y	Y		Y		Y		Y		
d. Disposal	N	Y		Y		Y		N		
e. Microwave	Y	N	\$5	N	\$5	N	\$5	N	\$5	
f. Dishwasher	Y	Y		Y		Y		N	\$10	
g. Washer/Dryer	L	L		HU	(\$5)	WD	(\$25)	HU	(\$5)	
h. Carpet/Drapes	C/B	C/B		C/B		C/B		C/B		
i. Pool/Rec. Area	R	PR	(\$10)	PR	(\$10)	PR	(\$10)	N	\$10	
16. Services a. Heat/Type	N/G	N/E		N/E		N/E		N/E		
b. Cook/Type	N/G	N/E		N/E		N/E		N/E		
c. Electricity	N	N		N		N		N		
d. Water Cold/Hot	C/N	C/N		N/N	\$65	C/N		N/N	\$77	
17. Storage	N	Y	(\$5)	N		N		N		
18. Project Location	Good	Similar		Similar		Similar		Similar		
19. Security	N	Y	(\$5)	N		N		Y	(\$5)	
20. Clubhouse/Meeting Room	Y	N	\$5	N	\$5	N	\$5	N	\$5	
21. Other	N/A	N/A		N/A		N/A		N/A		
22. Unit Rent Per Month		\$725		\$850		\$770		\$575		
23. Total Adjustment			\$145		\$125		\$115	\$282	\$160	
24. Indicated Rent		\$870		\$975		\$885		\$857	\$860	
25. Correlated Subject Rent	\$920	If there are any Remarks, check here and add the remarks to the back of page.								
	high rent	\$975	low rent	\$857	60% range	\$881 to \$951				
Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.				Appraiser's Signature 		Date (mm/dd/yy) 10/27/16		Reviewer's Signature		Date (mm/dd/yyyy)
Previous editions are obsolete										

form HUD-92273 (07/2003)

***Explanation of Adjustments and Market Rent Conclusions – As Complete***  
**Richmond Villas Apartments**

**Primary Unit Types – One-Bedroom Units (653 SF), Two-Bedroom Units (807 SF) and Three-Bedroom Units (1,064 SF)**

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

Rent comparability grids were prepared for the primary unit types with 653, 807 and 1,064 square feet. Comparable apartments used include the following: Oakview Place (Comparable 1), Pinnacle Place Apartments (Comparable 2), High Point Crossing Apartments (Comparable 3), Fleming Heights Apartments (Comparable 4), Cedar Grove Apartments (Comparable 5), Salem Arms Apartments (Comparable 6), Meadow Wood Place (Comparable 7) and Quail Hollow Apartments (Comparable 8).

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

**Project Occupancy** – The subject is currently 100 percent occupied. The occupancy rates of the comparables range from 86 to 100 percent. The contact for Comparable 1 indicated that the property has recently evicted several tenants resulting in a lower occupancy rate. Since the vacancy does not appear to be the result of the rent level, no adjustment was needed.

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

**Year Built/Year Renovated** – The subject was constructed in 1980 and will undergo a proposed rehabilitation. Comparable 1 was constructed in 1985. Comparable 2 was constructed in 1984. Comparable 3 was built in 1976. Comparable 4 was built in 1963. Comparable 5 was constructed in 1971. Comparable 6 was constructed in 1972 and renovated in 1997. Comparable 7 was built in 1984. Comparable 8 was built in 1985. All comparables will be inferior to the subject upon completion of the proposed rehabilitation. It has been the appraiser's experience that rehabilitated properties can typically command an increase in rents equal to approximately 10 percent of the rent. Therefore, all comparables

were adjusted upward 10 percent in addition to the condition adjustments determined in the “as is” scenario.

**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 adjustment factor for the one-bedroom comparison is \$0.22, the selected adjustment factor for the two-bedroom comparison is \$0.19, and the selected adjustment factor for the three-bedroom comparison is \$0.18. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest \$5. These adjustments are reflected on the HUD-Forms 92273, which are attached.

**Number of Bedrooms** – The subject and all comparables contain the same number of bedrooms. No adjustment is needed.

**# of Baths** – Each complex with a differing number of baths than the subject was adjusted \$50 per full bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance the marketability of a unit even if the square footage remains the same. The amount selected was chosen after a paired rental analysis was used to determine a range of \$0 to \$25 per bath, as can be seen in the table below.

	Comp 1	Comp 8		Comp 6	Comp 6
<b>Small 2 BR Rent</b>	\$805	\$580	<b>Small 3 BR Rent</b>	\$725	\$725
<b>Small 2 BR Size</b>	1,042	850	<b>Small 3 BR Size</b>	990	990
<b>Large 2 BR Rent</b>	\$795	\$600	<b>Large 3 BR Rent</b>	\$750	\$775
<b>Large 2 BR Size</b>	888	950	<b>Large 3 BR Size</b>	1,129	1,129
<b>Size Adj Factor</b>	\$0.19	\$0.19	<b>Size Adj Factor</b>	\$0.18	\$0.18
<b>Size Difference</b>	-154	100	<b>Size Difference</b>	139	139
<b>Indicated Size Adj.</b>	-\$29	\$19	<b>Indicated Size Adj.</b>	\$25	\$25
<b>Adjusted 2 BR Rent</b>	\$824	\$581	<b>Adjusted 2 BR Rent</b>	\$725	\$750
<b>Indicated Bath Adj.</b>	<b>\$19</b>	<b>\$1</b>	<b>Indicated Bath Adj.</b>	<b>\$0</b>	<b>\$25</b>

The paired rental analysis range is determined by comparing comparables with differing numbers of baths and factoring out any other differences (amenities, utilities provided, etc.). The resulting difference is assumed to be attributable to the differing number of baths. The results are grouped together in a range. The adjustment is selected based on where the majority of the results fall within the range. If there is no

majority, a conservative adjustment at the low end of the range is selected. After considering the results of the paired analysis, a \$10 adjustment was selected for each half-bath, and a \$20 adjustment was selected for each full bath.

**Balcony/Patio** – The subject does not contain either amenity. Comparables 2, 4, 5 and 7 are similar to the subject. The comparables with balconies or patios were adjusted downward \$5 per month. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Therefore, a nominal \$5 adjustment was selected for these features.

**Parking** – The subject and all comparables contain open parking lots. No adjustment is needed.

**AC: Central/Wall** – The subject contains central air conditioning. All comparables except Comparables 4 and 6 contain central air conditioning. Comparables 4 and 6 contain window air conditioning. Residents in this market indicated a willingness to pay an additional amount for central air conditioning versus through-the-wall air conditioning. Therefore, Comparables 4 and 6 were adjusted upward \$15 per month.

**Range/Oven** – The subject and all comparables contain this feature. No adjustments were needed.

**Refrigerator** – The subject and all comparables except Comparable 8 contain this feature. Although no comparable indicates a rent difference based on this feature, the added amenity is an enhancement. Therefore, Comparable 8 was adjusted upward \$25 per month. The adjustment was based on the appraiser's experience as well as data obtained from local rent-to-own facilities.

**Microwave** – The subject will contain microwaves upon completion of the rehabilitation. None of the comparables contain this feature. Although microwaves are relatively inexpensive, the added amenity is an enhancement. Therefore, all comparables were adjusted upward \$5 per month.

**Dishwasher** – The subject and all comparables except Comparable 4 contain this feature. Although no comparable indicates a rent difference based on this feature, the added amenity is an enhancement. Therefore, a \$10 adjustment was selected for Comparable 4.

**Washer/Dryer** – The subject and Comparables 5 and 6 contain laundry facilities. Comparables 2, 4, 7 and 8 contain washer/dryer hook-ups and were adjusted downward \$5 per month. The remaining comparable contains washers and dryers in the individual units and was adjusted downward \$25 per month. These adjustments were based on the experience of the appraiser, the local market area and the cost of amortizing over 12 months the replacement of any parts required for either laundry facility or washers and dryers or hook-ups in individual units.

**Carpet/Drapes** – The subject and all comparables contain carpet and window coverings. No adjustments were needed.

**Pool/Recreation Areas** – The subject will contain a playground, covered picnic area and park benches upon completion of the rehabilitation. Comparable 1 contains a swimming pool and playground. Comparable 2 contains a swimming pool, picnic area and playground. Comparable 3 contains a swimming pool, picnic area and playground. Comparable 4 does not contain either feature. Comparable 5 contains a picnic area and playground. Comparable 6 contains a fitness center. Comparables 7 and 8 do not contain either feature. Properties with these features can command a higher rent in the market. Therefore, a \$10 adjustment was selected for comparables without either feature, and a \$10 adjustment was selected for comparables with both features.

**Heat** – Neither the subject nor any comparable has this utility provided. No adjustments were needed.

**Cooking** – Neither the subject nor any comparable has this utility provided. No adjustments were needed.

**Electricity** – Neither the subject nor any comparable has this utility provided. No adjustments were needed.

**Cold/Hot Water** – The subject has cold water and sewer provided. Comparables 1, 3, 5, 6, 7 and 8 are similar to the subject. Comparable 2 has an additional monthly charge to cover the cost of water and sewer. The charges are as follows: \$45 for one-bedroom units, \$55 for two-bedroom units and \$65 for three-bedroom units. Since a fee is charged at this comparable, Comparable 2 was adjusted upward \$45 for the one-bedroom units, \$55 for the two-bedroom units and \$65 for the three-bedroom units. Comparable 4 does not have either cold water or sewer provided and was adjusted upward \$42 for the one-bedroom units and \$77 for the three-bedroom units. The adjustments were based on the amounts indicated by the Allowances for Tenant-Furnished Utilities and Other Services for Richmond County. The adjustments were supported by conversations with area apartment managers and tenants and local utility companies.

**Extra Storage** – The subject does not contain this feature. Comparables 6 and 8 contains extra storage. The remaining comparables are similar to the subject. Tenants in the market area indicated a willingness to pay an amount for these amenities. Therefore, a nominal \$5 adjustment was determined.

**Location** – The subject and all comparables were considered similar in terms of location. No adjustments were needed.

**Security** – The subject does not contain any form of security. Comparables 1, 2, 3, 7 and 8 are similar to the subject and were not adjusted. Comparable 4 contains security patrol. Comparable 5 contains video surveillance. Comparable 6 contains security patrol. Although there is very little market data available concerning security features, residents indicate a willingness to pay an additional amount per month for security features. Therefore, the comparables with security features were adjusted downward \$5 per month.

**Clubhouse/Meeting Room** – Upon completion of the proposed rehabilitation, the subject will contain a meeting room. None of the comparables contain either feature. Although no comparable shows a rent difference based on this feature, the added amenity is an enhancement. Therefore, a nominal \$5 adjustment was selected for all comparables.

**Conclusion of Market Rents – As Complete**

The adjusted rents range from \$610 to \$730 for the one-bedroom comparison; from \$670 to \$825 for the two-bedroom comparison; and from \$857 to \$970 for the three-bedroom comparison. Comparables 1 and 2 were given the most consideration in determining the market rent as they are most similar in condition. The remaining comparables were also given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **653 SF One-Bedroom Units** - **\$720**
- **807 SF Two-Bedroom Units** - **\$795**
- **1,064 SF Three-Bedroom Units** - **\$920**

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1	16	653	60%	\$663	\$709	\$109	\$600
2/1	64	807	60%	\$796	\$936	\$145	\$791
3/1.5	16	1,064	60%	\$921	\$1,077	\$184	\$893

## 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 1970s and 1980s. The market-rate complexes were built between 1963 and 2016. The restricted apartment complexes were built between 1971 and 2011. The market area's rental units have average occupancy rates.

### Housing Inventory

#### Number of Units

From 2001 through 2015, permit issuing jurisdictions in City of Hephzibah authorized the construction of 215 new single-family and multifamily dwelling units. Multifamily dwelling accounted for approximately zero percent of the permits issued in the city.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2001	25	0	25
2002	22	0	22
2003	7	0	7
2004	17	0	17
2005	16	0	16
2006	38	0	38
2007	30	0	30
2008	11	0	11
2009	9	0	9
2010	3	0	3
2011	1	0	1
2012	4	0	4
2013	3	0	3
2014	8	0	8
2015	21	0	21
<b>TOTAL</b>	<b>215</b>	<b>0</b>	<b>215</b>

*Source: U.S. Census Bureau*

### Projects Under Construction

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

### Planned Projects

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

**Age of Rental Units**

Rental housing construction in the market area has decreased considerably since the 1970s.

<b>AGE OF RENTAL UNITS</b>		
<b>YEAR BUILT</b>	<b>NUMBER</b>	<b>PERCENT</b>
2005 or later	168	2.2%
2000-2004	210	2.8%
1990-1999	1,088	14.4%
1980-1989	1,419	18.8%
1970-1979	2,472	32.7%
1960-1969	1,331	17.6%
1950-1959	565	7.5%
1940-1949	191	2.5%
1939 or earlier	107	1.4%
<b>TOTAL</b>	<b>7,551</b>	<b>100.0%</b>

Source: U.S. Census Bureau

**Unit Condition**

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

**Bedroom Distribution**

In 2010, 8.2 percent of the market area’s rental units were studio or one-bedroom units, and 41.2 percent were two-bedroom units. Dwellings with three bedrooms accounted for 42.7 percent of the market area’s rental housing and dwellings with four or more bedrooms accounted for 7.1 of the market area’s rental housing.

<b>BEDROOMS IN OCCUPIED RENTAL UNITS</b>		
<b>TYPE</b>	<b>NUMBER</b>	<b>PERCENT</b>
No Bedrooms	69	0.9%
One-Bedrooms	552	7.3%
Two-Bedrooms	3,167	41.9%
Three-Bedrooms	3,227	42.7%
Four-Bedrooms	457	6.1%
Five or More Bedrooms	79	1.0%
<b>TOTAL</b>	<b>7,551</b>	<b>100.0%</b>

Source: U.S. Census Bureau

**Rental Vacancy Rates**

According to the U.S. Census Bureau, the national vacancy rate for the second quarter in 2016 was 6.7 percent in rental housing. The rental vacancy rate of 6.7 percent was not statically different from the rate in the second quarter of 2015 or the rate in the first quarter 2016.

For rental housing by area, the second quarter 2016 vacancy rates were highest outside Metropolitan Statistical Areas (MSAs) (10.0 percent). The rates inside principal cities (6.4 percent) and the suburbs (6.3 percent) were not statistically different from each other. The rental vacancy rate outside MSAs was higher than the second quarter 2015 rate, while the rate inside principal cities was lower than the second quarter 2015 rate. The rate in the suburbs was not statistically different from the second quarter 2015 rate.

For the second quarter 2016, the rental vacancy rates were highest in the South (8.5 percent), followed by the Midwest (7.3 percent). The rates were lowest in the Northeast (5.2 percent) and West (4.9 percent), though these rates were not statistically different from each other. The rental vacancy rates in all four regions were not statistically different from the corresponding second quarter 2015 rates.

<b>RESIDENTIAL VACANCY RATES</b>				
<b>QUARTER</b>	<b>2nd Quarter 2016</b>	<b>2nd Quarter 2015</b>	<b>% of 2016 Rate</b>	<b>% of Difference</b>
United States	6.7%	6.8%	1.7%	0.1%
Inside MSAs	6.3%	6.7%	0.1%	0.2%
Outside MSAs	10.0%	8.4%	0.3%	0.4%
In Principal Cities	6.4%	7.0%	0.3%	0.3%
Not In Principal Cities	6.3%	6.3%	0.1%	0.2%
<b>2nd QUARTER 2016 VACANCY RATES BY REGION</b>				
<b>NORTHEAST</b>	<b>MIDWEST</b>	<b>SOUTH</b>	<b>WEST</b>	
5.2%	7.3%	8.5%	4.9%	

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 15.6 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
High Point Crossing Apartments	16.0%
Cedar Grove Apartments	20.0%
Meadow Wood Place	14.7%
Forest Ridge	10.0%
Shadowood Apartments	18.0%
The Terrace at Edinburgh	10.0%
Crest at Edinburgh	20.0%
Trinity Manor Apartments	16.0%
<b>Average Annual Turnover</b>	<b>15.6%</b>

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

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

### Foreclosure/Abandoned/Vacant Housing

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently 147 properties for sale that are foreclosures within the subject's zip code. In October, the number of properties that received a foreclosure filing in 30815 was 13 percent higher than the previous month and 127 percent higher than the prior year. The City of Hephzibah foreclosure rate is 1 in every 455 housing units. Richmond County foreclosure rate is 1 in 731. Therefore, it appears that the foreclosure rate in the city has been increasing. There are two known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

### Primary Housing Voids

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

**PART IX:**

**ABSORPTION & STABILIZATION RATES**

**Absorption Rates**

The subject is an existing multifamily development that contains 96 one-, two- and three-bedroom units that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

**PART X:**

**INTERVIEWS**

## **INTERVIEWS**

### **Housing Interview**

The analyst contacted Sirena P. Rogers, Director of Administration with the Augusta Housing Authority on October 19, 2016. According to Ms. Rogers, the Augusta Housing Authority covers the entire Augusta-Richmond County area. Ms. Rogers stated that currently the Augusta Housing Authority has a little over 4,000 vouchers, with several still available. However, she stated that those vouchers are still available due to the budget authority being maximized. She also stated that the housing authority does maintain an active waiting list with over 1,700 people currently, all waiting for Section 8 vouchers only. Ms. Rogers stated that the waiting list is open for a couple project-based housing units and the tenant based housing voucher list is approximately two years or longer. Once an applicant receives a voucher, they have an initial period of 60 days to lease up; however, can apply for an additional two 30 day extension. She stated that there is a need for additional landlord participation and that the current housing stock cannot meet the current demand for affordable housing. She stated that the area is in need of any unit type and that there is a large lack of larger bedroom types, such as four- and five-bedroom units. The phone number for the Sirena P. Rogers with the Augusta Housing Authority is 706-724-5466, extension 3112.

**PART XI:**

**RECOMMENDATIONS AND CONCLUSIONS**

## **RECOMMENDATIONS AND CONCLUSIONS**

### **Project Evaluation**

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

### **Site Evaluation**

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

### **Economic and Demographic Profile**

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

In 2000, this geographic market area contained an estimated population of 61,192. By 2010, population in this market area had increased by 1.2 percent to 61,912. In 2016, the population in this market area had decreased by 0.6 percent to 61,559. It is projected that between 2016 and 2018, population in the market area will increase 0.5 percent to 61,889. It is projected that between 2018 and 2021, population in the market area will increase 1.3 percent to 62,383.

Between 2000 and 2010, the market area gained approximately 108 households per year. The market area is projected to gain 167 households between 2016 and 2018. The market area is projected to continue to gain households through 2021. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2021.

Employment in Richmond County has been decreasing an average of 0.5 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 Richmond County has fluctuated from 4.5 percent to 11.2 percent over the past 10 years. These fluctuations are slightly higher than the unemployment rates for the State of Georgia.

There have not any business closures within the past two years in Hephzibah and Richmond County. In addition, there have been several new and expanding businesses such as Ellefson Transportation Group, Krispy Crème, Hyatt Hotel, Banjo Cold Brew, and Rita's within Richmond County. Overall, it is believed that the economy of Hephzibah will remain stable.

**Existing Housing**

There were a total of 18 confirmed market-rate and restricted apartment complexes in and surrounding the market area. There were 186 vacant units at the time of the survey out of 2,479 surveyed, for an overall vacancy rate of 7.5 percent. However, Oakview Place current has a higher than usual vacancy rate due to several move-out occurring at once; Benson Estates recently opened in October 2015 and is still in the process of leasing up; and Providence Place Apartments recently went under new management and several tenants were evicted due to nonpayment. Therefore, the overall vacancy rate is not an accurate indication of the market area’s vacancy rate when considering these properties. Without considering these properties, the overall vacancy rate would be 2.9 percent.

**Adjusted Market Rental Rates**

The subject property’s proposed net rents are lower than the market rents of \$720 for the one-bedroom units; \$795 for the two-bedroom units; and \$920 for the three-bedroom units. In addition, the subject is a Section 8 property with subsidies for all units. Therefore, tenants will never pay more than 30 percent of their income towards rents. The analyst was able to locate and verify 12 market-rate complex within the subject’s market area. It is believed that the comparables used in the rent grid analysis were the best available. 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	NetCapture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
60% AMI	1 BR/ 1 BA	\$0 to \$28,320	16	936	9	927	1.7%	N/A	\$720	N/A	\$709
	2 BR/ 1 BA	\$0 to \$31,860	64	645	1	644	9.9%	N/A	\$795	N/A	\$936
	3 BR/1.5 BA	\$0 to \$38,280	14	754	5	749	2.1%	N/A	\$920	N/A	\$1,077
	All Units	\$0 to \$38,280	96	2,499	15	2,484	3.9%	N/A	\$720-\$920	N/A	\$709 to \$1,077

The subject is applying for tax credits at 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. If the subject were vacant, it would need to capture 3.9 percent of the demand in the market area for units at 60 percent of the area median income. However, the subject is an existing property that is currently 100 percent occupied. Therefore, the capture rate considering only the vacant units is determined to be a more accurate indication of the capture rate for the subject. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would chose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum

allowable income requirements. The subject is currently 100 percent Section 8 with subsidies for all units. Consequently, it was considered appropriate to determine the capture rate estimates considering only vacant units at the property. The capture rate for all vacant units is well below the 30 and 40 percent threshold requirements, and the capture rate for all vacant three-bedroom units is well below the 40 percent threshold requirement and does not exceed the 35 percent threshold requirement for rural areas. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need by continuing to offer affordable units to the market area.

### **Absorption Rates**

The subject is an existing multifamily development that contains 96 one-, two- and three-bedroom units that is currently 100 percent occupied. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified. The subject maintains a stabilized occupancy rate and does not need to absorb any additional units.

### **Conclusion**

The overall capture rate for the subject if all units were vacant is 3.9 percent. However, the subject is currently 100 percent occupied. It is believed that the net capture rate considering only vacant units is a more accurate reflection of the subject property. The property is currently applying for Low Income Housing Tax Credits. The capture rate was figured by bedroom type and percent of area median income. The capture rates for the units is zero percent considering only the vacant units. It is believed that the subject is a viable development.

### **Data Sources**

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

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

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



---

David Warren  
Market Analyst

## **ADDENDUM A**

## NCHMA Market Study Index

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

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## **ADDENDUM B**

## **MARKET STUDY TERMINOLOGY**

### **Absorption Period**

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

### **Absorption Rate**

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

### **Acceptable Rent Burden**

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

### **Affordable Housing**

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

### **Amenity**

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

### **Annual Demand**

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

### **Area Median Income (AMI)**

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

### **Assisted Housing**

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

### **Attached Housing**

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

**Basic Rent**

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

**Below Market Interest Rate Program (BMIR)**

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

**Capture Rate**

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

**Census Tract**

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

**Central Business District (CBD)**

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

**Community Development Corporation (CDC)**

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

**Comparable Property**

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

**Competitive Property**

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

**Concession**

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

**Condominium**

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

**Contract Rent**

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

**Demand**

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

**Difficult Development Area (DDA)**

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

**Detached Housing**

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

**Effective Rents**

Contract Rent less concessions.

**Elderly or Senior Housing**

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

**Extremely Low Income**

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

**Fair Market Rent (FMR)**

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

**Garden Apartments**

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

**Gross Rent**

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

**High-rise**

A residential building having more than ten stories.

**Household**

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

**Household Trends**

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

**Housing Unit**

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

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

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

**Housing Finance Agency (HFA)**

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

**HUD Section 8 Program**

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

**HUD Section 202 Program**

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

**HUD Section 811 Program**

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

**HUD Section 236 Program**

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

**Income Band**

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

**Income Limits**

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

**Infrastructure**

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

**Low Income**

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

**Low Income Housing Tax Credit**

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

**Low Rise Building**

A building with one to three stories.

**Market Advantage**

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

**Market Analysis**

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

**Market Area or Primary Market Area**

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

**Market Demand**

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

**Market Rent**

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

**Market Study**

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

**Marketability**

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

**Market Vacancy Rate – Physical**

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

**Market Vacancy Rate – Economic**

Percentage of rent loss due to concessions and vacancies.

**Metropolitan Statistical Area (MSA)**

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

**Mid-rise**

A building with four to ten stories.

**Mixed Income Property**

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

**Mobility**

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

**Moderate Income**

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

**Move-up Demand**

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

**Multi-family**

Structures that contain more than two or more housing units.

**Neighborhood**

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

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

Gross Rent less Tenant Paid Utilities.

**Penetration Rate**

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

**Pent-up Demand**

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

**Population Trends**

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

**Primary Market Area**

See Market Area

**Programmatic Rents**

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

**Project Based Rent Assistance**

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

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

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

**Qualified Census Tract (QCT)**

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

**Rural Development (RD) Market Rent**

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

**Rural Development (RD) Program**

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

**Redevelopment**

The redesign or rehabilitation of existing properties.

**Rent Burden**

Gross rent divided by gross monthly household income.

**Rent Burdened Households**

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

**Restricted Rent**

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

**Saturation**

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

**Secondary Market Area**

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

**Single-Family Housing**

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

**Special Needs Population**

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

**Stabilized Level of Occupancy**

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

**State Data Center (SDC)**

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

**Subsidy**

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

**Substandard Conditions**

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

**Target Income Band**

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

**Target Population**

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

**Tenant**

One who rents real property from another.

**Tenant Paid Utilities**

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

**Tenure**

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

**Townhouse (or Row House)**

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

**Turnover**

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

**Unmet Housing Need**

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

**Unrestricted Rents**

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

**Vacancy Period**

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

**Vacancy Rate – Economic**

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

**Vacancy Rate – Physical**

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

**Very Low Income**

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

**Zoning**

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

**ADDENDUM C**

**Allowance 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 (4/30/2014)

LOCALITY	UNIT TYPE						DATE
<b>Augusta Housing Authority</b>	<b>High-Rise</b>						<b>9/1/2016</b>
<b>UTILITY OR SERVICE</b>	<b>MONTHLY DOLLAR ALLOWANCE</b>						
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	
<b>HEATING</b>							
a. Natural Gas	\$6	\$7	\$8	\$9	\$10	\$11	
b. Electric - Georgia Power	\$12	\$14	\$17	\$21	\$25	\$28	
c. Electric - Jefferson EMC	\$13	\$16	\$19	\$24	\$28	\$51	
<b>AIR CONDITIONING</b>							
a. Electric - Georgia Power	\$8	\$11	\$13	\$17	\$22	\$25	
b. Electric - Jefferson EMC	\$9	\$12	\$14	\$19	\$23	\$27	
<b>COOKING</b>							
a. Natural Gas	\$3	\$3	\$4	\$4	\$4	\$5	
b. Electric - Georgia Power	\$10	\$10	\$12	\$13	\$14	\$15	
c. Electric - Jefferson EMC	\$11	\$11	\$14	\$15	\$16	\$16	
<b>OTHER ELECTRIC</b>							
a. Electric - Georgia Power	\$30	\$32	\$35	\$41	\$45	\$52	
b. Electric - Jefferson EMC	\$50	\$52	\$56	\$62	\$67	\$75	
<b>WATER HEATING</b>							
a. Natural Gas	\$5	\$6	\$8	\$11	\$14	\$18	
b. Electric - Georgia Power	\$10	\$17	\$24	\$38	\$53	\$67	
c. Electric - Jefferson EMC	\$11	\$19	\$26	\$42	\$58	\$74	
<b>WATER</b>							
a. Inside City of Augusta	\$22	\$22	\$25	\$31	\$38	\$45	
b. Outside City of Augusta	\$22	\$22	\$25	\$31	\$38	\$45	
<b>SEWER</b>							
a. Inside City of Augusta	\$20	\$20	\$39	\$46	\$54	\$61	
b. Outside City of Augusta	\$20	\$20	\$39	\$46	\$54	\$61	
<b>TRASH COLLECTION</b>	\$24	\$24	\$24	\$24	\$24	\$24	
<b>REFRIGERATOR</b>	\$5	\$5	\$5	\$5	\$5	\$5	
<b>RANGE</b>	\$4	\$4	\$4	\$5	\$5	\$5	
<b>OTHER:</b> Nat. Gas Base Rate	\$24	\$24	\$25	\$27	\$28	\$28	
<b>ACTUAL FAMILY ALLOWANCES: (To be used by family to complete allowance. Complete below for Actual Unit Rented)</b>				<b>UTILITY OR SERVICE</b>		<b>PER MONTH</b>	
NAME OF FAMILY				HEATING		\$	
ADDRESS OF UNIT				AIR CONDITIONING		\$	
				COOKING		\$	
				OTHER ELECTRIC		\$	
				WATER HEATING		\$	
				WATER		\$	
				SEWER		\$	
				TRASH COLLECTION		\$	
				RANGE		\$	
				REFRIGERATOR		\$	
NUMBER OF BEDROOMS				OTHER		\$	
				<b>TOTAL</b>		\$	

**DIRECTIONS FOR COMPLETING THIS FORM**

- (1) All line items and columns must be complete with either N/A (not applicable) or a description, percentage, quantity, unit, and cost. This form represents the minimum detail of scope that must be reported; additional line items may be added. Quantities and the approximate percentage of demolition or replacement are of utmost importance. These must clearly demonstrate the extent of the proposed work within the context of the entire existing property.
- (2) Contractor Services shall not be included on this form.
- (3) No new construction should be included in this form; the construction of new community buildings and/or additional units should not be included on this form.
- (4) The total costs should tie back to the 'Uses' statement in the Application.

**2016 REHABILITATION WORK SCOPE**

PROJECT NAME:   
 PROJECT LOCATION:   
 OWNER:

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
n/a	n/a	Accessibility						\$0
		convert existing units to UFAS-complaint units	general demo/construction for clearances. Install: toilet grab bars and associated blocking, roll-in showers w/grab bars and handheld shower, pipe wrap at kitchen and bath sinks, and remote switch for range hood fan/light		5 ea		7300	\$36,500
		retrofit existing units for Fair Housing compliance						\$0
		retrofit existing clubhouse to meet UFAS, Fair Housing, & ADA	N/A					\$0
		retrofit existing site to meet Fair Housing, ADA	install concrete curb ramps		7 ea		2500	\$17,500
		retrofit existing site to meet Fair Housing, ADA	install accessible parking signage		11 ea		150	\$1,650
		retrofit existing site to meet Fair Housing, ADA	install accessible mailbox kiosk		2 ea		8000	\$16,000
		retrofit existing site to meet Fair Housing, ADA	install metal handrails at existing concrete stairs leading to Buildings 3 & 4		70 lf		100	\$7,000
		<b>Total (Accessibility)</b>						<b>\$78,650</b>
2	2	Demolition						\$0
		site	remove existing railroad tie stairs leading to central greenspace	100	2 ea		3000	\$6,000
		existing structures	remove existing office, laundry and maintenance structures and associated utilities South of and attached to Building 7		1 allowance		20000	\$20,000
		bldg interiors: ceilings, walls, floor, plumbing, HVAC, elec	remove existing doors and hardware, millwork, casework, plumbing fixtures, electrical fixtures, water heaters, air-handling units (furnaces), flooring, and appliances		96 units		1200	\$115,200
		bldg exteriors: siding, roofing, patios, decks, stairs, breezeways	remove existing roofing, soffits, fascia, guttering, downspouts, exterior doors and windows		7 bldgs.		28557	\$199,899
2	2	Unusual site conditions (such as lead, asbestos, mold abatement)						\$0
		lead abatement						\$0
		radon remediation	install passive/active radon systems (1 per every 2 ground floor Units)		1 allowance		25000	\$25,000
		asbestos abatement/encapsulation	abate ACM from existing kitchen sinks and encapsulate ACM flooring materials (reference Phase I Environmental Site Assessment)		1 allowance		20000	\$20,000
		mold abatement	mold remediation at Unit 81 HVAC closet		1 allowance		1000	\$1,000
31	2	Earth Work						\$0
		regrade for drainage control	regrade to provide positive drainage away from buildings and parking areas		1 allowance		10000	\$10,000
		regrade for elimination of erosion situations						\$0
								\$0
31	2	Landscaping & irrigation						\$0
		sodding/seeding	landscaping allowance		1 allowance		52126	\$52,126
		trees, shrubs, and annuals						\$0
		irrigation						\$0
		tree pruning, root removal	trim/prune existing trees and remove existing yard debris		1 allowance		15000	\$15,000
31	2	Retaining walls						\$0
31	2	Site Improvements						\$0

## 2016 REHABILITATION WORK SCOPE

PROJECT NAME: Richmond Villas Apartments  
 PROJECT LOCATION: 3551-A Windsor Spring Road, Hephzibah, GA 30815  
 OWNER: MACO Development

YEAR BUILT: 1980  
 UNIT COUNT: 96  
 GROSS SQUARE FOOTAGE: 82896

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		fencing	replace 18' gates at restricted access to Crosscreek Road	100	2	ea	10000	\$20,000
		exterior amenities construction (playground equipment)	install new playground equipment, fall protection surface and edging	new	3	pieces	7000	\$21,000
		exterior amenities construction (pavilion)	install new 16'x16' covered pavilion with (2) picnic tables and (2) bbq grills	new	1	ea	12000	\$12,000
		exterior amenities construction (park benches)	install new park benches	new	2	ea	500	\$1,000
		new Community Building	construct new Community Building	new	1572	sf	115	\$180,780
		signage	install brick monument sign	new	1	ea	7000	\$7,000
		signage	install new office directional sign	new	1	ea	200	\$200
		dumpster enclosure	install new brick 6' dumpster enclosures	new	3	ea	9000	\$27,000
		termite treatment	treat for wood destroying pests		7	buildings	5000	\$35,000
32	2	Roads (paving)						\$0
		new asphalt parking area for new Community Building	install 1-1/2" asphalt wear surface over 6" aggregate base	new	4	spaces	2500	\$10,000
		asphalt paving repair	mill and replace 1" of asphalt	<2	1000	sf	10	\$10,000
		asphalt paving repair	repair asphalt parking surface at at sanitary sewer crossings		200	lf	10	\$2,000
		asphalt sealing	apply sealcoat to existing asphalt	100	75000	sf	0.3	\$22,500
		asphalt striping	stripe per site plan	100	147	spaces	70	\$10,290
32	2	Site concrete (curbs, gutters, & sidewalks)						\$0
		curb & gutter						\$0
		dumpster pads	install new concrete pads for dumpster enclosures	new	792	sf	10	\$7,920
		new sidewalks	install new concrete sidewalks to new amenities (Community Bldg., playground, and pavilion)	new	400	sf	8	\$3,200
		sidewalks	replace concrete sidewalks where deteriorated or required for accessibility		3500	sf	10	\$35,000
		Video utilities						\$0
33	2	Site Utilities						\$0
		water service entrance lines	replace water service entrance lines to all buildings	100	400	lf	50	\$20,000
		water service meter valve pits	replace meter/valve pits	100	7	ea	500	\$3,500
		fire service						\$0
		storm water piping						\$0
		sewer service	replace 6" sanitary sewer service lines and cleanouts from buildings to main	100	855	lf	41	\$35,055
		electrical service			1			\$0
		gas service						\$0
<b>Total (Land Improvements)</b>								<b>\$927,670</b>
3	3	Concrete (building pads & gypcrete)						\$0
4	4	Masonry	remove existing brick and install new brick wainscot to bottom of ground floor window elevation	100	1	allowance	288,040	\$288,040
5	5	Metals (stair stringers, metal decking, handrails, structural steel)						\$0
		stair pans/stringers	at each breezeway, install new metal stairs with concrete treads, metal hand/guard rails, and metal cane detection	100	12	ea	9500	\$114,000
		corrugated metal decking						\$0
		handrails						\$0
		structural steel						\$0
6	6	Rough carpentry (framing, sheathing, decking)						\$0
		framing	install gable bracing per structural report		7	bdgs.	500	\$3,500
		ext wall sheathing	replace existing T1-11 sheathing with 7/16" OSB to 24" AFF	11	7278	sf	5	\$36,390
		ext roof sheathing	replace existing deteriorated sheathing with new 1/2" OSB sheathing	25	12269	sf	5	\$61,345
		fascia	replace existing deteriorated 1x8 fascia boards	25	955	lf	6	\$5,730
		floor decking						\$0
		attic draft stops	patch existing attic draftstopping as required		7	buildings	500	\$3,500

## 2016 REHABILITATION WORK SCOPE

PROJECT NAME: Richmond Villas Apartments  
 PROJECT LOCATION: 3551-A Windsor Spring Road, Hephzibah, GA 30815  
 OWNER: MACO Development

YEAR BUILT: 1980  
 UNIT COUNT: 96  
 GROSS SQUARE FOOTAGE: 82896

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
		exterior wood decks/patios and rails						\$0
6	6	Finish Carpentry (window sills, wood base, wood paneling, exterior wood trim, shutters, etc)						\$0
		exterior trim including shutters						\$0
7	7	interior trim including wood base	install new 5-1/4" primed pine baseboards	100	96 units		900	\$86,400
7	7	Waterproofing						\$0
7	7	Insulation						\$0
		wall insulation						\$0
		roof insulation	install additional blown-in attic insulation to an R-38 total (R-22 indicated on existing plans)		7 bldgs.		5000	\$35,000
		sound insulation						\$0
		sealants	seal all penetrations with fire-rated material		96 units		200	\$19,200
7	7	Roofing						\$0
		shingles (or other roofing material)	install 30 year asphalt shingle roofing system	100	7 bldgs.		14286	\$100,002
		gutters & downspouts	install new gutters, downspouts and splashblocks	100	7 bldgs.		8571	\$59,997
		soffit & fascia	install new prefinished aluminum soffits and fascia	100	7 bldgs.		14286	\$100,002
7	7	Siding/stucco	install new cement siding over housewrap and existing T1-11 sheathing	100	7 bldgs.		14286	\$100,002
8	8	Doors & hardware						\$0
		interior doors	install new 6-panel masonite doors and hardware	100	752 ea		135	\$101,520
		interior doors	install new louvered doors at mechanical closets	100	192 ea		150	\$28,800
		exterior doors	install new 20 min. rated doors, frame and hardware	100	96 units		400	\$38,400
		hardware	install new doorstops	100	1040 ea		2	\$2,080
8	8	Windows/glass						\$0
		Windows	install new 4'x4' sliding windows	100	192 ea		350	\$67,200
		Windows	install pair of new 4'x4' sliding windows	100	96 ea		550	\$52,800
		mirrors						\$0
9	9	Drywall						\$0
		repair and replacement-walls	repair drywall as needed		96 units		1300	\$124,800
		repair and placement-ceiling						\$0
9	9	Tile work						\$0
		tub surrounds						\$0
		ceramic floors						\$0
9	9	Resilient/wood flooring						\$0
		VCT						\$0
		sheet goods	install new sheetvinyl throughout entire unit	100	96 units		2200	\$211,200
		wood flooring						\$0
9	9	Painting						\$0
		exterior walls						\$0
		interior walls	paint interior walls, ceilings, doors, and millwork	100	96 units		1300	\$124,800
		ceilings						\$0
		doors & trim						\$0
		steel: handrails, stairs, etc						\$0
		additional prep work (sandblasting)						\$0
10	10	Specialties						\$0
		signage	install apartment signage	100	96 units		60	\$5,760
		toilet accessories including framed mirrors	install new towel bars, shower bars, toilet paper holders, and medicine cabinet style mirrors	100	96 units		250	\$24,000
		fire extinguishers						\$0
		shelving	install new vinyl coated wire shelving throughout	100	96 units		500	\$48,000
		mailboxes						\$0
		stovetop fire suppression	install over the range fire suppression canisters		96 ea		150	\$14,400
		splash protector	install new wall splash protectors at rear wall of range		96 ea		400	\$38,400
11	11	Cabinets (incl. countertops)						\$0
		unit kitchens	install new kitchen cabinets (base and wall including laminate countertops)	100	96 units		3200	\$307,200
		countertops						\$0
		bathroom vanities						\$0

**2016 REHABILITATION WORK SCOPE**

PROJECT NAME:   
 PROJECT LOCATION:   
 OWNER:

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
11	11	Appliances						\$0
		refrigerators	install new refrigerators (energy star)	100	96 ea		550	\$52,800
		stove	install new 30" free standing range	100	96 ea		550	\$52,800
		vent hood	install range hood in UFAS Units	100	5 ea		100	\$500
		dishwasher	install new dishwashers (energy star)	100	96 ea		300	\$28,800
		microwave disposals	install new microwave/hood combo in typical units and countertop style in UFAS Units	100	96 ea		200	\$19,200
								\$0
12	12	Blinds & Shades	install new 1" vinyl mini-blinds	100	96 units		75	\$7,200
12	12	Carpets						\$0
13	13	Special Construction (pools)						\$0
14	14	Elevators						\$0
21	15	Sprinklers						\$0
22	15	Plumbing						\$0
		bathbubs and/or pre-fab showers	reglaze existing tubs and clean/regROUT tile surrounds		91 ea		800	\$72,800
		shower heads	install new tub control, diverter, shower head and drain		96 ea		300	\$28,800
		tub faucets						\$0
		bathroom sinks	install new wall-hung lavatories, faucets & shut-offs	100	112 ea		350	\$39,200
		bathroom faucets						\$0
		kitchen sinks	install new kitchen sinks		96		150	\$14,400
		kitchen faucets	install new kitchen faucets		96		75	\$7,200
		toilets	install new ADA style toilets	100	112 ea		400	\$44,800
		new water service--piping, valves, etc						\$0
		new waste/vent service--piping, valves, etc						\$0
		water heaters	install new 30 gal. natural gas (1BR & 2BR Units)	100	80 ea		800	\$64,000
		water heaters	install new 40 gal. natural gas (3BR Units)	100	16 ea		850	\$13,600
		individual water metering						\$0
		exterior hose bibs	replace exterior hose bibs	100	14 ea		500	\$7,000
23	15	HVAC						\$0
		air conditioning equipment	install new 15 SEER heat pump, disconnect and lineset	100	96 ea		1700	\$163,200
		condensing unit pads	level existing concrete condensing unit pads	100	96 ea		100	\$9,600
		heating equipment	install new 90% AFUE gas furnace	100	96 ea		1900	\$182,400
		thermostat	install new digital thermostats	100	96 ea		200	\$19,200
		ductwork cleaning						\$0
		ductwork	install new registers, diffusers, and return air grilles	100	96 ea		300	\$28,800
		duct insulation						\$0
		bathroom ventilation fans	install new bathroom exhaust fans (duct to exterior), wire w/bathroom light and timer switch	100	112 ea		350	\$39,200
		solar hot water heating						\$0
26	16	Electrical						\$0
		unit light fixtures	install new light fixtures (energy star)	100	96 ea		600	\$57,600
		common area/exterior building mounted light fixtures	install new breezeway lighting	100	12 bldgs.		1000	\$12,000
		pole lights	replace pole mounted site lighting	100	9 ea		1500	\$13,500
		ceiling fans						\$0
		electrical wiring (within unit)						\$0
		outlets & light switches	replace switches/outlets/plates	100	96 ea		800	\$76,800
		outlets	install GFCI outlets in kitchens/baths and exteriors	100	96 ea		200	\$19,200
		distribution--breaker boxes, breakers, meters	replace circuit breakers (AFCI as req'd)	100	96 ea		300	\$28,800
		distribution--breaker boxes, breakers, meters	relocate electrical panel from within the mechanical closet in the 3br Units	100	16 ea		2000	\$32,000
		solar panels						\$0
27	16	Communications Systems (cable, phone, internet, etc)						\$0
		cable outlets	install new cable TV system	100	96 ea		250	\$24,000
		cable wiring						\$0
		phone jacks	install new phone system	100	96 ea		250	\$24,000
		phone wiring (per unit)						\$0
		internet system (wireless or hard wired?)						\$0

**2016 REHABILITATION WORK SCOPE**

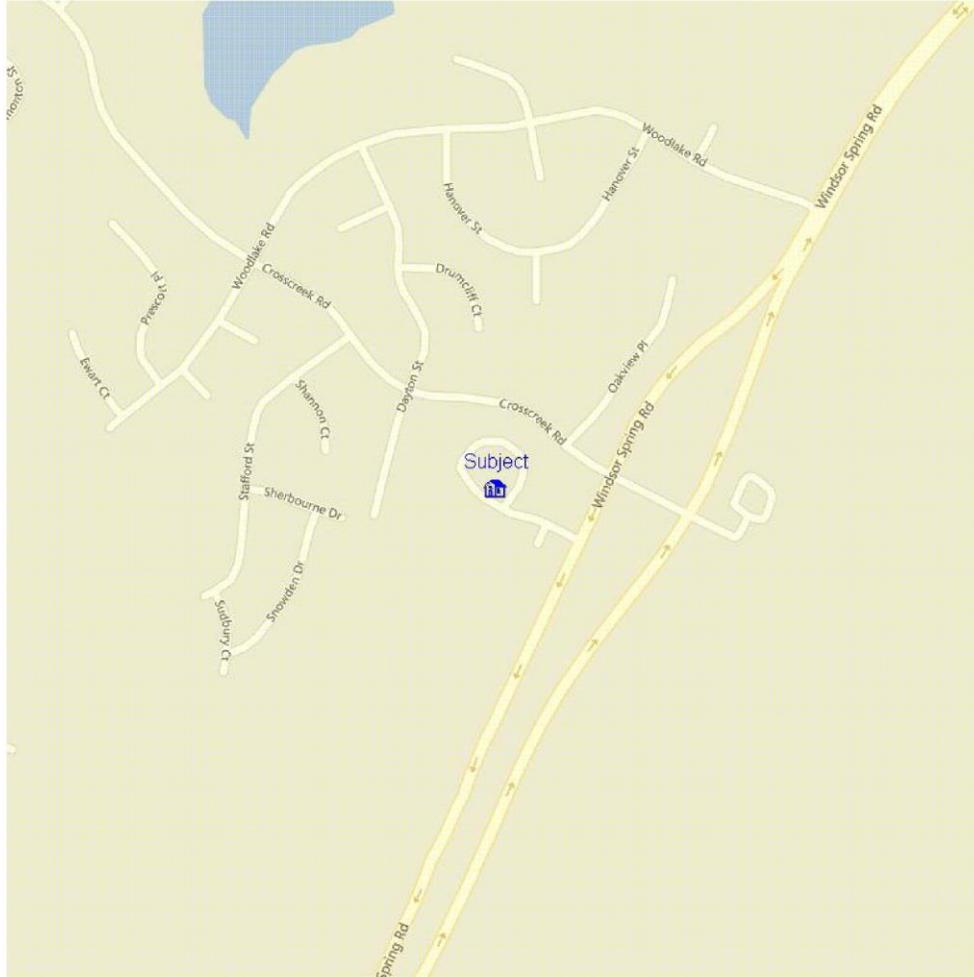
PROJECT NAME:   
 PROJECT LOCATION: 3551-A Windsor Spring Road, Hephzibah, GA 30815  
 OWNER: MACO Development

YEAR BUILT:   
 UNIT COUNT:   
 GROSS SQUARE FOOTAGE:

CSI DIVISION		TRADE ITEM	Describe scope: materials, performance specifications	Percentage of total existing to be demoed or replaced	QUANTITY	UNIT (sf, lf, ea, cy, sy, etc.)	UNIT COST	TOTAL (quantity * unit cost)
New Format	Old Format							
28	16	Safety systems						\$0
		smoke detectors	install new hardwired/interconnected smoke detectors w/battery back-up	100	94	ea	500	\$47,000
		smoke detectors	install new hardwired/interconnected smoke/strobe detectors w/battery back-up in Audio/Visual Units	100	2	ea	500	\$1,000
		fire alarm system						\$0
		security alarm system						\$0
		access control system						\$0
		camera system						\$0
Subtotal (structures)								\$3,433,868
<b>Total (Structure &amp; Land Imprvmts &amp; Accessibility)</b>								<b>\$4,440,188</b>

Unit count 46251.95833  
 square footage 53.56335649

## **ADDENDUM D**



### MAP DATA

Map Number : 13245C0115F

Panel Date : September

25,2009

FIPS Code : 13245

Census Tract : 0107.08

Geo Result : S8 (Most Accurate) -

single valid address match, point

located at a single known address

point candidate (Parcel)

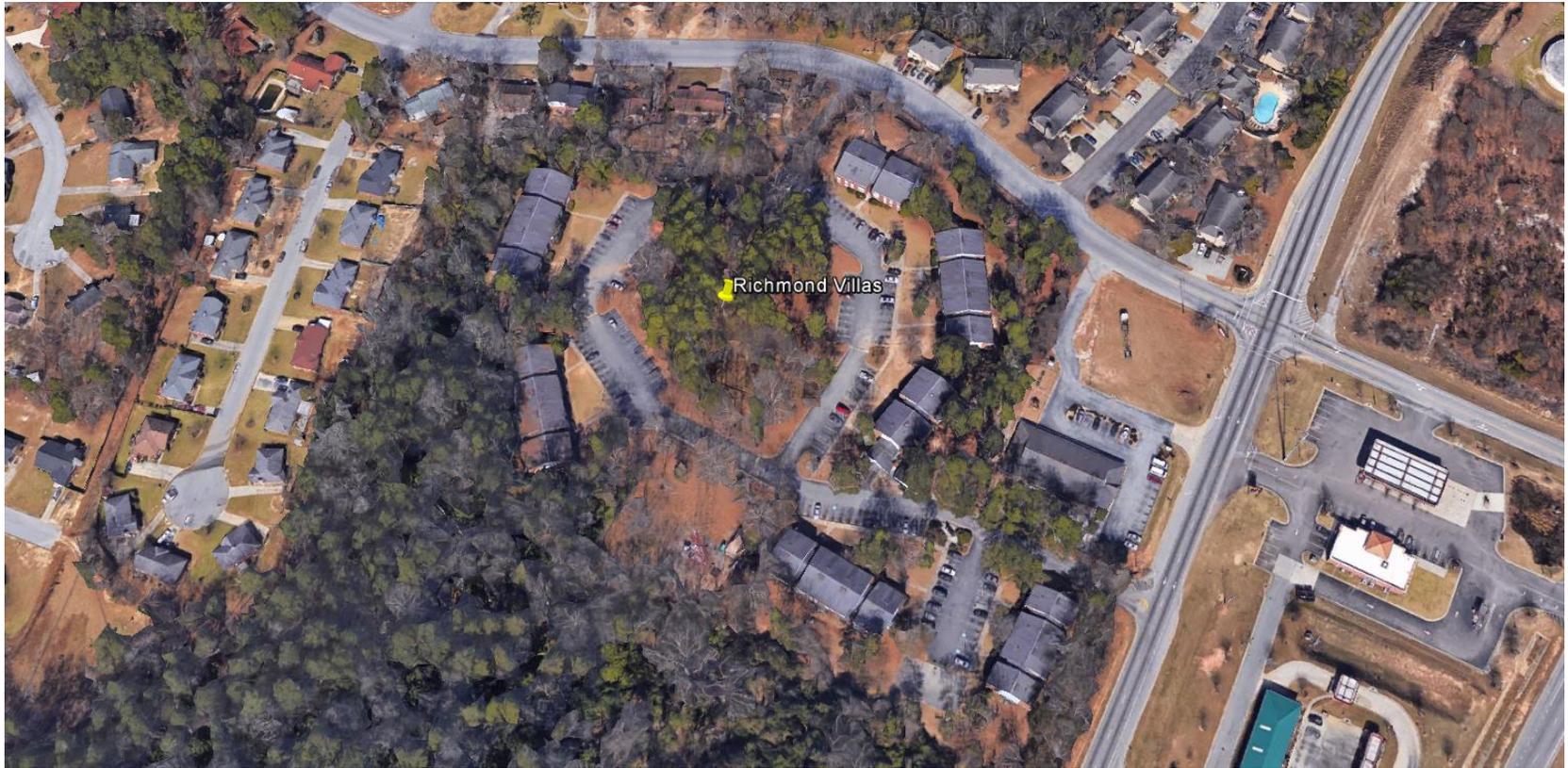
### Flood

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

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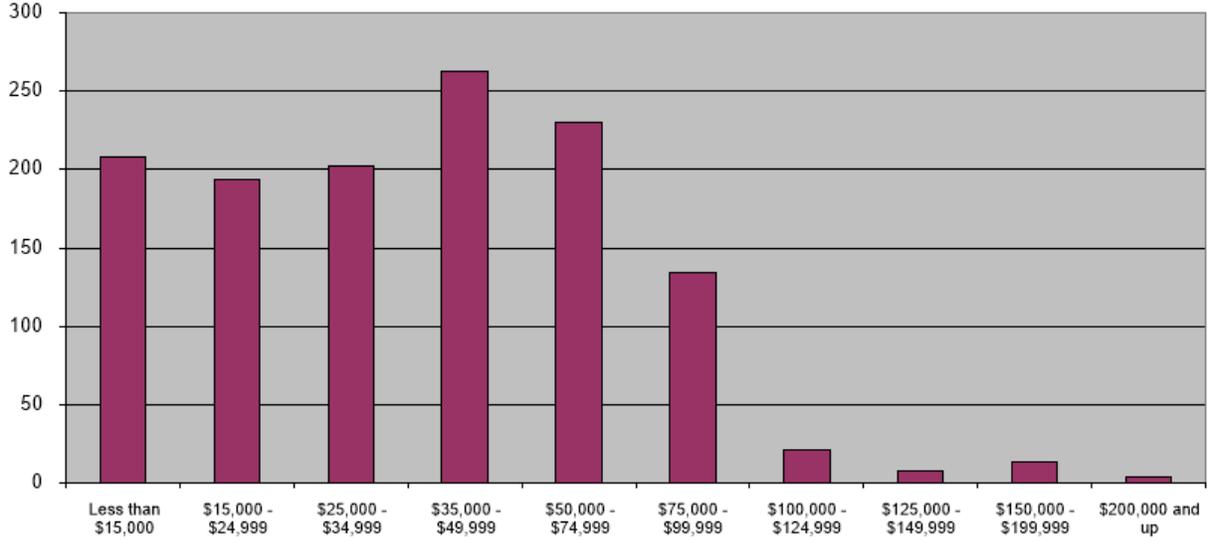
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## **ADDENDUM E**

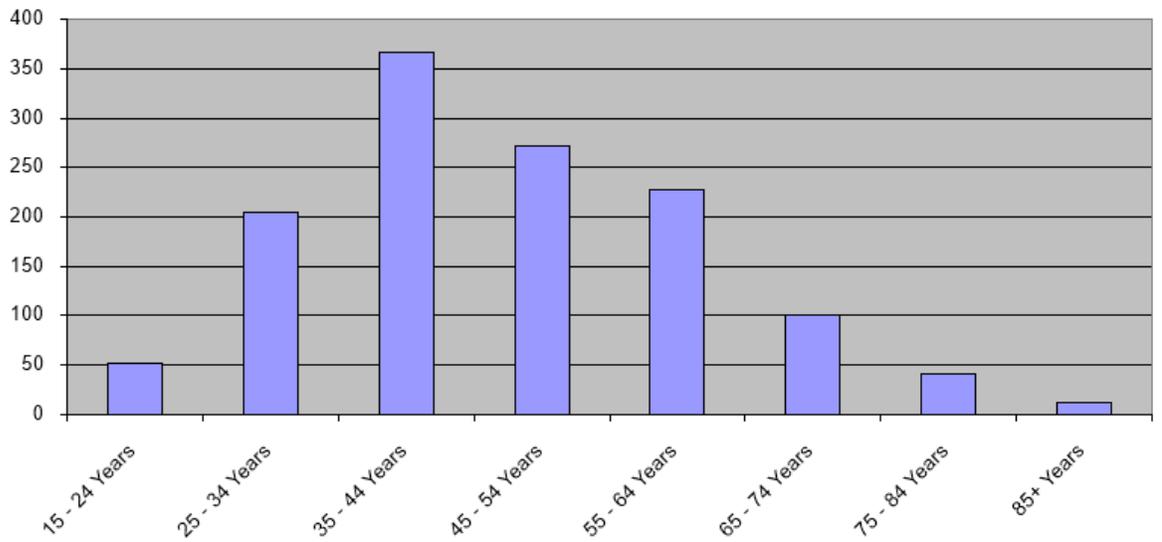


## **ADDENDUM F**

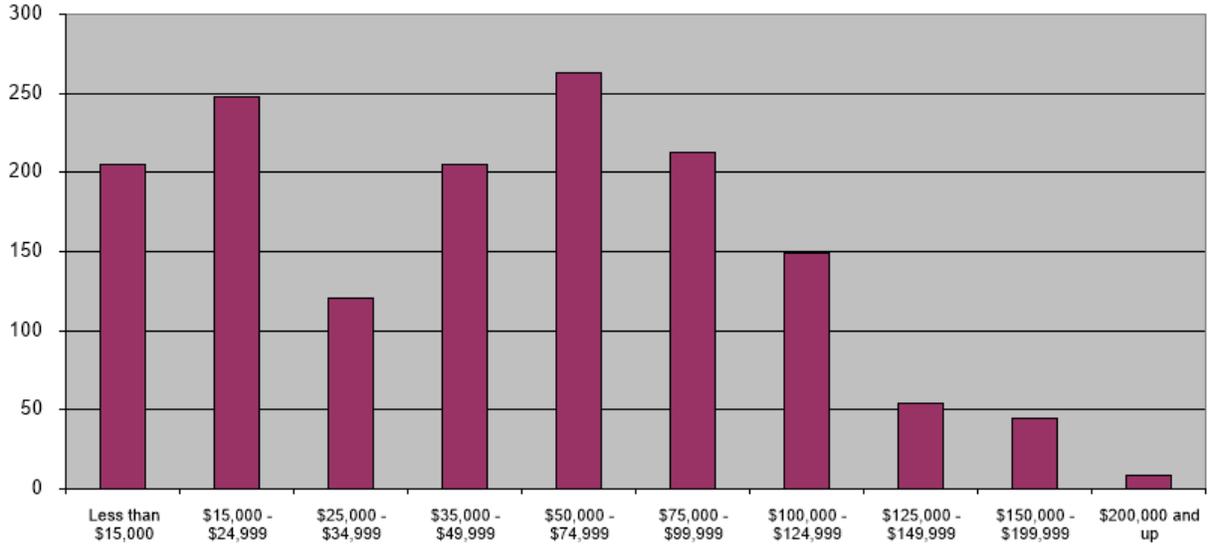
**Households by Income - Census 2000**



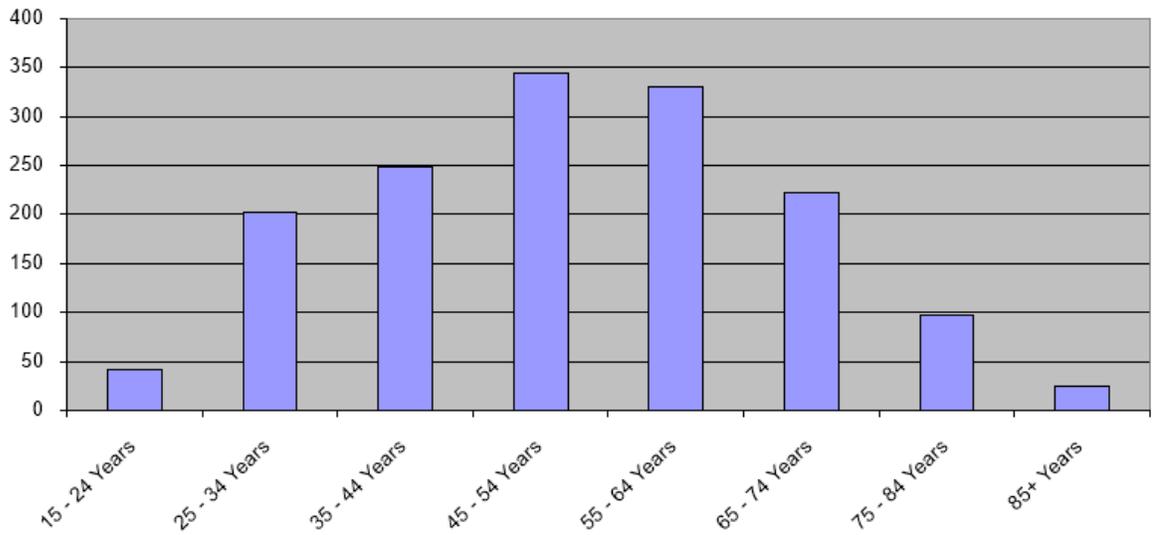
**Households by Age - Census 2000**



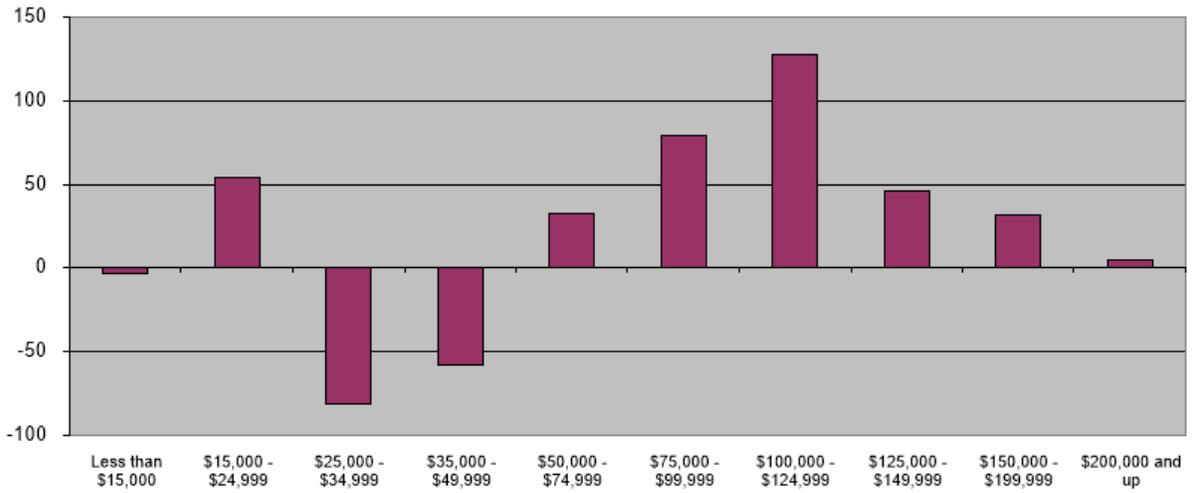
**Estimated Households by Income - 2016**



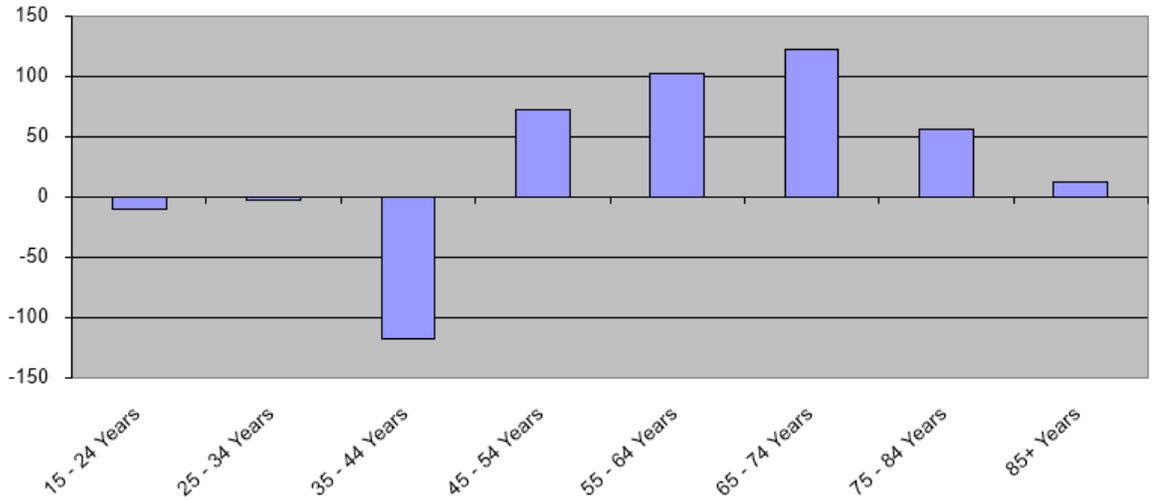
**Estimated Households by Age - 2016**



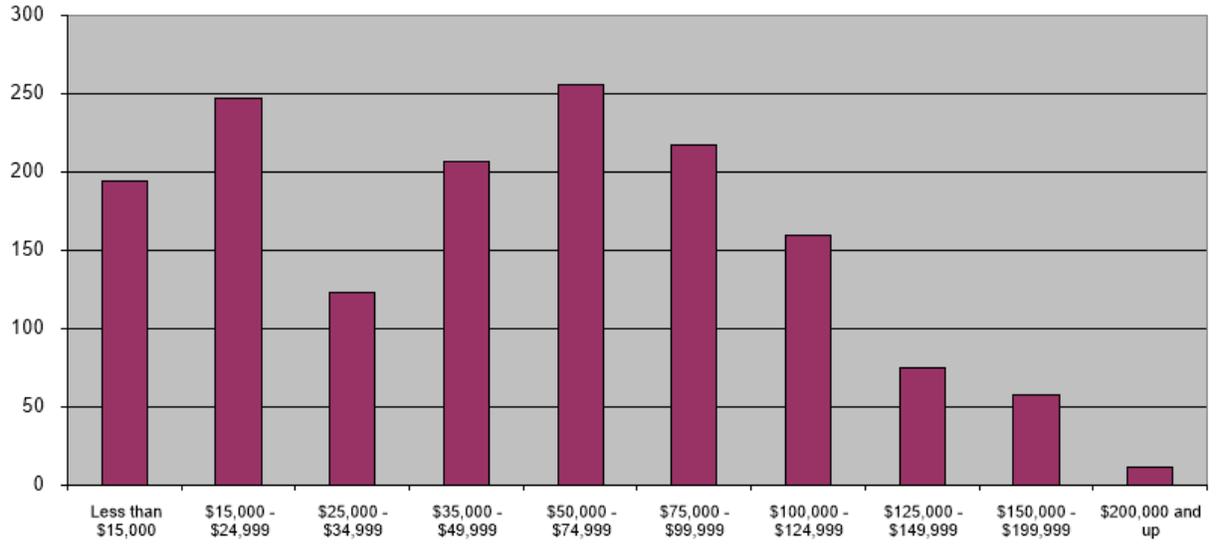
**Estimated Household Income Change 2000 - 2016**



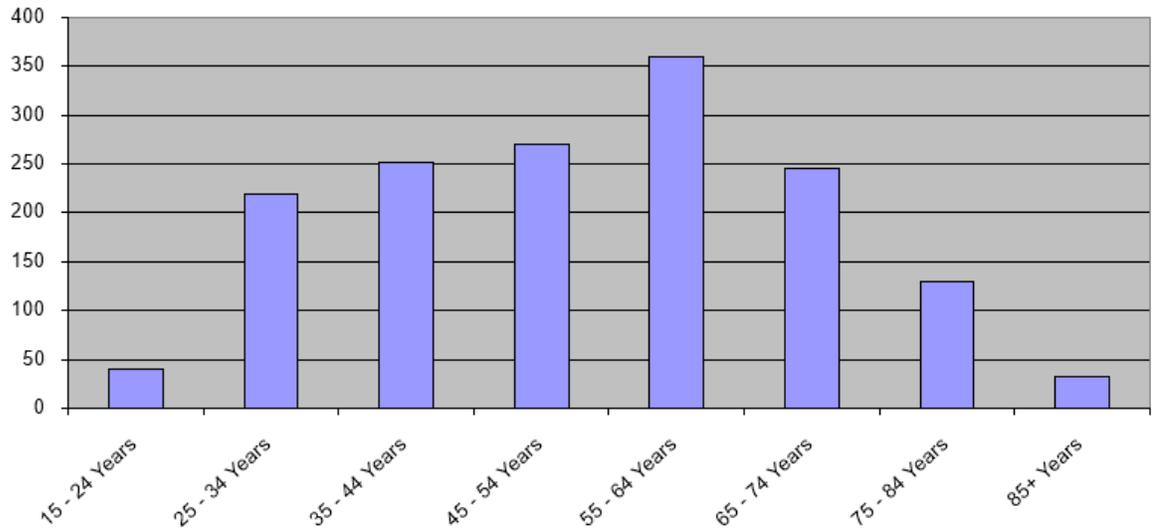
**Estimated Household Age Change 2000 - 2016**



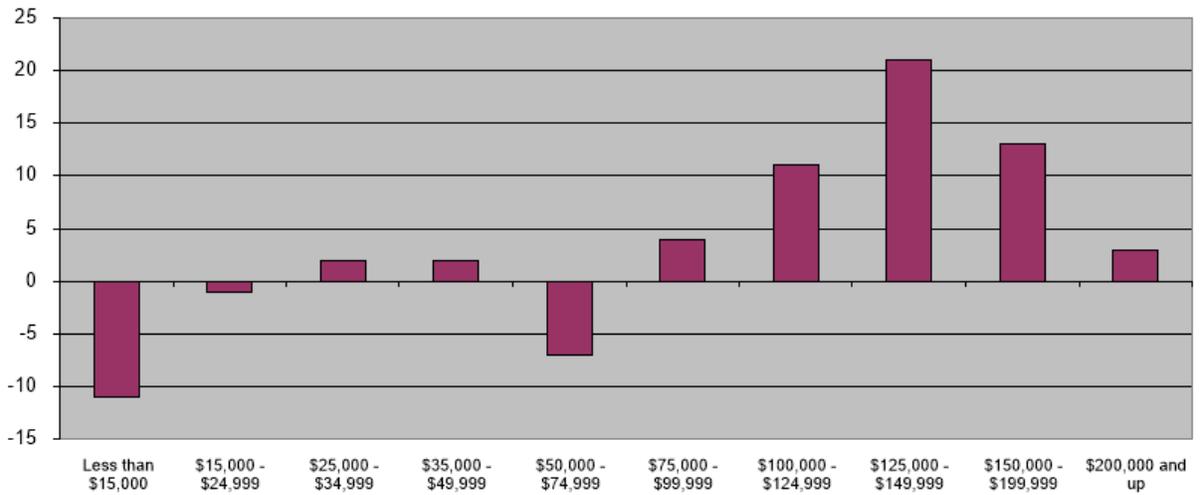
**Projected Households by Income - 2021**



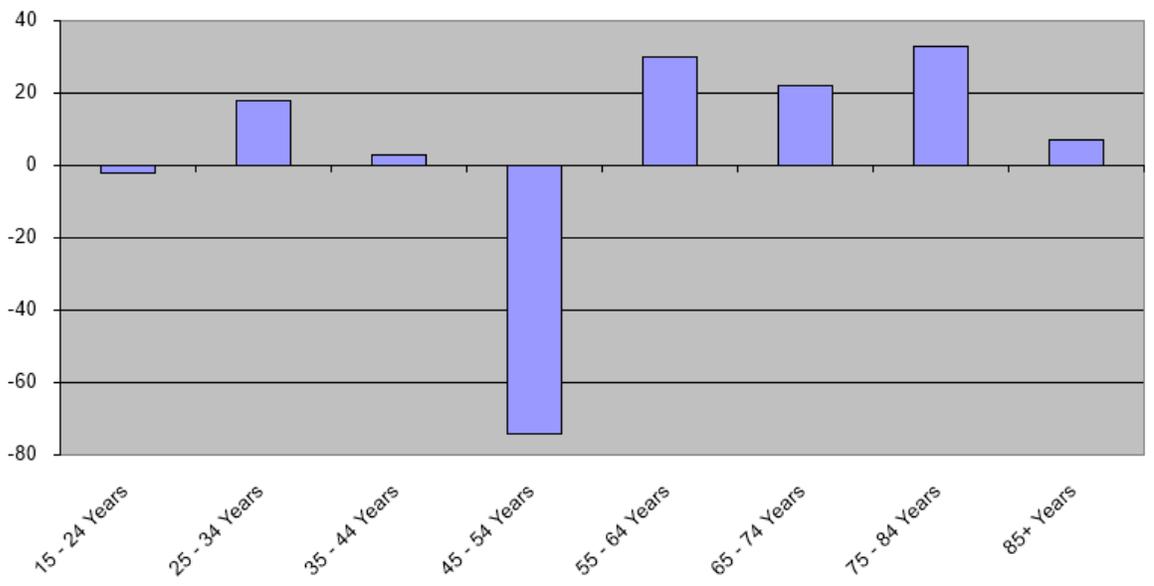
**Projected Households by Age - 2021**

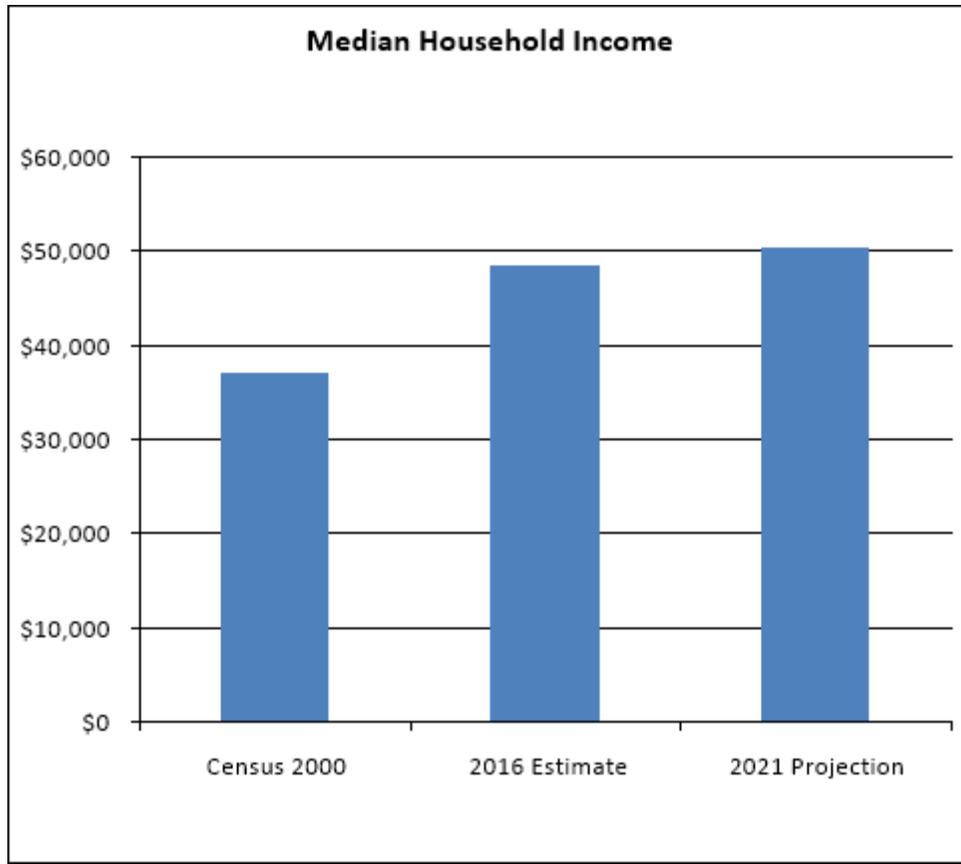


**Projected Household Income Change 2016 to 2021**



**Projected Household Age Change 2016 to 2021**





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## HOUSEHOLD DATA

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Nielsen Claritas

Households by Income and Age										
Hephzibah city, Georgia										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	14	35	31	25	37	43	17	6	208	16.3%
\$15,000 - \$24,999	21	40	59	34	19	7	11	3	194	15.2%
\$25,000 - \$34,999	1	35	93	44	14	14	1	0	202	15.8%
\$35,000 - \$49,999	13	50	82	40	63	5	8	2	263	20.6%
\$50,000 - \$74,999	3	43	49	83	33	14	4	1	230	18.0%
\$75,000 - \$99,999	0	0	35	31	59	9	0	0	134	10.5%
\$100,000 - \$124,999	0	2	6	11	2	0	0	0	21	1.6%
\$125,000 - \$149,999	0	0	0	2	0	6	0	0	8	0.6%
\$150,000 - \$199,999	0	0	11	1	1	0	0	0	13	1.0%
\$200,000 and up	0	0	0	1	0	3	0	0	4	0.3%
<b>Total</b>	<b>52</b>	<b>205</b>	<b>366</b>	<b>272</b>	<b>228</b>	<b>101</b>	<b>41</b>	<b>12</b>	<b>1,277</b>	<b>100.0%</b>
<b>Percent</b>	<b>4.1%</b>	<b>16.1%</b>	<b>28.7%</b>	<b>21.3%</b>	<b>17.9%</b>	<b>7.9%</b>	<b>3.2%</b>	<b>0.9%</b>		<b>100.0%</b>

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Nielsen Claritas

Households by Income and Age										
Hephzibah 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	13	38	34	39	43	18	14	6	205	13.6%
\$15,000 - \$24,999	12	37	41	30	37	48	36	7	248	16.4%
\$25,000 - \$34,999	9	16	19	21	20	22	12	2	121	8.0%
\$35,000 - \$49,999	1	30	33	44	43	38	14	2	205	13.6%
\$50,000 - \$74,999	5	34	44	73	71	27	5	4	263	17.4%
\$75,000 - \$99,999	0	24	34	46	43	52	12	2	213	14.1%
\$100,000 - \$124,999	0	17	30	49	39	10	2	2	149	9.9%
\$125,000 - \$149,999	2	4	8	17	13	8	2	0	54	3.6%
\$150,000 - \$199,999	0	2	5	21	17	0	0	0	45	3.0%
\$200,000 and up	0	0	0	5	4	0	0	0	9	0.6%
<b>Total</b>	<b>42</b>	<b>202</b>	<b>248</b>	<b>345</b>	<b>330</b>	<b>223</b>	<b>97</b>	<b>25</b>	<b>1,512</b>	<b>100.0%</b>
<b>Percent</b>	<b>2.8%</b>	<b>13.4%</b>	<b>16.4%</b>	<b>22.8%</b>	<b>21.8%</b>	<b>14.7%</b>	<b>6.4%</b>	<b>1.7%</b>		

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Hephzibah city, 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	-1	3	3	14	6	-25	-3	0	-3	-1.4%
\$15,000 - \$24,999	-9	-3	-18	-4	18	41	25	4	54	27.8%
\$25,000 - \$34,999	8	-19	-74	-23	6	8	11	2	-81	-40.1%
\$35,000 - \$49,999	-12	-20	-49	4	-20	33	6	0	-58	-22.1%
\$50,000 - \$74,999	2	-9	-5	-10	38	13	1	3	33	14.3%
\$75,000 - \$99,999	0	24	-1	15	-16	43	12	2	79	59.0%
\$100,000 - \$124,999	0	15	24	38	37	10	2	2	128	609.5%
\$125,000 - \$149,999	2	4	8	15	13	2	2	0	46	575.0%
\$150,000 - \$199,999	0	2	-6	20	16	0	0	0	32	246.2%
\$200,000 and up	0	0	0	4	4	-3	0	0	5	125.0%
<b>Total</b>	<b>-10</b>	<b>-3</b>	<b>-118</b>	<b>73</b>	<b>102</b>	<b>122</b>	<b>56</b>	<b>13</b>	<b>235</b>	<b>18.4%</b>
<b>Percent Change</b>	<b>-19.2%</b>	<b>-1.5%</b>	<b>-32.2%</b>	<b>26.8%</b>	<b>44.7%</b>	<b>120.8%</b>	<b>136.6%</b>	<b>108.3%</b>		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Hephzibah city, Georgia										
Five Year Projections - 2021										
Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	10	39	31	28	44	17	18	7	194	12.5%
\$15,000 - \$24,999	10	35	37	21	37	48	49	10	247	15.9%
\$25,000 - \$34,999	11	14	19	15	20	23	17	4	123	7.9%
\$35,000 - \$49,999	1	35	30	33	43	45	18	2	207	13.4%
\$50,000 - \$74,999	5	38	43	54	75	29	8	4	256	16.5%
\$75,000 - \$99,999	1	25	36	33	46	58	15	3	217	14.0%
\$100,000 - \$124,999	0	22	35	40	44	14	3	2	160	10.3%
\$125,000 - \$149,999	2	10	13	19	20	9	2	0	75	4.8%
\$150,000 - \$199,999	0	2	7	23	25	1	0	0	58	3.7%
\$200,000 and up	0	0	0	5	6	1	0	0	12	0.8%
<b>Total</b>	<b>40</b>	<b>220</b>	<b>251</b>	<b>271</b>	<b>360</b>	<b>245</b>	<b>130</b>	<b>32</b>	<b>1,549</b>	<b>100.0%</b>
<b>Percent</b>	<b>2.6%</b>	<b>14.2%</b>	<b>16.2%</b>	<b>17.5%</b>	<b>23.2%</b>	<b>15.8%</b>	<b>8.4%</b>	<b>2.1%</b>		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Hephzibah city, Georgia										
Projected Change - 2016 to 2021										
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	-3	1	-3	-11	1	-1	4	1	-11	-5.4%
\$15,000 - \$24,999	-2	-2	-4	-9	0	0	13	3	-1	-0.4%
\$25,000 - \$34,999	2	-2	0	-6	0	1	5	2	2	1.7%
\$35,000 - \$49,999	0	5	-3	-11	0	7	4	0	2	1.0%
\$50,000 - \$74,999	0	4	-1	-19	4	2	3	0	-7	-2.7%
\$75,000 - \$99,999	1	1	2	-13	3	6	3	1	4	1.9%
\$100,000 - \$124,999	0	5	5	-9	5	4	1	0	11	7.4%
\$125,000 - \$149,999	0	6	5	2	7	1	0	0	21	38.9%
\$150,000 - \$199,999	0	0	2	2	8	1	0	0	13	28.9%
\$200,000 and up	0	0	0	0	2	1	0	0	3	33.3%
<b>Total</b>	<b>-2</b>	<b>18</b>	<b>3</b>	<b>-74</b>	<b>30</b>	<b>22</b>	<b>33</b>	<b>7</b>	<b>37</b>	<b>2.4%</b>
<b>Percent Change</b>	<b>-4.8%</b>	<b>8.9%</b>	<b>1.2%</b>	<b>-21.4%</b>	<b>9.1%</b>	<b>9.9%</b>	<b>34.0%</b>	<b>28.0%</b>		

Source: Nielsen Claritas; Ribbon Demographics



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# HOUSEHOLD DATA

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<b>Median Household Income Hephzibah city, Georgia</b>		
<b>Census 2000</b>	<b>2016 Estimate</b>	<b>2021 Projection</b>
<b>\$36,968</b>	<b>\$48,317</b>	<b>\$50,342</b>



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### HOUSEHOLD DATA

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Median Household Income by Area			
Hephzibah city, Georgia			
Geography ID	Census 2000	2016 Estimate	2021 Projection
1338040	\$36,968	\$48,317	\$50,342

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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	19	1	16	3	1	40
\$10,000-20,000	6	0	4	3	0	13
\$20,000-30,000	0	13	3	1	18	35
\$30,000-40,000	14	0	3	3	6	26
\$40,000-50,000	3	18	11	0	1	33
\$50,000-60,000	0	2	0	6	6	14
\$60,000-75,000	0	6	10	1	3	20
\$75,000-100,000	1	21	0	1	0	23
\$100,000-125,000	1	0	0	0	5	6
\$125,000-150,000	0	0	0	1	0	1
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	1	1	0	0	1	3
<b>Total</b>	<b>45</b>	<b>62</b>	<b>47</b>	<b>19</b>	<b>41</b>	<b>214</b>

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	6	1	1	3	0	11
\$10,000-20,000	5	3	1	5	1	15
\$20,000-30,000	3	0	0	3	0	6
\$30,000-40,000	1	0	0	3	0	4
\$40,000-50,000	1	0	0	8	0	9
\$50,000-60,000	1	1	0	5	0	7
\$60,000-75,000	2	0	0	2	0	4
\$75,000-100,000	1	0	1	3	0	5
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	1	0	0	2	3
\$150,000-200,000	0	1	0	0	0	1
\$200,000+	0	0	0	3	0	3
<b>Total</b>	<b>20</b>	<b>7</b>	<b>3</b>	<b>35</b>	<b>3</b>	<b>68</b>

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	1	0	2	0	6
\$10,000-20,000	4	3	0	4	1	12
\$20,000-30,000	2	0	0	2	0	4
\$30,000-40,000	1	0	0	3	0	4
\$40,000-50,000	1	0	0	7	0	8
\$50,000-60,000	1	1	0	2	0	4
\$60,000-75,000	1	0	0	2	0	3
\$75,000-100,000	1	0	1	2	0	4
\$100,000-125,000	0	0	0	0	0	0
\$125,000-150,000	0	1	0	0	1	2
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	1	0	1
<b>Total</b>	<b>14</b>	<b>6</b>	<b>1</b>	<b>25</b>	<b>2</b>	<b>48</b>

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	25	2	17	6	1	51
\$10,000-20,000	11	3	5	8	1	28
\$20,000-30,000	3	13	3	4	18	41
\$30,000-40,000	15	0	3	6	6	30
\$40,000-50,000	4	18	11	8	1	42
\$50,000-60,000	1	3	0	11	6	21
\$60,000-75,000	2	6	10	3	3	24
\$75,000-100,000	2	21	1	4	0	28
\$100,000-125,000	1	0	0	0	5	6
\$125,000-150,000	0	1	0	1	2	4
\$150,000-200,000	0	1	0	0	0	1
\$200,000+	1	1	0	3	1	6
<b>Total</b>	<b>65</b>	<b>69</b>	<b>50</b>	<b>54</b>	<b>44</b>	<b>282</b>

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.9%	0.5%	7.5%	1.4%	0.5%	18.7%
\$10,000-20,000	2.8%	0.0%	1.9%	1.4%	0.0%	6.1%
\$20,000-30,000	0.0%	6.1%	1.4%	0.5%	8.4%	16.4%
\$30,000-40,000	6.5%	0.0%	1.4%	1.4%	2.8%	12.1%
\$40,000-50,000	1.4%	8.4%	5.1%	0.0%	0.5%	15.4%
\$50,000-60,000	0.0%	0.9%	0.0%	2.8%	2.8%	6.5%
\$60,000-75,000	0.0%	2.8%	4.7%	0.5%	1.4%	9.3%
\$75,000-100,000	0.5%	9.8%	0.0%	0.5%	0.0%	10.7%
\$100,000-125,000	0.5%	0.0%	0.0%	0.0%	2.3%	2.8%
\$125,000-150,000	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.5%	0.5%	0.0%	0.0%	0.5%	1.4%
<b>Total</b>	<b>21.0%</b>	<b>29.0%</b>	<b>22.0%</b>	<b>8.9%</b>	<b>19.2%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.8%	1.5%	1.5%	4.4%	0.0%	16.2%
\$10,000-20,000	7.4%	4.4%	1.5%	7.4%	1.5%	22.1%
\$20,000-30,000	4.4%	0.0%	0.0%	4.4%	0.0%	8.8%
\$30,000-40,000	1.5%	0.0%	0.0%	4.4%	0.0%	5.9%
\$40,000-50,000	1.5%	0.0%	0.0%	11.8%	0.0%	13.2%
\$50,000-60,000	1.5%	1.5%	0.0%	7.4%	0.0%	10.3%
\$60,000-75,000	2.9%	0.0%	0.0%	2.9%	0.0%	5.9%
\$75,000-100,000	1.5%	0.0%	1.5%	4.4%	0.0%	7.4%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	1.5%	0.0%	0.0%	2.9%	4.4%
\$150,000-200,000	0.0%	1.5%	0.0%	0.0%	0.0%	1.5%
\$200,000+	0.0%	0.0%	0.0%	4.4%	0.0%	4.4%
<b>Total</b>	<b>29.4%</b>	<b>10.3%</b>	<b>4.4%</b>	<b>51.5%</b>	<b>4.4%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	6.3%	2.1%	0.0%	4.2%	0.0%	12.5%
\$10,000-20,000	8.3%	6.3%	0.0%	8.3%	2.1%	25.0%
\$20,000-30,000	4.2%	0.0%	0.0%	4.2%	0.0%	8.3%
\$30,000-40,000	2.1%	0.0%	0.0%	6.3%	0.0%	8.3%
\$40,000-50,000	2.1%	0.0%	0.0%	14.6%	0.0%	16.7%
\$50,000-60,000	2.1%	2.1%	0.0%	4.2%	0.0%	8.3%
\$60,000-75,000	2.1%	0.0%	0.0%	4.2%	0.0%	6.3%
\$75,000-100,000	2.1%	0.0%	2.1%	4.2%	0.0%	8.3%
\$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$125,000-150,000	0.0%	2.1%	0.0%	0.0%	2.1%	4.2%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	2.1%	0.0%	2.1%
<b>Total</b>	<b>29.2%</b>	<b>12.5%</b>	<b>2.1%</b>	<b>52.1%</b>	<b>4.2%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.9%	0.7%	6.0%	2.1%	0.4%	18.1%
\$10,000-20,000	3.9%	1.1%	1.8%	2.8%	0.4%	9.9%
\$20,000-30,000	1.1%	4.6%	1.1%	1.4%	6.4%	14.5%
\$30,000-40,000	5.3%	0.0%	1.1%	2.1%	2.1%	10.6%
\$40,000-50,000	1.4%	6.4%	3.9%	2.8%	0.4%	14.9%
\$50,000-60,000	0.4%	1.1%	0.0%	3.9%	2.1%	7.4%
\$60,000-75,000	0.7%	2.1%	3.5%	1.1%	1.1%	8.5%
\$75,000-100,000	0.7%	7.4%	0.4%	1.4%	0.0%	9.9%
\$100,000-125,000	0.4%	0.0%	0.0%	0.0%	1.8%	2.1%
\$125,000-150,000	0.0%	0.4%	0.0%	0.4%	0.7%	1.4%
\$150,000-200,000	0.0%	0.4%	0.0%	0.0%	0.0%	0.4%
\$200,000+	0.4%	0.4%	0.0%	1.1%	0.4%	2.1%
<b>Total</b>	<b>23.0%</b>	<b>24.5%</b>	<b>17.7%</b>	<b>19.1%</b>	<b>15.6%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	3	4	1	0	1	9
\$10,000-20,000	15	22	14	0	9	60
\$20,000-30,000	9	16	0	23	1	49
\$30,000-40,000	10	11	4	9	20	54
\$40,000-50,000	14	13	17	4	21	69
\$50,000-60,000	6	15	0	27	12	60
\$60,000-75,000	13	9	23	7	5	57
\$75,000-100,000	0	8	32	35	16	91
\$100,000-125,000	0	7	25	16	2	50
\$125,000-150,000	1	14	17	3	0	35
\$150,000-200,000	1	2	1	1	7	12
\$200,000+	0	1	1	2	0	4
<b>Total</b>	<b>72</b>	<b>122</b>	<b>135</b>	<b>127</b>	<b>94</b>	<b>550</b>

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	20	11	2	0	1	34
\$10,000-20,000	44	30	0	1	0	75
\$20,000-30,000	9	38	14	4	0	65
\$30,000-40,000	5	20	28	0	0	53
\$40,000-50,000	8	29	3	0	7	47
\$50,000-60,000	0	11	2	8	2	23
\$60,000-75,000	2	13	8	11	1	35
\$75,000-100,000	2	36	4	6	10	58
\$100,000-125,000	4	14	5	0	3	26
\$125,000-150,000	2	2	2	0	3	9
\$150,000-200,000	1	0	5	1	0	7
\$200,000+	1	0	1	1	2	5
<b>Total</b>	<b>98</b>	<b>204</b>	<b>74</b>	<b>32</b>	<b>29</b>	<b>437</b>

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6	7	2	0	1	16
\$10,000-20,000	42	21	0	0	0	63
\$20,000-30,000	6	24	14	2	0	46
\$30,000-40,000	5	12	19	0	0	36
\$40,000-50,000	4	17	2	0	7	30
\$50,000-60,000	0	7	2	2	1	12
\$60,000-75,000	2	6	8	3	1	20
\$75,000-100,000	1	11	4	0	10	26
\$100,000-125,000	1	4	2	0	1	8
\$125,000-150,000	1	1	0	0	0	2
\$150,000-200,000	0	0	2	1	0	3
\$200,000+	0	0	1	1	0	2
<b>Total</b>	<b>68</b>	<b>110</b>	<b>56</b>	<b>9</b>	<b>21</b>	<b>264</b>

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	23	15	3	0	2	43
\$10,000-20,000	59	52	14	1	9	135
\$20,000-30,000	18	54	14	27	1	114
\$30,000-40,000	15	31	32	9	20	107
\$40,000-50,000	22	42	20	4	28	116
\$50,000-60,000	6	26	2	35	14	83
\$60,000-75,000	15	22	31	18	6	92
\$75,000-100,000	2	44	36	41	26	149
\$100,000-125,000	4	21	30	16	5	76
\$125,000-150,000	3	16	19	3	3	44
\$150,000-200,000	2	2	6	2	7	19
\$200,000+	1	1	2	2	2	8
<b>Total</b>	<b>170</b>	<b>326</b>	<b>209</b>	<b>159</b>	<b>123</b>	<b>987</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.5%	0.7%	0.2%	0.0%	0.2%	1.6%
\$10,000-20,000	2.7%	4.0%	2.5%	0.0%	1.6%	10.9%
\$20,000-30,000	1.6%	2.9%	0.0%	4.2%	0.2%	8.9%
\$30,000-40,000	1.8%	2.0%	0.7%	1.6%	3.6%	9.8%
\$40,000-50,000	2.5%	2.4%	3.1%	0.7%	3.8%	12.5%
\$50,000-60,000	1.1%	2.7%	0.0%	4.9%	2.2%	10.9%
\$60,000-75,000	2.4%	1.6%	4.2%	1.3%	0.9%	10.4%
\$75,000-100,000	0.0%	1.5%	5.8%	6.4%	2.9%	16.5%
\$100,000-125,000	0.0%	1.3%	4.5%	2.9%	0.4%	9.1%
\$125,000-150,000	0.2%	2.5%	3.1%	0.5%	0.0%	6.4%
\$150,000-200,000	0.2%	0.4%	0.2%	0.2%	1.3%	2.2%
\$200,000+	0.0%	0.2%	0.2%	0.4%	0.0%	0.7%
<b>Total</b>	<b>13.1%</b>	<b>22.2%</b>	<b>24.5%</b>	<b>23.1%</b>	<b>17.1%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.6%	2.5%	0.5%	0.0%	0.2%	7.8%
\$10,000-20,000	10.1%	6.9%	0.0%	0.2%	0.0%	17.2%
\$20,000-30,000	2.1%	8.7%	3.2%	0.9%	0.0%	14.9%
\$30,000-40,000	1.1%	4.6%	6.4%	0.0%	0.0%	12.1%
\$40,000-50,000	1.8%	6.6%	0.7%	0.0%	1.6%	10.8%
\$50,000-60,000	0.0%	2.5%	0.5%	1.8%	0.5%	5.3%
\$60,000-75,000	0.5%	3.0%	1.8%	2.5%	0.2%	8.0%
\$75,000-100,000	0.5%	8.2%	0.9%	1.4%	2.3%	13.3%
\$100,000-125,000	0.9%	3.2%	1.1%	0.0%	0.7%	5.9%
\$125,000-150,000	0.5%	0.5%	0.5%	0.0%	0.7%	2.1%
\$150,000-200,000	0.2%	0.0%	1.1%	0.2%	0.0%	1.6%
\$200,000+	0.2%	0.0%	0.2%	0.2%	0.5%	1.1%
<b>Total</b>	<b>22.4%</b>	<b>46.7%</b>	<b>16.9%</b>	<b>7.3%</b>	<b>6.6%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.3%	2.7%	0.8%	0.0%	0.4%	6.1%
\$10,000-20,000	15.9%	8.0%	0.0%	0.0%	0.0%	23.9%
\$20,000-30,000	2.3%	9.1%	5.3%	0.8%	0.0%	17.4%
\$30,000-40,000	1.9%	4.5%	7.2%	0.0%	0.0%	13.6%
\$40,000-50,000	1.5%	6.4%	0.8%	0.0%	2.7%	11.4%
\$50,000-60,000	0.0%	2.7%	0.8%	0.8%	0.4%	4.5%
\$60,000-75,000	0.8%	2.3%	3.0%	1.1%	0.4%	7.6%
\$75,000-100,000	0.4%	4.2%	1.5%	0.0%	3.8%	9.8%
\$100,000-125,000	0.4%	1.5%	0.8%	0.0%	0.4%	3.0%
\$125,000-150,000	0.4%	0.4%	0.0%	0.0%	0.0%	0.8%
\$150,000-200,000	0.0%	0.0%	0.8%	0.4%	0.0%	1.1%
\$200,000+	0.0%	0.0%	0.4%	0.4%	0.0%	0.8%
<b>Total</b>	<b>25.8%</b>	<b>41.7%</b>	<b>21.2%</b>	<b>3.4%</b>	<b>8.0%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.3%	1.5%	0.3%	0.0%	0.2%	4.4%
\$10,000-20,000	6.0%	5.3%	1.4%	0.1%	0.9%	13.7%
\$20,000-30,000	1.8%	5.5%	1.4%	2.7%	0.1%	11.6%
\$30,000-40,000	1.5%	3.1%	3.2%	0.9%	2.0%	10.8%
\$40,000-50,000	2.2%	4.3%	2.0%	0.4%	2.8%	11.8%
\$50,000-60,000	0.6%	2.6%	0.2%	3.5%	1.4%	8.4%
\$60,000-75,000	1.5%	2.2%	3.1%	1.8%	0.6%	9.3%
\$75,000-100,000	0.2%	4.5%	3.6%	4.2%	2.6%	15.1%
\$100,000-125,000	0.4%	2.1%	3.0%	1.6%	0.5%	7.7%
\$125,000-150,000	0.3%	1.6%	1.9%	0.3%	0.3%	4.5%
\$150,000-200,000	0.2%	0.2%	0.6%	0.2%	0.7%	1.9%
\$200,000+	0.1%	0.1%	0.2%	0.3%	0.2%	0.9%
<b>Total</b>	<b>17.2%</b>	<b>33.0%</b>	<b>21.2%</b>	<b>16.1%</b>	<b>12.5%</b>	<b>100.0%</b>

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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	45	4	31	3	1	84
\$10,000-20,000	7	0	3	4	0	14
\$20,000-30,000	0	19	0	0	12	31
\$30,000-40,000	11	0	3	3	8	25
\$40,000-50,000	2	12	5	3	0	22
\$50,000-60,000	0	0	1	3	9	13
\$60,000-75,000	0	8	12	3	4	27
\$75,000-100,000	0	28	1	1	0	30
\$100,000-125,000	0	2	0	1	7	10
\$125,000-150,000	0	0	0	1	0	1
\$150,000-200,000	1	1	1	1	1	5
\$200,000+	0	0	0	1	0	1
<b>Total</b>	<b>66</b>	<b>74</b>	<b>57</b>	<b>24</b>	<b>42</b>	<b>263</b>

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	1	0	2	0	4
\$10,000-20,000	4	0	0	5	0	9
\$20,000-30,000	2	2	0	1	0	5
\$30,000-40,000	1	0	0	3	0	4
\$40,000-50,000	1	1	0	10	0	12
\$50,000-60,000	0	0	0	5	0	5
\$60,000-75,000	0	1	1	2	0	4
\$75,000-100,000	1	2	0	5	0	8
\$100,000-125,000	0	0	0	1	1	2
\$125,000-150,000	0	2	0	1	0	3
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>10</b>	<b>9</b>	<b>1</b>	<b>35</b>	<b>1</b>	<b>56</b>

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	0	1	0	1	0	2
\$10,000-20,000	3	0	0	3	0	6
\$20,000-30,000	2	2	0	0	0	4
\$30,000-40,000	1	0	0	2	0	3
\$40,000-50,000	1	1	0	9	0	11
\$50,000-60,000	0	0	0	3	0	3
\$60,000-75,000	0	1	0	2	0	3
\$75,000-100,000	1	2	0	4	0	7
\$100,000-125,000	0	0	0	1	1	2
\$125,000-150,000	0	1	0	1	0	2
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>8</b>	<b>8</b>	<b>0</b>	<b>26</b>	<b>1</b>	<b>43</b>

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	46	5	31	5	1	88
\$10,000-20,000	11	0	3	9	0	23
\$20,000-30,000	2	21	0	1	12	36
\$30,000-40,000	12	0	3	6	8	29
\$40,000-50,000	3	13	5	13	0	34
\$50,000-60,000	0	0	1	8	9	18
\$60,000-75,000	0	9	13	5	4	31
\$75,000-100,000	1	30	1	6	0	38
\$100,000-125,000	0	2	0	2	8	12
\$125,000-150,000	0	2	0	2	0	4
\$150,000-200,000	1	1	1	1	1	5
\$200,000+	0	0	0	1	0	1
<b>Total</b>	<b>76</b>	<b>83</b>	<b>58</b>	<b>59</b>	<b>43</b>	<b>319</b>

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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	17.1%	1.5%	11.8%	1.1%	0.4%	31.9%
\$10,000-20,000	2.7%	0.0%	1.1%	1.5%	0.0%	5.3%
\$20,000-30,000	0.0%	0.0%	7.2%	0.0%	4.6%	11.8%
\$30,000-40,000	4.2%	0.0%	1.1%	1.1%	3.0%	9.5%
\$40,000-50,000	0.8%	4.6%	1.9%	1.1%	0.0%	8.4%
\$50,000-60,000	0.0%	0.0%	0.4%	1.1%	3.4%	4.9%
\$60,000-75,000	0.0%	3.0%	4.6%	1.1%	1.5%	10.3%
\$75,000-100,000	0.0%	10.6%	0.4%	0.4%	0.0%	11.4%
\$100,000-125,000	0.0%	0.8%	0.0%	0.4%	2.7%	3.8%
\$125,000-150,000	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%
\$150,000-200,000	0.4%	0.4%	0.4%	0.4%	0.4%	1.9%
\$200,000+	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%
<b>Total</b>	<b>25.1%</b>	<b>28.1%</b>	<b>21.7%</b>	<b>9.1%</b>	<b>16.0%</b>	<b>100.0%</b>

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	1.8%	1.8%	0.0%	3.6%	0.0%	7.1%
\$10,000-20,000	7.1%	0.0%	0.0%	8.9%	0.0%	16.1%
\$20,000-30,000	3.6%	3.6%	0.0%	1.8%	0.0%	8.9%
\$30,000-40,000	1.8%	0.0%	0.0%	5.4%	0.0%	7.1%
\$40,000-50,000	1.8%	1.8%	0.0%	17.9%	0.0%	21.4%
\$50,000-60,000	0.0%	0.0%	0.0%	8.9%	0.0%	8.9%
\$60,000-75,000	0.0%	1.8%	1.8%	3.6%	0.0%	7.1%
\$75,000-100,000	1.8%	3.6%	0.0%	8.9%	0.0%	14.3%
\$100,000-125,000	0.0%	0.0%	0.0%	1.8%	1.8%	3.6%
\$125,000-150,000	0.0%	3.6%	0.0%	1.8%	0.0%	5.4%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>17.9%</b>	<b>16.1%</b>	<b>1.8%</b>	<b>62.5%</b>	<b>1.8%</b>	<b>100.0%</b>

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	0.0%	2.3%	0.0%	2.3%	0.0%	4.7%
\$10,000-20,000	7.0%	0.0%	0.0%	7.0%	0.0%	14.0%
\$20,000-30,000	4.7%	4.7%	0.0%	0.0%	0.0%	9.3%
\$30,000-40,000	2.3%	0.0%	0.0%	4.7%	0.0%	7.0%
\$40,000-50,000	2.3%	2.3%	0.0%	20.9%	0.0%	25.6%
\$50,000-60,000	0.0%	0.0%	0.0%	7.0%	0.0%	7.0%
\$60,000-75,000	0.0%	2.3%	0.0%	4.7%	0.0%	7.0%
\$75,000-100,000	2.3%	4.7%	0.0%	9.3%	0.0%	16.3%
\$100,000-125,000	0.0%	0.0%	0.0%	2.3%	2.3%	4.7%
\$125,000-150,000	0.0%	2.3%	0.0%	2.3%	0.0%	4.7%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>18.6%</b>	<b>18.6%</b>	<b>0.0%</b>	<b>60.5%</b>	<b>2.3%</b>	<b>100.0%</b>

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	14.4%	1.6%	9.7%	1.6%	0.3%	27.6%
\$10,000-20,000	3.4%	0.0%	0.9%	2.8%	0.0%	7.2%
\$20,000-30,000	0.6%	6.6%	0.0%	0.3%	3.8%	11.3%
\$30,000-40,000	3.8%	0.0%	0.9%	1.9%	2.5%	9.1%
\$40,000-50,000	0.9%	4.1%	1.6%	4.1%	0.0%	10.7%
\$50,000-60,000	0.0%	0.0%	0.3%	2.5%	2.8%	5.6%
\$60,000-75,000	0.0%	2.8%	4.1%	1.6%	1.3%	9.7%
\$75,000-100,000	0.3%	9.4%	0.3%	1.9%	0.0%	11.9%
\$100,000-125,000	0.0%	0.6%	0.0%	0.6%	2.5%	3.8%
\$125,000-150,000	0.0%	0.6%	0.0%	0.6%	0.0%	1.3%
\$150,000-200,000	0.3%	0.3%	0.3%	0.3%	0.3%	1.6%
\$200,000+	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%
<b>Total</b>	<b>23.8%</b>	<b>26.0%</b>	<b>18.2%</b>	<b>18.5%</b>	<b>13.5%</b>	<b>100.0%</b>

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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	10	0	2	0	12
\$10,000-20,000	15	25	17	5	9	71
\$20,000-30,000	10	18	0	33	0	61
\$30,000-40,000	8	11	3	6	26	54
\$40,000-50,000	9	7	10	3	14	43
\$50,000-60,000	7	6	0	24	5	42
\$60,000-75,000	16	11	27	12	8	74
\$75,000-100,000	0	6	19	36	13	74
\$100,000-125,000	0	13	41	29	3	86
\$125,000-150,000	1	8	18	2	1	30
\$150,000-200,000	0	7	0	1	15	23
\$200,000+	0	1	1	1	1	4
<b>Total</b>	<b>66</b>	<b>123</b>	<b>136</b>	<b>154</b>	<b>95</b>	<b>574</b>

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	25	7	3	0	2	37
\$10,000-20,000	62	35	1	4	0	102
\$20,000-30,000	14	47	27	1	0	89
\$30,000-40,000	7	21	24	0	0	52
\$40,000-50,000	8	32	2	1	5	48
\$50,000-60,000	1	41	1	7	0	50
\$60,000-75,000	0	15	10	22	1	48
\$75,000-100,000	3	54	17	7	20	101
\$100,000-125,000	8	26	8	4	5	51
\$125,000-150,000	5	5	4	0	6	20
\$150,000-200,000	2	1	13	0	1	17
\$200,000+	1	0	1	0	2	4
<b>Total</b>	<b>136</b>	<b>284</b>	<b>111</b>	<b>46</b>	<b>42</b>	<b>619</b>

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	10	3	3	0	2	18
\$10,000-20,000	58	19	1	1	0	79
\$20,000-30,000	13	30	27	1	0	71
\$30,000-40,000	7	13	16	0	0	36
\$40,000-50,000	4	20	2	1	5	32
\$50,000-60,000	1	25	1	4	0	31
\$60,000-75,000	0	7	10	1	1	19
\$75,000-100,000	3	30	17	0	20	70
\$100,000-125,000	4	7	5	3	2	21
\$125,000-150,000	3	3	3	0	2	11
\$150,000-200,000	1	1	1	0	1	4
\$200,000+	0	0	1	0	0	1
<b>Total</b>	<b>104</b>	<b>158</b>	<b>87</b>	<b>11</b>	<b>33</b>	<b>393</b>

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	25	17	3	2	2	49
\$10,000-20,000	77	60	18	9	9	173
\$20,000-30,000	24	65	27	34	0	150
\$30,000-40,000	15	32	27	6	26	106
\$40,000-50,000	17	39	12	4	19	91
\$50,000-60,000	8	47	1	31	5	92
\$60,000-75,000	16	26	37	34	9	122
\$75,000-100,000	3	60	36	43	33	175
\$100,000-125,000	8	39	49	33	8	137
\$125,000-150,000	6	13	22	2	7	50
\$150,000-200,000	2	8	13	1	16	40
\$200,000+	1	1	2	1	2	8
<b>Total</b>	<b>202</b>	<b>407</b>	<b>247</b>	<b>200</b>	<b>137</b>	<b>1,193</b>

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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%	1.7%	0.0%	0.3%	0.0%	2.1%
\$10,000-20,000	2.6%	4.4%	3.0%	0.9%	1.6%	12.4%
\$20,000-30,000	1.7%	3.1%	0.0%	5.7%	0.0%	10.6%
\$30,000-40,000	1.4%	1.9%	0.5%	1.0%	4.5%	9.4%
\$40,000-50,000	1.6%	1.2%	1.7%	0.5%	2.4%	7.5%
\$50,000-60,000	1.2%	1.0%	0.0%	4.2%	0.9%	7.3%
\$60,000-75,000	2.8%	1.9%	4.7%	2.1%	1.4%	12.9%
\$75,000-100,000	0.0%	1.0%	3.3%	6.3%	2.3%	12.9%
\$100,000-125,000	0.0%	2.3%	7.1%	5.1%	0.5%	15.0%
\$125,000-150,000	0.2%	1.4%	3.1%	0.3%	0.2%	5.2%
\$150,000-200,000	0.0%	1.2%	0.0%	0.2%	2.6%	4.0%
\$200,000+	0.0%	0.2%	0.2%	0.2%	0.2%	0.7%
<b>Total</b>	<b>11.5%</b>	<b>21.4%</b>	<b>23.7%</b>	<b>26.8%</b>	<b>16.6%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.0%	1.1%	0.5%	0.0%	0.3%	6.0%
\$10,000-20,000	10.0%	5.7%	0.2%	0.6%	0.0%	16.5%
\$20,000-30,000	2.3%	7.6%	4.4%	0.2%	0.0%	14.4%
\$30,000-40,000	1.1%	3.4%	3.9%	0.0%	0.0%	8.4%
\$40,000-50,000	1.3%	5.2%	0.3%	0.2%	0.8%	7.8%
\$50,000-60,000	0.2%	6.6%	0.2%	1.1%	0.0%	8.1%
\$60,000-75,000	0.0%	2.4%	1.6%	3.6%	0.2%	7.8%
\$75,000-100,000	0.5%	8.7%	2.7%	1.1%	3.2%	16.3%
\$100,000-125,000	1.3%	4.2%	1.3%	0.6%	0.8%	8.2%
\$125,000-150,000	0.8%	0.8%	0.6%	0.0%	1.0%	3.2%
\$150,000-200,000	0.3%	0.2%	2.1%	0.0%	0.2%	2.7%
\$200,000+	0.2%	0.0%	0.2%	0.0%	0.3%	0.6%
<b>Total</b>	<b>22.0%</b>	<b>45.9%</b>	<b>17.9%</b>	<b>7.4%</b>	<b>6.8%</b>	<b>100.0%</b>

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	2.5%	0.8%	0.8%	0.0%	0.5%	4.6%
\$10,000-20,000	14.8%	4.8%	0.3%	0.3%	0.0%	20.1%
\$20,000-30,000	3.3%	7.6%	6.9%	0.3%	0.0%	18.1%
\$30,000-40,000	1.8%	3.3%	4.1%	0.0%	0.0%	9.2%
\$40,000-50,000	1.0%	5.1%	0.5%	0.3%	1.3%	8.1%
\$50,000-60,000	0.3%	6.4%	0.3%	1.0%	0.0%	7.9%
\$60,000-75,000	0.0%	1.8%	2.5%	0.3%	0.3%	4.8%
\$75,000-100,000	0.8%	7.6%	4.3%	0.0%	5.1%	17.8%
\$100,000-125,000	1.0%	1.8%	1.3%	0.8%	0.5%	5.3%
\$125,000-150,000	0.8%	0.8%	0.8%	0.0%	0.5%	2.8%
\$150,000-200,000	0.3%	0.3%	0.3%	0.0%	0.3%	1.0%
\$200,000+	0.0%	0.0%	0.3%	0.0%	0.0%	0.3%
<b>Total</b>	<b>26.5%</b>	<b>40.2%</b>	<b>22.1%</b>	<b>2.8%</b>	<b>8.4%</b>	<b>100.0%</b>

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	2.1%	1.4%	0.3%	0.2%	0.2%	4.1%
\$10,000-20,000	6.5%	5.0%	1.5%	0.8%	0.8%	14.5%
\$20,000-30,000	2.0%	5.4%	2.3%	2.8%	0.0%	12.6%
\$30,000-40,000	1.3%	2.7%	2.3%	0.5%	2.2%	8.9%
\$40,000-50,000	1.4%	3.3%	1.0%	0.3%	1.6%	7.6%
\$50,000-60,000	0.7%	3.9%	0.1%	2.6%	0.4%	7.7%
\$60,000-75,000	1.3%	2.2%	3.1%	2.8%	0.8%	10.2%
\$75,000-100,000	0.3%	5.0%	3.0%	3.6%	2.8%	14.7%
\$100,000-125,000	0.7%	3.3%	4.1%	2.8%	0.7%	11.5%
\$125,000-150,000	0.5%	1.1%	1.8%	0.2%	0.6%	4.2%
\$150,000-200,000	0.2%	0.7%	1.1%	0.1%	1.3%	3.4%
\$200,000+	0.1%	0.1%	0.2%	0.1%	0.3%	0.7%
<b>Total</b>	<b>16.9%</b>	<b>34.1%</b>	<b>20.7%</b>	<b>16.8%</b>	<b>11.5%</b>	<b>100.0%</b>

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<b>Renter Households</b>						
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	42	1	28	3	0	74
\$10,000-20,000	6	0	4	0	0	10
\$20,000-30,000	0	14	1	0	9	24
\$30,000-40,000	11	0	2	4	8	25
\$40,000-50,000	3	12	9	0	0	24
\$50,000-60,000	0	0	1	3	7	11
\$60,000-75,000	0	9	15	1	4	29
\$75,000-100,000	0	27	0	2	0	29
\$100,000-125,000	0	0	0	1	8	9
\$125,000-150,000	1	1	0	0	1	3
\$150,000-200,000	1	0	1	1	1	4
\$200,000+	1	1	0	0	1	3
<b>Total</b>	<b>65</b>	<b>65</b>	<b>61</b>	<b>15</b>	<b>39</b>	<b>245</b>

<b>Renter Households</b>						
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	2	0	4	0	7
\$10,000-20,000	6	1	0	2	0	9
\$20,000-30,000	4	1	0	2	0	7
\$30,000-40,000	1	3	0	1	0	5
\$40,000-50,000	2	1	0	12	1	16
\$50,000-60,000	0	1	0	5	0	6
\$60,000-75,000	0	0	0	5	1	6
\$75,000-100,000	1	3	0	7	0	11
\$100,000-125,000	0	2	0	3	0	5
\$125,000-150,000	0	1	0	2	0	3
\$150,000-200,000	0	0	0	1	0	1
\$200,000+	0	0	0	1	0	1
<b>Total</b>	<b>15</b>	<b>15</b>	<b>0</b>	<b>45</b>	<b>2</b>	<b>77</b>

<b>Renter Households</b>						
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	0	1	0	3	0	4
\$10,000-20,000	5	1	0	1	0	7
\$20,000-30,000	4	1	0	2	0	7
\$30,000-40,000	1	2	0	1	0	4
\$40,000-50,000	2	1	0	12	1	16
\$50,000-60,000	0	1	0	3	0	4
\$60,000-75,000	0	0	0	4	1	5
\$75,000-100,000	1	2	0	7	0	10
\$100,000-125,000	0	2	0	2	0	4
\$125,000-150,000	0	0	0	2	0	2
\$150,000-200,000	0	0	0	1	0	1
\$200,000+	0	0	0	0	0	0
<b>Total</b>	<b>13</b>	<b>11</b>	<b>0</b>	<b>38</b>	<b>2</b>	<b>64</b>

<b>Renter Households</b>						
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	43	3	28	7	0	81
\$10,000-20,000	12	1	4	2	0	19
\$20,000-30,000	4	15	1	2	9	31
\$30,000-40,000	12	3	2	5	8	30
\$40,000-50,000	5	13	9	12	1	40
\$50,000-60,000	0	1	1	8	7	17
\$60,000-75,000	0	9	15	6	5	35
\$75,000-100,000	1	30	0	9	0	40
\$100,000-125,000	0	2	0	4	8	14
\$125,000-150,000	1	2	0	2	1	6
\$150,000-200,000	1	0	1	2	1	5
\$200,000+	1	1	0	1	1	4
<b>Total</b>	<b>80</b>	<b>80</b>	<b>61</b>	<b>60</b>	<b>41</b>	<b>322</b>

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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	17.1%	0.4%	11.4%	1.2%	0.0%	30.2%
\$10,000-20,000	2.4%	0.0%	1.6%	0.0%	0.0%	4.1%
\$20,000-30,000	0.0%	5.7%	0.4%	0.0%	3.7%	9.8%
\$30,000-40,000	4.5%	0.0%	0.8%	1.6%	3.3%	10.2%
\$40,000-50,000	1.2%	4.9%	3.7%	0.0%	0.0%	9.8%
\$50,000-60,000	0.0%	0.0%	0.4%	1.2%	2.9%	4.5%
\$60,000-75,000	0.0%	3.7%	6.1%	0.4%	1.6%	11.8%
\$75,000-100,000	0.0%	11.0%	0.0%	0.8%	0.0%	11.8%
\$100,000-125,000	0.0%	0.0%	0.0%	0.4%	3.3%	3.7%
\$125,000-150,000	0.4%	0.4%	0.0%	0.0%	0.4%	1.2%
\$150,000-200,000	0.4%	0.0%	0.4%	0.4%	0.4%	1.6%
\$200,000+	0.4%	0.4%	0.0%	0.0%	0.4%	1.2%
<b>Total</b>	<b>26.5%</b>	<b>26.5%</b>	<b>24.9%</b>	<b>6.1%</b>	<b>15.9%</b>	<b>100.0%</b>

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	1.3%	2.6%	0.0%	5.2%	0.0%	9.1%
\$10,000-20,000	7.8%	1.3%	0.0%	2.6%	0.0%	11.7%
\$20,000-30,000	5.2%	1.3%	0.0%	2.6%	0.0%	9.1%
\$30,000-40,000	1.3%	3.9%	0.0%	1.3%	0.0%	6.5%
\$40,000-50,000	2.6%	1.3%	0.0%	15.6%	1.3%	20.8%
\$50,000-60,000	0.0%	1.3%	0.0%	6.5%	0.0%	7.8%
\$60,000-75,000	0.0%	0.0%	0.0%	6.5%	1.3%	7.8%
\$75,000-100,000	1.3%	3.9%	0.0%	9.1%	0.0%	14.3%
\$100,000-125,000	0.0%	2.6%	0.0%	3.9%	0.0%	6.5%
\$125,000-150,000	0.0%	1.3%	0.0%	2.6%	0.0%	3.9%
\$150,000-200,000	0.0%	0.0%	0.0%	1.3%	0.0%	1.3%
\$200,000+	0.0%	0.0%	0.0%	1.3%	0.0%	1.3%
<b>Total</b>	<b>19.5%</b>	<b>19.5%</b>	<b>0.0%</b>	<b>58.4%</b>	<b>2.6%</b>	<b>100.0%</b>

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	0.0%	1.6%	0.0%	4.7%	0.0%	6.3%
\$10,000-20,000	7.8%	1.6%	0.0%	1.6%	0.0%	10.9%
\$20,000-30,000	6.3%	1.6%	0.0%	3.1%	0.0%	10.9%
\$30,000-40,000	1.6%	3.1%	0.0%	1.6%	0.0%	6.3%
\$40,000-50,000	3.1%	1.6%	0.0%	18.8%	1.6%	25.0%
\$50,000-60,000	0.0%	1.6%	0.0%	4.7%	0.0%	6.3%
\$60,000-75,000	0.0%	0.0%	0.0%	6.3%	1.6%	7.8%
\$75,000-100,000	1.6%	3.1%	0.0%	10.9%	0.0%	15.6%
\$100,000-125,000	0.0%	3.1%	0.0%	3.1%	0.0%	6.3%
\$125,000-150,000	0.0%	0.0%	0.0%	3.1%	0.0%	3.1%
\$150,000-200,000	0.0%	0.0%	0.0%	1.6%	0.0%	1.6%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	<b>20.3%</b>	<b>17.2%</b>	<b>0.0%</b>	<b>59.4%</b>	<b>3.1%</b>	<b>100.0%</b>

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	13.4%	0.9%	8.7%	2.2%	0.0%	25.2%
\$10,000-20,000	3.7%	0.3%	1.2%	0.6%	0.0%	5.9%
\$20,000-30,000	1.2%	4.7%	0.3%	0.6%	2.8%	9.6%
\$30,000-40,000	3.7%	0.9%	0.6%	1.6%	2.5%	9.3%
\$40,000-50,000	1.6%	4.0%	2.8%	3.7%	0.3%	12.4%
\$50,000-60,000	0.0%	0.3%	0.3%	2.5%	2.2%	5.3%
\$60,000-75,000	0.0%	2.8%	4.7%	1.9%	1.6%	10.9%
\$75,000-100,000	0.3%	9.3%	0.0%	2.8%	0.0%	12.4%
\$100,000-125,000	0.0%	0.6%	0.0%	1.2%	2.5%	4.3%
\$125,000-150,000	0.3%	0.6%	0.0%	0.6%	0.3%	1.9%
\$150,000-200,000	0.3%	0.0%	0.3%	0.6%	0.3%	1.6%
\$200,000+	0.3%	0.3%	0.0%	0.3%	0.3%	1.2%
<b>Total</b>	<b>24.8%</b>	<b>24.8%</b>	<b>18.9%</b>	<b>18.6%</b>	<b>12.7%</b>	<b>100.0%</b>

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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	1	10	0	1	1	13
\$10,000-20,000	13	19	13	4	8	57
\$20,000-30,000	9	16	1	34	0	60
\$30,000-40,000	7	6	3	4	19	39
\$40,000-50,000	9	6	10	5	13	43
\$50,000-60,000	4	8	0	19	7	38
\$60,000-75,000	10	13	21	11	7	62
\$75,000-100,000	0	6	16	32	12	66
\$100,000-125,000	0	13	40	32	3	88
\$125,000-150,000	0	10	28	3	0	41
\$150,000-200,000	1	7	1	2	17	28
\$200,000+	0	0	0	1	1	2
<b>Total</b>	<b>54</b>	<b>114</b>	<b>133</b>	<b>148</b>	<b>88</b>	<b>537</b>

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	27	8	2	0	1	38
\$10,000-20,000	66	35	1	4	1	107
\$20,000-30,000	17	55	32	1	0	105
\$30,000-40,000	6	20	24	1	0	51
\$40,000-50,000	11	37	2	1	6	57
\$50,000-60,000	2	39	3	8	0	52
\$60,000-75,000	0	16	10	26	0	52
\$75,000-100,000	5	60	17	8	21	111
\$100,000-125,000	14	28	9	3	4	58
\$125,000-150,000	7	8	5	0	8	28
\$150,000-200,000	2	3	18	1	1	25
\$200,000+	1	1	1	0	3	6
<b>Total</b>	<b>158</b>	<b>310</b>	<b>124</b>	<b>53</b>	<b>45</b>	<b>690</b>

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	11	5	2	0	1	19
\$10,000-20,000	62	20	0	2	0	84
\$20,000-30,000	16	39	30	1	0	86
\$30,000-40,000	6	13	16	1	0	36
\$40,000-50,000	6	24	2	0	6	38
\$50,000-60,000	2	25	2	4	0	33
\$60,000-75,000	0	8	10	2	0	20
\$75,000-100,000	5	35	17	0	21	78
\$100,000-125,000	8	8	5	2	2	25
\$125,000-150,000	4	5	4	0	1	14
\$150,000-200,000	1	2	2	0	1	6
\$200,000+	1	0	1	0	0	2
<b>Total</b>	<b>122</b>	<b>184</b>	<b>91</b>	<b>12</b>	<b>32</b>	<b>441</b>

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	28	18	2	1	2	51
\$10,000-20,000	79	54	14	8	9	164
\$20,000-30,000	26	71	33	35	0	165
\$30,000-40,000	13	26	27	5	19	90
\$40,000-50,000	20	43	12	6	19	100
\$50,000-60,000	6	47	3	27	7	90
\$60,000-75,000	10	29	31	37	7	114
\$75,000-100,000	5	66	33	40	33	177
\$100,000-125,000	14	41	49	35	7	146
\$125,000-150,000	7	18	33	3	8	69
\$150,000-200,000	3	10	19	3	18	53
\$200,000+	1	1	1	1	4	8
<b>Total</b>	<b>212</b>	<b>424</b>	<b>257</b>	<b>201</b>	<b>133</b>	<b>1,227</b>

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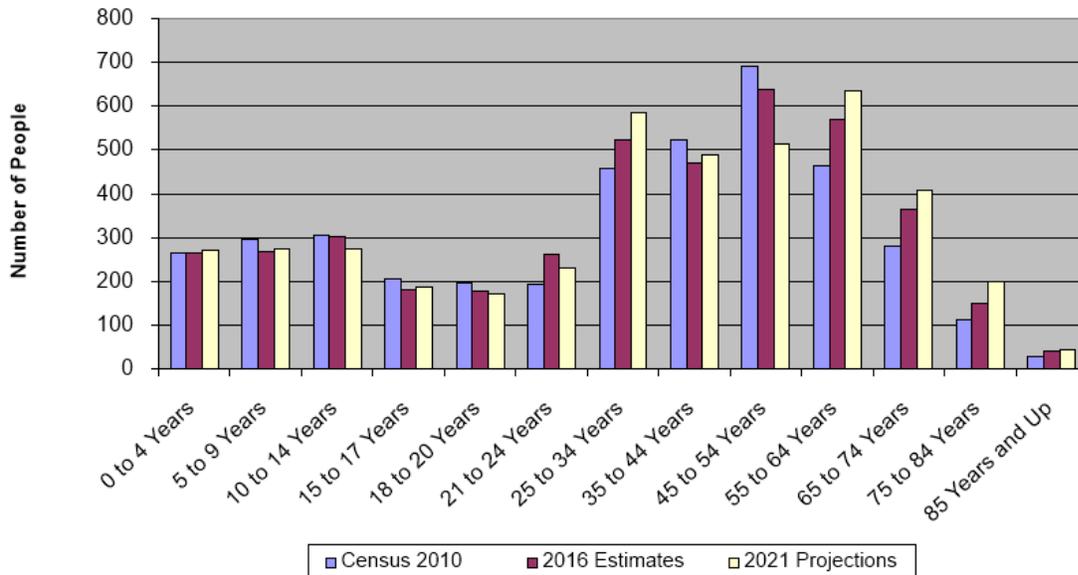
<b>Percent Owner Households</b>						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0.2%	1.9%	0.0%	0.2%	0.2%	<b>2.4%</b>
\$10,000-20,000	2.4%	3.5%	2.4%	0.7%	1.5%	<b>10.6%</b>
\$20,000-30,000	1.7%	3.0%	0.2%	6.3%	0.0%	<b>11.2%</b>
\$30,000-40,000	1.3%	1.1%	0.6%	0.7%	3.5%	<b>7.3%</b>
\$40,000-50,000	1.7%	1.1%	1.9%	0.9%	2.4%	<b>8.0%</b>
\$50,000-60,000	0.7%	1.5%	0.0%	3.5%	1.3%	<b>7.1%</b>
\$60,000-75,000	1.9%	2.4%	3.9%	2.0%	1.3%	<b>11.5%</b>
\$75,000-100,000	0.0%	1.1%	3.0%	6.0%	2.2%	<b>12.3%</b>
\$100,000-125,000	0.0%	2.4%	7.4%	6.0%	0.6%	<b>16.4%</b>
\$125,000-150,000	0.0%	1.9%	5.2%	0.6%	0.0%	<b>7.6%</b>
\$150,000-200,000	0.2%	1.3%	0.2%	0.4%	3.2%	<b>5.2%</b>
\$200,000+	0.0%	0.0%	0.0%	0.2%	0.2%	<b>0.4%</b>
<b>Total</b>	<b>10.1%</b>	<b>21.2%</b>	<b>24.8%</b>	<b>27.6%</b>	<b>16.4%</b>	<b>100.0%</b>

<b>Percent Owner Households</b>						
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	3.9%	1.2%	0.3%	0.0%	0.1%	<b>5.5%</b>
\$10,000-20,000	9.6%	5.1%	0.1%	0.6%	0.1%	<b>15.5%</b>
\$20,000-30,000	2.5%	8.0%	4.6%	0.1%	0.0%	<b>15.2%</b>
\$30,000-40,000	0.9%	2.9%	3.5%	0.1%	0.0%	<b>7.4%</b>
\$40,000-50,000	1.6%	5.4%	0.3%	0.1%	0.9%	<b>8.3%</b>
\$50,000-60,000	0.3%	5.7%	0.4%	1.2%	0.0%	<b>7.5%</b>
\$60,000-75,000	0.0%	2.3%	1.4%	3.8%	0.0%	<b>7.5%</b>
\$75,000-100,000	0.7%	8.7%	2.5%	1.2%	3.0%	<b>16.1%</b>
\$100,000-125,000	2.0%	4.1%	1.3%	0.4%	0.6%	<b>8.4%</b>
\$125,000-150,000	1.0%	1.2%	0.7%	0.0%	1.2%	<b>4.1%</b>
\$150,000-200,000	0.3%	0.4%	2.6%	0.1%	0.1%	<b>3.6%</b>
\$200,000+	0.1%	0.1%	0.1%	0.0%	0.4%	<b>0.9%</b>
<b>Total</b>	<b>22.9%</b>	<b>44.9%</b>	<b>18.0%</b>	<b>7.7%</b>	<b>6.5%</b>	<b>100.0%</b>

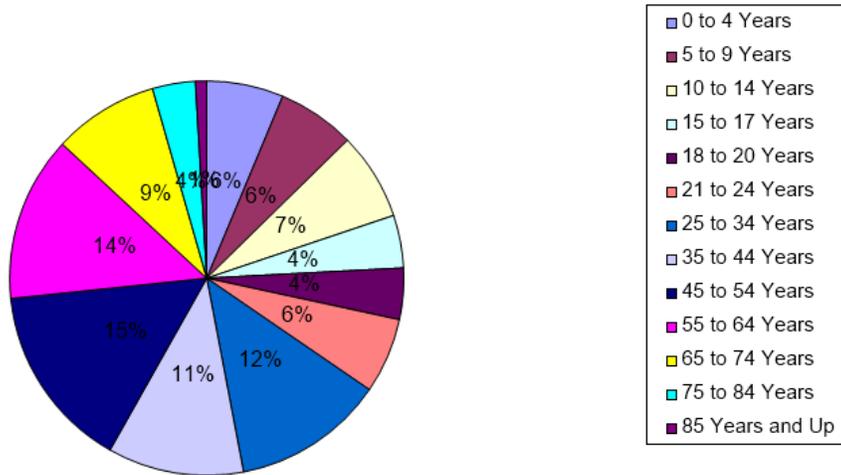
<b>Percent Owner Households</b>						
Aged 62+ Years						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.5%	1.1%	0.5%	0.0%	0.2%	<b>4.3%</b>
\$10,000-20,000	14.1%	4.5%	0.0%	0.5%	0.0%	<b>19.0%</b>
\$20,000-30,000	3.6%	8.8%	6.8%	0.2%	0.0%	<b>19.5%</b>
\$30,000-40,000	1.4%	2.9%	3.6%	0.2%	0.0%	<b>8.2%</b>
\$40,000-50,000	1.4%	5.4%	0.5%	0.0%	1.4%	<b>8.6%</b>
\$50,000-60,000	0.5%	5.7%	0.5%	0.9%	0.0%	<b>7.5%</b>
\$60,000-75,000	0.0%	1.8%	2.3%	0.5%	0.0%	<b>4.5%</b>
\$75,000-100,000	1.1%	7.9%	3.9%	0.0%	4.8%	<b>17.7%</b>
\$100,000-125,000	1.8%	1.8%	1.1%	0.5%	0.5%	<b>5.7%</b>
\$125,000-150,000	0.9%	1.1%	0.9%	0.0%	0.2%	<b>3.2%</b>
\$150,000-200,000	0.2%	0.5%	0.5%	0.0%	0.2%	<b>1.4%</b>
\$200,000+	0.2%	0.0%	0.2%	0.0%	0.0%	<b>0.5%</b>
<b>Total</b>	<b>27.7%</b>	<b>41.7%</b>	<b>20.6%</b>	<b>2.7%</b>	<b>7.3%</b>	<b>100.0%</b>

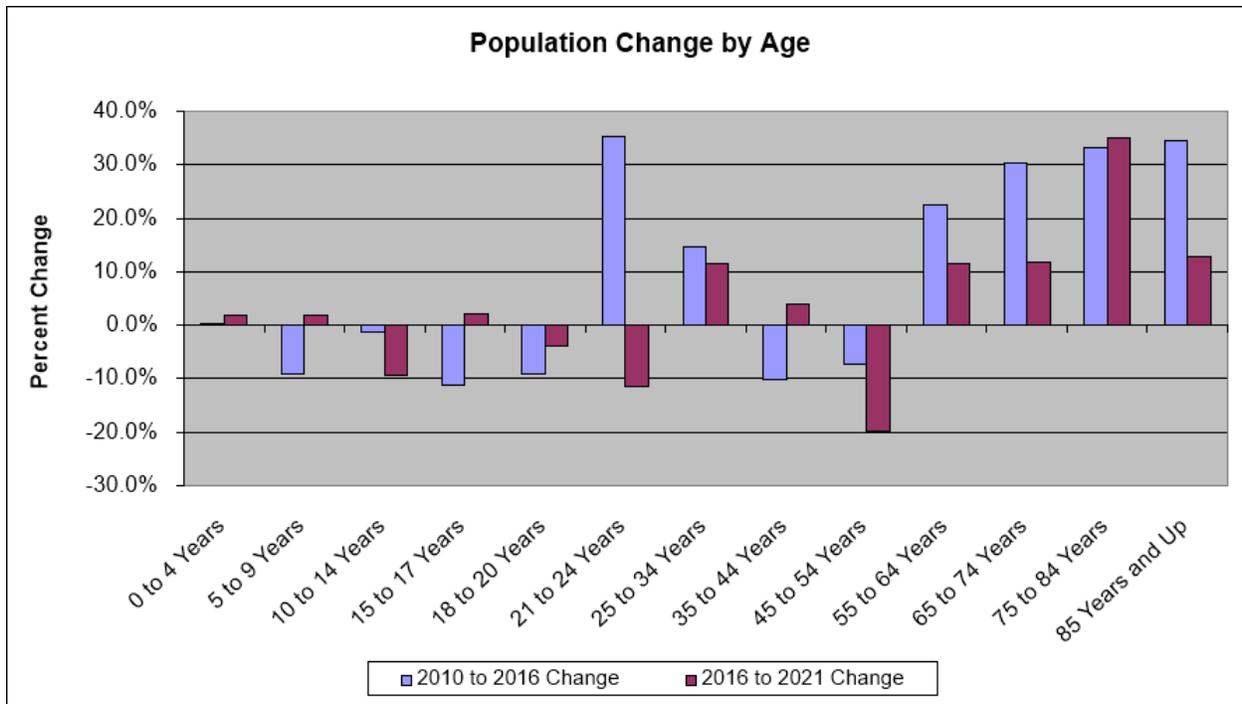
<b>Percent Owner Households</b>						
All Age Groups						
Year 2021 Projections						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.3%	1.5%	0.2%	0.1%	0.2%	<b>4.2%</b>
\$10,000-20,000	6.4%	4.4%	1.1%	0.7%	0.7%	<b>13.4%</b>
\$20,000-30,000	2.1%	5.8%	2.7%	2.9%	0.0%	<b>13.4%</b>
\$30,000-40,000	1.1%	2.1%	2.2%	0.4%	1.5%	<b>7.3%</b>
\$40,000-50,000	1.6%	3.5%	1.0%	0.5%	1.5%	<b>8.1%</b>
\$50,000-60,000	0.5%	3.8%	0.2%	2.2%	0.6%	<b>7.3%</b>
\$60,000-75,000	0.8%	2.4%	2.5%	3.0%	0.6%	<b>9.3%</b>
\$75,000-100,000	0.4%	5.4%	2.7%	3.3%	2.7%	<b>14.4%</b>
\$100,000-125,000	1.1%	3.3%	4.0%	2.9%	0.6%	<b>11.9%</b>
\$125,000-150,000	0.6%	1.5%	2.7%	0.2%	0.7%	<b>5.6%</b>
\$150,000-200,000	0.2%	0.8%	1.5%	0.2%	1.5%	<b>4.3%</b>
\$200,000+	0.1%	0.1%	0.1%	0.1%	0.3%	<b>0.7%</b>
<b>Total</b>	<b>17.3%</b>	<b>34.6%</b>	<b>20.9%</b>	<b>16.4%</b>	<b>10.8%</b>	<b>100.0%</b>

### Population by Age



### 2016 Population by Age





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## POPULATION DATA

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Population by Age & Sex Hephzibah 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	118	146	264	0 to 4 Years	133	132	265	0 to 4 Years	138	132	270
5 to 9 Years	147	148	295	5 to 9 Years	125	143	268	5 to 9 Years	139	134	273
10 to 14 Years	163	143	306	10 to 14 Years	148	154	302	10 to 14 Years	127	147	274
15 to 17 Years	110	95	205	15 to 17 Years	98	84	182	15 to 17 Years	91	95	186
18 to 20 Years	100	95	195	18 to 20 Years	95	82	177	18 to 20 Years	88	82	170
21 to 24 Years	88	104	192	21 to 24 Years	140	120	260	21 to 24 Years	125	105	230
25 to 34 Years	213	244	457	25 to 34 Years	246	278	524	25 to 34 Years	291	294	585
35 to 44 Years	239	284	523	35 to 44 Years	211	259	470	35 to 44 Years	226	262	488
45 to 54 Years	333	357	690	45 to 54 Years	305	334	639	45 to 54 Years	233	280	513
55 to 64 Years	223	242	465	55 to 64 Years	269	301	570	55 to 64 Years	301	334	635
65 to 74 Years	140	139	279	65 to 74 Years	174	190	364	65 to 74 Years	190	217	407
75 to 84 Years	49	62	111	75 to 84 Years	69	79	148	75 to 84 Years	93	107	200
85 Years and Up	6	23	29	85 Years and Up	14	25	39	85 Years and Up	18	26	44
<b>Total</b>	<b>1,929</b>	<b>2,082</b>	<b>4,011</b>	<b>Total</b>	<b>2,027</b>	<b>2,181</b>	<b>4,208</b>	<b>Total</b>	<b>2,060</b>	<b>2,215</b>	<b>4,275</b>
62+ Years	n/a	n/a	558	62+ Years	n/a	n/a	692	62+ Years	n/a	n/a	827
<b>Median Age:</b>			<b>36.7</b>	<b>Median Age:</b>			<b>37.7</b>	<b>Median Age:</b>			<b>38.1</b>

Source: Nielsen Claritas; Ribbon Demographics

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

**POPULATION DATA**

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Nielsen Claritas

Percent Population by Age & Sex											
Hephzibah city, Georgia											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2.9%	3.6%	<b>6.6%</b>	0 to 4 Years	3.2%	3.1%	<b>6.3%</b>	0 to 4 Years	3.2%	3.1%	<b>6.3%</b>
5 to 9 Years	3.7%	3.7%	<b>7.4%</b>	5 to 9 Years	3.0%	3.4%	<b>6.4%</b>	5 to 9 Years	3.3%	3.1%	<b>6.4%</b>
10 to 14 Years	4.1%	3.6%	<b>7.6%</b>	10 to 14 Years	3.5%	3.7%	<b>7.2%</b>	10 to 14 Years	3.0%	3.4%	<b>6.4%</b>
15 to 17 Years	2.7%	2.4%	<b>5.1%</b>	15 to 17 Years	2.3%	2.0%	<b>4.3%</b>	15 to 17 Years	2.1%	2.2%	<b>4.4%</b>
18 to 20 Years	2.5%	2.4%	<b>4.9%</b>	18 to 20 Years	2.3%	1.9%	<b>4.2%</b>	18 to 20 Years	2.1%	1.9%	<b>4.0%</b>
21 to 24 Years	2.2%	2.6%	<b>4.8%</b>	21 to 24 Years	3.3%	2.9%	<b>6.2%</b>	21 to 24 Years	2.9%	2.5%	<b>5.4%</b>
25 to 34 Years	5.3%	6.1%	<b>11.4%</b>	25 to 34 Years	5.8%	6.6%	<b>12.5%</b>	25 to 34 Years	6.8%	6.9%	<b>13.7%</b>
35 to 44 Years	6.0%	7.1%	<b>13.0%</b>	35 to 44 Years	5.0%	6.2%	<b>11.2%</b>	35 to 44 Years	5.3%	6.1%	<b>11.4%</b>
45 to 54 Years	8.3%	8.9%	<b>17.2%</b>	45 to 54 Years	7.2%	7.9%	<b>15.2%</b>	45 to 54 Years	5.5%	6.5%	<b>12.0%</b>
55 to 64 Years	5.6%	6.0%	<b>11.6%</b>	55 to 64 Years	6.4%	7.2%	<b>13.5%</b>	55 to 64 Years	7.0%	7.8%	<b>14.9%</b>
65 to 74 Years	3.5%	3.5%	<b>7.0%</b>	65 to 74 Years	4.1%	4.5%	<b>8.7%</b>	65 to 74 Years	4.4%	5.1%	<b>9.5%</b>
75 to 84 Years	1.2%	1.5%	<b>2.8%</b>	75 to 84 Years	1.6%	1.9%	<b>3.5%</b>	75 to 84 Years	2.2%	2.5%	<b>4.7%</b>
85 Years and Up	0.1%	0.6%	<b>0.7%</b>	85 Years and Up	0.3%	0.6%	<b>0.9%</b>	85 Years and Up	0.4%	0.6%	<b>1.0%</b>
<b>Total</b>	<b>48.1%</b>	<b>51.9%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.2%</b>	<b>51.8%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.2%</b>	<b>51.8%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	13.9%	62+ Years	n/a	n/a	16.4%	62+ Years	n/a	n/a	19.3%

Source: Nielsen Claritas; Ribbon Demographics

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

**POPULATION DATA**

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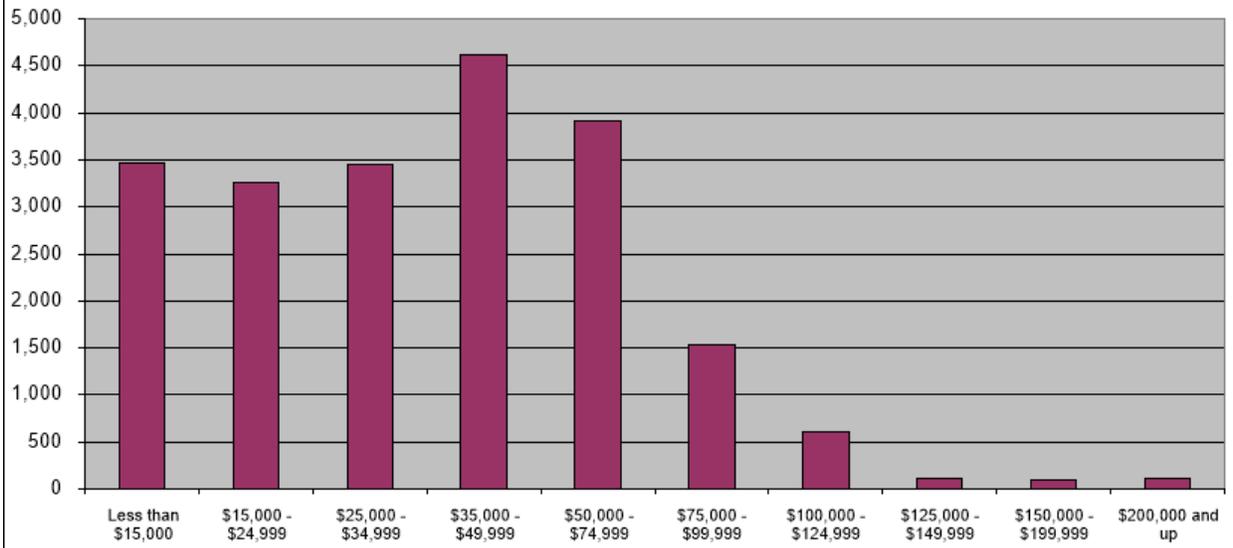
Nielsen Claritas

Changes in Population by Age & Sex									
Hephzibah 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	15	-14	<b>1</b>	<b>0.4%</b>	0 to 4 Years	5	0	<b>5</b>	<b>1.9%</b>
5 to 9 Years	-22	-5	<b>-27</b>	<b>-9.2%</b>	5 to 9 Years	14	-9	<b>5</b>	<b>1.9%</b>
10 to 14 Years	-15	11	<b>-4</b>	<b>-1.3%</b>	10 to 14 Years	-21	-7	<b>-28</b>	<b>-9.3%</b>
15 to 17 Years	-12	-11	<b>-23</b>	<b>-11.2%</b>	15 to 17 Years	-7	11	<b>4</b>	<b>2.2%</b>
18 to 20 Years	-5	-13	<b>-18</b>	<b>-9.2%</b>	18 to 20 Years	-7	0	<b>-7</b>	<b>-4.0%</b>
21 to 24 Years	52	16	<b>68</b>	<b>35.4%</b>	21 to 24 Years	-15	-15	<b>-30</b>	<b>-11.5%</b>
25 to 34 Years	33	34	<b>67</b>	<b>14.7%</b>	25 to 34 Years	45	16	<b>61</b>	<b>11.6%</b>
35 to 44 Years	-28	-25	<b>-53</b>	<b>-10.1%</b>	35 to 44 Years	15	3	<b>18</b>	<b>3.8%</b>
45 to 54 Years	-28	-23	<b>-51</b>	<b>-7.4%</b>	45 to 54 Years	-72	-54	<b>-126</b>	<b>-19.7%</b>
55 to 64 Years	46	59	<b>105</b>	<b>22.6%</b>	55 to 64 Years	32	33	<b>65</b>	<b>11.4%</b>
65 to 74 Years	34	51	<b>85</b>	<b>30.5%</b>	65 to 74 Years	16	27	<b>43</b>	<b>11.8%</b>
75 to 84 Years	20	17	<b>37</b>	<b>33.3%</b>	75 to 84 Years	24	28	<b>52</b>	<b>35.1%</b>
85 Years and Up	<u>8</u>	<u>2</u>	<b>10</b>	<b>34.5%</b>	85 Years and Up	<u>4</u>	<u>1</u>	<b>5</b>	<b>12.8%</b>
<b>Total</b>	<b>98</b>	<b>99</b>	<b>197</b>	<b>4.9%</b>	<b>Total</b>	<b>33</b>	<b>34</b>	<b>67</b>	<b>1.6%</b>
62+ Years	n/a	n/a	134	24.0%	62+ Years	n/a	n/a	135	19.5%

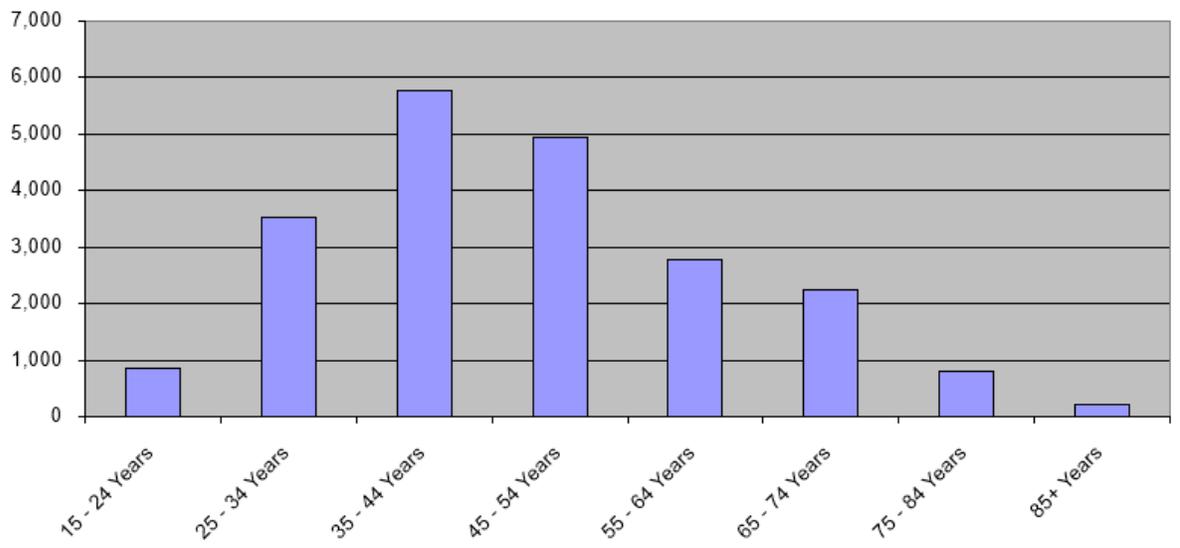
Source: Nielsen Claritas; Ribbon Demographics

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Tel: 916-880-1644

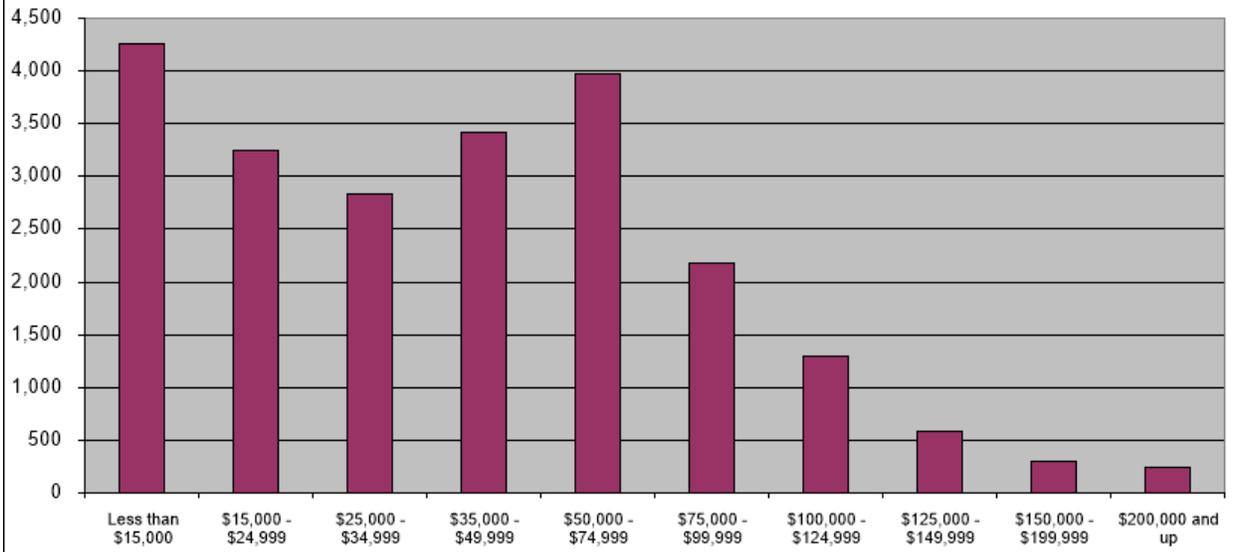
**Households by Income - Census 2000**



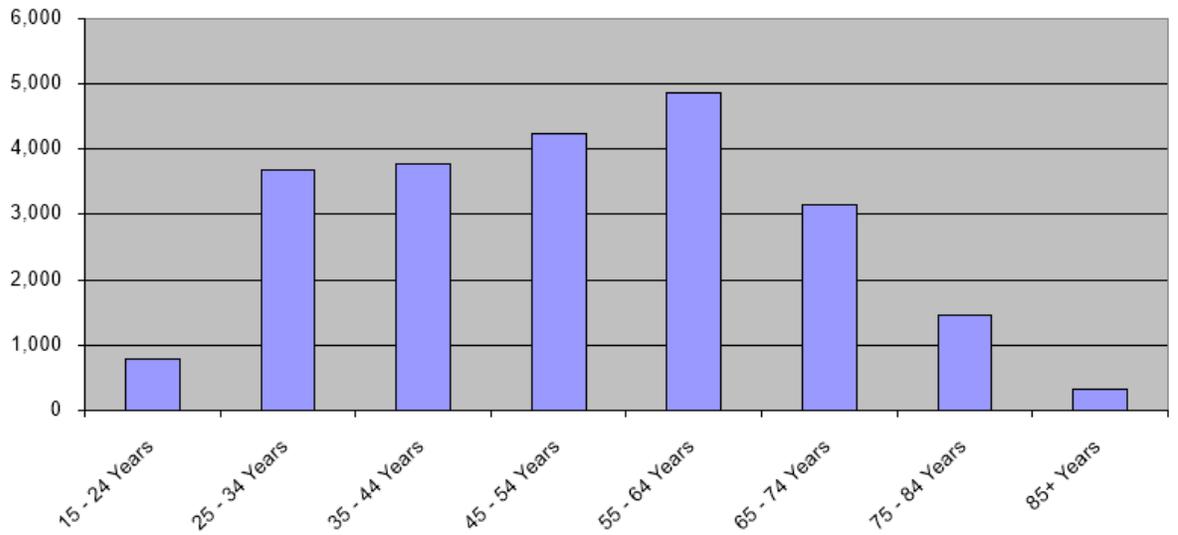
**Households by Age - Census 2000**



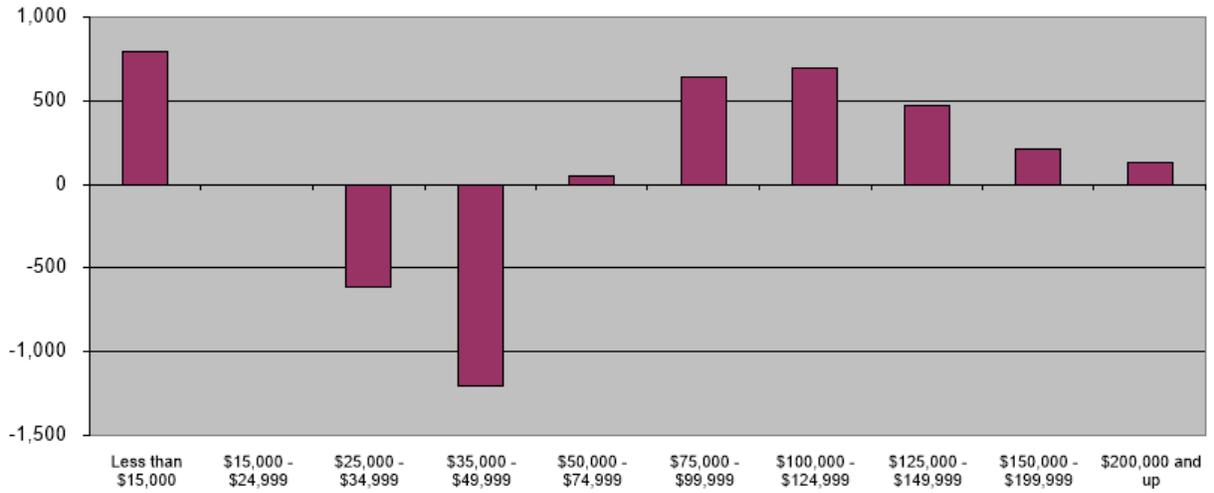
**Estimated Households by Income - 2016**



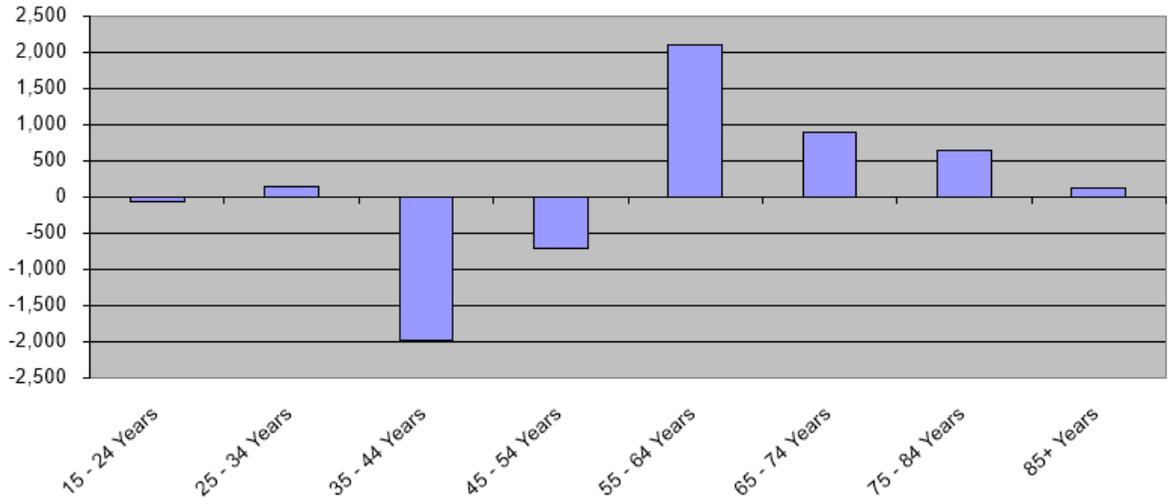
**Estimated Households by Age - 2016**



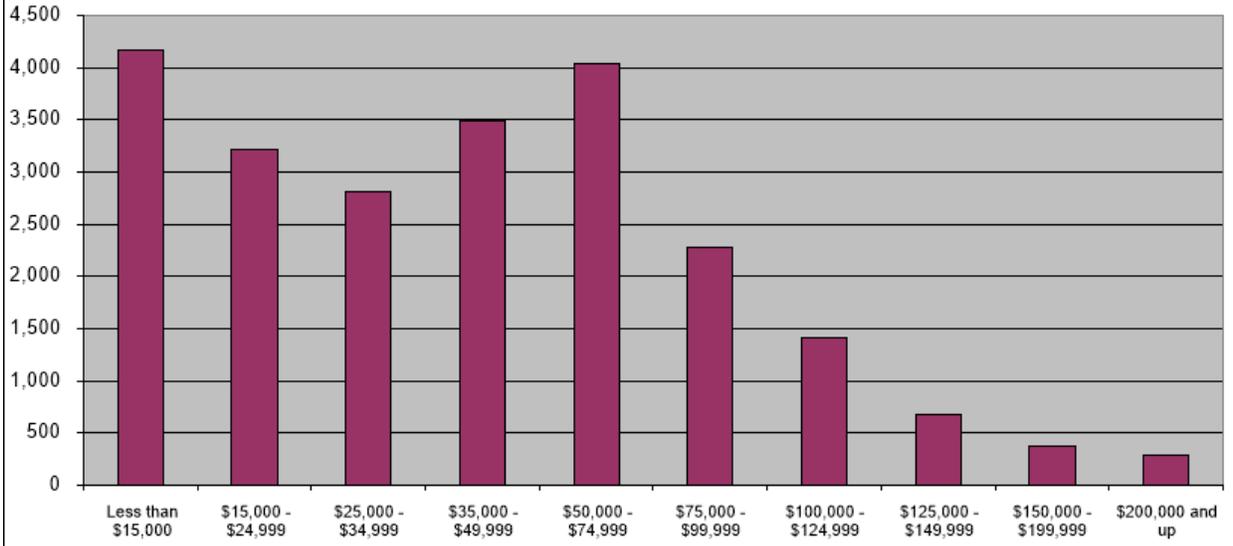
**Estimated Household Income Change 2000 - 2016**



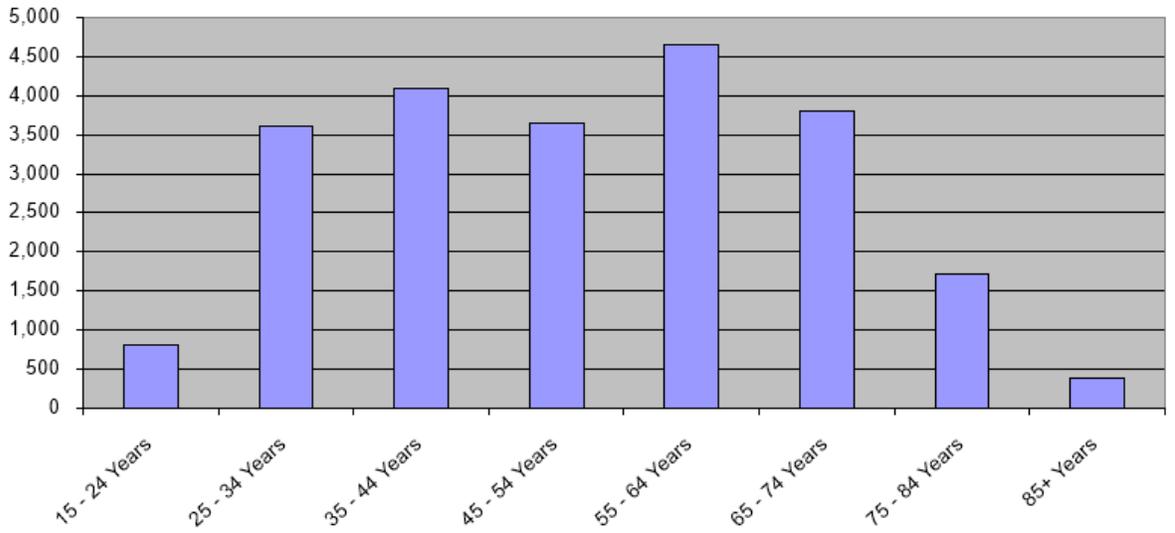
**Estimated Household Age Change 2000 - 2016**



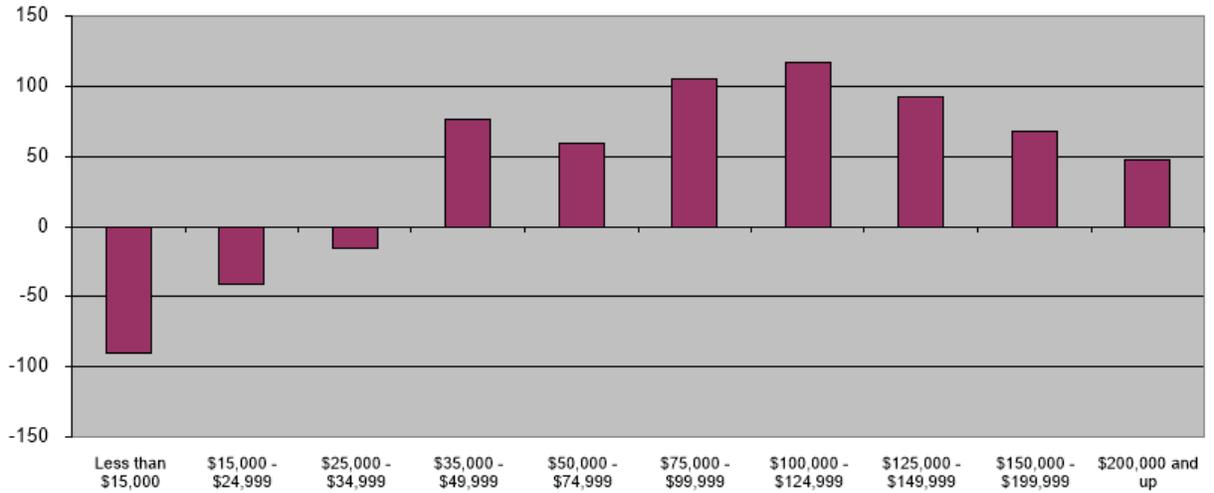
**Projected Households by Income - 2021**



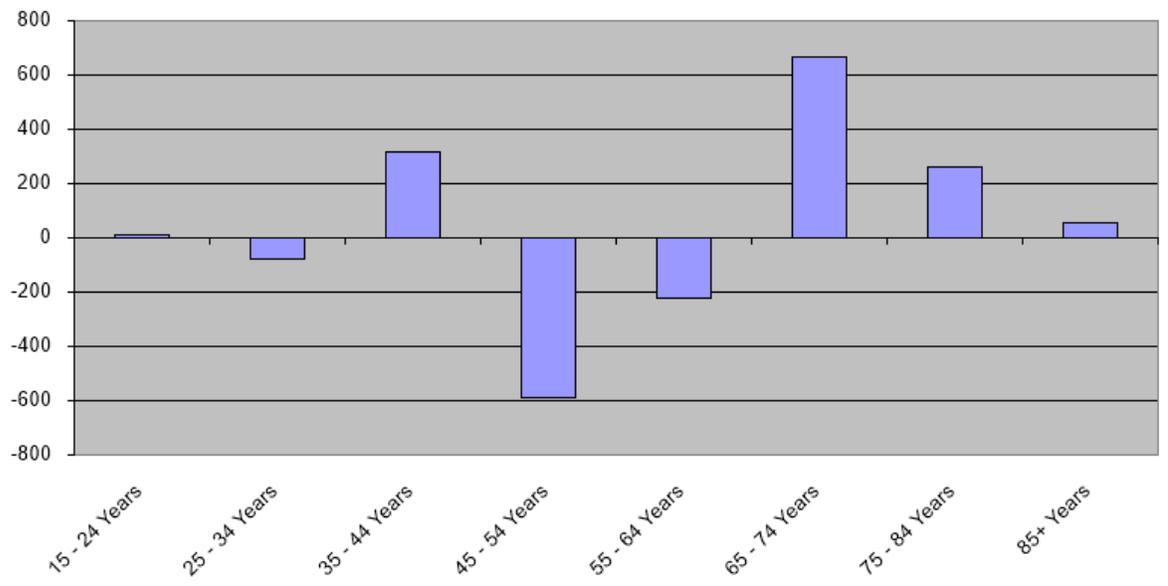
**Projected Households by Age - 2021**

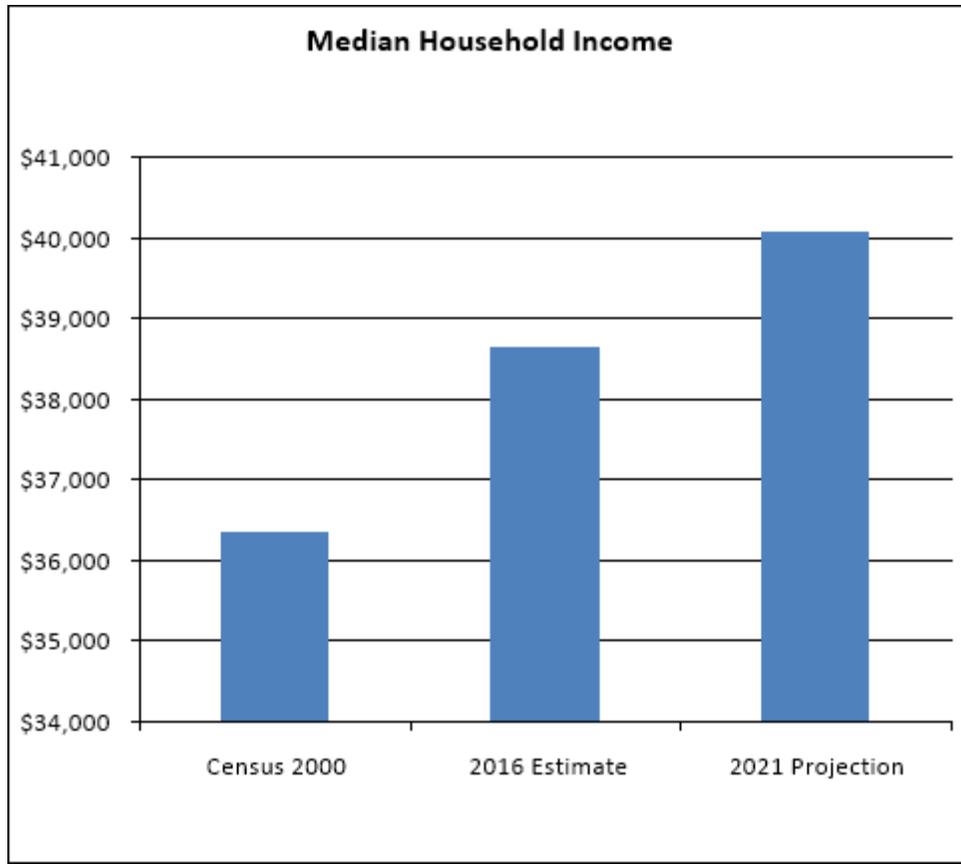


**Projected Household Income Change 2016 to 2021**



**Projected Household Age Change 2016 to 2021**





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## HOUSEHOLD DATA

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Households by Income and Age										
Market Area										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	328	694	763	643	358	381	219	73	3,459	16.4%
\$15,000 - \$24,999	176	747	678	568	475	330	215	62	3,251	15.4%
\$25,000 - \$34,999	171	675	979	591	422	478	103	24	3,443	16.3%
\$35,000 - \$49,999	119	819	1,345	1,134	546	518	111	23	4,615	21.8%
\$50,000 - \$74,999	48	486	1,264	1,203	427	371	102	19	3,920	18.6%
\$75,000 - \$99,999	10	64	541	458	365	62	25	5	1,530	7.2%
\$100,000 - \$124,999	0	45	145	230	114	56	12	2	604	2.9%
\$125,000 - \$149,999	0	8	16	48	25	4	9	3	113	0.5%
\$150,000 - \$199,999	0	0	19	41	25	0	6	1	92	0.4%
\$200,000 and up	0	0	16	26	16	40	6	1	105	0.5%
<b>Total</b>	<b>852</b>	<b>3,538</b>	<b>5,766</b>	<b>4,942</b>	<b>2,773</b>	<b>2,240</b>	<b>808</b>	<b>213</b>	<b>21,132</b>	<b>100.0%</b>
<b>Percent</b>	<b>4.0%</b>	<b>16.7%</b>	<b>27.3%</b>	<b>23.4%</b>	<b>13.1%</b>	<b>10.6%</b>	<b>3.8%</b>	<b>1.0%</b>	<b>100.0%</b>	

Source: Nielsen Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
Market Area										
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	250	1,095	891	638	818	272	222	67	4,253	19.1%
\$15,000 - \$24,999	171	526	479	549	724	388	318	96	3,251	14.6%
\$25,000 - \$34,999	192	553	541	465	572	289	172	43	2,827	12.7%
\$35,000 - \$49,999	43	479	517	714	841	495	270	54	3,413	15.3%
\$50,000 - \$74,999	41	564	672	811	877	729	244	36	3,974	17.8%
\$75,000 - \$99,999	19	216	285	485	520	496	132	21	2,174	9.7%
\$100,000 - \$124,999	17	171	253	318	296	199	40	6	1,300	5.8%
\$125,000 - \$149,999	63	66	109	96	86	129	27	7	583	2.6%
\$150,000 - \$199,999	0	6	15	110	92	58	17	2	300	1.3%
\$200,000 and up	<u>2</u>	<u>8</u>	<u>15</u>	<u>57</u>	<u>46</u>	<u>90</u>	<u>16</u>	<u>3</u>	<u>237</u>	<u>1.1%</u>
<b>Total</b>	<b>798</b>	<b>3,684</b>	<b>3,777</b>	<b>4,243</b>	<b>4,872</b>	<b>3,145</b>	<b>1,458</b>	<b>335</b>	<b>22,312</b>	<b>100.0%</b>
<b>Percent</b>	<b>3.6%</b>	<b>16.5%</b>	<b>16.9%</b>	<b>19.0%</b>	<b>21.8%</b>	<b>14.1%</b>	<b>6.5%</b>	<b>1.5%</b>	<b>100.0%</b>	

Source: Nielsen Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
Market Area										
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	-78	401	128	-5	460	-109	3	-6	794	23.0%
\$15,000 - \$24,999	-5	-221	-199	-19	249	58	103	34	0	0.0%
\$25,000 - \$34,999	21	-122	-438	-126	150	-189	69	19	-616	-17.9%
\$35,000 - \$49,999	-76	-340	-828	-420	295	-23	159	31	-1,202	-26.0%
\$50,000 - \$74,999	-7	78	-592	-392	450	358	142	17	54	1.4%
\$75,000 - \$99,999	9	152	-256	27	155	434	107	16	644	42.1%
\$100,000 - \$124,999	17	126	108	88	182	143	28	4	696	115.2%
\$125,000 - \$149,999	63	58	93	48	61	125	18	4	470	415.9%
\$150,000 - \$199,999	0	6	-4	69	67	58	11	1	208	226.1%
\$200,000 and up	<u>2</u>	<u>8</u>	<u>-1</u>	<u>31</u>	<u>30</u>	<u>50</u>	<u>10</u>	<u>2</u>	<u>132</u>	<u>125.7%</u>
<b>Total</b>	<b>-54</b>	<b>146</b>	<b>-1,989</b>	<b>-699</b>	<b>2,099</b>	<b>905</b>	<b>650</b>	<b>122</b>	<b>1,180</b>	<b>5.6%</b>
<b>Percent Change</b>	<b>-6.3%</b>	<b>4.1%</b>	<b>-34.5%</b>	<b>-14.1%</b>	<b>75.7%</b>	<b>40.4%</b>	<b>80.4%</b>	<b>57.3%</b>	<b>5.6%</b>	

Source: Nielsen Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
Market Area										
Five Year Projections - 2021										
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	236	1033	933	556	773	307	254	71	4,163	18.3%
\$15,000 - \$24,999	173	497	493	456	674	447	361	109	3,210	14.1%
\$25,000 - \$34,999	204	540	570	380	537	341	191	49	2,812	12.4%
\$35,000 - \$49,999	49	482	571	619	798	590	314	66	3,489	15.3%
\$50,000 - \$74,999	43	566	713	689	819	872	287	44	4,033	17.7%
\$75,000 - \$99,999	24	223	328	409	495	609	165	26	2,279	10.0%
\$100,000 - \$124,999	18	180	312	288	300	259	53	7	1,417	6.2%
\$125,000 - \$149,999	60	74	135	90	93	178	37	8	675	3.0%
\$150,000 - \$199,999	0	8	20	113	109	81	34	3	368	1.6%
\$200,000 and up	<u>3</u>	<u>6</u>	<u>16</u>	<u>52</u>	<u>50</u>	<u>128</u>	<u>23</u>	<u>6</u>	<u>284</u>	<u>1.2%</u>
<b>Total</b>	<b>810</b>	<b>3,609</b>	<b>4,091</b>	<b>3,652</b>	<b>4,648</b>	<b>3,812</b>	<b>1,719</b>	<b>389</b>	<b>22,730</b>	<b>100.0%</b>
<b>Percent</b>	<b>3.6%</b>	<b>15.9%</b>	<b>18.0%</b>	<b>16.1%</b>	<b>20.4%</b>	<b>16.8%</b>	<b>7.6%</b>	<b>1.7%</b>		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Projected Change - 2016 to 2021										
Income	Age	Age	Total	Percent Change						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-14	-62	42	-82	-45	35	32	4	-90	-2.1%
\$15,000 - \$24,999	2	-29	14	-93	-50	59	43	13	-41	-1.3%
\$25,000 - \$34,999	12	-13	29	-85	-35	52	19	6	-15	-0.5%
\$35,000 - \$49,999	6	3	54	-95	-43	95	44	12	76	2.2%
\$50,000 - \$74,999	2	2	41	-122	-58	143	43	8	59	1.5%
\$75,000 - \$99,999	5	7	43	-76	-25	113	33	5	105	4.8%
\$100,000 - \$124,999	1	9	59	-30	4	60	13	1	117	9.0%
\$125,000 - \$149,999	-3	8	26	-6	7	49	10	1	92	15.8%
\$150,000 - \$199,999	0	2	5	3	17	23	17	1	68	22.7%
\$200,000 and up	<u>1</u>	<u>-2</u>	<u>1</u>	<u>-5</u>	<u>4</u>	<u>38</u>	<u>7</u>	<u>3</u>	<u>47</u>	<u>19.8%</u>
<b>Total</b>	<b>12</b>	<b>-75</b>	<b>314</b>	<b>-591</b>	<b>-224</b>	<b>667</b>	<b>261</b>	<b>54</b>	<b>418</b>	<b>1.9%</b>
<b>Percent Change</b>	<b>1.5%</b>	<b>-2.0%</b>	<b>8.3%</b>	<b>-13.9%</b>	<b>-4.6%</b>	<b>21.2%</b>	<b>17.9%</b>	<b>16.1%</b>		

Source: Nielsen Claritas; Ribbon Demographics



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# HOUSEHOLD DATA

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<b>Median Household Income Market Area</b>		
Census 2000	2016 Estimate	2021 Projection
\$36,342	\$38,626	\$40,073

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Median Household Income by Area			
Market Area			
Geography ID	Census 2000	2016 Estimate	2021 Projection
13245010712	\$44,030	\$57,485	\$58,134
13245010711	\$44,070	\$54,265	\$54,640
13245010710	\$33,629	\$32,191	\$32,463
13245010709	\$48,594	\$48,947	\$49,066
13245010708	\$37,855	\$46,301	\$48,310
13245010707	\$37,846	\$32,926	\$33,351
13245010513	\$34,837	\$42,984	\$44,515
13245010512	\$38,281	\$38,347	\$40,345
13245010510	\$52,120	\$32,888	\$33,926
13245010509	\$42,926	\$39,029	\$40,371
13245010508	\$30,994	\$25,864	\$26,159
13245010507	\$28,253	\$32,461	\$34,515
13245010506	\$26,369	\$25,873	\$26,692

**HISTA 2.2 Summary Data Market Area**

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<b>Renter Households</b>						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	202	139	234	226	160	961
\$10,000-20,000	119	199	343	240	227	1,128
\$20,000-30,000	260	354	199	200	168	1,181
\$30,000-40,000	277	76	265	253	62	933
\$40,000-50,000	79	260	166	89	72	666
\$50,000-60,000	137	120	104	34	307	702
\$60,000-75,000	49	164	73	111	7	404
\$75,000-100,000	41	131	59	8	40	279
\$100,000-125,000	6	1	4	2	66	79
\$125,000-150,000	8	19	25	2	3	57
\$150,000-200,000	8	6	7	4	6	31
\$200,000+	2	11	2	1	2	23
<b>Total</b>	<b>1,188</b>	<b>1,480</b>	<b>1,482</b>	<b>1,173</b>	<b>1,121</b>	<b>6,444</b>

<b>Renter Households</b>						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	150	46	8	15	11	230
\$10,000-20,000	306	97	33	6	20	462
\$20,000-30,000	189	84	35	13	21	342
\$30,000-40,000	37	37	26	31	19	150
\$40,000-50,000	60	75	3	9	25	172
\$50,000-60,000	42	34	23	15	6	120
\$60,000-75,000	38	35	25	8	4	110
\$75,000-100,000	36	55	15	2	4	112
\$100,000-125,000	33	27	10	8	4	82
\$125,000-150,000	5	6	5	0	2	18
\$150,000-200,000	5	8	4	0	1	18
\$200,000+	2	1	2	0	0	6
<b>Total</b>	<b>903</b>	<b>505</b>	<b>190</b>	<b>107</b>	<b>117</b>	<b>1,822</b>

<b>Renter Households</b>						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	62	13	7	13	10	105
\$10,000-20,000	192	69	32	6	19	318
\$20,000-30,000	126	43	29	12	19	229
\$30,000-40,000	34	30	25	8	18	115
\$40,000-50,000	45	14	3	9	5	76
\$50,000-60,000	35	18	23	6	5	87
\$60,000-75,000	37	31	25	3	3	99
\$75,000-100,000	30	11	15	2	3	61
\$100,000-125,000	21	12	10	7	3	53
\$125,000-150,000	2	2	4	0	1	9
\$150,000-200,000	3	2	2	0	1	8
\$200,000+	0	0	2	0	0	2
<b>Total</b>	<b>587</b>	<b>245</b>	<b>177</b>	<b>66</b>	<b>87</b>	<b>1,162</b>

<b>Renter Households</b>						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	352	185	242	241	171	1,191
\$10,000-20,000	425	296	376	246	247	1,590
\$20,000-30,000	449	438	234	213	189	1,523
\$30,000-40,000	314	113	291	284	81	1,083
\$40,000-50,000	139	335	169	98	97	838
\$50,000-60,000	179	154	127	49	313	822
\$60,000-75,000	87	199	98	119	11	514
\$75,000-100,000	77	186	74	10	44	391
\$100,000-125,000	39	28	14	10	70	161
\$125,000-150,000	13	25	30	2	5	75
\$150,000-200,000	13	14	11	4	7	49
\$200,000+	1	12	6	1	2	23
<b>Total</b>	<b>2,091</b>	<b>1,985</b>	<b>1,672</b>	<b>1,280</b>	<b>1,238</b>	<b>8,266</b>

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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	3.1%	2.2%	3.6%	3.5%	2.5%	14.9%
\$10,000-20,000	1.8%	3.1%	5.3%	3.7%	3.5%	17.5%
\$20,000-30,000	4.0%	5.5%	3.1%	3.1%	2.6%	18.3%
\$30,000-40,000	4.3%	1.2%	4.1%	3.9%	1.0%	14.5%
\$40,000-50,000	1.2%	4.0%	2.6%	1.4%	1.1%	10.3%
\$50,000-60,000	2.1%	1.9%	1.6%	0.5%	4.8%	10.9%
\$60,000-75,000	0.8%	2.5%	1.1%	1.7%	0.1%	6.3%
\$75,000-100,000	0.6%	2.0%	0.9%	0.1%	0.6%	4.3%
\$100,000-125,000	0.1%	0.0%	0.1%	0.0%	1.0%	1.2%
\$125,000-150,000	0.1%	0.3%	0.4%	0.0%	0.0%	0.9%
\$150,000-200,000	0.1%	0.1%	0.1%	0.1%	0.1%	0.5%
\$200,000+	0.0%	0.2%	0.0%	0.1%	0.0%	0.4%
<b>Total</b>	<b>18.4%</b>	<b>23.0%</b>	<b>23.0%</b>	<b>18.2%</b>	<b>17.4%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.2%	2.5%	0.4%	0.8%	0.6%	12.6%
\$10,000-20,000	16.8%	5.3%	1.8%	0.3%	1.1%	25.4%
\$20,000-30,000	10.4%	4.6%	1.9%	0.7%	1.2%	18.8%
\$30,000-40,000	2.0%	2.0%	1.4%	1.7%	1.0%	8.2%
\$40,000-50,000	3.3%	4.1%	0.2%	0.5%	1.4%	9.4%
\$50,000-60,000	2.3%	1.9%	1.3%	0.8%	0.3%	6.6%
\$60,000-75,000	2.1%	1.9%	1.4%	0.4%	0.2%	6.0%
\$75,000-100,000	2.0%	3.0%	0.8%	0.1%	0.2%	6.1%
\$100,000-125,000	1.8%	1.5%	0.5%	0.4%	0.2%	4.5%
\$125,000-150,000	0.3%	0.3%	0.3%	0.0%	0.1%	1.0%
\$150,000-200,000	0.3%	0.4%	0.2%	0.0%	0.1%	1.0%
\$200,000+	0.1%	0.1%	0.2%	0.0%	0.0%	0.3%
<b>Total</b>	<b>49.6%</b>	<b>27.7%</b>	<b>10.4%</b>	<b>5.9%</b>	<b>6.4%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5.3%	1.1%	0.6%	1.1%	0.9%	9.0%
\$10,000-20,000	16.5%	5.9%	2.8%	0.5%	1.6%	27.4%
\$20,000-30,000	10.8%	3.7%	2.5%	1.0%	1.6%	19.7%
\$30,000-40,000	2.9%	2.6%	2.2%	0.7%	1.5%	9.9%
\$40,000-50,000	3.9%	1.2%	0.3%	0.8%	0.4%	6.5%
\$50,000-60,000	3.0%	1.5%	2.0%	0.5%	0.4%	7.5%
\$60,000-75,000	3.2%	2.7%	2.2%	0.3%	0.3%	8.5%
\$75,000-100,000	2.6%	0.9%	1.3%	0.2%	0.3%	5.2%
\$100,000-125,000	1.8%	1.0%	0.9%	0.6%	0.3%	4.6%
\$125,000-150,000	0.2%	0.2%	0.3%	0.0%	0.1%	0.8%
\$150,000-200,000	0.3%	0.2%	0.2%	0.0%	0.1%	0.7%
\$200,000+	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
<b>Total</b>	<b>50.5%</b>	<b>21.1%</b>	<b>15.2%</b>	<b>5.7%</b>	<b>7.5%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.3%	2.2%	2.9%	2.9%	2.1%	14.4%
\$10,000-20,000	5.1%	3.6%	4.5%	3.0%	3.0%	19.2%
\$20,000-30,000	5.4%	5.3%	2.8%	2.6%	2.3%	18.4%
\$30,000-40,000	3.8%	1.4%	3.5%	3.4%	1.0%	13.1%
\$40,000-50,000	1.7%	4.1%	2.0%	1.2%	1.2%	10.1%
\$50,000-60,000	2.2%	1.9%	1.5%	0.6%	3.8%	9.9%
\$60,000-75,000	1.1%	2.4%	1.2%	1.4%	0.1%	6.2%
\$75,000-100,000	0.9%	2.3%	0.9%	0.1%	0.5%	4.7%
\$100,000-125,000	0.5%	0.3%	0.2%	0.1%	0.8%	1.9%
\$125,000-150,000	0.2%	0.3%	0.4%	0.0%	0.1%	0.9%
\$150,000-200,000	0.2%	0.2%	0.1%	0.0%	0.1%	0.6%
\$200,000+	0.0%	0.1%	0.1%	0.0%	0.0%	0.4%
<b>Total</b>	<b>25.3%</b>	<b>24.0%</b>	<b>20.2%</b>	<b>15.5%</b>	<b>15.0%</b>	<b>100.0%</b>

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Market Area

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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	112	195	40	18	59	424
\$10,000-20,000	198	190	133	113	94	728
\$20,000-30,000	194	196	154	155	25	724
\$30,000-40,000	155	313	236	136	106	946
\$40,000-50,000	218	139	204	167	236	964
\$50,000-60,000	95	314	289	329	180	1,207
\$60,000-75,000	53	199	278	277	293	1,100
\$75,000-100,000	29	278	372	225	347	1,251
\$100,000-125,000	1	69	121	196	129	516
\$125,000-150,000	4	18	42	21	42	127
\$150,000-200,000	3	26	38	32	8	107
\$200,000+	4	7	14	28	2	55
<b>Total</b>	<b>1,066</b>	<b>1,944</b>	<b>1,921</b>	<b>1,697</b>	<b>1,521</b>	<b>8,149</b>

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	180	167	70	14	23	454
\$10,000-20,000	580	224	121	16	28	969
\$20,000-30,000	271	354	79	42	25	771
\$30,000-40,000	264	446	77	37	13	837
\$40,000-50,000	197	407	139	22	65	830
\$50,000-60,000	156	254	105	10	46	571
\$60,000-75,000	160	310	112	46	44	672
\$75,000-100,000	72	492	135	47	29	775
\$100,000-125,000	35	167	56	50	20	328
\$125,000-150,000	13	37	27	4	5	86
\$150,000-200,000	11	35	24	8	1	79
\$200,000+	9	22	20	4	2	57
<b>Total</b>	<b>1,948</b>	<b>2,915</b>	<b>965</b>	<b>300</b>	<b>301</b>	<b>6,429</b>

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	157	69	41	12	21	300
\$10,000-20,000	515	120	72	15	26	748
\$20,000-30,000	197	208	70	29	21	525
\$30,000-40,000	168	245	63	22	12	510
\$40,000-50,000	134	338	61	20	24	577
\$50,000-60,000	71	101	35	8	39	254
\$60,000-75,000	82	140	50	21	43	336
\$75,000-100,000	43	223	73	18	21	378
\$100,000-125,000	23	57	29	11	19	139
\$125,000-150,000	11	13	11	1	1	37
\$150,000-200,000	7	9	5	2	1	24
\$200,000+	8	13	17	2	1	41
<b>Total</b>	<b>1,416</b>	<b>1,536</b>	<b>527</b>	<b>161</b>	<b>229</b>	<b>3,869</b>

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	292	362	110	32	82	878
\$10,000-20,000	778	414	254	129	122	1,697
\$20,000-30,000	465	550	233	197	50	1,495
\$30,000-40,000	419	759	313	173	119	1,783
\$40,000-50,000	415	546	343	189	301	1,794
\$50,000-60,000	251	568	394	339	226	1,778
\$60,000-75,000	213	509	390	323	337	1,772
\$75,000-100,000	101	770	507	272	376	2,026
\$100,000-125,000	36	236	177	246	149	844
\$125,000-150,000	17	55	69	25	47	213
\$150,000-200,000	14	61	62	40	9	186
\$200,000+	13	29	34	32	4	112
<b>Total</b>	<b>3,014</b>	<b>4,859</b>	<b>2,886</b>	<b>1,997</b>	<b>1,822</b>	<b>14,578</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1.4%	2.4%	0.5%	0.2%	0.7%	5.2%
\$10,000-20,000	2.4%	2.3%	1.6%	1.4%	1.2%	8.9%
\$20,000-30,000	2.4%	2.4%	1.9%	1.9%	0.3%	8.9%
\$30,000-40,000	1.9%	3.8%	2.9%	1.7%	1.3%	11.6%
\$40,000-50,000	2.7%	1.7%	2.5%	2.0%	2.9%	11.8%
\$50,000-60,000	1.2%	3.9%	3.5%	4.0%	2.2%	14.8%
\$60,000-75,000	0.7%	2.4%	3.4%	3.4%	3.6%	13.5%
\$75,000-100,000	0.4%	3.4%	4.6%	2.8%	4.3%	15.4%
\$100,000-125,000	0.0%	0.8%	1.5%	2.4%	1.6%	6.3%
\$125,000-150,000	0.0%	0.2%	0.5%	0.3%	0.5%	1.6%
\$150,000-200,000	0.0%	0.3%	0.5%	0.4%	0.1%	1.3%
\$200,000+	0.0%	0.1%	0.2%	0.3%	0.0%	0.7%
<b>Total</b>	<b>13.1%</b>	<b>23.9%</b>	<b>23.6%</b>	<b>20.8%</b>	<b>18.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.8%	2.6%	1.1%	0.2%	0.4%	7.1%
\$10,000-20,000	9.0%	3.5%	1.9%	0.2%	0.4%	15.1%
\$20,000-30,000	4.2%	5.5%	1.2%	0.7%	0.4%	12.0%
\$30,000-40,000	4.1%	6.9%	1.2%	0.6%	0.2%	13.0%
\$40,000-50,000	3.1%	6.3%	2.2%	0.3%	1.0%	12.9%
\$50,000-60,000	2.4%	4.0%	1.6%	0.2%	0.7%	8.9%
\$60,000-75,000	2.5%	4.8%	1.7%	0.7%	0.7%	10.5%
\$75,000-100,000	1.1%	7.7%	2.1%	0.7%	0.5%	12.1%
\$100,000-125,000	0.5%	2.6%	0.9%	0.8%	0.3%	5.1%
\$125,000-150,000	0.2%	0.6%	0.4%	0.1%	0.1%	1.3%
\$150,000-200,000	0.2%	0.5%	0.4%	0.1%	0.0%	1.2%
\$200,000+	0.1%	0.3%	0.3%	0.1%	0.0%	0.9%
<b>Total</b>	<b>30.3%</b>	<b>45.3%</b>	<b>15.0%</b>	<b>4.7%</b>	<b>4.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	4.1%	1.8%	1.1%	0.3%	0.5%	7.8%
\$10,000-20,000	13.3%	3.1%	1.9%	0.4%	0.7%	19.3%
\$20,000-30,000	5.1%	5.4%	1.8%	0.7%	0.5%	13.6%
\$30,000-40,000	4.3%	6.3%	1.6%	0.6%	0.3%	13.2%
\$40,000-50,000	3.5%	8.7%	1.6%	0.5%	0.6%	14.9%
\$50,000-60,000	1.8%	2.6%	0.9%	0.2%	1.0%	6.6%
\$60,000-75,000	2.1%	3.6%	1.3%	0.5%	1.1%	8.7%
\$75,000-100,000	1.1%	5.8%	1.9%	0.5%	0.5%	9.8%
\$100,000-125,000	0.6%	1.5%	0.7%	0.3%	0.5%	3.6%
\$125,000-150,000	0.3%	0.3%	0.3%	0.0%	0.0%	1.0%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.0%	0.6%
\$200,000+	0.2%	0.3%	0.4%	0.1%	0.0%	1.1%
<b>Total</b>	<b>36.6%</b>	<b>39.7%</b>	<b>13.6%</b>	<b>4.2%</b>	<b>5.9%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	2.0%	2.5%	0.8%	0.2%	0.6%	6.0%
\$10,000-20,000	5.3%	2.8%	1.7%	0.9%	0.8%	11.6%
\$20,000-30,000	3.2%	3.8%	1.6%	1.4%	0.3%	10.3%
\$30,000-40,000	2.9%	5.2%	2.1%	1.2%	0.8%	12.2%
\$40,000-50,000	2.8%	3.7%	2.4%	1.3%	2.1%	12.3%
\$50,000-60,000	1.7%	3.9%	2.7%	2.3%	1.6%	12.2%
\$60,000-75,000	1.5%	3.5%	2.7%	2.2%	2.3%	12.2%
\$75,000-100,000	0.7%	5.3%	3.5%	1.9%	2.6%	13.9%
\$100,000-125,000	0.2%	1.6%	1.2%	1.7%	1.0%	5.8%
\$125,000-150,000	0.1%	0.4%	0.5%	0.2%	0.3%	1.5%
\$150,000-200,000	0.1%	0.4%	0.4%	0.3%	0.1%	1.3%
\$200,000+	0.1%	0.2%	0.2%	0.2%	0.0%	0.8%
<b>Total</b>	<b>20.7%</b>	<b>33.3%</b>	<b>19.8%</b>	<b>13.7%</b>	<b>12.5%</b>	<b>100.0%</b>

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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	311	192	404	307	214	1,428
\$10,000-20,000	97	177	320	204	253	1,051
\$20,000-30,000	288	351	186	220	135	1,180
\$30,000-40,000	205	65	171	205	46	692
\$40,000-50,000	59	199	99	48	45	450
\$50,000-60,000	63	78	32	23	231	427
\$60,000-75,000	32	138	46	87	5	308
\$75,000-100,000	21	84	44	6	23	178
\$100,000-125,000	5	1	1	1	89	97
\$125,000-150,000	3	33	42	12	9	99
\$150,000-200,000	5	5	7	1	4	22
\$200,000+	4	19	0	6	2	31
<b>Total</b>	<b>1,093</b>	<b>1,342</b>	<b>1,352</b>	<b>1,120</b>	<b>1,056</b>	<b>5,963</b>

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	169	56	13	23	7	268
\$10,000-20,000	367	82	38	14	29	530
\$20,000-30,000	198	95	37	20	16	366
\$30,000-40,000	37	32	23	27	18	137
\$40,000-50,000	50	83	4	12	30	179
\$50,000-60,000	84	28	29	14	6	161
\$60,000-75,000	36	30	44	11	6	127
\$75,000-100,000	37	38	19	0	6	100
\$100,000-125,000	14	29	15	6	7	71
\$125,000-150,000	31	10	10	4	5	60
\$150,000-200,000	15	10	10	2	1	38
\$200,000+	11	5	3	0	1	20
<b>Total</b>	<b>1,049</b>	<b>498</b>	<b>245</b>	<b>133</b>	<b>132</b>	<b>2,057</b>

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	54	9	13	15	6	97
\$10,000-20,000	181	52	36	12	26	307
\$20,000-30,000	137	60	30	20	13	260
\$30,000-40,000	33	25	22	6	17	103
\$40,000-50,000	39	13	3	12	8	75
\$50,000-60,000	72	17	26	6	6	127
\$60,000-75,000	34	27	43	3	5	112
\$75,000-100,000	31	13	18	0	5	67
\$100,000-125,000	9	17	14	4	6	50
\$125,000-150,000	29	2	9	3	5	48
\$150,000-200,000	13	5	10	2	1	31
\$200,000+	11	3	2	0	1	17
<b>Total</b>	<b>643</b>	<b>243</b>	<b>226</b>	<b>83</b>	<b>99</b>	<b>1,294</b>

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	480	248	417	330	221	1,696
\$10,000-20,000	464	259	358	218	282	1,581
\$20,000-30,000	486	446	223	240	151	1,546
\$30,000-40,000	242	97	194	232	64	829
\$40,000-50,000	109	282	103	60	75	629
\$50,000-60,000	147	106	61	37	237	588
\$60,000-75,000	68	168	90	98	11	435
\$75,000-100,000	58	122	63	6	29	278
\$100,000-125,000	19	30	16	7	96	168
\$125,000-150,000	34	43	52	16	14	159
\$150,000-200,000	20	15	17	3	5	60
\$200,000+	15	24	3	6	3	51
<b>Total</b>	<b>2,142</b>	<b>1,840</b>	<b>1,597</b>	<b>1,253</b>	<b>1,188</b>	<b>8,020</b>

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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	5.2%	3.2%	6.8%	5.1%	3.6%	23.9%
\$10,000-20,000	1.6%	3.0%	5.4%	3.4%	4.2%	17.6%
\$20,000-30,000	4.8%	5.9%	3.1%	3.7%	2.3%	19.8%
\$30,000-40,000	3.4%	1.1%	2.9%	3.4%	0.8%	11.6%
\$40,000-50,000	1.0%	3.3%	1.7%	0.8%	0.8%	7.5%
\$50,000-60,000	1.1%	1.3%	0.5%	0.4%	3.9%	7.2%
\$60,000-75,000	0.5%	2.3%	0.8%	1.5%	0.1%	5.2%
\$75,000-100,000	0.4%	1.4%	0.7%	0.1%	0.4%	3.0%
\$100,000-125,000	0.1%	0.0%	0.0%	0.0%	1.5%	1.6%
\$125,000-150,000	0.1%	0.6%	0.7%	0.2%	0.2%	1.7%
\$150,000-200,000	0.1%	0.1%	0.1%	0.0%	0.1%	0.4%
\$200,000+	0.1%	0.3%	0.0%	0.1%	0.0%	0.5%
<b>Total</b>	<b>18.3%</b>	<b>22.5%</b>	<b>22.7%</b>	<b>18.8%</b>	<b>17.7%</b>	<b>100.0%</b>

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	8.2%	2.7%	0.6%	1.1%	0.3%	13.0%
\$10,000-20,000	17.8%	4.0%	1.8%	0.7%	1.4%	25.8%
\$20,000-30,000	9.6%	4.6%	1.8%	1.0%	0.8%	17.8%
\$30,000-40,000	1.8%	1.6%	1.1%	1.3%	0.9%	6.7%
\$40,000-50,000	2.4%	4.0%	0.2%	0.6%	1.5%	8.7%
\$50,000-60,000	4.1%	1.4%	1.4%	0.7%	0.3%	7.8%
\$60,000-75,000	1.8%	1.5%	2.1%	0.5%	0.3%	6.2%
\$75,000-100,000	1.8%	1.8%	0.9%	0.0%	0.3%	4.9%
\$100,000-125,000	0.7%	1.4%	0.7%	0.3%	0.3%	3.5%
\$125,000-150,000	1.5%	0.5%	0.5%	0.2%	0.2%	2.9%
\$150,000-200,000	0.7%	0.5%	0.5%	0.1%	0.0%	1.8%
\$200,000+	0.5%	0.2%	0.1%	0.0%	0.0%	1.0%
<b>Total</b>	<b>51.0%</b>	<b>24.2%</b>	<b>11.9%</b>	<b>6.5%</b>	<b>6.4%</b>	<b>100.0%</b>

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	4.2%	0.7%	1.0%	1.2%	0.5%	7.5%
\$10,000-20,000	14.0%	4.0%	2.8%	0.9%	2.0%	23.7%
\$20,000-30,000	10.6%	4.6%	2.3%	1.5%	1.0%	20.1%
\$30,000-40,000	2.6%	1.9%	1.7%	0.5%	1.3%	8.0%
\$40,000-50,000	3.0%	1.0%	0.2%	0.9%	0.6%	5.8%
\$50,000-60,000	5.6%	1.3%	2.0%	0.5%	0.5%	9.8%
\$60,000-75,000	2.6%	2.1%	3.3%	0.2%	0.4%	8.7%
\$75,000-100,000	2.4%	1.0%	1.4%	0.0%	0.4%	5.2%
\$100,000-125,000	0.7%	1.3%	1.1%	0.3%	0.5%	3.9%
\$125,000-150,000	2.2%	0.2%	0.7%	0.2%	0.4%	3.7%
\$150,000-200,000	1.0%	0.4%	0.8%	0.2%	0.1%	2.4%
\$200,000+	0.9%	0.2%	0.2%	0.0%	0.1%	1.3%
<b>Total</b>	<b>49.7%</b>	<b>18.8%</b>	<b>17.5%</b>	<b>6.4%</b>	<b>7.7%</b>	<b>100.0%</b>

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	6.0%	3.1%	5.2%	4.1%	2.8%	21.1%
\$10,000-20,000	5.8%	3.2%	4.5%	2.7%	3.5%	19.7%
\$20,000-30,000	6.1%	5.6%	2.8%	3.0%	1.9%	19.3%
\$30,000-40,000	3.0%	1.2%	2.4%	2.9%	0.8%	10.3%
\$40,000-50,000	1.4%	3.5%	1.3%	0.7%	0.9%	7.8%
\$50,000-60,000	1.8%	1.3%	0.8%	0.5%	3.0%	7.3%
\$60,000-75,000	0.8%	2.1%	1.1%	1.2%	0.1%	5.4%
\$75,000-100,000	0.7%	1.5%	0.8%	0.1%	0.4%	3.5%
\$100,000-125,000	0.2%	0.4%	0.2%	0.1%	1.2%	2.1%
\$125,000-150,000	0.4%	0.5%	0.6%	0.2%	0.2%	2.0%
\$150,000-200,000	0.2%	0.2%	0.2%	0.0%	0.1%	0.7%
\$200,000+	0.2%	0.3%	0.0%	0.1%	0.0%	0.6%
<b>Total</b>	<b>26.7%</b>	<b>22.9%</b>	<b>19.9%</b>	<b>15.6%</b>	<b>14.8%</b>	<b>100.0%</b>

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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	110	141	56	41	123	471
\$10,000-20,000	197	196	143	144	94	774
\$20,000-30,000	145	143	189	122	19	618
\$30,000-40,000	109	224	217	104	111	765
\$40,000-50,000	120	63	131	146	214	674
\$50,000-60,000	42	114	112	186	79	533
\$60,000-75,000	24	138	236	210	212	820
\$75,000-100,000	18	142	203	178	286	827
\$100,000-125,000	1	106	98	278	179	662
\$125,000-150,000	6	14	92	48	75	235
\$150,000-200,000	2	14	44	44	5	109
\$200,000+	1	4	16	28	2	51
<b>Total</b>	<b>775</b>	<b>1,299</b>	<b>1,537</b>	<b>1,529</b>	<b>1,399</b>	<b>6,539</b>

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	156	178	79	17	13	443
\$10,000-20,000	544	284	184	8	18	1,038
\$20,000-30,000	314	482	80	49	18	943
\$30,000-40,000	285	396	90	47	6	824
\$40,000-50,000	224	456	161	23	49	913
\$50,000-60,000	210	365	135	25	58	793
\$60,000-75,000	196	326	143	76	64	805
\$75,000-100,000	142	598	224	60	45	1,069
\$100,000-125,000	45	224	109	49	43	470
\$125,000-150,000	42	99	35	5	8	189
\$150,000-200,000	23	44	49	7	8	131
\$200,000+	23	67	41	2	2	135
<b>Total</b>	<b>2,204</b>	<b>3,519</b>	<b>1,330</b>	<b>368</b>	<b>332</b>	<b>7,753</b>

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	126	61	34	11	13	245
\$10,000-20,000	443	148	100	8	16	715
\$20,000-30,000	242	286	66	18	9	621
\$30,000-40,000	173	233	70	27	6	509
\$40,000-50,000	138	389	69	19	19	634
\$50,000-60,000	144	213	79	19	55	510
\$60,000-75,000	123	192	73	55	64	507
\$75,000-100,000	102	393	149	35	39	718
\$100,000-125,000	31	89	72	29	43	264
\$125,000-150,000	39	67	16	4	8	134
\$150,000-200,000	19	24	12	5	7	67
\$200,000+	16	52	31	2	2	103
<b>Total</b>	<b>1,596</b>	<b>2,147</b>	<b>771</b>	<b>232</b>	<b>281</b>	<b>5,027</b>

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	266	319	135	58	136	914
\$10,000-20,000	741	480	327	152	112	1,812
\$20,000-30,000	459	625	269	171	37	1,561
\$30,000-40,000	394	620	307	151	117	1,589
\$40,000-50,000	344	519	292	169	263	1,587
\$50,000-60,000	252	479	247	211	137	1,326
\$60,000-75,000	220	464	379	286	276	1,625
\$75,000-100,000	160	740	427	238	331	1,896
\$100,000-125,000	46	330	207	327	222	1,132
\$125,000-150,000	48	113	127	53	83	424
\$150,000-200,000	25	58	93	51	13	240
\$200,000+	24	71	57	30	4	186
<b>Total</b>	<b>2,979</b>	<b>4,818</b>	<b>2,867</b>	<b>1,897</b>	<b>1,731</b>	<b>14,292</b>

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Percent 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	1.7%	2.2%	0.9%	0.6%	1.9%	7.2%
\$10,000-20,000	3.0%	3.0%	2.2%	2.2%	1.4%	11.8%
\$20,000-30,000	2.2%	2.2%	2.9%	1.9%	0.3%	9.5%
\$30,000-40,000	1.7%	3.4%	3.3%	1.6%	1.7%	11.7%
\$40,000-50,000	1.8%	1.0%	2.0%	2.2%	3.3%	10.3%
\$50,000-60,000	0.6%	1.7%	1.7%	2.8%	1.2%	8.2%
\$60,000-75,000	0.4%	2.1%	3.6%	3.2%	3.2%	12.5%
\$75,000-100,000	0.3%	2.2%	3.1%	2.7%	4.4%	12.6%
\$100,000-125,000	0.0%	1.6%	1.5%	4.3%	2.7%	10.1%
\$125,000-150,000	0.1%	0.2%	1.4%	0.7%	1.1%	3.6%
\$150,000-200,000	0.0%	0.2%	0.7%	0.7%	0.1%	1.7%
\$200,000+	0.0%	0.1%	0.2%	0.4%	0.0%	0.8%
<b>Total</b>	<b>11.9%</b>	<b>19.9%</b>	<b>23.5%</b>	<b>23.4%</b>	<b>21.4%</b>	<b>100.0%</b>

Percent 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	2.0%	2.3%	1.0%	0.2%	0.2%	5.7%
\$10,000-20,000	7.0%	3.7%	2.4%	0.1%	0.2%	13.4%
\$20,000-30,000	4.1%	6.2%	1.0%	0.6%	0.2%	12.2%
\$30,000-40,000	3.7%	5.1%	1.2%	0.6%	0.1%	10.6%
\$40,000-50,000	2.9%	5.9%	2.1%	0.3%	0.6%	11.8%
\$50,000-60,000	2.7%	4.7%	1.7%	0.3%	0.7%	10.2%
\$60,000-75,000	2.5%	4.2%	1.8%	1.0%	0.8%	10.4%
\$75,000-100,000	1.8%	7.7%	2.9%	0.8%	0.6%	13.8%
\$100,000-125,000	0.6%	2.9%	1.4%	0.6%	0.6%	6.1%
\$125,000-150,000	0.5%	1.3%	0.5%	0.1%	0.1%	2.4%
\$150,000-200,000	0.3%	0.6%	0.6%	0.1%	0.1%	1.7%
\$200,000+	0.3%	0.9%	0.5%	0.0%	0.0%	1.7%
<b>Total</b>	<b>28.4%</b>	<b>45.4%</b>	<b>17.2%</b>	<b>4.7%</b>	<b>4.3%</b>	<b>100.0%</b>

Percent 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	2.5%	1.2%	0.7%	0.2%	0.3%	4.9%
\$10,000-20,000	8.8%	2.9%	2.0%	0.2%	0.3%	14.2%
\$20,000-30,000	4.8%	5.7%	1.3%	0.4%	0.2%	12.4%
\$30,000-40,000	3.4%	4.6%	1.4%	0.5%	0.1%	10.1%
\$40,000-50,000	2.7%	7.7%	1.4%	0.4%	0.4%	12.6%
\$50,000-60,000	2.9%	4.2%	1.6%	0.4%	1.1%	10.1%
\$60,000-75,000	2.4%	3.8%	1.5%	1.1%	1.3%	10.1%
\$75,000-100,000	2.0%	7.8%	3.0%	0.7%	0.8%	14.3%
\$100,000-125,000	0.6%	1.8%	1.4%	0.6%	0.9%	5.3%
\$125,000-150,000	0.8%	1.3%	0.3%	0.1%	0.2%	2.7%
\$150,000-200,000	0.4%	0.5%	0.2%	0.1%	0.1%	1.3%
\$200,000+	0.3%	1.0%	0.6%	0.0%	0.0%	2.0%
<b>Total</b>	<b>31.7%</b>	<b>42.7%</b>	<b>15.3%</b>	<b>4.6%</b>	<b>5.6%</b>	<b>100.0%</b>

Percent 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	1.9%	2.2%	0.9%	0.4%	1.0%	6.4%
\$10,000-20,000	5.2%	3.4%	2.3%	1.1%	0.8%	12.7%
\$20,000-30,000	3.2%	4.4%	1.9%	1.2%	0.3%	10.9%
\$30,000-40,000	2.8%	4.3%	2.1%	1.1%	0.8%	11.1%
\$40,000-50,000	2.4%	3.6%	2.0%	1.2%	1.8%	11.1%
\$50,000-60,000	1.8%	3.4%	1.7%	1.5%	1.0%	9.3%
\$60,000-75,000	1.5%	3.2%	2.7%	2.0%	1.9%	11.4%
\$75,000-100,000	1.1%	5.2%	3.0%	1.7%	2.3%	13.3%
\$100,000-125,000	0.3%	2.3%	1.4%	2.3%	1.6%	7.9%
\$125,000-150,000	0.3%	0.8%	0.9%	0.4%	0.6%	3.0%
\$150,000-200,000	0.2%	0.4%	0.7%	0.4%	0.1%	1.7%
\$200,000+	0.2%	0.5%	0.4%	0.2%	0.0%	1.3%
<b>Total</b>	<b>20.8%</b>	<b>33.7%</b>	<b>20.1%</b>	<b>13.3%</b>	<b>12.1%</b>	<b>100.0%</b>

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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	317	180	389	304	210	1,400
\$10,000-20,000	88	172	302	208	242	1,012
\$20,000-30,000	286	337	185	193	131	1,132
\$30,000-40,000	213	57	181	216	45	712
\$40,000-50,000	56	191	110	48	52	457
\$50,000-60,000	65	77	29	27	200	398
\$60,000-75,000	35	147	53	93	5	333
\$75,000-100,000	24	85	43	8	27	187
\$100,000-125,000	3	2	0	2	88	95
\$125,000-150,000	6	29	52	16	7	110
\$150,000-200,000	3	4	7	6	4	24
\$200,000+	4	11	5	6	4	30
<b>Total</b>	<b>1,100</b>	<b>1,292</b>	<b>1,356</b>	<b>1,127</b>	<b>1,015</b>	<b>5,890</b>

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	173	62	16	25	11	287
\$10,000-20,000	382	80	41	15	28	546
\$20,000-30,000	206	108	44	26	21	405
\$30,000-40,000	44	36	26	24	23	153
\$40,000-50,000	55	85	6	13	32	191
\$50,000-60,000	89	39	25	18	10	181
\$60,000-75,000	35	33	45	13	9	135
\$75,000-100,000	44	45	20	3	13	125
\$100,000-125,000	18	32	18	10	12	90
\$125,000-150,000	40	9	9	3	8	69
\$150,000-200,000	20	14	14	6	4	58
\$200,000+	13	10	2	5	3	33
<b>Total</b>	<b>1,119</b>	<b>553</b>	<b>266</b>	<b>161</b>	<b>174</b>	<b>2,273</b>

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	62	12	15	17	8	114
\$10,000-20,000	205	56	39	14	25	339
\$20,000-30,000	149	74	37	25	18	303
\$30,000-40,000	40	31	26	5	21	123
\$40,000-50,000	46	15	4	13	9	87
\$50,000-60,000	74	27	24	10	9	144
\$60,000-75,000	34	31	45	4	7	121
\$75,000-100,000	38	16	19	3	11	87
\$100,000-125,000	13	18	16	7	10	64
\$125,000-150,000	37	3	9	3	6	58
\$150,000-200,000	18	7	13	4	4	46
\$200,000+	10	6	2	2	2	25
<b>Total</b>	<b>726</b>	<b>296</b>	<b>249</b>	<b>110</b>	<b>130</b>	<b>1,511</b>

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	490	242	405	329	221	1,687
\$10,000-20,000	470	252	343	223	270	1,558
\$20,000-30,000	492	445	229	219	152	1,537
\$30,000-40,000	257	93	207	240	68	865
\$40,000-50,000	111	276	116	61	84	648
\$50,000-60,000	154	116	54	45	210	579
\$60,000-75,000	70	180	98	106	14	468
\$75,000-100,000	68	130	63	11	40	312
\$100,000-125,000	21	34	18	12	100	185
\$125,000-150,000	46	38	61	19	15	179
\$150,000-200,000	23	18	21	12	8	82
\$200,000+	17	21	7	11	7	63
<b>Total</b>	<b>2,219</b>	<b>1,845</b>	<b>1,622</b>	<b>1,288</b>	<b>1,189</b>	<b>8,163</b>

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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	5.4%	3.1%	6.6%	5.2%	3.6%	23.8%
\$10,000-20,000	1.5%	2.9%	5.1%	3.5%	4.1%	17.2%
\$20,000-30,000	4.9%	5.7%	3.1%	3.3%	2.2%	19.2%
\$30,000-40,000	3.6%	1.0%	3.1%	3.7%	0.8%	12.1%
\$40,000-50,000	1.0%	3.2%	1.9%	0.8%	0.9%	7.8%
\$50,000-60,000	1.1%	1.3%	0.5%	0.5%	3.4%	6.8%
\$60,000-75,000	0.6%	2.5%	0.9%	1.6%	0.1%	5.7%
\$75,000-100,000	0.4%	1.4%	0.7%	0.1%	0.5%	3.2%
\$100,000-125,000	0.1%	0.0%	0.0%	0.0%	1.5%	1.6%
\$125,000-150,000	0.1%	0.5%	0.9%	0.3%	0.1%	1.9%
\$150,000-200,000	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
<b>Total</b>	<b>18.7%</b>	<b>21.9%</b>	<b>23.0%</b>	<b>19.1%</b>	<b>17.2%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.6%	2.7%	0.7%	1.1%	0.5%	12.6%
\$10,000-20,000	16.8%	3.5%	1.8%	0.7%	1.2%	24.0%
\$20,000-30,000	9.1%	4.8%	1.9%	1.1%	0.9%	17.8%
\$30,000-40,000	1.9%	1.6%	1.1%	1.1%	1.0%	6.7%
\$40,000-50,000	2.4%	3.7%	0.3%	0.6%	1.4%	8.4%
\$50,000-60,000	3.9%	1.7%	1.1%	0.8%	0.4%	8.0%
\$60,000-75,000	1.5%	1.5%	2.0%	0.6%	0.4%	5.9%
\$75,000-100,000	1.9%	2.0%	0.9%	0.1%	0.6%	5.5%
\$100,000-125,000	0.8%	1.4%	0.8%	0.4%	0.5%	4.0%
\$125,000-150,000	1.8%	0.4%	0.4%	0.1%	0.4%	3.0%
\$150,000-200,000	0.9%	0.6%	0.6%	0.3%	0.2%	2.6%
\$200,000+	0.6%	0.4%	0.1%	0.2%	0.1%	1.5%
<b>Total</b>	<b>49.2%</b>	<b>24.3%</b>	<b>11.7%</b>	<b>7.1%</b>	<b>7.7%</b>	<b>100.0%</b>

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	4.1%	0.8%	1.0%	1.1%	0.5%	7.5%
\$10,000-20,000	13.6%	3.7%	2.6%	0.9%	1.7%	22.4%
\$20,000-30,000	9.9%	4.9%	2.4%	1.7%	1.2%	20.1%
\$30,000-40,000	2.6%	2.1%	1.7%	0.3%	1.4%	8.1%
\$40,000-50,000	3.0%	1.0%	0.3%	0.9%	0.6%	5.8%
\$50,000-60,000	4.9%	1.8%	1.6%	0.7%	0.6%	9.5%
\$60,000-75,000	2.3%	2.1%	3.0%	0.3%	0.5%	8.0%
\$75,000-100,000	2.5%	1.1%	1.3%	0.2%	0.7%	5.8%
\$100,000-125,000	0.9%	1.2%	1.1%	0.5%	0.7%	4.2%
\$125,000-150,000	2.4%	0.2%	0.6%	0.2%	0.4%	3.8%
\$150,000-200,000	1.2%	0.5%	0.9%	0.3%	0.3%	3.0%
\$200,000+	0.7%	0.4%	0.1%	0.3%	0.1%	1.7%
<b>Total</b>	<b>48.0%</b>	<b>19.6%</b>	<b>16.5%</b>	<b>7.3%</b>	<b>8.6%</b>	<b>100.0%</b>

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	6.0%	3.0%	5.0%	4.0%	2.7%	20.7%
\$10,000-20,000	5.8%	3.1%	4.2%	2.7%	3.3%	19.1%
\$20,000-30,000	6.0%	5.5%	2.8%	2.7%	1.9%	18.8%
\$30,000-40,000	3.1%	1.1%	2.5%	2.9%	0.8%	10.6%
\$40,000-50,000	1.4%	3.4%	1.4%	0.7%	1.0%	7.9%
\$50,000-60,000	1.9%	1.4%	0.7%	0.6%	2.6%	7.1%
\$60,000-75,000	0.9%	2.2%	1.2%	1.3%	0.2%	5.7%
\$75,000-100,000	0.8%	1.6%	0.8%	0.1%	0.5%	3.8%
\$100,000-125,000	0.3%	0.4%	0.2%	0.1%	1.2%	2.3%
\$125,000-150,000	0.6%	0.5%	0.7%	0.2%	0.2%	2.2%
\$150,000-200,000	0.3%	0.2%	0.3%	0.1%	0.1%	1.0%
\$200,000+	0.2%	0.3%	0.1%	0.1%	0.1%	0.8%
<b>Total</b>	<b>27.2%</b>	<b>22.6%</b>	<b>19.9%</b>	<b>15.8%</b>	<b>14.6%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	106	121	57	39	120	443
\$10,000-20,000	169	160	137	126	85	677
\$20,000-30,000	133	133	173	128	16	583
\$30,000-40,000	103	191	209	90	107	700
\$40,000-50,000	114	56	138	152	216	676
\$50,000-60,000	37	102	97	165	84	485
\$60,000-75,000	24	128	236	198	209	795
\$75,000-100,000	12	136	219	166	264	797
\$100,000-125,000	1	122	101	299	180	703
\$125,000-150,000	3	15	103	51	77	249
\$150,000-200,000	5	18	47	37	10	117
\$200,000+	1	4	12	26	4	47
<b>Total</b>	<b>708</b>	<b>1,186</b>	<b>1,529</b>	<b>1,477</b>	<b>1,372</b>	<b>6,272</b>

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	166	166	79	17	14	442
\$10,000-20,000	549	271	191	12	19	1,042
\$20,000-30,000	334	491	79	56	20	980
\$30,000-40,000	303	397	89	49	7	845
\$40,000-50,000	244	512	163	21	51	991
\$50,000-60,000	216	375	138	24	60	813
\$60,000-75,000	230	346	145	93	79	893
\$75,000-100,000	161	655	249	61	44	1,170
\$100,000-125,000	56	252	117	55	49	529
\$125,000-150,000	52	128	48	9	10	247
\$150,000-200,000	31	66	56	9	7	169
\$200,000+	27	87	50	7	3	174
<b>Total</b>	<b>2,369</b>	<b>3,746</b>	<b>1,404</b>	<b>413</b>	<b>363</b>	<b>8,295</b>

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	138	60	35	12	13	258
\$10,000-20,000	458	149	114	10	17	748
\$20,000-30,000	269	314	68	22	10	683
\$30,000-40,000	197	243	71	31	7	549
\$40,000-50,000	156	452	76	17	24	725
\$50,000-60,000	155	240	86	21	58	560
\$60,000-75,000	161	223	74	71	79	608
\$75,000-100,000	121	467	177	38	40	843
\$100,000-125,000	42	115	82	39	49	327
\$125,000-150,000	47	97	25	6	10	185
\$150,000-200,000	29	40	15	6	7	97
\$200,000+	21	73	41	5	2	142
<b>Total</b>	<b>1,794</b>	<b>2,473</b>	<b>864</b>	<b>278</b>	<b>316</b>	<b>5,725</b>

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	272	287	136	56	134	885
\$10,000-20,000	718	431	328	138	104	1,719
\$20,000-30,000	467	624	252	184	36	1,563
\$30,000-40,000	406	588	298	139	114	1,545
\$40,000-50,000	358	568	301	173	267	1,667
\$50,000-60,000	253	477	235	189	144	1,298
\$60,000-75,000	254	474	381	291	288	1,688
\$75,000-100,000	173	791	468	227	308	1,967
\$100,000-125,000	57	374	218	354	229	1,232
\$125,000-150,000	55	143	151	60	87	496
\$150,000-200,000	36	84	103	46	17	286
\$200,000+	28	91	62	33	7	221
<b>Total</b>	<b>3,077</b>	<b>4,932</b>	<b>2,933</b>	<b>1,890</b>	<b>1,735</b>	<b>14,567</b>

HISTA 2.2 Summary Data

Market Area

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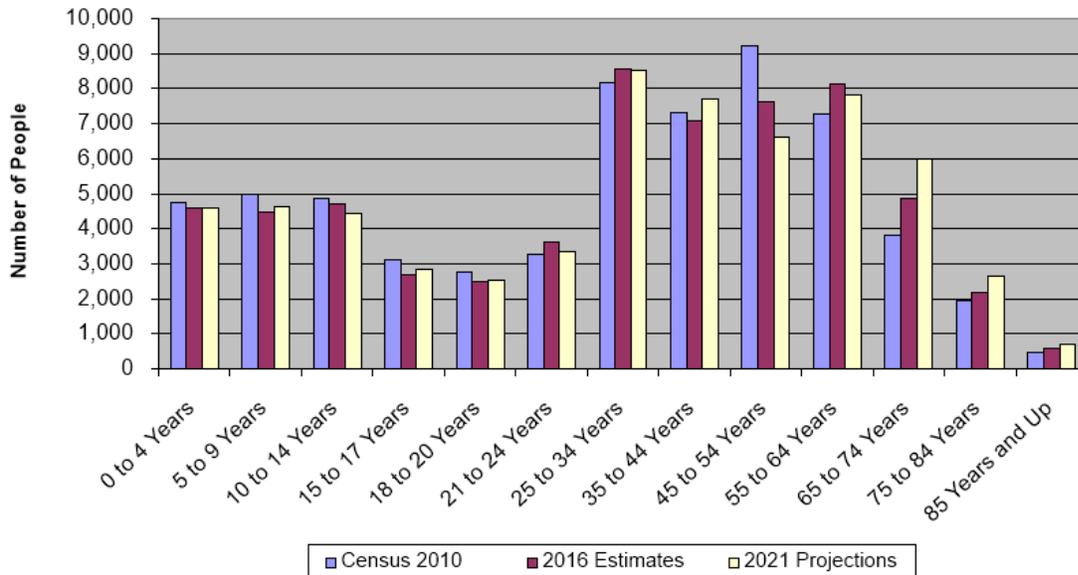
Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.7%	1.9%	0.9%	0.6%	1.9%	7.1%
\$10,000-20,000	2.7%	2.6%	2.2%	2.0%	1.4%	10.8%
\$20,000-30,000	2.1%	2.1%	2.8%	2.0%	0.3%	9.3%
\$30,000-40,000	1.6%	3.0%	3.3%	1.4%	1.7%	11.2%
\$40,000-50,000	1.8%	0.9%	2.2%	2.4%	3.4%	10.8%
\$50,000-60,000	0.6%	1.6%	1.5%	2.6%	1.3%	7.7%
\$60,000-75,000	0.4%	2.0%	3.8%	3.2%	3.3%	12.7%
\$75,000-100,000	0.2%	2.2%	3.5%	2.6%	4.2%	12.7%
\$100,000-125,000	0.0%	1.9%	1.6%	4.8%	2.9%	11.2%
\$125,000-150,000	0.0%	0.2%	1.6%	0.8%	1.2%	4.0%
\$150,000-200,000	0.1%	0.3%	0.7%	0.6%	0.2%	1.9%
\$200,000+	0.0%	0.1%	0.2%	0.4%	0.1%	0.7%
<b>Total</b>	<b>11.3%</b>	<b>18.9%</b>	<b>24.4%</b>	<b>23.5%</b>	<b>21.9%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.0%	2.0%	1.0%	0.2%	0.2%	5.3%
\$10,000-20,000	6.6%	3.3%	2.3%	0.1%	0.2%	12.6%
\$20,000-30,000	4.0%	5.9%	1.0%	0.7%	0.2%	11.8%
\$30,000-40,000	3.7%	4.8%	1.1%	0.6%	0.1%	10.2%
\$40,000-50,000	2.9%	6.2%	2.0%	0.3%	0.6%	11.9%
\$50,000-60,000	2.6%	4.5%	1.7%	0.3%	0.7%	9.8%
\$60,000-75,000	2.8%	4.2%	1.7%	1.1%	1.0%	10.8%
\$75,000-100,000	1.9%	7.9%	3.0%	0.7%	0.5%	14.1%
\$100,000-125,000	0.7%	3.0%	1.4%	0.7%	0.6%	6.4%
\$125,000-150,000	0.6%	1.5%	0.6%	0.1%	0.1%	3.0%
\$150,000-200,000	0.4%	0.8%	0.7%	0.1%	0.1%	2.0%
\$200,000+	0.3%	1.0%	0.6%	0.1%	0.0%	2.1%
<b>Total</b>	<b>28.6%</b>	<b>45.2%</b>	<b>16.9%</b>	<b>5.0%</b>	<b>4.4%</b>	<b>100.0%</b>

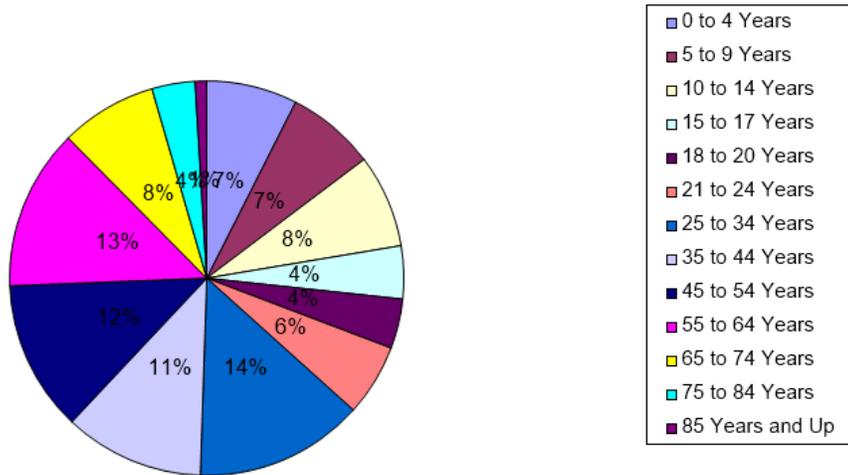
Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.4%	1.0%	0.6%	0.2%	0.2%	4.5%
\$10,000-20,000	8.0%	2.6%	2.0%	0.2%	0.3%	13.1%
\$20,000-30,000	4.7%	5.5%	1.2%	0.4%	0.2%	11.9%
\$30,000-40,000	3.4%	4.2%	1.2%	0.5%	0.1%	9.6%
\$40,000-50,000	2.7%	7.9%	1.3%	0.3%	0.4%	12.7%
\$50,000-60,000	2.7%	4.2%	1.5%	0.4%	1.0%	9.8%
\$60,000-75,000	2.8%	3.9%	1.3%	1.2%	1.4%	10.6%
\$75,000-100,000	2.1%	8.2%	3.1%	0.7%	0.7%	14.7%
\$100,000-125,000	0.7%	2.0%	1.4%	0.7%	0.9%	5.7%
\$125,000-150,000	0.8%	1.7%	0.4%	0.1%	0.2%	3.2%
\$150,000-200,000	0.5%	0.7%	0.3%	0.1%	0.1%	1.7%
\$200,000+	0.4%	1.3%	0.7%	0.1%	0.0%	2.5%
<b>Total</b>	<b>31.3%</b>	<b>43.2%</b>	<b>15.1%</b>	<b>4.9%</b>	<b>5.5%</b>	<b>100.0%</b>

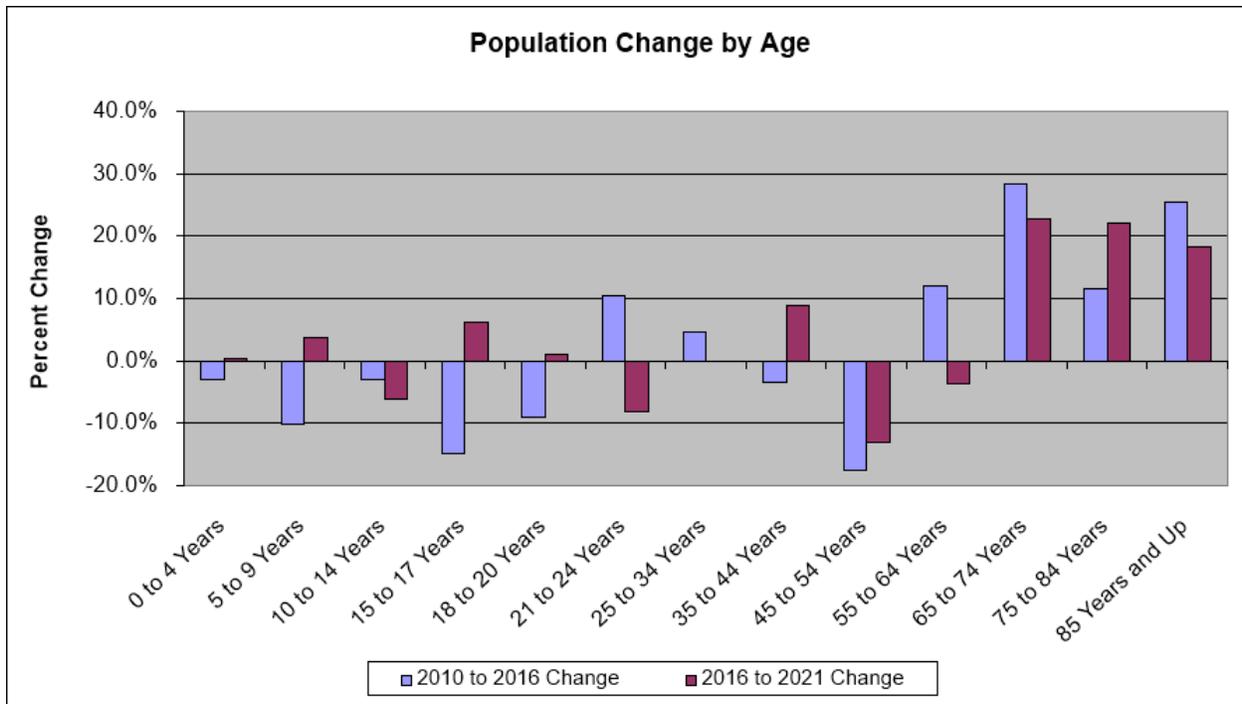
Percent Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.9%	2.0%	0.9%	0.4%	0.9%	6.1%
\$10,000-20,000	4.9%	3.0%	2.3%	0.9%	0.7%	11.8%
\$20,000-30,000	3.2%	4.3%	1.7%	1.3%	0.2%	10.7%
\$30,000-40,000	2.8%	4.0%	2.0%	1.0%	0.8%	10.6%
\$40,000-50,000	2.5%	3.9%	2.1%	1.2%	1.8%	11.4%
\$50,000-60,000	1.7%	3.3%	1.6%	1.3%	1.0%	8.9%
\$60,000-75,000	1.7%	3.3%	2.6%	2.0%	2.0%	11.6%
\$75,000-100,000	1.2%	5.4%	3.2%	1.6%	2.1%	13.5%
\$100,000-125,000	0.4%	2.6%	1.5%	2.4%	1.6%	8.5%
\$125,000-150,000	0.4%	1.0%	1.0%	0.4%	0.6%	3.4%
\$150,000-200,000	0.2%	0.6%	0.7%	0.3%	0.1%	2.0%
\$200,000+	0.2%	0.6%	0.4%	0.2%	0.0%	1.5%
<b>Total</b>	<b>21.1%</b>	<b>33.9%</b>	<b>20.1%</b>	<b>13.0%</b>	<b>11.9%</b>	<b>100.0%</b>

### Population by Age



### 2016 Population by Age





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## POPULATION DATA

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Nielsen Claritas

Population by Age & Sex Market Area											
Census 2010				Current Year Estimates - 2016				Five-Year Projections - 2021			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2,420	2,311	<b>4,731</b>	0 to 4 Years	2,314	2,274	<b>4,588</b>	0 to 4 Years	2,343	2,263	<b>4,606</b>
5 to 9 Years	2,528	2,440	<b>4,968</b>	5 to 9 Years	2,300	2,169	<b>4,469</b>	5 to 9 Years	2,349	2,285	<b>4,634</b>
10 to 14 Years	2,402	2,446	<b>4,848</b>	10 to 14 Years	2,379	2,326	<b>4,705</b>	10 to 14 Years	2,270	2,148	<b>4,418</b>
15 to 17 Years	1,570	1,557	<b>3,127</b>	15 to 17 Years	1,342	1,324	<b>2,666</b>	15 to 17 Years	1,433	1,396	<b>2,829</b>
18 to 20 Years	1,364	1,393	<b>2,757</b>	18 to 20 Years	1,278	1,230	<b>2,508</b>	18 to 20 Years	1,301	1,233	<b>2,534</b>
21 to 24 Years	1,574	1,710	<b>3,284</b>	21 to 24 Years	1,820	1,805	<b>3,625</b>	21 to 24 Years	1,717	1,617	<b>3,334</b>
25 to 34 Years	3,704	4,453	<b>8,157</b>	25 to 34 Years	4,063	4,478	<b>8,541</b>	25 to 34 Years	4,151	4,384	<b>8,535</b>
35 to 44 Years	3,264	4,064	<b>7,328</b>	35 to 44 Years	3,158	3,914	<b>7,072</b>	35 to 44 Years	3,540	4,157	<b>7,697</b>
45 to 54 Years	4,091	5,145	<b>9,236</b>	45 to 54 Years	3,323	4,298	<b>7,621</b>	45 to 54 Years	2,904	3,723	<b>6,627</b>
55 to 64 Years	3,256	4,001	<b>7,257</b>	55 to 64 Years	3,612	4,514	<b>8,126</b>	55 to 64 Years	3,398	4,436	<b>7,834</b>
65 to 74 Years	1,667	2,133	<b>3,800</b>	65 to 74 Years	2,097	2,779	<b>4,876</b>	65 to 74 Years	2,566	3,418	<b>5,984</b>
75 to 84 Years	741	1,212	<b>1,953</b>	75 to 84 Years	899	1,278	<b>2,177</b>	75 to 84 Years	1,108	1,551	<b>2,659</b>
85 Years and Up	<u>125</u>	<u>341</u>	<u>466</u>	85 Years and Up	<u>170</u>	<u>415</u>	<u>585</u>	85 Years and Up	<u>221</u>	<u>471</u>	<u>692</u>
<b>Total</b>	<b>28,706</b>	<b>33,206</b>	<b>61,912</b>	<b>Total</b>	<b>28,755</b>	<b>32,804</b>	<b>61,559</b>	<b>Total</b>	<b>29,301</b>	<b>33,082</b>	<b>62,383</b>
62+ Years	n/a	n/a	7,981	62+ Years	n/a	n/a	9,838	62+ Years	n/a	n/a	11,637
<b>Median Age:</b>			<b>33.0</b>	<b>Median Age:</b>			<b>33.7</b>	<b>Median Age:</b>			<b>35.4</b>

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Nielsen Claritas

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	3.9%	3.7%	7.6%	0 to 4 Years	3.8%	3.7%	7.5%	0 to 4 Years	3.8%	3.6%	7.4%	
5 to 9 Years	4.1%	3.9%	8.0%	5 to 9 Years	3.7%	3.5%	7.3%	5 to 9 Years	3.8%	3.7%	7.4%	
10 to 14 Years	3.9%	4.0%	7.8%	10 to 14 Years	3.9%	3.8%	7.6%	10 to 14 Years	3.6%	3.4%	7.1%	
15 to 17 Years	2.5%	2.5%	5.1%	15 to 17 Years	2.2%	2.2%	4.3%	15 to 17 Years	2.3%	2.2%	4.5%	
18 to 20 Years	2.2%	2.2%	4.5%	18 to 20 Years	2.1%	2.0%	4.1%	18 to 20 Years	2.1%	2.0%	4.1%	
21 to 24 Years	2.5%	2.8%	5.3%	21 to 24 Years	3.0%	2.9%	5.9%	21 to 24 Years	2.8%	2.6%	5.3%	
25 to 34 Years	6.0%	7.2%	13.2%	25 to 34 Years	6.6%	7.3%	13.9%	25 to 34 Years	6.7%	7.0%	13.7%	
35 to 44 Years	5.3%	6.6%	11.8%	35 to 44 Years	5.1%	6.4%	11.5%	35 to 44 Years	5.7%	6.7%	12.3%	
45 to 54 Years	6.6%	8.3%	14.9%	45 to 54 Years	5.4%	7.0%	12.4%	45 to 54 Years	4.7%	6.0%	10.6%	
55 to 64 Years	5.3%	6.5%	11.7%	55 to 64 Years	5.9%	7.3%	13.2%	55 to 64 Years	5.4%	7.1%	12.6%	
65 to 74 Years	2.7%	3.4%	6.1%	65 to 74 Years	3.4%	4.5%	7.9%	65 to 74 Years	4.1%	5.5%	9.6%	
75 to 84 Years	1.2%	2.0%	3.2%	75 to 84 Years	1.5%	2.1%	3.5%	75 to 84 Years	1.8%	2.5%	4.3%	
85 Years and Up	0.2%	0.6%	0.8%	85 Years and Up	0.3%	0.7%	1.0%	85 Years and Up	0.4%	0.8%	1.1%	
<b>Total</b>	<b>46.4%</b>	<b>53.6%</b>	<b>100.0%</b>	<b>Total</b>	<b>46.7%</b>	<b>53.3%</b>	<b>100.0%</b>	<b>Total</b>	<b>47.0%</b>	<b>53.0%</b>	<b>100.0%</b>	
62+ Years	n/a	n/a	12.9%	62+ Years	n/a	n/a	16.0%	62+ Years	n/a	n/a	18.7%	

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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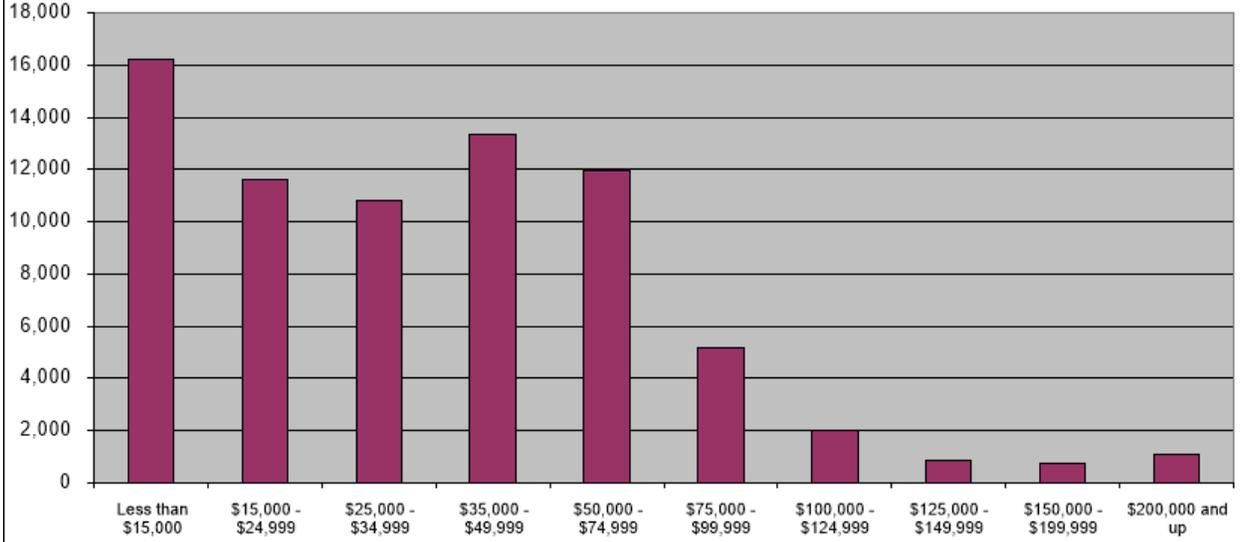
Nielsen Claritas

Changes in Population by Age & Sex										
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	-106	-37	-143	-3.0%	0 to 4 Years	29	-11	18	0.4%	
5 to 9 Years	-228	-271	-499	-10.0%	5 to 9 Years	49	116	165	3.7%	
10 to 14 Years	-23	-120	-143	-2.9%	10 to 14 Years	-109	-178	-287	-6.1%	
15 to 17 Years	-228	-233	-461	-14.7%	15 to 17 Years	91	72	163	6.1%	
18 to 20 Years	-86	-163	-249	-9.0%	18 to 20 Years	23	3	26	1.0%	
21 to 24 Years	246	95	341	10.4%	21 to 24 Years	-103	-188	-291	-8.0%	
25 to 34 Years	359	25	384	4.7%	25 to 34 Years	88	-94	-6	-0.1%	
35 to 44 Years	-106	-150	-256	-3.5%	35 to 44 Years	382	243	625	8.8%	
45 to 54 Years	-768	-847	-1,615	-17.5%	45 to 54 Years	-419	-575	-994	-13.0%	
55 to 64 Years	356	513	869	12.0%	55 to 64 Years	-214	-78	-292	-3.6%	
65 to 74 Years	430	646	1,076	28.3%	65 to 74 Years	469	639	1,108	22.7%	
75 to 84 Years	158	66	224	11.5%	75 to 84 Years	209	273	482	22.1%	
85 Years and Up	45	74	119	25.5%	85 Years and Up	51	56	107	18.3%	
<b>Total</b>	<b>49</b>	<b>-402</b>	<b>-353</b>	<b>-0.6%</b>	<b>Total</b>	<b>546</b>	<b>278</b>	<b>824</b>	<b>1.3%</b>	
62+ Years	n/a	n/a	1,857	23.3%	62+ Years	n/a	n/a	1,799	18.3%	

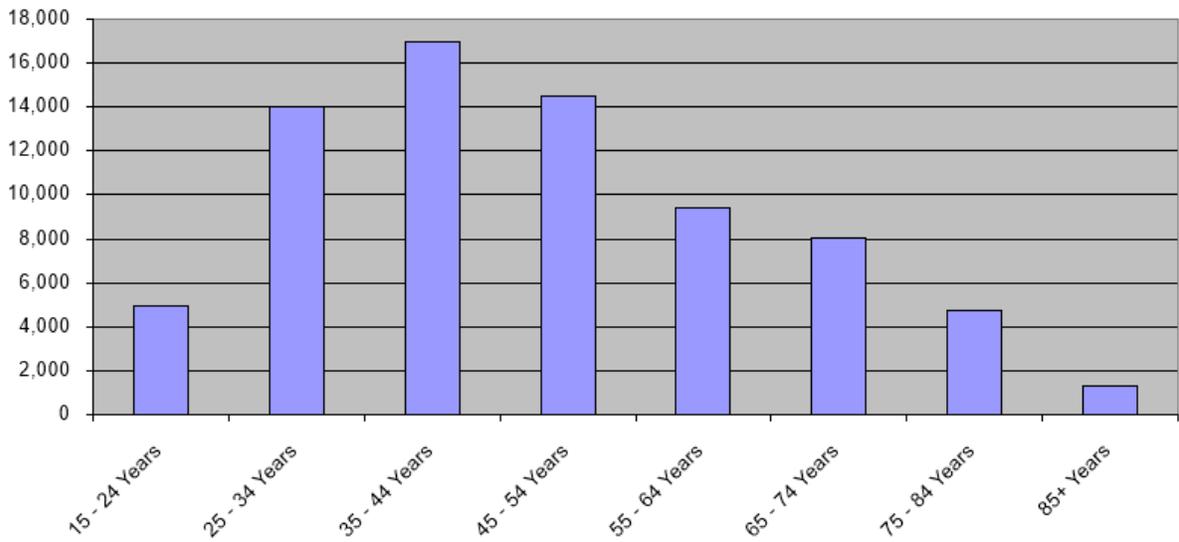
Source: Nielsen Claritas; Ribbon Demographics

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

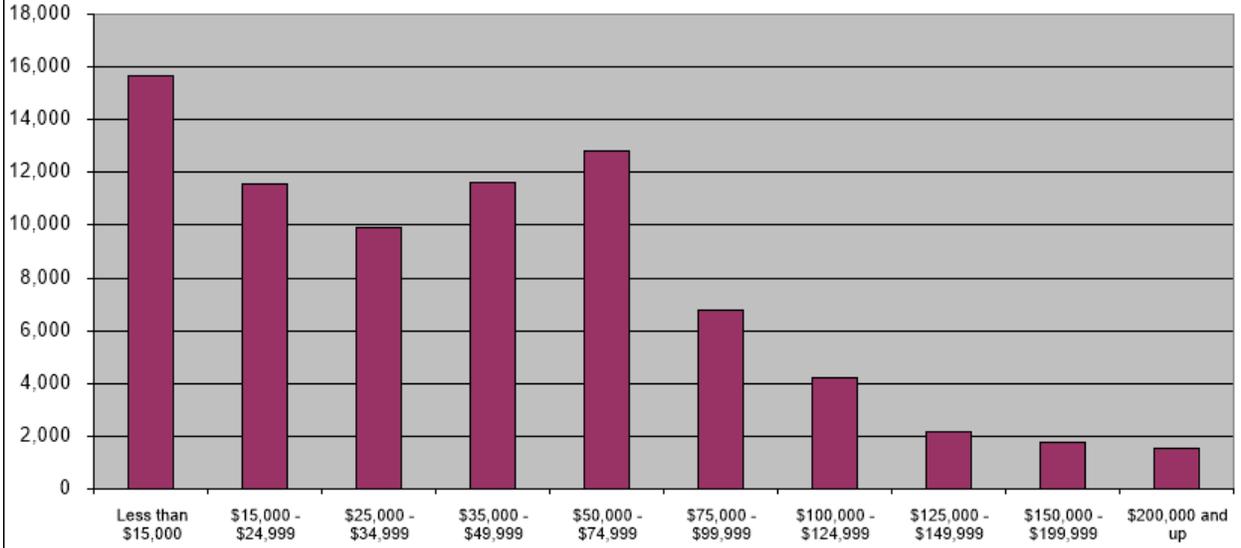
**Households by Income - Census 2000**



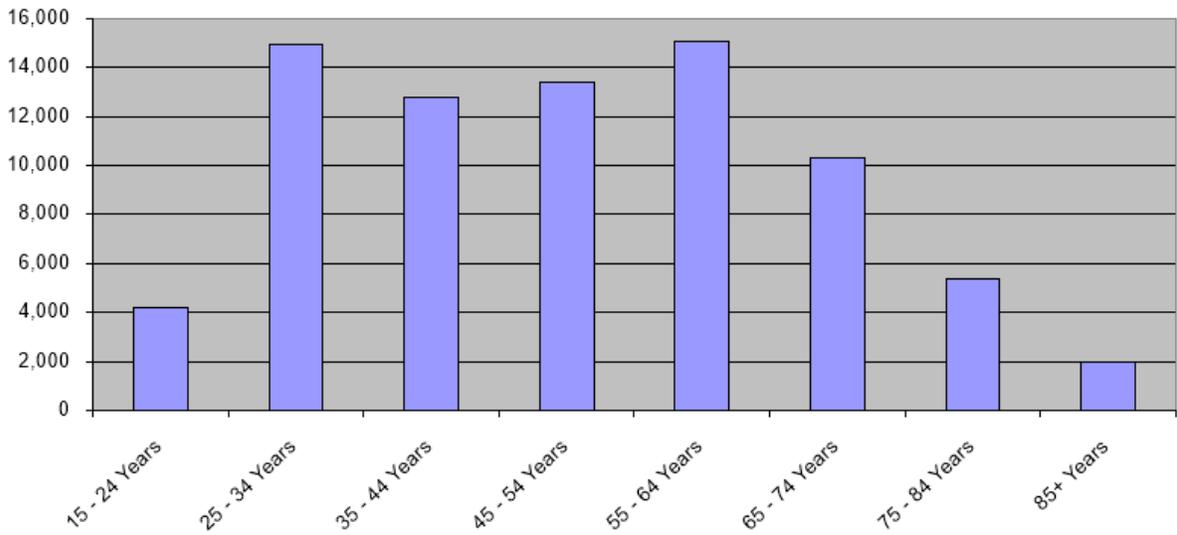
**Households by Age - Census 2000**



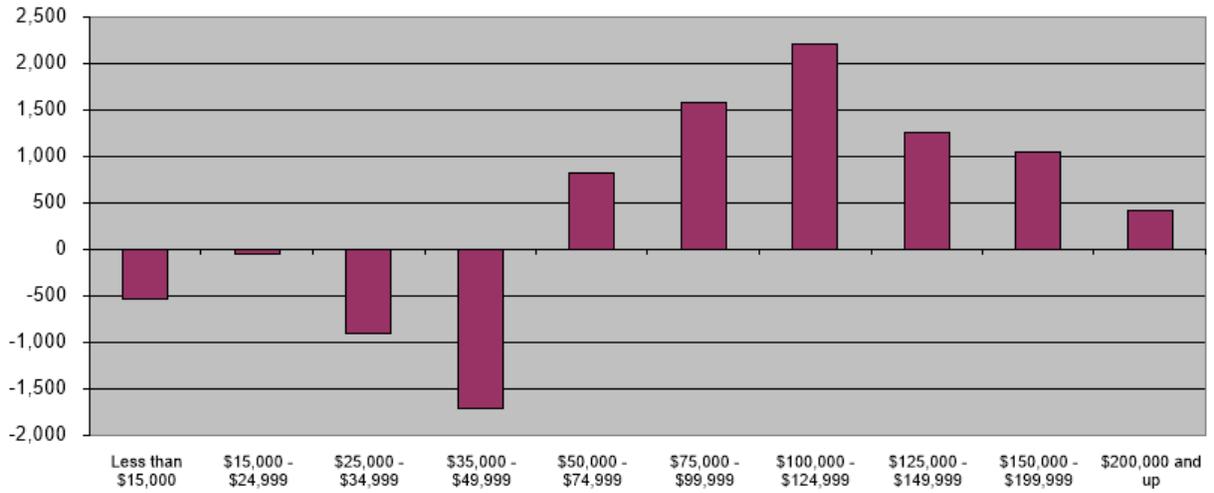
**Estimated Households by Income - 2016**



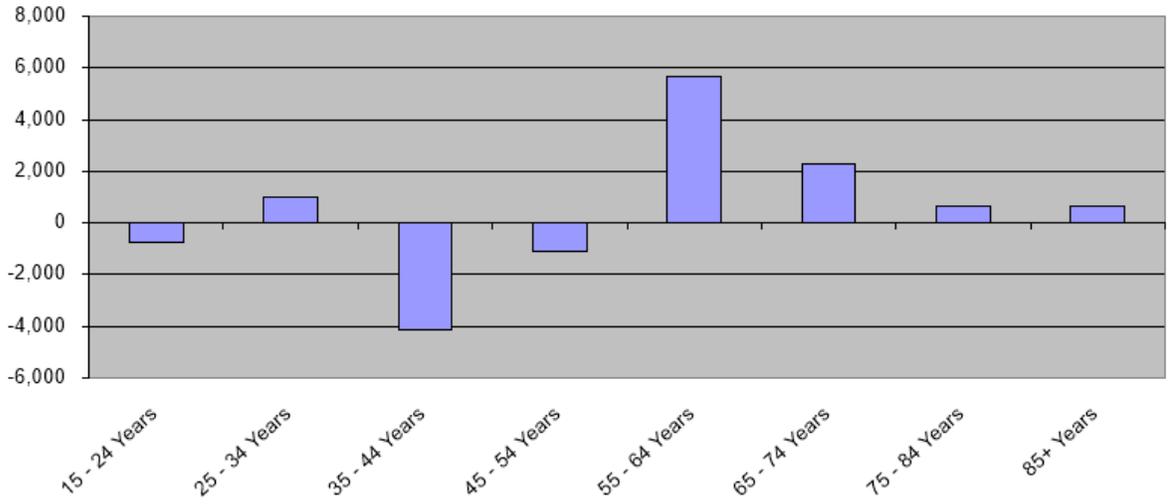
**Estimated Households by Age - 2016**



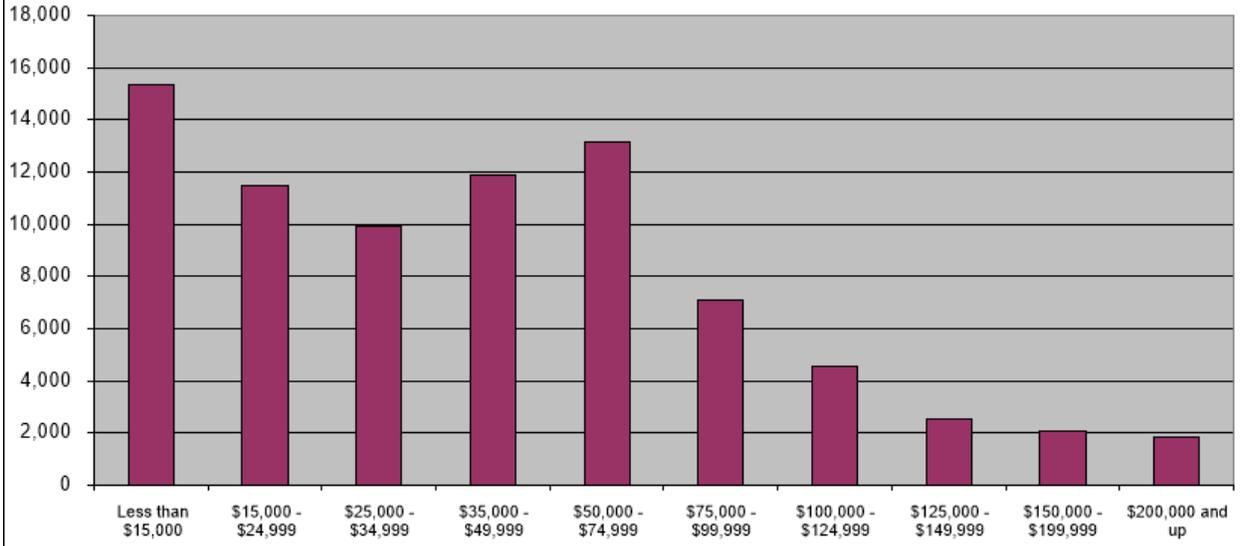
**Estimated Household Income Change 2000 - 2016**



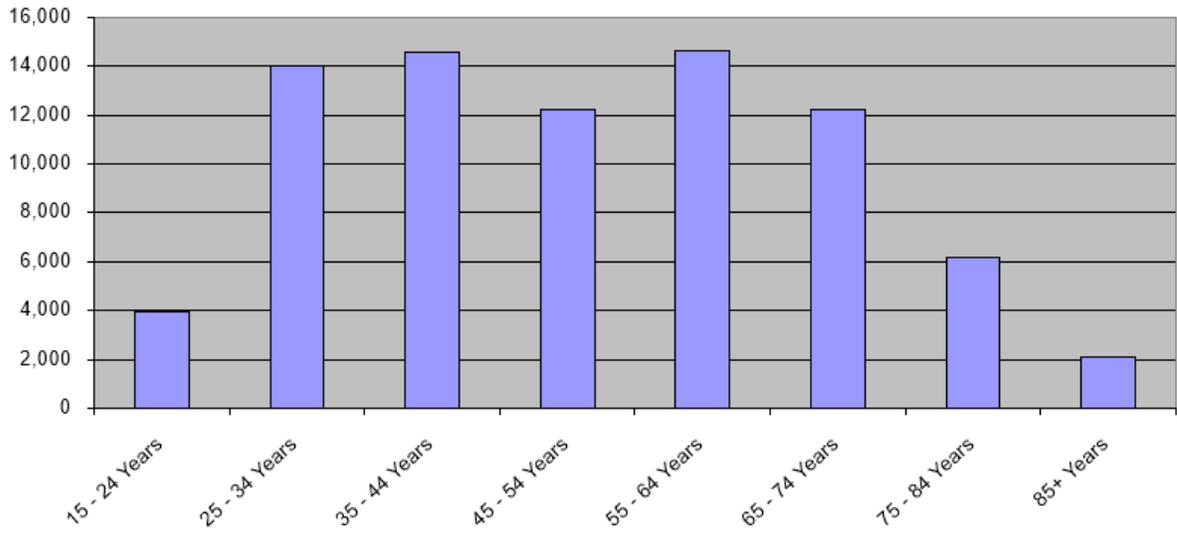
**Estimated Household Age Change 2000 - 2016**



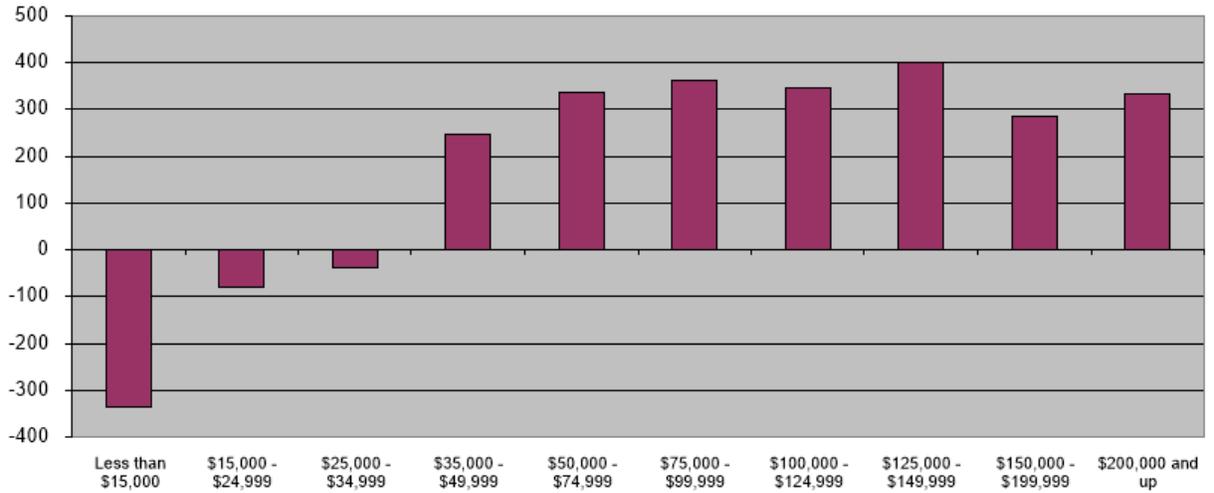
**Projected Households by Income - 2021**



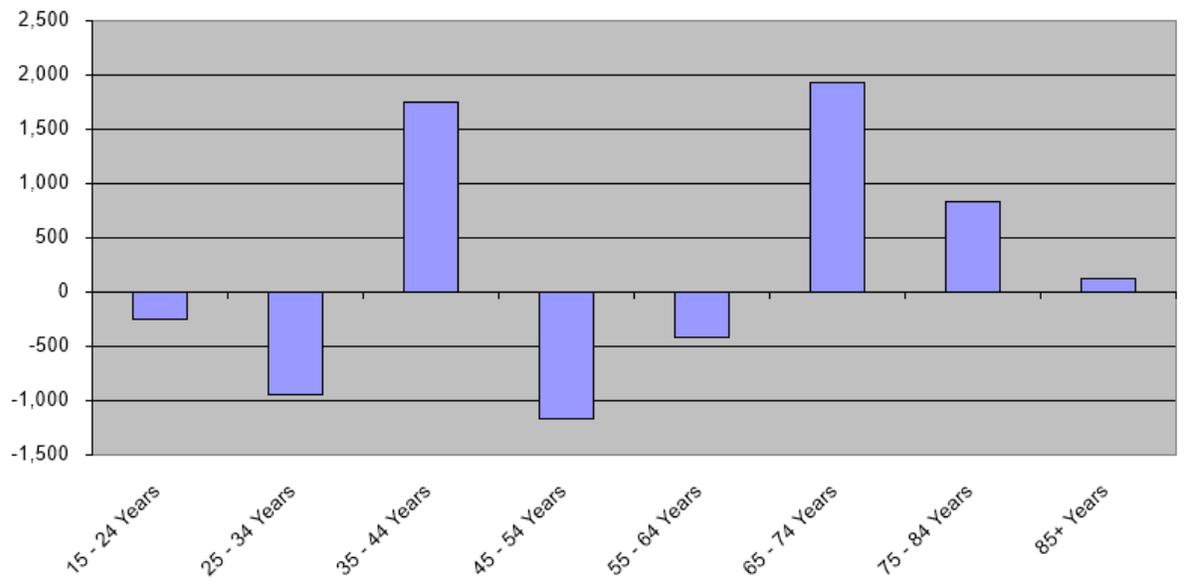
**Projected Households by Age - 2021**

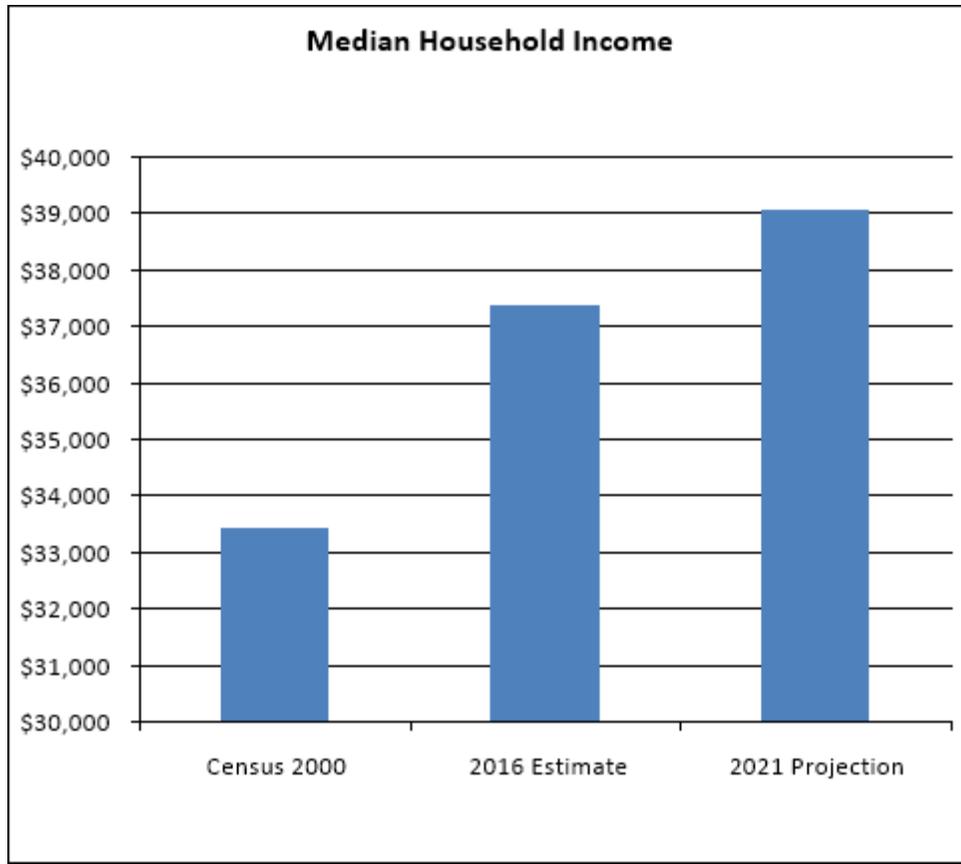


**Projected Household Income Change 2016 to 2021**



**Projected Household Age Change 2016 to 2021**





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## HOUSEHOLD DATA

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Households by Income and Age										
Richmond County, Georgia										
Census Data - 2000										
	Age	Age	Age	Age	Age	Age	Age	Age		
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
Income	Years	Years	Years	Years	Years	Years	Years	Years		
Less than \$15,000	2,101	2,853	2,762	2,518	1,609	2,116	1,661	601	16,221	21.9%
\$15,000 - \$24,999	1,251	2,677	2,225	1,800	1,305	1,247	886	246	11,637	15.7%
\$25,000 - \$34,999	748	2,546	2,576	1,653	1,145	1,347	653	169	10,837	14.7%
\$35,000 - \$49,999	554	2,988	3,504	2,523	1,702	1,349	598	133	13,351	18.1%
\$50,000 - \$74,999	236	2,128	3,261	3,123	1,634	1,059	450	95	11,986	16.2%
\$75,000 - \$99,999	26	533	1,566	1,384	1,073	341	211	38	5,172	7.0%
\$100,000 - \$124,999	11	131	480	682	427	181	98	15	2,025	2.7%
\$125,000 - \$149,999	10	78	232	238	152	92	56	20	878	1.2%
\$150,000 - \$199,999	7	22	150	218	173	73	68	13	724	1.0%
\$200,000 and up	6	38	194	387	220	210	50	8	1,113	1.5%
<b>Total</b>	<b>4,950</b>	<b>13,994</b>	<b>16,950</b>	<b>14,526</b>	<b>9,440</b>	<b>8,015</b>	<b>4,731</b>	<b>1,338</b>	<b>73,944</b>	<b>100.0%</b>
<b>Percent</b>	<b>6.7%</b>	<b>18.9%</b>	<b>22.9%</b>	<b>19.6%</b>	<b>12.8%</b>	<b>10.8%</b>	<b>6.4%</b>	<b>1.8%</b>		<b>100.0%</b>

Source: Nielsen Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
Richmond 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	1,270	3,947	2,850	2,178	2,832	1,165	954	496	15,692	20.1%
\$15,000 - \$24,999	938	1,992	1,539	1,531	2,066	1,567	1,372	583	11,588	14.8%
\$25,000 - \$34,999	897	2,142	1,702	1,564	1,852	928	614	238	9,937	12.7%
\$35,000 - \$49,999	499	2,306	1,936	1,973	2,286	1,565	837	238	11,640	14.9%
\$50,000 - \$74,999	275	2,536	2,292	2,466	2,597	1,808	670	171	12,815	16.4%
\$75,000 - \$99,999	104	996	1,047	1,315	1,288	1,437	454	111	6,752	8.6%
\$100,000 - \$124,999	39	632	790	1,040	942	594	146	48	4,231	5.4%
\$125,000 - \$149,999	158	259	334	394	374	455	126	41	2,141	2.7%
\$150,000 - \$199,999	1	100	178	554	499	329	88	19	1,768	2.3%
\$200,000 and up	3	63	132	388	355	473	107	19	1,540	2.0%
<b>Total</b>	<b>4,184</b>	<b>14,973</b>	<b>12,800</b>	<b>13,403</b>	<b>15,091</b>	<b>10,321</b>	<b>5,368</b>	<b>1,964</b>	<b>78,104</b>	<b>100.0%</b>
<b>Percent</b>	<b>5.4%</b>	<b>19.2%</b>	<b>16.4%</b>	<b>17.2%</b>	<b>19.3%</b>	<b>13.2%</b>	<b>6.9%</b>	<b>2.5%</b>		

Source: Nielsen Claritas; Ribbon Demographics

## HOUSEHOLD DATA

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Households by Income and Age										
Richmond 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	-831	1,094	88	-340	1,223	-951	-707	-105	-529	-3.3%
\$15,000 - \$24,999	-313	-685	-686	-269	761	320	486	337	-49	-0.4%
\$25,000 - \$34,999	149	-404	-874	-89	707	-419	-39	69	-900	-8.3%
\$35,000 - \$49,999	-55	-682	-1,568	-550	584	216	239	105	-1,711	-12.8%
\$50,000 - \$74,999	39	408	-969	-657	963	749	220	76	829	6.9%
\$75,000 - \$99,999	78	463	-519	-69	215	1,096	243	73	1,580	30.5%
\$100,000 - \$124,999	28	501	310	358	515	413	48	33	2,206	108.9%
\$125,000 - \$149,999	148	181	102	156	222	363	70	21	1,263	143.8%
\$150,000 - \$199,999	-6	78	28	336	326	256	20	6	1,044	144.2%
\$200,000 and up	-3	25	-62	1	135	263	57	11	427	38.4%
<b>Total</b>	<b>-766</b>	<b>979</b>	<b>-4,150</b>	<b>-1,123</b>	<b>5,651</b>	<b>2,306</b>	<b>637</b>	<b>626</b>	<b>4,160</b>	<b>5.6%</b>
<b>Percent Change</b>	<b>-15.5%</b>	<b>7.0%</b>	<b>-24.5%</b>	<b>-7.7%</b>	<b>59.9%</b>	<b>28.8%</b>	<b>13.5%</b>	<b>46.8%</b>		

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Richmond County, Georgia										
Five Year Projections - 2021										
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	1,162	3609	3125	1910	2657	1311	1070	511	15,355	19.2%
\$15,000 - \$24,999	857	1,813	1,687	1,327	1,919	1,759	1,539	608	11,509	14.4%
\$25,000 - \$34,999	866	1,984	1,896	1,385	1,758	1,060	700	249	9,898	12.4%
\$35,000 - \$49,999	481	2,171	2,207	1,782	2,200	1,825	967	253	11,886	14.9%
\$50,000 - \$74,999	256	2,402	2,622	2,244	2,531	2,132	776	189	13,152	16.4%
\$75,000 - \$99,999	106	956	1,208	1,208	1,269	1,709	535	124	7,115	8.9%
\$100,000 - \$124,999	42	637	962	996	967	736	184	54	4,578	5.7%
\$125,000 - \$149,999	162	281	440	408	414	618	167	51	2,541	3.2%
\$150,000 - \$199,999	2	107	229	570	548	449	121	26	2,052	2.6%
\$200,000 and up	<u>5</u>	<u>67</u>	<u>174</u>	<u>403</u>	<u>406</u>	<u>651</u>	<u>146</u>	<u>22</u>	<u>1,874</u>	<u>2.3%</u>
<b>Total</b>	<b>3,939</b>	<b>14,027</b>	<b>14,550</b>	<b>12,233</b>	<b>14,669</b>	<b>12,250</b>	<b>6,205</b>	<b>2,087</b>	<b>79,960</b>	<b>100.0%</b>
<b>Percent</b>	<b>4.9%</b>	<b>17.5%</b>	<b>18.2%</b>	<b>15.3%</b>	<b>18.3%</b>	<b>15.3%</b>	<b>7.8%</b>	<b>2.6%</b>		<b>100.0%</b>

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Richmond County, Georgia										
Projected Change - 2016 to 2021										
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	-108	-338	275	-268	-175	146	116	15	-337	-2.1%
\$15,000 - \$24,999	-81	-179	148	-204	-147	192	167	25	-79	-0.7%
\$25,000 - \$34,999	-31	-158	194	-179	-94	132	86	11	-39	-0.4%
\$35,000 - \$49,999	-18	-135	271	-191	-86	260	130	15	246	2.1%
\$50,000 - \$74,999	-19	-134	330	-222	-66	324	106	18	337	2.6%
\$75,000 - \$99,999	2	-40	161	-107	-19	272	81	13	363	5.4%
\$100,000 - \$124,999	3	5	172	-44	25	142	38	6	347	8.2%
\$125,000 - \$149,999	4	22	106	14	40	163	41	10	400	18.7%
\$150,000 - \$199,999	1	7	51	16	49	120	33	7	284	16.1%
\$200,000 and up	<u>2</u>	<u>4</u>	<u>42</u>	<u>15</u>	<u>51</u>	<u>178</u>	<u>39</u>	<u>3</u>	<u>334</u>	<u>21.7%</u>
<b>Total</b>	<b>-245</b>	<b>-946</b>	<b>1,750</b>	<b>-1,170</b>	<b>-422</b>	<b>1,929</b>	<b>837</b>	<b>123</b>	<b>1,856</b>	<b>2.4%</b>
<b>Percent Change</b>	<b>-5.9%</b>	<b>-6.3%</b>	<b>13.7%</b>	<b>-8.7%</b>	<b>-2.8%</b>	<b>18.7%</b>	<b>15.6%</b>	<b>6.3%</b>		<b>2.4%</b>

Source: Nielsen Claritas; Ribbon Demographics



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# HOUSEHOLD DATA

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<b>Median Household Income Richmond County, Georgia</b>		
Census 2000	2016 Estimate	2021 Projection
\$33,410	\$37,365	\$39,061



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### HOUSEHOLD DATA

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Median Household Income by Area			
Richmond County, Georgia			
Geography ID	Census 2000	2016 Estimate	2021 Projection
13245	\$33,410	\$37,365	\$39,061

HISTA 2.2 Summary Data Richmond County, 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	1,365	1,066	983	579	604	4,597
\$10,000-20,000	1,528	1,072	1,026	552	537	4,715
\$20,000-30,000	1,216	1,520	610	483	526	4,355
\$30,000-40,000	1,390	878	627	414	272	3,581
\$40,000-50,000	835	825	544	401	221	2,826
\$50,000-60,000	485	531	365	116	387	1,884
\$60,000-75,000	303	547	379	319	188	1,736
\$75,000-100,000	374	553	325	87	146	1,485
\$100,000-125,000	67	118	97	97	112	491
\$125,000-150,000	68	53	55	22	31	229
\$150,000-200,000	62	44	28	22	20	176
\$200,000+	30	47	18	20	20	135
<b>Total</b>	<b>7,723</b>	<b>7,254</b>	<b>5,057</b>	<b>3,112</b>	<b>3,064</b>	<b>26,210</b>

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	1,066	308	73	91	62	1,600
\$10,000-20,000	1,137	283	92	32	55	1,599
\$20,000-30,000	768	248	81	56	56	1,209
\$30,000-40,000	293	195	72	76	48	684
\$40,000-50,000	262	176	38	62	52	590
\$50,000-60,000	221	118	51	56	23	469
\$60,000-75,000	161	106	43	38	45	393
\$75,000-100,000	131	162	80	42	50	465
\$100,000-125,000	123	81	44	22	26	296
\$125,000-150,000	62	29	14	10	18	133
\$150,000-200,000	51	24	13	12	12	112
\$200,000+	51	32	12	9	10	114
<b>Total</b>	<b>4,326</b>	<b>1,762</b>	<b>613</b>	<b>506</b>	<b>457</b>	<b>7,664</b>

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	620	187	17	27	44	895
\$10,000-20,000	722	198	59	19	47	1,045
\$20,000-30,000	415	166	51	34	51	717
\$30,000-40,000	195	93	52	33	43	416
\$40,000-50,000	153	83	21	33	28	318
\$50,000-60,000	140	44	36	30	17	267
\$60,000-75,000	99	62	37	22	24	244
\$75,000-100,000	91	40	32	20	26	209
\$100,000-125,000	91	33	19	17	19	179
\$125,000-150,000	35	18	10	8	10	81
\$150,000-200,000	26	8	6	5	10	55
\$200,000+	26	13	6	6	5	56
<b>Total</b>	<b>2,613</b>	<b>945</b>	<b>346</b>	<b>254</b>	<b>324</b>	<b>4,482</b>

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	2,431	1,374	1,056	670	666	6,197
\$10,000-20,000	2,665	1,355	1,118	584	592	6,314
\$20,000-30,000	1,984	1,768	691	539	582	5,564
\$30,000-40,000	1,683	1,073	699	490	320	4,265
\$40,000-50,000	1,097	1,001	582	463	273	3,416
\$50,000-60,000	706	649	416	172	410	2,353
\$60,000-75,000	464	653	422	357	233	2,129
\$75,000-100,000	505	715	405	129	196	1,950
\$100,000-125,000	190	199	141	119	138	787
\$125,000-150,000	130	82	69	32	49	362
\$150,000-200,000	113	68	41	34	32	288
\$200,000+	81	79	30	29	30	249
<b>Total</b>	<b>12,049</b>	<b>9,016</b>	<b>5,670</b>	<b>3,618</b>	<b>3,521</b>	<b>33,874</b>

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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	5.2%	4.1%	3.8%	2.2%	2.3%	17.5%
\$10,000-20,000	5.8%	4.1%	3.9%	2.1%	2.0%	18.0%
\$20,000-30,000	4.6%	5.8%	2.3%	1.8%	2.0%	16.6%
\$30,000-40,000	5.3%	3.3%	2.4%	1.6%	1.0%	13.7%
\$40,000-50,000	3.2%	3.1%	2.1%	1.5%	0.8%	10.8%
\$50,000-60,000	1.9%	2.0%	1.4%	0.4%	1.5%	7.2%
\$60,000-75,000	1.2%	2.1%	1.4%	1.2%	0.7%	6.6%
\$75,000-100,000	1.4%	2.1%	1.2%	0.3%	0.6%	5.7%
\$100,000-125,000	0.3%	0.5%	0.4%	0.4%	0.4%	1.9%
\$125,000-150,000	0.3%	0.2%	0.2%	0.1%	0.1%	0.9%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.1%	0.7%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
<b>Total</b>	<b>29.5%</b>	<b>27.7%</b>	<b>19.3%</b>	<b>11.9%</b>	<b>11.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13.9%	4.0%	1.0%	1.2%	0.8%	20.9%
\$10,000-20,000	14.8%	3.7%	1.2%	0.4%	0.7%	20.9%
\$20,000-30,000	10.0%	3.2%	1.1%	0.7%	0.7%	15.8%
\$30,000-40,000	3.8%	2.5%	0.9%	1.0%	0.6%	8.9%
\$40,000-50,000	3.4%	2.3%	0.5%	0.8%	0.7%	7.7%
\$50,000-60,000	2.9%	1.5%	0.7%	0.7%	0.3%	6.1%
\$60,000-75,000	2.1%	1.4%	0.6%	0.5%	0.6%	5.1%
\$75,000-100,000	1.7%	2.1%	1.0%	0.5%	0.7%	6.1%
\$100,000-125,000	1.6%	1.1%	0.6%	0.3%	0.3%	3.9%
\$125,000-150,000	0.8%	0.4%	0.2%	0.1%	0.2%	1.7%
\$150,000-200,000	0.7%	0.3%	0.2%	0.2%	0.2%	1.5%
\$200,000+	0.7%	0.4%	0.2%	0.1%	0.1%	1.5%
<b>Total</b>	<b>56.4%</b>	<b>23.0%</b>	<b>8.0%</b>	<b>6.6%</b>	<b>6.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	13.8%	4.2%	0.4%	0.6%	1.0%	20.0%
\$10,000-20,000	16.1%	4.4%	1.3%	0.4%	1.0%	23.3%
\$20,000-30,000	9.3%	3.7%	1.1%	0.8%	1.1%	16.0%
\$30,000-40,000	4.4%	2.1%	1.2%	0.7%	1.0%	9.3%
\$40,000-50,000	3.4%	1.9%	0.5%	0.7%	0.6%	7.1%
\$50,000-60,000	3.1%	1.0%	0.8%	0.7%	0.4%	6.0%
\$60,000-75,000	2.2%	1.4%	0.8%	0.5%	0.5%	5.4%
\$75,000-100,000	2.0%	0.9%	0.7%	0.4%	0.6%	4.7%
\$100,000-125,000	2.0%	0.7%	0.4%	0.4%	0.4%	4.0%
\$125,000-150,000	0.8%	0.4%	0.2%	0.2%	0.2%	1.8%
\$150,000-200,000	0.6%	0.2%	0.1%	0.1%	0.2%	1.2%
\$200,000+	0.6%	0.3%	0.1%	0.1%	0.1%	1.2%
<b>Total</b>	<b>58.3%</b>	<b>21.1%</b>	<b>7.7%</b>	<b>5.7%</b>	<b>7.2%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.2%	4.1%	3.1%	2.0%	2.0%	18.3%
\$10,000-20,000	7.9%	4.0%	3.3%	1.7%	1.7%	18.6%
\$20,000-30,000	5.9%	5.2%	2.0%	1.6%	1.7%	16.4%
\$30,000-40,000	5.0%	3.2%	2.1%	1.4%	0.9%	12.6%
\$40,000-50,000	3.2%	3.0%	1.7%	1.4%	0.8%	10.1%
\$50,000-60,000	2.1%	1.9%	1.2%	0.5%	1.2%	6.9%
\$60,000-75,000	1.4%	1.9%	1.2%	1.1%	0.7%	6.3%
\$75,000-100,000	1.5%	2.1%	1.2%	0.4%	0.6%	5.8%
\$100,000-125,000	0.6%	0.6%	0.4%	0.4%	0.4%	2.3%
\$125,000-150,000	0.4%	0.2%	0.2%	0.1%	0.1%	1.1%
\$150,000-200,000	0.3%	0.2%	0.1%	0.1%	0.1%	0.9%
\$200,000+	0.2%	0.2%	0.1%	0.1%	0.1%	0.7%
<b>Total</b>	<b>35.6%</b>	<b>26.6%</b>	<b>16.7%</b>	<b>10.7%</b>	<b>10.4%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	344	380	239	111	99	1,173
\$10,000-20,000	589	468	260	139	186	1,642
\$20,000-30,000	486	491	243	353	175	1,748
\$30,000-40,000	504	660	425	255	211	2,055
\$40,000-50,000	591	398	436	399	419	2,243
\$50,000-60,000	291	604	640	574	321	2,430
\$60,000-75,000	343	681	644	585	563	2,816
\$75,000-100,000	182	747	846	770	541	3,086
\$100,000-125,000	57	358	398	416	371	1,600
\$125,000-150,000	14	249	105	155	121	644
\$150,000-200,000	45	156	94	173	81	549
\$200,000+	31	160	109	126	53	479
<b>Total</b>	<b>3,477</b>	<b>5,352</b>	<b>4,439</b>	<b>4,056</b>	<b>3,141</b>	<b>20,465</b>

Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	768	434	148	45	46	1,441
\$10,000-20,000	1,909	831	226	147	59	3,172
\$20,000-30,000	1,150	1,197	226	113	98	2,784
\$30,000-40,000	847	1,102	329	93	67	2,438
\$40,000-50,000	627	1,054	386	83	110	2,260
\$50,000-60,000	423	685	271	76	60	1,515
\$60,000-75,000	440	767	302	148	89	1,746
\$75,000-100,000	376	1,150	273	148	82	2,029
\$100,000-125,000	181	539	206	105	69	1,100
\$125,000-150,000	71	281	83	16	20	471
\$150,000-200,000	82	211	120	34	10	457
\$200,000+	70	225	79	36	37	447
<b>Total</b>	<b>6,944</b>	<b>8,476</b>	<b>2,649</b>	<b>1,044</b>	<b>747</b>	<b>19,860</b>

Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	570	282	105	34	40	1,031
\$10,000-20,000	1,677	653	138	118	46	2,632
\$20,000-30,000	944	803	191	76	76	2,090
\$30,000-40,000	585	754	249	57	62	1,707
\$40,000-50,000	417	863	206	66	42	1,594
\$50,000-60,000	267	426	81	42	50	866
\$60,000-75,000	258	451	150	59	83	1,001
\$75,000-100,000	225	658	150	52	56	1,141
\$100,000-125,000	136	274	94	33	45	582
\$125,000-150,000	52	154	32	9	5	252
\$150,000-200,000	38	111	32	11	4	196
\$200,000+	52	156	59	14	5	286
<b>Total</b>	<b>5,221</b>	<b>5,585</b>	<b>1,487</b>	<b>571</b>	<b>514</b>	<b>13,378</b>

Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	1,112	814	387	156	145	2,614
\$10,000-20,000	2,498	1,299	486	286	245	4,814
\$20,000-30,000	1,636	1,688	469	466	273	4,532
\$30,000-40,000	1,351	1,762	754	348	278	4,493
\$40,000-50,000	1,218	1,452	822	482	529	4,503
\$50,000-60,000	714	1,289	911	650	381	3,945
\$60,000-75,000	783	1,448	946	733	652	4,562
\$75,000-100,000	558	1,897	1,119	918	623	5,115
\$100,000-125,000	238	897	604	521	440	2,700
\$125,000-150,000	85	550	188	171	141	1,115
\$150,000-200,000	127	367	214	207	91	1,006
\$200,000+	101	385	188	162	90	926
<b>Total</b>	<b>10,421</b>	<b>13,828</b>	<b>7,088</b>	<b>5,100</b>	<b>3,888</b>	<b>40,325</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	1.9%	1.2%	0.5%	0.5%	5.7%
\$10,000-20,000	2.9%	2.3%	1.3%	0.7%	0.9%	8.0%
\$20,000-30,000	2.4%	2.4%	1.2%	1.7%	0.9%	8.5%
\$30,000-40,000	2.5%	3.2%	2.1%	1.2%	1.0%	10.0%
\$40,000-50,000	2.9%	1.9%	2.1%	1.9%	2.0%	11.0%
\$50,000-60,000	1.4%	3.0%	3.1%	2.8%	1.6%	11.9%
\$60,000-75,000	1.7%	3.3%	3.1%	2.9%	2.8%	13.8%
\$75,000-100,000	0.9%	3.7%	4.1%	3.8%	2.6%	15.1%
\$100,000-125,000	0.3%	1.7%	1.9%	2.0%	1.8%	7.8%
\$125,000-150,000	0.1%	1.2%	0.5%	0.8%	0.6%	3.1%
\$150,000-200,000	0.2%	0.8%	0.5%	0.8%	0.4%	2.7%
\$200,000+	0.2%	0.8%	0.5%	0.6%	0.3%	2.3%
<b>Total</b>	<b>17.0%</b>	<b>26.2%</b>	<b>21.7%</b>	<b>19.8%</b>	<b>15.3%</b>	<b>100.0%</b>

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	3.9%	2.2%	0.7%	0.2%	0.2%	7.3%
\$10,000-20,000	9.6%	4.2%	1.1%	0.7%	0.3%	16.0%
\$20,000-30,000	5.8%	6.0%	1.1%	0.6%	0.5%	14.0%
\$30,000-40,000	4.3%	5.5%	1.7%	0.5%	0.3%	12.3%
\$40,000-50,000	3.2%	5.3%	1.9%	0.4%	0.6%	11.4%
\$50,000-60,000	2.1%	3.4%	1.4%	0.4%	0.3%	7.6%
\$60,000-75,000	2.2%	3.9%	1.5%	0.7%	0.4%	8.8%
\$75,000-100,000	1.9%	5.8%	1.4%	0.7%	0.4%	10.2%
\$100,000-125,000	0.9%	2.7%	1.0%	0.5%	0.3%	5.5%
\$125,000-150,000	0.4%	1.4%	0.4%	0.1%	0.1%	2.4%
\$150,000-200,000	0.4%	1.1%	0.6%	0.2%	0.1%	2.3%
\$200,000+	0.4%	1.1%	0.4%	0.2%	0.2%	2.3%
<b>Total</b>	<b>35.0%</b>	<b>42.7%</b>	<b>13.3%</b>	<b>5.3%</b>	<b>3.8%</b>	<b>100.0%</b>

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	4.3%	2.1%	0.8%	0.3%	0.3%	7.7%
\$10,000-20,000	12.5%	4.9%	1.0%	0.9%	0.3%	19.7%
\$20,000-30,000	7.1%	6.0%	1.4%	0.6%	0.6%	15.6%
\$30,000-40,000	4.4%	5.6%	1.9%	0.4%	0.5%	12.8%
\$40,000-50,000	3.1%	6.5%	1.5%	0.5%	0.3%	11.9%
\$50,000-60,000	2.0%	3.2%	0.6%	0.3%	0.4%	6.5%
\$60,000-75,000	1.9%	3.4%	1.1%	0.4%	0.6%	7.5%
\$75,000-100,000	1.7%	4.9%	1.1%	0.4%	0.4%	8.5%
\$100,000-125,000	1.0%	2.0%	0.7%	0.2%	0.3%	4.4%
\$125,000-150,000	0.4%	1.2%	0.2%	0.1%	0.0%	1.9%
\$150,000-200,000	0.3%	0.8%	0.2%	0.1%	0.0%	1.5%
\$200,000+	0.4%	1.2%	0.4%	0.1%	0.0%	2.1%
<b>Total</b>	<b>39.0%</b>	<b>41.7%</b>	<b>11.1%</b>	<b>4.3%</b>	<b>3.8%</b>	<b>100.0%</b>

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	2.8%	2.0%	1.0%	0.4%	0.4%	6.5%
\$10,000-20,000	6.2%	3.2%	1.2%	0.7%	0.6%	11.9%
\$20,000-30,000	4.1%	4.2%	1.2%	1.2%	0.7%	11.2%
\$30,000-40,000	3.4%	4.4%	1.9%	0.9%	0.7%	11.1%
\$40,000-50,000	3.0%	3.6%	2.0%	1.2%	1.3%	11.2%
\$50,000-60,000	1.8%	3.2%	2.3%	1.6%	0.9%	9.8%
\$60,000-75,000	1.9%	3.6%	2.3%	1.8%	1.6%	11.3%
\$75,000-100,000	1.4%	4.7%	2.8%	2.3%	1.5%	12.7%
\$100,000-125,000	0.6%	2.2%	1.5%	1.3%	1.1%	6.7%
\$125,000-150,000	0.2%	1.3%	0.5%	0.4%	0.3%	2.8%
\$150,000-200,000	0.3%	0.9%	0.5%	0.5%	0.2%	2.5%
\$200,000+	0.3%	1.0%	0.5%	0.4%	0.2%	2.3%
<b>Total</b>	<b>25.8%</b>	<b>34.3%</b>	<b>17.6%</b>	<b>12.6%</b>	<b>9.6%</b>	<b>100.0%</b>

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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	1,756	1,247	1,352	726	664	5,745
\$10,000-20,000	1,630	1,107	1,042	524	552	4,855
\$20,000-30,000	1,363	1,516	662	551	489	4,581
\$30,000-40,000	1,435	1,023	616	392	279	3,745
\$40,000-50,000	810	689	377	440	202	2,518
\$50,000-60,000	604	618	382	121	350	2,075
\$60,000-75,000	270	476	353	255	178	1,532
\$75,000-100,000	337	439	215	71	164	1,226
\$100,000-125,000	33	120	100	156	161	570
\$125,000-150,000	59	61	80	42	52	294
\$150,000-200,000	45	43	21	15	33	157
\$200,000+	30	41	14	20	16	121
<b>Total</b>	<b>8,372</b>	<b>7,380</b>	<b>5,214</b>	<b>3,313</b>	<b>3,140</b>	<b>27,419</b>

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	1,127	252	63	95	67	1,604
\$10,000-20,000	1,556	304	134	41	86	2,121
\$20,000-30,000	824	266	63	52	44	1,249
\$30,000-40,000	351	207	65	53	59	735
\$40,000-50,000	281	165	44	74	70	634
\$50,000-60,000	280	159	56	62	34	591
\$60,000-75,000	181	131	70	50	36	468
\$75,000-100,000	163	126	56	35	30	410
\$100,000-125,000	101	93	27	30	22	273
\$125,000-150,000	101	33	18	12	27	191
\$150,000-200,000	85	28	14	8	13	148
\$200,000+	86	53	7	13	14	173
<b>Total</b>	<b>5,136</b>	<b>1,817</b>	<b>617</b>	<b>525</b>	<b>502</b>	<b>8,597</b>

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	568	130	19	31	55	803
\$10,000-20,000	835	183	78	28	75	1,199
\$20,000-30,000	477	197	44	36	36	790
\$30,000-40,000	206	90	47	21	47	411
\$40,000-50,000	146	68	18	48	42	322
\$50,000-60,000	200	60	33	41	23	357
\$60,000-75,000	120	66	62	35	18	301
\$75,000-100,000	121	54	29	26	19	249
\$100,000-125,000	66	35	20	24	17	162
\$125,000-150,000	81	14	13	9	19	136
\$150,000-200,000	62	17	14	5	10	108
\$200,000+	59	17	4	10	11	101
<b>Total</b>	<b>2,941</b>	<b>931</b>	<b>381</b>	<b>314</b>	<b>372</b>	<b>4,939</b>

Renter Households						
All Age Groups						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2,883	1,499	1,415	821	731	7,349
\$10,000-20,000	3,186	1,411	1,176	565	638	6,976
\$20,000-30,000	2,187	1,782	725	603	533	5,830
\$30,000-40,000	1,786	1,230	681	445	338	4,480
\$40,000-50,000	1,091	854	421	514	272	3,152
\$50,000-60,000	884	777	438	183	384	2,666
\$60,000-75,000	451	607	423	305	214	2,000
\$75,000-100,000	500	565	271	106	194	1,636
\$100,000-125,000	134	213	127	186	183	843
\$125,000-150,000	160	94	98	54	79	485
\$150,000-200,000	130	71	35	23	46	305
\$200,000+	116	94	21	33	30	294
<b>Total</b>	<b>13,508</b>	<b>9,197</b>	<b>5,831</b>	<b>3,838</b>	<b>3,642</b>	<b>36,016</b>

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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	6.4%	4.5%	4.9%	2.6%	2.4%	21.0%
\$10,000-20,000	5.9%	4.0%	3.8%	1.9%	2.0%	17.7%
\$20,000-30,000	5.0%	5.5%	2.4%	2.0%	1.8%	16.7%
\$30,000-40,000	5.2%	3.7%	2.2%	1.4%	1.0%	13.7%
\$40,000-50,000	3.0%	2.5%	1.4%	1.6%	0.7%	9.2%
\$50,000-60,000	2.2%	2.3%	1.4%	0.4%	1.3%	7.6%
\$60,000-75,000	1.0%	1.7%	1.3%	0.9%	0.6%	5.6%
\$75,000-100,000	1.2%	1.6%	0.8%	0.3%	0.6%	4.5%
\$100,000-125,000	0.1%	0.4%	0.4%	0.6%	0.6%	2.1%
\$125,000-150,000	0.2%	0.2%	0.3%	0.2%	0.2%	1.1%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.1%	0.6%
\$200,000+	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
<b>Total</b>	<b>30.5%</b>	<b>26.9%</b>	<b>19.0%</b>	<b>12.1%</b>	<b>11.5%</b>	<b>100.0%</b>

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	13.1%	2.9%	0.7%	1.1%	0.8%	18.7%
\$10,000-20,000	18.1%	3.5%	1.6%	0.5%	1.0%	24.7%
\$20,000-30,000	9.6%	3.1%	0.7%	0.6%	0.5%	14.5%
\$30,000-40,000	4.1%	2.4%	0.8%	0.6%	0.7%	8.5%
\$40,000-50,000	3.3%	1.9%	0.5%	0.9%	0.8%	7.4%
\$50,000-60,000	3.3%	1.8%	0.7%	0.7%	0.4%	6.9%
\$60,000-75,000	2.1%	1.5%	0.8%	0.6%	0.4%	5.4%
\$75,000-100,000	1.9%	1.5%	0.7%	0.4%	0.3%	4.8%
\$100,000-125,000	1.2%	1.1%	0.3%	0.3%	0.3%	3.2%
\$125,000-150,000	1.2%	0.4%	0.2%	0.1%	0.3%	2.2%
\$150,000-200,000	1.0%	0.3%	0.2%	0.1%	0.2%	1.7%
\$200,000+	1.0%	0.6%	0.1%	0.2%	0.2%	2.0%
<b>Total</b>	<b>59.7%</b>	<b>21.1%</b>	<b>7.2%</b>	<b>6.1%</b>	<b>5.8%</b>	<b>100.0%</b>

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	11.5%	2.6%	0.4%	0.6%	1.1%	16.3%
\$10,000-20,000	16.9%	3.7%	1.6%	0.6%	1.5%	24.3%
\$20,000-30,000	9.7%	4.0%	0.9%	0.7%	0.7%	16.0%
\$30,000-40,000	4.2%	1.8%	1.0%	0.4%	1.0%	8.3%
\$40,000-50,000	3.0%	1.4%	0.4%	1.0%	0.9%	6.5%
\$50,000-60,000	4.0%	1.2%	0.7%	0.8%	0.5%	7.2%
\$60,000-75,000	2.4%	1.3%	1.3%	0.7%	0.4%	6.1%
\$75,000-100,000	2.4%	1.1%	0.6%	0.5%	0.4%	5.0%
\$100,000-125,000	1.3%	0.7%	0.4%	0.5%	0.3%	3.3%
\$125,000-150,000	1.6%	0.3%	0.3%	0.2%	0.4%	2.8%
\$150,000-200,000	1.3%	0.3%	0.3%	0.1%	0.2%	2.2%
\$200,000+	1.2%	0.3%	0.1%	0.2%	0.2%	2.0%
<b>Total</b>	<b>59.5%</b>	<b>18.8%</b>	<b>7.7%</b>	<b>6.4%</b>	<b>7.5%</b>	<b>100.0%</b>

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	8.0%	4.2%	3.9%	2.3%	2.0%	20.4%
\$10,000-20,000	8.8%	3.9%	3.3%	1.6%	1.8%	19.4%
\$20,000-30,000	6.1%	4.9%	2.0%	1.7%	1.5%	16.2%
\$30,000-40,000	5.0%	3.4%	1.9%	1.2%	0.9%	12.4%
\$40,000-50,000	3.0%	2.4%	1.2%	1.4%	0.8%	8.8%
\$50,000-60,000	2.5%	2.2%	1.2%	0.5%	1.1%	7.4%
\$60,000-75,000	1.3%	1.7%	1.2%	0.8%	0.6%	5.6%
\$75,000-100,000	1.4%	1.6%	0.8%	0.3%	0.5%	4.5%
\$100,000-125,000	0.4%	0.6%	0.4%	0.5%	0.5%	2.3%
\$125,000-150,000	0.4%	0.3%	0.3%	0.1%	0.2%	1.3%
\$150,000-200,000	0.4%	0.2%	0.1%	0.1%	0.1%	0.8%
\$200,000+	0.3%	0.3%	0.1%	0.1%	0.1%	0.8%
<b>Total</b>	<b>37.5%</b>	<b>25.5%</b>	<b>16.2%</b>	<b>10.7%</b>	<b>10.1%</b>	<b>100.0%</b>

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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	363	296	289	199	176	1,323
\$10,000-20,000	427	414	266	189	183	1,479
\$20,000-30,000	395	387	272	308	132	1,494
\$30,000-40,000	462	517	371	235	253	1,838
\$40,000-50,000	402	266	332	344	342	1,686
\$50,000-60,000	255	375	549	391	241	1,811
\$60,000-75,000	256	500	521	450	424	2,151
\$75,000-100,000	163	447	603	588	435	2,236
\$100,000-125,000	77	403	416	604	431	1,931
\$125,000-150,000	22	312	177	187	153	851
\$150,000-200,000	101	171	94	214	96	676
\$200,000+	12	180	77	141	55	465
<b>Total</b>	<b>2,935</b>	<b>4,268</b>	<b>3,967</b>	<b>3,850</b>	<b>2,921</b>	<b>17,941</b>

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	746	396	167	53	33	1,395
\$10,000-20,000	2,110	1,030	320	173	59	3,692
\$20,000-30,000	1,296	1,436	222	100	68	3,122
\$30,000-40,000	937	1,047	330	111	81	2,506
\$40,000-50,000	702	1,244	426	82	81	2,535
\$50,000-60,000	547	910	313	131	71	1,972
\$60,000-75,000	553	963	375	209	115	2,215
\$75,000-100,000	557	1,489	489	151	194	2,880
\$100,000-125,000	268	635	319	96	139	1,457
\$125,000-150,000	153	459	132	33	28	805
\$150,000-200,000	156	310	254	27	40	787
\$200,000+	125	414	175	34	33	781
<b>Total</b>	<b>8,150</b>	<b>10,333</b>	<b>3,522</b>	<b>1,200</b>	<b>942</b>	<b>24,147</b>

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	537	235	97	40	29	938
\$10,000-20,000	1,727	774	175	125	47	2,848
\$20,000-30,000	1,099	1,017	187	57	47	2,407
\$30,000-40,000	613	734	222	73	77	1,719
\$40,000-50,000	465	1,035	220	65	36	1,821
\$50,000-60,000	405	630	148	71	64	1,318
\$60,000-75,000	348	632	228	88	110	1,406
\$75,000-100,000	395	1,094	349	76	176	2,090
\$100,000-125,000	197	328	189	50	81	845
\$125,000-150,000	125	335	77	21	14	572
\$150,000-200,000	105	210	89	15	20	439
\$200,000+	103	313	138	15	12	581
<b>Total</b>	<b>6,119</b>	<b>7,337</b>	<b>2,119</b>	<b>696</b>	<b>713</b>	<b>16,984</b>

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	1,109	692	456	252	209	2,718
\$10,000-20,000	2,537	1,444	586	362	242	5,171
\$20,000-30,000	1,691	1,823	494	408	200	4,616
\$30,000-40,000	1,399	1,564	701	346	334	4,344
\$40,000-50,000	1,104	1,510	758	426	423	4,221
\$50,000-60,000	802	1,285	862	522	312	3,783
\$60,000-75,000	809	1,463	896	659	539	4,366
\$75,000-100,000	720	1,936	1,092	739	629	5,116
\$100,000-125,000	345	1,038	735	700	570	3,388
\$125,000-150,000	175	771	309	220	181	1,656
\$150,000-200,000	257	481	348	241	136	1,463
\$200,000+	137	594	252	175	88	1,246
<b>Total</b>	<b>11,085</b>	<b>14,601</b>	<b>7,489</b>	<b>5,050</b>	<b>3,863</b>	<b>42,088</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2016 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.0%	1.6%	1.6%	1.1%	1.0%	7.4%
\$10,000-20,000	2.4%	2.3%	1.5%	1.1%	1.0%	8.2%
\$20,000-30,000	2.2%	2.2%	1.5%	1.7%	0.7%	8.3%
\$30,000-40,000	2.6%	2.9%	2.1%	1.3%	1.4%	10.2%
\$40,000-50,000	2.2%	1.5%	1.9%	1.9%	1.9%	9.4%
\$50,000-60,000	1.4%	2.1%	3.1%	2.2%	1.3%	10.1%
\$60,000-75,000	1.4%	2.8%	2.9%	2.5%	2.4%	12.0%
\$75,000-100,000	0.9%	2.5%	3.4%	3.3%	2.4%	12.5%
\$100,000-125,000	0.4%	2.2%	2.3%	3.4%	2.4%	10.8%
\$125,000-150,000	0.1%	1.7%	1.0%	1.0%	0.9%	4.7%
\$150,000-200,000	0.6%	1.0%	0.5%	1.2%	0.5%	3.8%
\$200,000+	0.1%	1.0%	0.4%	0.8%	0.3%	2.6%
<b>Total</b>	<b>16.4%</b>	<b>23.8%</b>	<b>22.1%</b>	<b>21.5%</b>	<b>16.3%</b>	<b>100.0%</b>

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	3.1%	1.6%	0.7%	0.2%	0.1%	5.8%
\$10,000-20,000	8.7%	4.3%	1.3%	0.7%	0.2%	15.3%
\$20,000-30,000	5.4%	5.9%	0.9%	0.4%	0.3%	12.9%
\$30,000-40,000	3.9%	4.3%	1.4%	0.5%	0.3%	10.4%
\$40,000-50,000	2.9%	5.2%	1.8%	0.3%	0.3%	10.5%
\$50,000-60,000	2.3%	3.8%	1.3%	0.5%	0.3%	8.2%
\$60,000-75,000	2.3%	4.0%	1.6%	0.9%	0.5%	9.2%
\$75,000-100,000	2.3%	6.2%	2.0%	0.6%	0.8%	11.9%
\$100,000-125,000	1.1%	2.6%	1.3%	0.4%	0.6%	6.0%
\$125,000-150,000	0.6%	1.9%	0.5%	0.1%	0.1%	3.3%
\$150,000-200,000	0.6%	1.3%	1.1%	0.1%	0.2%	3.3%
\$200,000+	0.5%	1.7%	0.7%	0.1%	0.1%	3.2%
<b>Total</b>	<b>33.8%</b>	<b>42.8%</b>	<b>14.6%</b>	<b>5.0%</b>	<b>3.9%</b>	<b>100.0%</b>

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	3.2%	1.4%	0.6%	0.2%	0.2%	5.5%
\$10,000-20,000	10.2%	4.6%	1.0%	0.7%	0.3%	16.8%
\$20,000-30,000	6.5%	6.0%	1.1%	0.3%	0.3%	14.2%
\$30,000-40,000	3.6%	4.3%	1.3%	0.4%	0.5%	10.1%
\$40,000-50,000	2.7%	6.1%	1.3%	0.4%	0.2%	10.7%
\$50,000-60,000	2.4%	3.7%	0.9%	0.4%	0.4%	7.8%
\$60,000-75,000	2.0%	3.7%	1.3%	0.5%	0.6%	8.3%
\$75,000-100,000	2.3%	6.4%	2.1%	0.4%	1.0%	12.3%
\$100,000-125,000	1.2%	1.9%	1.1%	0.3%	0.5%	5.0%
\$125,000-150,000	0.7%	2.0%	0.5%	0.1%	0.1%	3.4%
\$150,000-200,000	0.6%	1.2%	0.5%	0.1%	0.1%	2.6%
\$200,000+	0.6%	1.8%	0.8%	0.1%	0.1%	3.4%
<b>Total</b>	<b>36.0%</b>	<b>43.2%</b>	<b>12.5%</b>	<b>4.1%</b>	<b>4.2%</b>	<b>100.0%</b>

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	2.6%	1.6%	1.1%	0.6%	0.5%	6.5%
\$10,000-20,000	6.0%	3.4%	1.4%	0.9%	0.6%	12.3%
\$20,000-30,000	4.0%	4.3%	1.2%	1.0%	0.5%	11.0%
\$30,000-40,000	3.3%	3.7%	1.7%	0.8%	0.8%	10.3%
\$40,000-50,000	2.6%	3.6%	1.8%	1.0%	1.0%	10.0%
\$50,000-60,000	1.9%	3.1%	2.0%	1.2%	0.7%	9.0%
\$60,000-75,000	1.9%	3.5%	2.1%	1.6%	1.3%	10.4%
\$75,000-100,000	1.7%	4.6%	2.6%	1.8%	1.5%	12.2%
\$100,000-125,000	0.8%	2.5%	1.7%	1.7%	1.4%	8.0%
\$125,000-150,000	0.4%	1.8%	0.7%	0.5%	0.4%	3.9%
\$150,000-200,000	0.6%	1.1%	0.8%	0.6%	0.3%	3.5%
\$200,000+	0.3%	1.4%	0.6%	0.4%	0.2%	3.0%
<b>Total</b>	<b>26.3%</b>	<b>34.7%</b>	<b>17.8%</b>	<b>12.0%</b>	<b>9.2%</b>	<b>100.0%</b>

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<b>Renter Households</b>						
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	1,719	1,190	1,318	711	651	5,589
\$10,000-20,000	1,548	1,061	974	512	516	4,611
\$20,000-30,000	1,353	1,468	664	518	494	4,497
\$30,000-40,000	1,547	1,010	627	408	288	3,880
\$40,000-50,000	854	702	400	429	190	2,575
\$50,000-60,000	610	628	410	121	319	2,088
\$60,000-75,000	316	500	412	290	212	1,730
\$75,000-100,000	368	453	231	72	187	1,311
\$100,000-125,000	46	133	103	185	175	642
\$125,000-150,000	72	70	98	55	62	357
\$150,000-200,000	46	38	22	27	33	166
\$200,000+	34	43	25	20	18	140
<b>Total</b>	<b>8,513</b>	<b>7,296</b>	<b>5,284</b>	<b>3,348</b>	<b>3,145</b>	<b>27,586</b>

<b>Renter Households</b>						
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	1,166	281	67	96	79	1,689
\$10,000-20,000	1,617	296	142	43	85	2,183
\$20,000-30,000	872	292	74	60	51	1,349
\$30,000-40,000	392	225	70	54	64	805
\$40,000-50,000	319	171	44	85	74	693
\$50,000-60,000	327	160	54	69	36	646
\$60,000-75,000	206	159	68	55	39	527
\$75,000-100,000	193	149	58	53	36	489
\$100,000-125,000	137	108	34	41	30	350
\$125,000-150,000	143	40	16	16	28	243
\$150,000-200,000	117	36	16	18	15	202
\$200,000+	124	69	10	14	18	235
<b>Total</b>	<b>5,613</b>	<b>1,986</b>	<b>653</b>	<b>604</b>	<b>555</b>	<b>9,411</b>

<b>Renter Households</b>						
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	640	152	23	33	60	908
\$10,000-20,000	931	189	87	29	76	1,312
\$20,000-30,000	544	227	53	47	42	913
\$30,000-40,000	248	111	52	25	53	489
\$40,000-50,000	186	72	22	60	44	384
\$50,000-60,000	240	70	38	50	26	424
\$60,000-75,000	141	75	59	37	24	336
\$75,000-100,000	151	68	29	38	26	312
\$100,000-125,000	98	40	26	34	23	221
\$125,000-150,000	114	19	11	14	19	177
\$150,000-200,000	94	25	14	12	12	157
\$200,000+	82	29	6	11	12	141
<b>Total</b>	<b>3,470</b>	<b>1,077</b>	<b>420</b>	<b>390</b>	<b>417</b>	<b>5,774</b>

<b>Renter Households</b>						
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	2,885	1,471	1,385	807	730	7,278
\$10,000-20,000	3,165	1,357	1,116	555	601	6,794
\$20,000-30,000	2,225	1,760	738	578	545	5,846
\$30,000-40,000	1,939	1,235	697	462	352	4,685
\$40,000-50,000	1,173	873	444	514	264	3,268
\$50,000-60,000	937	788	464	190	355	2,734
\$60,000-75,000	522	659	480	345	251	2,257
\$75,000-100,000	561	602	289	125	223	1,800
\$100,000-125,000	183	241	137	226	205	992
\$125,000-150,000	215	110	114	71	90	600
\$150,000-200,000	163	74	38	45	48	368
\$200,000+	158	112	35	34	36	375
<b>Total</b>	<b>14,126</b>	<b>9,282</b>	<b>5,937</b>	<b>3,952</b>	<b>3,700</b>	<b>36,997</b>

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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	6.2%	4.3%	4.8%	2.6%	2.4%	20.3%
\$10,000-20,000	5.6%	3.8%	3.5%	1.9%	1.9%	16.7%
\$20,000-30,000	4.9%	5.3%	2.4%	1.9%	1.8%	16.3%
\$30,000-40,000	5.6%	3.7%	2.3%	1.5%	1.0%	14.1%
\$40,000-50,000	3.1%	2.5%	1.5%	1.6%	0.7%	9.3%
\$50,000-60,000	2.2%	2.3%	1.5%	0.4%	1.2%	7.6%
\$60,000-75,000	1.1%	1.8%	1.5%	1.1%	0.8%	6.3%
\$75,000-100,000	1.3%	1.6%	0.8%	0.3%	0.7%	4.8%
\$100,000-125,000	0.2%	0.5%	0.4%	0.7%	0.6%	2.3%
\$125,000-150,000	0.3%	0.3%	0.4%	0.2%	0.2%	1.3%
\$150,000-200,000	0.2%	0.1%	0.1%	0.1%	0.1%	0.6%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
<b>Total</b>	<b>30.9%</b>	<b>26.4%</b>	<b>19.2%</b>	<b>12.1%</b>	<b>11.4%</b>	<b>100.0%</b>

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	12.4%	3.0%	0.7%	1.0%	0.8%	17.9%
\$10,000-20,000	17.2%	3.1%	1.5%	0.5%	0.9%	23.2%
\$20,000-30,000	9.3%	3.1%	0.8%	0.6%	0.5%	14.3%
\$30,000-40,000	4.2%	2.4%	0.7%	0.6%	0.7%	8.6%
\$40,000-50,000	3.4%	1.8%	0.5%	0.9%	0.8%	7.4%
\$50,000-60,000	3.5%	1.7%	0.6%	0.7%	0.4%	6.9%
\$60,000-75,000	2.2%	1.7%	0.7%	0.6%	0.4%	5.6%
\$75,000-100,000	2.1%	1.6%	0.6%	0.6%	0.4%	5.2%
\$100,000-125,000	1.5%	1.1%	0.4%	0.4%	0.3%	3.7%
\$125,000-150,000	1.5%	0.4%	0.2%	0.2%	0.3%	2.6%
\$150,000-200,000	1.2%	0.4%	0.2%	0.2%	0.2%	2.1%
\$200,000+	1.3%	0.7%	0.1%	0.1%	0.2%	2.5%
<b>Total</b>	<b>59.6%</b>	<b>21.1%</b>	<b>6.9%</b>	<b>6.4%</b>	<b>5.9%</b>	<b>100.0%</b>

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	11.1%	2.6%	0.4%	0.6%	1.0%	15.7%
\$10,000-20,000	16.1%	3.3%	1.5%	0.5%	1.3%	22.7%
\$20,000-30,000	9.4%	3.9%	0.9%	0.8%	0.7%	15.8%
\$30,000-40,000	4.3%	1.9%	0.9%	0.4%	0.9%	8.5%
\$40,000-50,000	3.2%	1.2%	0.4%	1.0%	0.8%	6.7%
\$50,000-60,000	4.2%	1.2%	0.7%	0.9%	0.5%	7.3%
\$60,000-75,000	2.4%	1.3%	1.0%	0.6%	0.4%	5.8%
\$75,000-100,000	2.6%	1.2%	0.5%	0.7%	0.5%	5.4%
\$100,000-125,000	1.7%	0.7%	0.5%	0.6%	0.4%	3.8%
\$125,000-150,000	2.0%	0.3%	0.2%	0.2%	0.3%	3.1%
\$150,000-200,000	1.6%	0.4%	0.2%	0.2%	0.2%	2.7%
\$200,000+	1.4%	0.5%	0.1%	0.2%	0.2%	2.4%
<b>Total</b>	<b>60.1%</b>	<b>18.7%</b>	<b>7.3%</b>	<b>6.8%</b>	<b>7.2%</b>	<b>100.0%</b>

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	7.8%	4.0%	3.7%	2.2%	2.0%	19.7%
\$10,000-20,000	8.6%	3.7%	3.0%	1.5%	1.6%	18.4%
\$20,000-30,000	6.0%	4.8%	2.0%	1.6%	1.5%	15.8%
\$30,000-40,000	5.2%	3.3%	1.9%	1.2%	1.0%	12.7%
\$40,000-50,000	3.2%	2.4%	1.2%	1.4%	0.7%	8.8%
\$50,000-60,000	2.5%	2.1%	1.3%	0.5%	1.0%	7.4%
\$60,000-75,000	1.4%	1.8%	1.3%	0.9%	0.7%	6.1%
\$75,000-100,000	1.5%	1.6%	0.8%	0.3%	0.6%	4.9%
\$100,000-125,000	0.5%	0.7%	0.4%	0.6%	0.6%	2.7%
\$125,000-150,000	0.6%	0.3%	0.3%	0.2%	0.2%	1.6%
\$150,000-200,000	0.4%	0.2%	0.1%	0.1%	0.1%	1.0%
\$200,000+	0.4%	0.3%	0.1%	0.1%	0.1%	1.0%
<b>Total</b>	<b>38.2%</b>	<b>25.1%</b>	<b>16.0%</b>	<b>10.7%</b>	<b>10.0%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	335	250	281	181	167	1,214
\$10,000-20,000	374	346	246	162	152	1,280
\$20,000-30,000	368	331	244	298	106	1,347
\$30,000-40,000	422	427	352	211	227	1,639
\$40,000-50,000	391	226	327	340	346	1,630
\$50,000-60,000	237	333	481	334	234	1,619
\$60,000-75,000	248	469	512	431	427	2,087
\$75,000-100,000	160	425	609	558	415	2,167
\$100,000-125,000	79	420	417	637	442	1,995
\$125,000-150,000	15	346	212	212	149	934
\$150,000-200,000	132	179	104	224	103	742
\$200,000+	14	209	74	154	58	509
<b>Total</b>	<b>2,775</b>	<b>3,961</b>	<b>3,859</b>	<b>3,742</b>	<b>2,826</b>	<b>17,163</b>

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	768	379	169	45	30	1,391
\$10,000-20,000	2,135	999	321	174	59	3,688
\$20,000-30,000	1,391	1,462	223	103	63	3,242
\$30,000-40,000	1,000	1,080	343	114	95	2,632
\$40,000-50,000	737	1,354	459	82	82	2,714
\$50,000-60,000	567	917	304	130	76	1,994
\$60,000-75,000	624	1,048	398	245	146	2,461
\$75,000-100,000	628	1,617	546	154	203	3,148
\$100,000-125,000	310	681	342	109	149	1,591
\$125,000-150,000	189	572	157	45	44	1,007
\$150,000-200,000	187	392	294	31	38	942
\$200,000+	155	523	218	41	53	990
<b>Total</b>	<b>8,691</b>	<b>11,024</b>	<b>3,774</b>	<b>1,273</b>	<b>1,038</b>	<b>25,800</b>

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	574	237	102	35	27	975
\$10,000-20,000	1,799	777	187	133	48	2,944
\$20,000-30,000	1,207	1,078	192	54	44	2,575
\$30,000-40,000	688	781	236	76	92	1,873
\$40,000-50,000	509	1,148	255	64	45	2,021
\$50,000-60,000	432	661	150	76	71	1,390
\$60,000-75,000	421	729	255	120	138	1,663
\$75,000-100,000	463	1,247	406	85	188	2,389
\$100,000-125,000	241	377	215	66	85	984
\$125,000-150,000	157	445	103	28	19	752
\$150,000-200,000	137	284	105	17	19	562
\$200,000+	138	412	181	20	20	771
<b>Total</b>	<b>6,766</b>	<b>8,176</b>	<b>2,387</b>	<b>774</b>	<b>796</b>	<b>18,899</b>

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	1,103	629	450	226	197	2,605
\$10,000-20,000	2,509	1,345	567	336	211	4,968
\$20,000-30,000	1,759	1,793	467	401	169	4,589
\$30,000-40,000	1,422	1,507	695	325	322	4,271
\$40,000-50,000	1,128	1,580	786	422	428	4,344
\$50,000-60,000	804	1,250	785	464	310	3,613
\$60,000-75,000	872	1,517	910	676	573	4,548
\$75,000-100,000	788	2,042	1,155	712	618	5,315
\$100,000-125,000	389	1,101	759	746	591	3,586
\$125,000-150,000	204	918	369	257	193	1,941
\$150,000-200,000	319	571	398	255	141	1,684
\$200,000+	169	732	292	195	111	1,499
<b>Total</b>	<b>11,466</b>	<b>14,985</b>	<b>7,633</b>	<b>5,015</b>	<b>3,864</b>	<b>42,963</b>

HISTA 2.2 Summary Data Richmond County, Georgia

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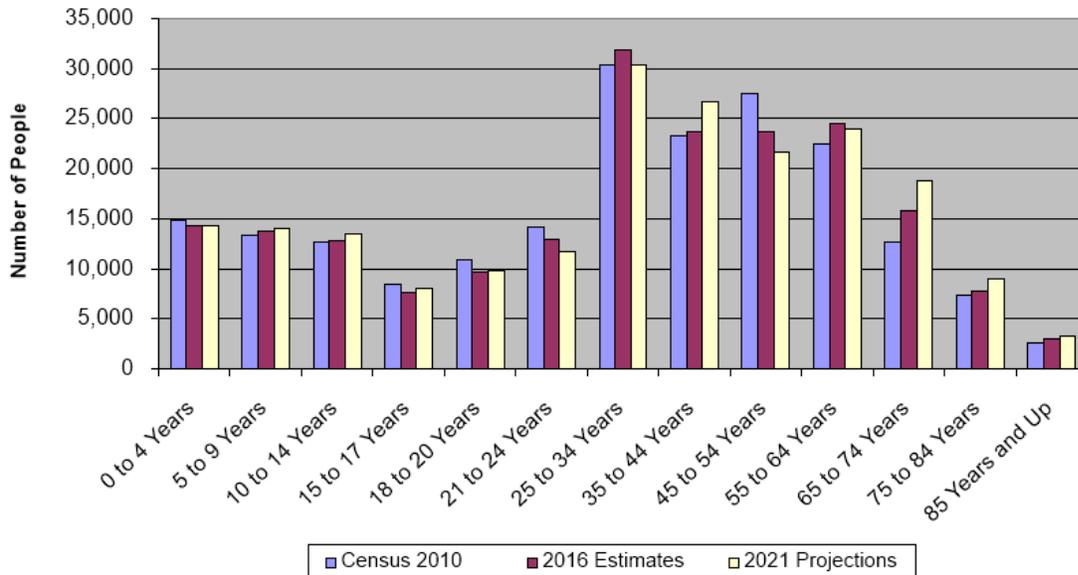
Percent Owner Households						
Age 15 to 54 Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.0%	1.5%	1.6%	1.1%	1.0%	7.1%
\$10,000-20,000	2.2%	2.0%	1.4%	0.9%	0.9%	7.5%
\$20,000-30,000	2.1%	1.9%	1.4%	1.7%	0.6%	7.8%
\$30,000-40,000	2.5%	2.5%	2.1%	1.2%	1.3%	9.5%
\$40,000-50,000	2.3%	1.3%	1.9%	2.0%	2.0%	9.5%
\$50,000-60,000	1.4%	1.9%	2.8%	1.9%	1.4%	9.4%
\$60,000-75,000	1.4%	2.7%	3.0%	2.5%	2.5%	12.2%
\$75,000-100,000	0.9%	2.5%	3.5%	3.3%	2.4%	12.6%
\$100,000-125,000	0.5%	2.4%	2.4%	3.7%	2.6%	11.6%
\$125,000-150,000	0.1%	2.0%	1.2%	1.2%	0.9%	5.4%
\$150,000-200,000	0.8%	1.0%	0.6%	1.3%	0.6%	4.3%
\$200,000+	0.1%	1.2%	0.4%	0.9%	0.3%	3.0%
<b>Total</b>	<b>16.2%</b>	<b>23.1%</b>	<b>22.5%</b>	<b>21.8%</b>	<b>16.5%</b>	<b>100.0%</b>

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	3.0%	1.5%	0.7%	0.2%	0.1%	5.4%
\$10,000-20,000	8.3%	3.9%	1.2%	0.7%	0.2%	14.3%
\$20,000-30,000	5.4%	5.7%	0.9%	0.4%	0.2%	12.6%
\$30,000-40,000	3.9%	4.2%	1.3%	0.4%	0.4%	10.2%
\$40,000-50,000	2.9%	5.2%	1.8%	0.3%	0.3%	10.5%
\$50,000-60,000	2.2%	3.6%	1.2%	0.5%	0.3%	7.7%
\$60,000-75,000	2.4%	4.1%	1.5%	0.9%	0.6%	9.5%
\$75,000-100,000	2.4%	6.3%	2.1%	0.6%	0.8%	12.2%
\$100,000-125,000	1.2%	2.6%	1.3%	0.4%	0.6%	6.2%
\$125,000-150,000	0.7%	2.2%	0.6%	0.2%	0.2%	3.9%
\$150,000-200,000	0.7%	1.5%	1.1%	0.1%	0.1%	3.7%
\$200,000+	0.6%	2.0%	0.8%	0.2%	0.2%	3.8%
<b>Total</b>	<b>33.7%</b>	<b>42.7%</b>	<b>14.6%</b>	<b>4.9%</b>	<b>4.0%</b>	<b>100.0%</b>

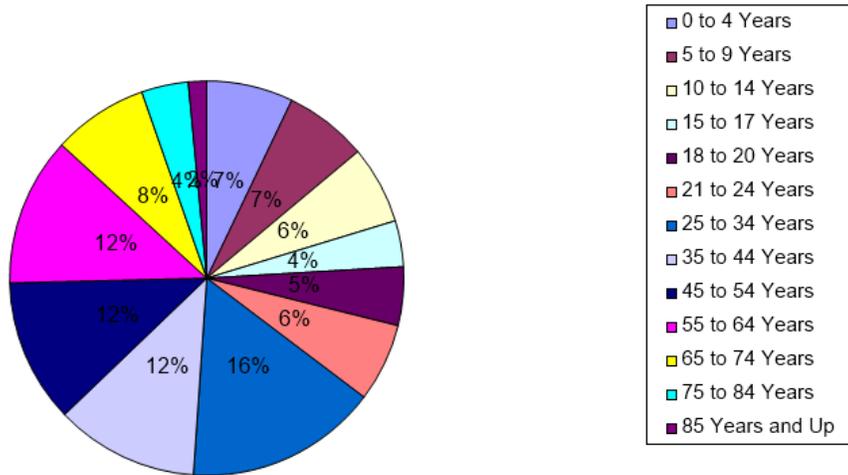
Percent Owner Households						
Aged 62+ Years						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	3.0%	1.3%	0.5%	0.2%	0.1%	5.2%
\$10,000-20,000	9.5%	4.1%	1.0%	0.7%	0.3%	15.6%
\$20,000-30,000	6.4%	5.7%	1.0%	0.3%	0.2%	13.6%
\$30,000-40,000	3.6%	4.1%	1.2%	0.4%	0.5%	9.9%
\$40,000-50,000	2.7%	6.1%	1.3%	0.3%	0.2%	10.7%
\$50,000-60,000	2.3%	3.5%	0.8%	0.4%	0.4%	7.4%
\$60,000-75,000	2.2%	3.9%	1.3%	0.6%	0.7%	8.8%
\$75,000-100,000	2.4%	6.6%	2.1%	0.4%	1.0%	12.6%
\$100,000-125,000	1.3%	2.0%	1.1%	0.3%	0.4%	5.2%
\$125,000-150,000	0.8%	2.4%	0.5%	0.1%	0.1%	4.0%
\$150,000-200,000	0.7%	1.5%	0.6%	0.1%	0.1%	3.0%
\$200,000+	0.7%	2.2%	1.0%	0.1%	0.1%	4.1%
<b>Total</b>	<b>35.8%</b>	<b>43.3%</b>	<b>12.6%</b>	<b>4.1%</b>	<b>4.2%</b>	<b>100.0%</b>

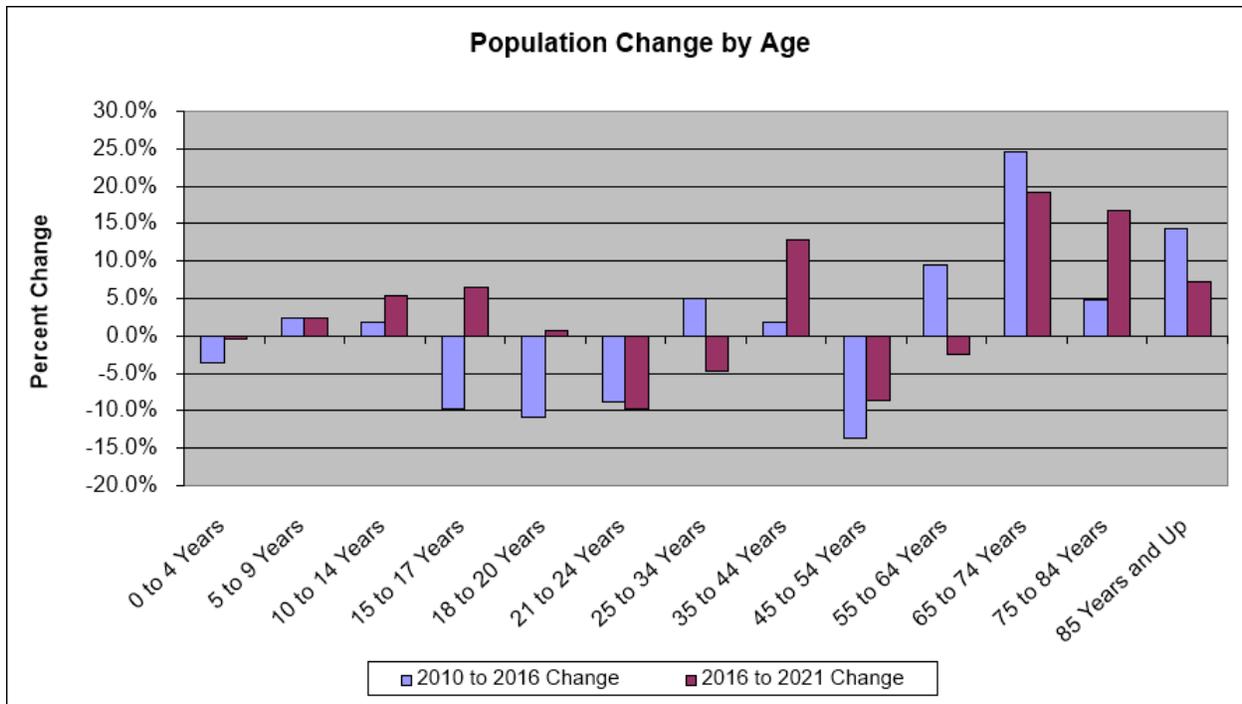
Percent Owner Households						
All Age Groups						
Year 2021 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	2.6%	1.5%	1.0%	0.5%	0.5%	6.1%
\$10,000-20,000	5.8%	3.1%	1.3%	0.8%	0.5%	11.6%
\$20,000-30,000	4.1%	4.2%	1.1%	0.9%	0.4%	10.7%
\$30,000-40,000	3.3%	3.5%	1.6%	0.8%	0.7%	9.9%
\$40,000-50,000	2.6%	3.7%	1.8%	1.0%	1.0%	10.1%
\$50,000-60,000	1.9%	2.9%	1.8%	1.1%	0.7%	8.4%
\$60,000-75,000	2.0%	3.5%	2.1%	1.6%	1.3%	10.6%
\$75,000-100,000	1.8%	4.8%	2.7%	1.7%	1.4%	12.4%
\$100,000-125,000	0.9%	2.6%	1.8%	1.7%	1.4%	8.3%
\$125,000-150,000	0.5%	2.1%	0.9%	0.6%	0.4%	4.5%
\$150,000-200,000	0.7%	1.3%	0.9%	0.6%	0.3%	3.9%
\$200,000+	0.4%	1.7%	0.7%	0.5%	0.3%	3.5%
<b>Total</b>	<b>26.7%</b>	<b>34.9%</b>	<b>17.8%</b>	<b>11.7%</b>	<b>9.0%</b>	<b>100.0%</b>

### Population by Age



### 2016 Population by Age





www.ribbondata.com

## POPULATION DATA

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Nielsen Claritas

Population by Age & Sex Richmond 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	7,564	7,287	<b>14,851</b>	0 to 4 Years	7,268	7,040	<b>14,308</b>	0 to 4 Years	7,288	6,966	<b>14,254</b>
5 to 9 Years	6,827	6,573	<b>13,400</b>	5 to 9 Years	6,986	6,731	<b>13,717</b>	5 to 9 Years	7,125	6,914	<b>14,039</b>
10 to 14 Years	6,386	6,251	<b>12,637</b>	10 to 14 Years	6,542	6,316	<b>12,858</b>	10 to 14 Years	6,914	6,625	<b>13,539</b>
15 to 17 Years	4,331	4,086	<b>8,417</b>	15 to 17 Years	3,894	3,709	<b>7,603</b>	15 to 17 Years	4,175	3,928	<b>8,103</b>
18 to 20 Years	5,882	4,980	<b>10,862</b>	18 to 20 Years	5,530	4,152	<b>9,682</b>	18 to 20 Years	5,656	4,099	<b>9,755</b>
21 to 24 Years	7,183	7,024	<b>14,207</b>	21 to 24 Years	6,986	5,960	<b>12,946</b>	21 to 24 Years	6,666	5,031	<b>11,697</b>
25 to 34 Years	15,016	15,296	<b>30,312</b>	25 to 34 Years	15,866	15,948	<b>31,814</b>	25 to 34 Years	15,143	15,192	<b>30,335</b>
35 to 44 Years	11,277	11,983	<b>23,260</b>	35 to 44 Years	11,514	12,162	<b>23,676</b>	35 to 44 Years	13,120	13,588	<b>26,708</b>
45 to 54 Years	12,902	14,552	<b>27,454</b>	45 to 54 Years	11,227	12,499	<b>23,726</b>	45 to 54 Years	10,358	11,327	<b>21,685</b>
55 to 64 Years	10,426	12,011	<b>22,437</b>	55 to 64 Years	11,315	13,266	<b>24,581</b>	55 to 64 Years	11,031	12,967	<b>23,998</b>
65 to 74 Years	5,581	7,084	<b>12,665</b>	65 to 74 Years	6,995	8,777	<b>15,772</b>	65 to 74 Years	8,301	10,502	<b>18,803</b>
75 to 84 Years	2,840	4,559	<b>7,399</b>	75 to 84 Years	3,119	4,634	<b>7,753</b>	75 to 84 Years	3,733	5,323	<b>9,056</b>
85 Years and Up	<u>800</u>	<u>1,848</u>	<u>2,648</u>	85 Years and Up	<u>948</u>	<u>2,079</u>	<u>3,027</u>	85 Years and Up	<u>1,047</u>	<u>2,199</u>	<u>3,246</u>
<b>Total</b>	<b>97,015</b>	<b>103,534</b>	<b>200,549</b>	<b>Total</b>	<b>98,190</b>	<b>103,273</b>	<b>201,463</b>	<b>Total</b>	<b>100,557</b>	<b>104,661</b>	<b>205,218</b>
62+ Years	n/a	n/a	28,342	62+ Years	n/a	n/a	33,255	62+ Years	n/a	n/a	38,101
<b>Median Age:</b>			<b>33.5</b>	<b>Median Age:</b>			<b>34.3</b>	<b>Median Age:</b>			<b>35.3</b>

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Nielsen Claritas

Percent Population by Age & Sex											
Richmond 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	3.8%	3.6%	7.4%	0 to 4 Years	3.6%	3.5%	7.1%	0 to 4 Years	3.6%	3.4%	6.9%
5 to 9 Years	3.4%	3.3%	6.7%	5 to 9 Years	3.5%	3.3%	6.8%	5 to 9 Years	3.5%	3.4%	6.8%
10 to 14 Years	3.2%	3.1%	6.3%	10 to 14 Years	3.2%	3.1%	6.4%	10 to 14 Years	3.4%	3.2%	6.6%
15 to 17 Years	2.2%	2.0%	4.2%	15 to 17 Years	1.9%	1.8%	3.8%	15 to 17 Years	2.0%	1.9%	3.9%
18 to 20 Years	2.9%	2.5%	5.4%	18 to 20 Years	2.7%	2.1%	4.8%	18 to 20 Years	2.8%	2.0%	4.8%
21 to 24 Years	3.6%	3.5%	7.1%	21 to 24 Years	3.5%	3.0%	6.4%	21 to 24 Years	3.2%	2.5%	5.7%
25 to 34 Years	7.5%	7.6%	15.1%	25 to 34 Years	7.9%	7.9%	15.8%	25 to 34 Years	7.4%	7.4%	14.8%
35 to 44 Years	5.6%	6.0%	11.6%	35 to 44 Years	5.7%	6.0%	11.8%	35 to 44 Years	6.4%	6.6%	13.0%
45 to 54 Years	6.4%	7.3%	13.7%	45 to 54 Years	5.6%	6.2%	11.8%	45 to 54 Years	5.0%	5.5%	10.6%
55 to 64 Years	5.2%	6.0%	11.2%	55 to 64 Years	5.6%	6.6%	12.2%	55 to 64 Years	5.4%	6.3%	11.7%
65 to 74 Years	2.8%	3.5%	6.3%	65 to 74 Years	3.5%	4.4%	7.8%	65 to 74 Years	4.0%	5.1%	9.2%
75 to 84 Years	1.4%	2.3%	3.7%	75 to 84 Years	1.5%	2.3%	3.8%	75 to 84 Years	1.8%	2.6%	4.4%
85 Years and Up	0.4%	0.9%	1.3%	85 Years and Up	0.5%	1.0%	1.5%	85 Years and Up	0.5%	1.1%	1.6%
<b>Total</b>	<b>48.4%</b>	<b>51.6%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.7%</b>	<b>51.3%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.0%</b>	<b>51.0%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	14.1%	62+ Years	n/a	n/a	16.5%	62+ Years	n/a	n/a	18.6%

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Nielsen Claritas

Changes in Population by Age & Sex									
Richmond 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	-296	-247	-543	-3.7%	0 to 4 Years	20	-74	-54	-0.4%
5 to 9 Years	159	158	317	2.4%	5 to 9 Years	139	183	322	2.3%
10 to 14 Years	156	65	221	1.7%	10 to 14 Years	372	309	681	5.3%
15 to 17 Years	-437	-377	-814	-9.7%	15 to 17 Years	281	219	500	6.6%
18 to 20 Years	-352	-828	-1,180	-10.9%	18 to 20 Years	126	-53	73	0.8%
21 to 24 Years	-197	-1,064	-1,261	-8.9%	21 to 24 Years	-320	-929	-1,249	-9.6%
25 to 34 Years	850	652	1,502	5.0%	25 to 34 Years	-723	-756	-1,479	-4.6%
35 to 44 Years	237	179	416	1.8%	35 to 44 Years	1,606	1,426	3,032	12.8%
45 to 54 Years	-1,675	-2,053	-3,728	-13.6%	45 to 54 Years	-869	-1,172	-2,041	-8.6%
55 to 64 Years	889	1,255	2,144	9.6%	55 to 64 Years	-284	-299	-583	-2.4%
65 to 74 Years	1,414	1,693	3,107	24.5%	65 to 74 Years	1,306	1,725	3,031	19.2%
75 to 84 Years	279	75	354	4.8%	75 to 84 Years	614	689	1,303	16.8%
85 Years and Up	148	231	379	14.3%	85 Years and Up	99	120	219	7.2%
<b>Total</b>	<b>1,175</b>	<b>-261</b>	<b>914</b>	<b>0.5%</b>	<b>Total</b>	<b>2,367</b>	<b>1,388</b>	<b>3,755</b>	<b>1.9%</b>
62+ Years	n/a	n/a	4,913	17.3%	62+ Years	n/a	n/a	4,846	14.6%

Source: Nielsen Claritas; Ribbon Demographics

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

**ADDENDUM G**

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

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<b>OVERVIEW</b>	Multifamily and commercial experience specializing in work for private contractors, the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program.
<b>ACCREDITATIONS</b>	<b>Georgia State Certified General Real Estate Appraiser</b> License No. GACG306823
<b>EMPLOYMENT</b>	<b>Gill Group, Inc.</b> <b>2015-Present</b> Specializing in multi-family market studies, appraisals, and physical inspections.  <b>Adamson Real Estate Advisors</b> <b>2013-2015</b> Performed duties regarding commercial real estate appraisals under the guidance of an MAI. Engaged in the appraisals of lots, large tract vacant land, office, multi-family, retail, flex-industrial properties.
<b>EDUCATION</b>	<b>State University of New York</b> Plattsburgh, NY
<b>EXPERIENCE (2005 To Present)</b>	Provider of appraisals for HUD, Public Housing Authorities, Property Management Companies, Non-Profit Entities, For-Profit Entities, Commercial Property Chains, Banks and Lenders everywhere.
<b>ADDITIONAL EDUCATION</b>	Appraisal Principles, AREA* – 09/2005 Appraisal Applications, AREA*- 10/2005 15-HR National USPAP, AREA*-10/2005 Appraisal Techniques, AREA*- 06/2006 Residential Sales Comparison & Income Approach Part 1, AREA*-04/2008 Residential Sales Comparison & Income Approach Part 2, AREA*-04/2008 Residential Market Analysis and Highest and Best Use, Career Webschool-05/2008 Residential Appraisers Site Valuation and Cost Approach, Career Webschool-05/2008 Advanced Residential Applications and Case Studies, McKissock LP-07/2009 Statistics, Modeling, and Finance, McKissock LP-08/2009 Appraisal Subject Matter Electives, McKissock LP-07/2009 2010-2011 7hr USPAP Update, Career Webschool-10/2009 Appraising FHA Today, McKissock LP-10/10 Introduction to the Uniform Dataset, McKissock LP-08/11 REO & Foreclosure Properties, McKissock LP-09/11 2-4 Family Finesse, McKissock LP-11/12 Even Odder: More Oddball Appraisals, McKissock LP-11/12 2014-2015 7-Hour National USPAP Update, Georgia Appraiser School, LLC-10/13 Income Capitalization Overview, Career Webschool-10/13 General Report Writing and Case Studies, McKissock LP-03-14 General Appraiser Income Approach, McKissock LP, 05-14 General Appraiser Site Valuation and Cost Approach, McKissock LP, 05-14 General Appraiser Sales Comparison Approach, McKissock LP, 05-14 <i>* Americas Real Estate Academy</i>