

**Need and Demand Analysis For
Greenleaf Park
800 Steele Road
Rossville, Georgia 30741**

Prepared For
Ms. Kim Buche
The Vecino Group
305 W. Commercial Street
Springfield, Missouri 65803

Effective Date
May 16, 2014

Date of Report
May 28, 2014

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 decorative than the other text.

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May 28, 2014

Ms. Kim Buche
The Vecino Group
305 W. Commercial Street
Springfield, Missouri 65803

Dear Ms. Buche:

Following is a market study which was completed for Greenleaf Park according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Vecino Group. The subject site is located at 800 Steele Road in Rossville, Georgia. The mailing address is Rossville, however, Fort Oglethorpe defined its zoning. Therefore, information from both communities is included in the report. The subject is a proposed development which will consist of a total of 66 units. It will contain 46 one-story garden-style apartment buildings containing 66 units and one accessory building containing a clubhouse. The property also will contain a picnic area, playground, on-site management, gazebo, carports and garages. The unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer, carpet floor coverings, blinds and patio.

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 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 Forrest Martin while visiting the site. An attempt was made to survey 100 percent of all housing in the area.

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.

A handwritten signature in cursive script, appearing to read 'Wayne Forrest Martin, Jr.'.

Wayne Forrest Martin, Jr.
Market Analyst

A handwritten signature in cursive script, appearing to read 'Samuel L. Gill'.

Samuel L. Gill
Market Analyst

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CERTIFICATION

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

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.



Wayne Forrest Martin, Jr.
Market Analyst
May 28, 2014



Samuel L. Gill
Market Analyst

IDENTITY OF INTEREST

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

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

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

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



Wayne Forrest Martin, Jr.
Market Analyst



Samuel L. Gill
Market Analyst

May 28, 2014



Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

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

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

Samuel L. Gill
Market Analyst
May 28, 2014

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 66-unit development designed for families. The proposed development designed for families would be viable within the market area. The report was prepared assuming that the project will be completed as detailed in this report.

Project Description

The subject, Greenleaf Park, is a proposed 66-unit development designed for families and will be located at 800 Steele Road, Rossville, Catoosa County, Georgia, 30741. Steele Road provides access to State Route 218.

Fort Oglethorpe is a city in the northwestern portion of Catoosa County in the northwestern portion of the State of Georgia. It is located approximately two miles from Rossville, Georgia; seven miles from Chattanooga, Tennessee; 95.1 miles from Atlanta, Georgia; and 494.8 miles from Chicago, Illinois. Catoosa County has the following boundaries: North – Hamilton County, Tennessee; East – Whitfield County; and West – Walker County. According to Nielsen Claritas; Ribbon Demographics, Rossville has an estimated population of 3,955 in 2014.

The proposed development will contain 46 one-story garden-style buildings with brick and stone exterior. It will contain 10 one-bedroom/one-bath units with 700 square feet for a total of 7,000 square feet; 10 two-bedroom/1.5-bath units with 900 square feet for a total of 9,000 square feet; and 46 three-bedroom/two-bath units with 1,600 square feet for a total of 73,600 square feet. The total net rentable area will be 89,600 square feet.

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

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Square Feet	% of Median Income	Max. Tax Credit	Gross Rent	Utility Allowance	Proposed Net Rent
1/1	10	700	50%	\$516	\$310	\$128	\$182
2/1.5	5	900	50%	\$620	\$620	\$160	\$460
2/1.5	5	900	60%	\$744	\$744	\$160	\$584
3/2	14	1,600	50%	\$716	\$716	\$226	\$490
3/2	32	1,600	60%	\$860	\$860	\$226	\$634

The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 50 and 60 percent of the area median income. Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer, carpet floor coverings, blinds and patio. Project amenities will include a clubhouse, picnic area, playground, on-site management, gazebo, carports and garages. The subject's unit and project amenities are similar to slightly superior to most surveyed comparables.

The subject's unit mix of one-, two- and three-bedroom units will be suitable in the market. The subject's two-bedroom unit sizes are smaller than the average unit size of the comparables surveyed. Although, the subject's two-bedroom unit sizes are slightly smaller it does not appear as though this will have a negative impact on the marketability of the units.

The subject property's proposed net rents are lower than the market rents of \$600 for the one-bedroom units, \$730 for the two-bedroom units and \$1,050 for the three-bedroom units.

Site Description/Evaluation

The subject will be located at 800 Steele Road, containing approximately 18.08 acres, or 787,565+/- square feet. The subject property will be currently zoned R-5, Multi-family Residential District. The subject is a legal, conforming use.

The subject property will be located at Steele Road, which connects to States Route 218. 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.

The subject neighborhood is comprised primarily of single-family residences, multifamily residences, commercial properties and vacant land. Single-family residences are located to the north of the property. Delray Baptist Church, single-family residences and mobile homes are located to the south of the property. Single-family residences are located to the east of the subject. To the west are Single-family residences and multifamily residences.

The site is located off a major thoroughfare which provides it with good visibility and access. The crime rate for the area is relatively low. In addition, the subject is a proposed development designed for families. The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 50 and 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

Market Area Definition

The primary market area consists of Catoosa County. Catoosa County has the following boundaries: North – Hamilton County, Tennessee; East – Whitfield County; and West – Walker County.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 53,282. By 2010, population in this market area had increased by 20.0 percent to 63,942. In 2014, the population in this market area has increased by 2.4 percent to 65,486. It is projected that between 2014 and 2019, population in the market area will increase 3.5 percent to 67,774.

Between 2000 and 2010, the market area gained 403 households per year. The market area is projected to continue gaining households through 2019.

Of the surveyed comparables, one-bedroom units typically range from \$400 to \$621 per month, two-bedroom units typically range from \$435 to \$900 per month, and three-bedroom units range from \$417 to \$1,450 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes between \$10,629 and \$22,050 are potential tenants for the one-bedroom/one-bath units at 50 percent of the area median income. Over twenty-two percent (22.9%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$21,257 and \$24,800 are potential tenants for the two-bedroom/1.5-bath units at 50 percent of the area median income. Over seven percent (7.5%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$25,509 and \$29,760 are potential tenants for the two-bedroom/1.5-bath units at 60 percent of the area median income. Approximately nine percent (9.0%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$24,549 and \$29,800 are potential tenants for the three-bedroom/two-bath units at 50 percent of the area median income. Over eleven percent (11.2%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$29,486 and \$35,760 are potential tenants for the three-bedroom/two-bath units at 60 percent of the area median income. Over twelve percent (12.4%) of the primary market area tenants are within this range.

According to www.realtytrac.com, there are currently 162 properties for sale that are foreclosures within the subject's zip code. This ratio is in the mid-range for the City of Fort Oglethorpe. In March, the number of properties that received a foreclosure filing in Fort Oglethorpe was 27% higher than the previous month and 36% lower than the same time last year. The City of Fort Oglethorpe's foreclosure rate is 0.10 percent which is lower than the state's 0.35 percent rate. The number of foreclosures per month has varied since March 2010. Therefore, it appears that the foreclosure rate in the city has been stabilizing to improving. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Economic Data

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

Employment in Catoosa County has been increasing an average of 0.7 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.5 percent per year since 2000.

The unemployment rate for Catoosa County has fluctuated from 3.7 percent to 8.3 percent over the past eight years. These fluctuations are in line with the unemployment rates for Catoosa County and the State of Georgia.

According to the Chamber of Commerce, there have been a few new industries locating in the area. This has provided a need for additional housing in the area. It is believe that the economy will remain stable.

According to the Chamber of Commerce, new jobs were created in the area in the last two years. For these reasons, it is believed that the area will continue to grow and remain stabilized.

According to the Economic Development Commission, new jobs were created in the area in the last two years. In addition, www.realtytrac.com indicated the rate of foreclosures within the subject’s zip code has been stabilizing to improving. For these reasons, it is believed that the area will continue to grow and remain stabilized.

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 how many households are within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS – PRIMARY MARKET AREA				
Unit Type	Rent	Lower Range	Upper Range	Households
1/1 BR @ 50% AMI	\$310	\$10,629	\$22,050	1,338
2/1.5 BR @ 50% AMI	\$620	\$21,257	\$24,800	441
2/1.5 BR @ 60% AMI	\$744	\$25,509	\$29,760	529
3/2 BR @ 50% AMI	\$716	\$24,549	\$29,800	653
3/2 BR @ 60% AMI	\$860	\$29,486	\$35,760	726
All Units	\$310-\$860	\$10,629	\$35,760	2,989

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

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Adj. Market Rent	Proposed Rent
1/1 BR	(50% AMI)	10	407	0	407	2.5%	1.5	\$600	\$182
2/1.5 BR	(50% AMI)	5	54	0	54	9.2%	1.5	\$730	\$460
2/1.5 BR	(60% AMI)	5	50	0	50	10.0%	1.5	\$730	\$584
3/2 BR	(50% AMI)	14	62	0	62	22.6%	1.5	\$1,050	\$490
3/2 BR	(60% AMI)	32	68	0	68	47.3%	2.0	\$1,050	\$634
	All Units	66	1,487	0	1,487	4.4%	8.0		

Project Capture Rate All Units	4.4%
Project Stabilization Period	8 Months

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are three tax credit comparables located in the market area that will compete with the subject property. As indicated in the chart above the capture rates for all one-bedroom units, two-bedroom units and three-bedroom units are below the 35 percent threshold requirement. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. In addition, the overall capture rates by segment type (i.e. 30%, 40%, 50%, 60%, etc.) for each bedroom type are below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing and the subject will help fill the need by offering affordable units to the market area.

The overall capture for the proposed development is reasonable for the tax credit units. The capture rates for the units are within the acceptable range. It is believed that the subject is a viable development.

Competitive Rental Analysis

There were a total of 23 confirmed apartment complexes in and surrounding the market area. There were approximately eight market rate vacant units of 645 surveyed, for an overall vacancy rate of 1.2 percent. There were no subsidized/rent-restricted vacant units out of 746 surveyed, for an overall vacancy rate of zero percent. The amenities of these comparables are relatively similar to the subject’s proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Of the surveyed comparables, one-bedroom units typically range from \$400 to \$621 per month, two-bedroom units typically range from \$435 to \$900 per month, and three-bedroom units range from \$417 to \$1,450 per month. These rental rates have remained similar within the past few years.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The adjusted market rental rates were \$600 for one-bedroom units, \$730 for the two-bedroom units and \$1,050 for the three-bedroom units. It is believed that the comparables used in the rent grid analysis were the best available.

The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed rents will be competitive with existing properties.

Absorption/Stabilization Estimate

The subject is a proposed multifamily development that will contain 10 one-bedroom units, 10 two-bedroom units and 46 three-bedroom units. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. 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. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to eleven months. The interviews with apartment managers substantiate the absorption rate. It is believed that the proposed development will absorb five to eight units per month; therefore, it will reach a stable occupancy level within seven months.

Conclusion

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

Summary Table:									
(must be completed by the analyst and included in the executive summary)									
Development Name: Greenleaf Park					Total # Units: 66				
Location: 800 Steele Road					# LIHTC Units: 66				
PMA Boundary: The primary market area consists of Catoosa County. Catoosa County has the following boundaries: North – Hamilton County, Tennessee; East – Whitfield County; and West – Walker County.									
Farthest Boundary Distance					to Subject: 10 miles				
RENTAL HOUSING STOCK (found on page ____)									
Type	# Properties	Total Units	Vacant Units	Average Occupancy					
All Rental Housing	23	1,391	8	99.40%					
Market-Rate Housing	15	645	8	98.80%					
Assisted/Subsidized Housing not to include LIHTC	5	469	0	100.00%					
LIHTC	3	277	0	100.00%					
Stabilized Comps	23	1,391	8	99.40%					
Properties in Construction & Lease Up	0	0	0	0.00%					
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
10	1	1	700	\$182.00	\$182.00	\$0.26	30.00%		
5	2	1.5	900	\$460.00	\$460.00	\$0.51	63.00%		
5	2	1.5	900	\$584.00	\$584.00	\$0.65	80.00%		
14	3	2	1,600	\$490.00	\$490.00	\$0.31	47.00%		
32	3	2	1,600	\$634.00	\$634.00	\$0.40	60.00%		
DEMOGRAPHIC DATA (found on page ____)									
	2011		2014		2016				
Renter Households	6,664	27.00%	6,801	27.20%	7,076	27.30%			
Income-Qualified HHs (LIHTC)	1,589	22.10%	1,726	22.10%	2,001	22.10%			
Income-Qualified HHs (MR) (if applicable)		%		%		%			
TARGET INCOME-QUALIFIED RENTER HOUSEHOLD DEMAND (found on page ____)									
Type of Demand	30%	50%	60%	Market-Rate	Other:	Overall			
Renter Household Growth						24			
Existing Households (Overburd + Substand)						1,462			
Homeowner Conversion (Seniors)									
Total Primary Market Demand						1,486			
Less Comparable/Competitive Supply									
Adjusted Income-Qualified Renter HHs									
7									
Targeted Population	30%	50%	60%	Market-Rate	Other:	Overall			
Capture Rate						4.40%			

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name: Greenleaf Park

Location: 800 Steele Road
Rossville, Georgia 30741

Project Type: Family

Construction Type: Proposed Development

Developer: The Vecino Group

The proposed development will contain a total of 66 units. The proposed development will contain 46 one-story garden-style apartment buildings containing 66 units and one one-story accessory buildings housing a clubhouse with brick and stone exteriors. It will contain 10 one-bedroom/one-bath units with 700 square feet for a total of 7,000 square feet; 10 two-bedroom/1.5-bath units with 900 square feet for a total of 9,000 square feet; and 46 three-bedroom/two-bath units with 1,600 square feet for a total of 73,600 square feet. The total net rentable area will be 89,600 square feet.

Project Design

The proposed subject will contain 46 one-story garden-style apartment buildings containing 66 units and one one-story accessory buildings housing a clubhouse. Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer, carpet floor coverings, blinds and patio. Project amenities will include a clubhouse, picnic area, playground, on-site management, gazebo, carports and garages. The buildings will be of wood frame construction with brick and stone exteriors.

Unit Features, Project Amenities and Services

Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer, carpet floor coverings, blinds and patio. Project amenities will include a clubhouse, picnic area, playground, on-site management, gazebo, carports and garages.

Common Amenities and Services

The property will also contain a clubhouse and on-site management.

Parking

The subject will contain asphalt parking spaces.

Utilities

The following table describes the project’s utility combination.

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

The landlord will provide trash removal. Tenants will be responsible for electricity, water and sewer for individual units.

Unit Mix, Size and Rent Structure

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

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	# of Units	Square Feet	% of Median Income	Max. Tax Credit	Gross Rent	Utility Allowance	Proposed Net Rent
1/1	10	700	50%	\$516	\$310	\$128	\$182
2/1.5	5	900	50%	\$620	\$620	\$160	\$460
2/1.5	5	900	60%	\$744	\$744	\$160	\$584
3/2	14	1,600	50%	\$716	\$716	\$226	\$490
3/2	32	1,600	60%	\$860	\$860	\$226	\$634

The subject will be 100 percent Low Income Housing Tax Credit, with 100 percent set at 50 and 60 percent of the area median income.

Eligibility

Households who have between one and two persons and annual incomes between \$10,629 and \$22,050 are potential tenants for the one-bedroom/one-bath units at 50 percent of the area median income. Over twenty-two percent (22.9%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$21,257 and \$24,800 are potential tenants for the two-bedroom/1.5-bath units at 50 percent of the area median income. Over seven percent (7.5%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes between \$25,509 and \$29,760 are potential tenants for the two-bedroom/1.5-bath units at 60 percent of the area median income. Approximately nine percent (9.0%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$24,549 and \$29,800 are potential tenants for the three-bedroom/two-bath units at 50 percent of the area median income. Over eleven percent (11.2%) of the primary market area tenants are within this range.

Households who have between three and five persons and annual incomes between \$29,486 and \$35,760 are potential tenants for the three-bedroom/two-bath units at 60 percent of the area median income. Over twelve percent (12.4%) of the primary market area tenants are within this range.

LIHTC INCOME LIMITS		
Person in Households	50%	60%
1	\$19,300	\$23,160
2	\$22,050	\$26,460
3	\$24,800	\$29,760
4	\$27,550	\$33,060
5	\$29,800	\$35,760
6	\$32,000	\$38,400

PART III:
SITE EVALUATION

SITE EVALUATION

Date of Inspection: May 16, 2014

Project Location

The subject is located at 800 Steele Road in the southeastern portion of the City of Rossville, Georgia. Steele is a collector street which provides access to State Route 218, which provides access to U.S. Highway 27.

Site Characteristics

The subject neighborhood is comprised primarily of single-family residences, multifamily residences, commercial properties and vacant land. Single-family residences are located to the north of the property. Delray Baptist Church, single-family residences and mobile homes are located to the south of the property. Single-family residences are located to the east of the subject. To the west are Single-family residences and multifamily residences.

Zoning

According to the Fort Oglethorpe Zoning Department, the subject is zoned R-5, Multi-family Residential District. The subject is a legal, conforming use. Permitted uses include the following: single-family detached dwellings, customary residential accessory buildings, multifamily dwellings, residential subdivision amenity centers, senior condominium center, churches and cemeteries. It appears there is no conflict between the subject property and the zoning ordinances provided by the City of Fort Oglethorpe Zoning Department. Since there are no obvious conflicts between the subject property and the zoning of the property, there is no negative impact on the market value by the zoning classification.

Surrounding Land Uses

Single-family residences are located to the north of the property. Delray Baptist Church, single-family residences and mobile homes are located to the south of the property. Single-family residences are located to the east of the subject. To the west are Single-family residences and multifamily residences.

Developments

Existing developments within the market area include 61 Cedar Tree Lane, SFH @ 106 Sage Brush Lane, Fort Town Place, Park Knoll Apartments, Lakeshore Apartments, SFH @ 233 Warren Street, Cloud Springs Townhomes, Woodland Apartments, 411 Barnhardt Circle, SFH @ 847 Schmitt Road, Hillcrest Apartments, Park Trace Apartments, SFH @ 1011 Crestridge Drive,

Triplex 62 Priscilla Drive, SFH @ 446 Patty Road, Catoosa Garden Apartments, Oglethorpe Ridge Apartments, Battlewood Apartments, Rossville Senior Village, Rossville Apartments, Happy Valley Apartments, Long Mountain Village I & II and Oakridge Apartments. Of the aforementioned properties, three listed are subsidized/restricted housing which will compete directly with the subject's units. These three subsidized/restricted housing properties are Long Mountain Village I & II, Rossville Senior Village and Oglethorpe Ridge Apartments. The subsidized/restricted comparables have an overall vacancy rate of zero percent. The developments have waiting lists. The remaining comparables are market rate properties.

Schools

According to Neighborhood Scout, the subject will be served by the Catoosa County School District. Fort Oglethorpe has seven schools for grades pre-kindergarten through high school.

Transportation

Major roadways in the Fort Oglethorpe area include U.S. Highway 27, and State Highway 218. Airports nearby include the Hartsfield-Jackson Atlanta International Airport.

Health Services

Hospitals or clinics near Fort Oglethorpe include the following: Hutcheson Medical Center, Memorial Healthcare System, Inc., Healthsouth Chattanooga Rehab Hospital and Parkeidge Medical Center.

Parks and Recreational Opportunities

Fort Oglethorpe and Catoosa County offer several recreational opportunities including Gilbert Stevenson Park, Chickamauga/Chattanooga National Military Park, and several parks, museums, local theaters and music, winery and annual hometown events.

Crime

According to Neighborhood Scout, the City of Fort Oglethorpe has a crime index of two. There are approximately 3.81 violent crimes per 1,000 residents per year and approximately 73.40 property crimes per 1,000 residents per year. Of the total 729 annual crimes per year, 36 of those were violent crimes while 693 of those were property crimes.

Visibility/Access

The subject property will be located at 800 Steele Road which is approximately 0.81 miles from State Route 218. Due to the subject's location off 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 off a major thoroughfare which provides it with good visibility and access. The proposed family development will provide affordable housing to residents in the area.

Weaknesses – The site has no apparent weaknesses.



View of Site



View of Site



View of Site



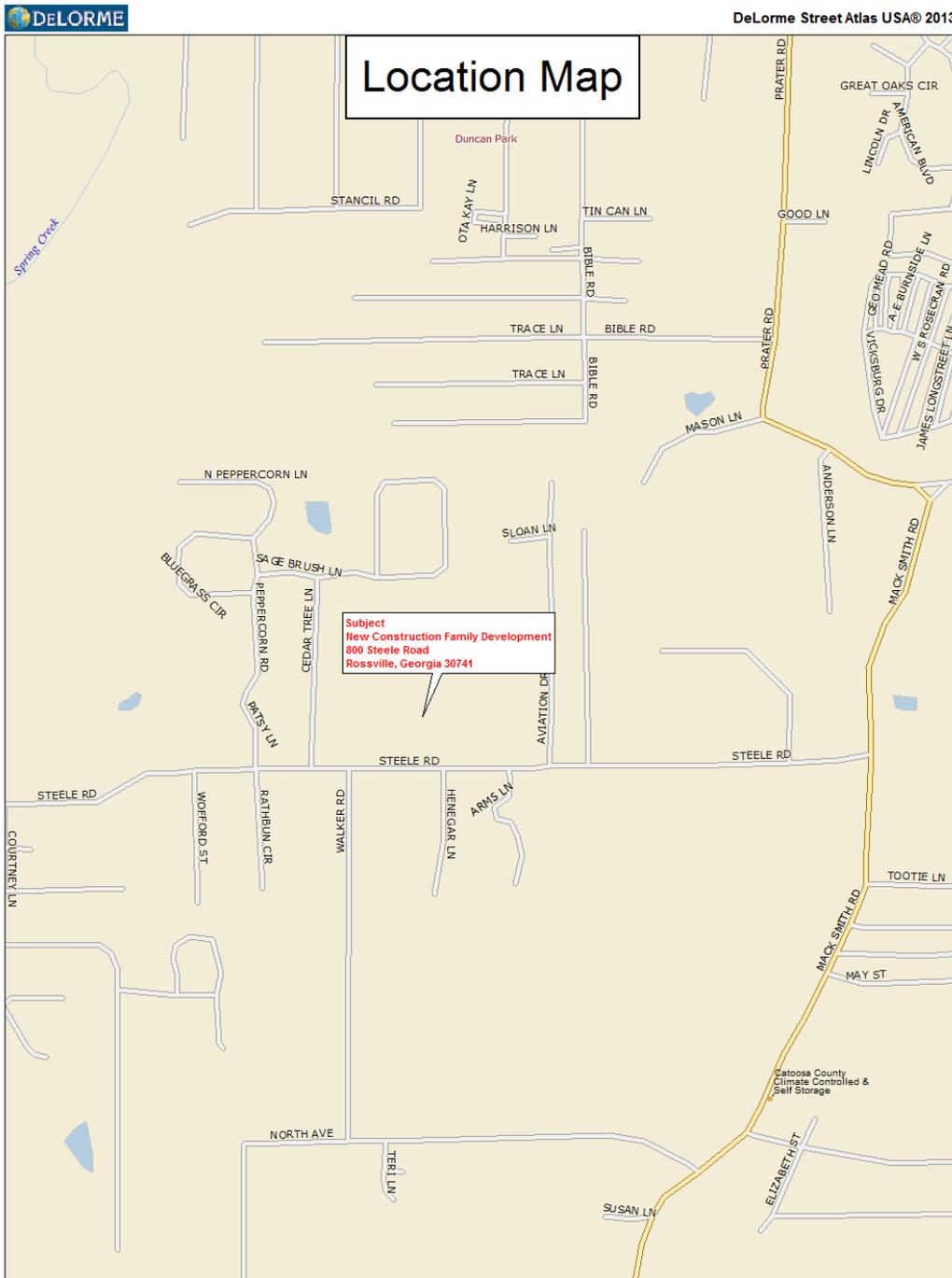
View of Site



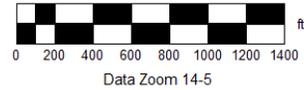
View of Street

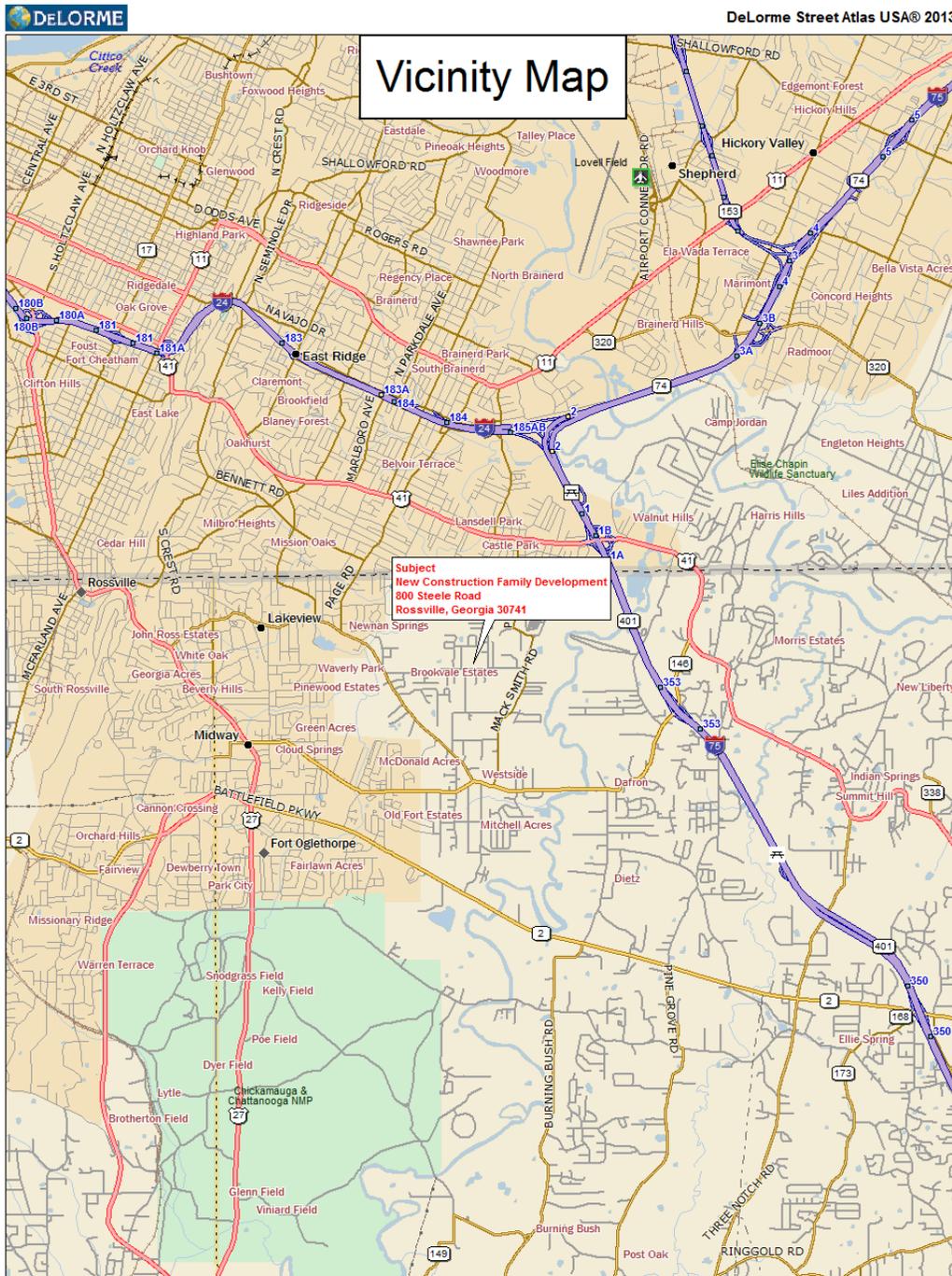


View of Street

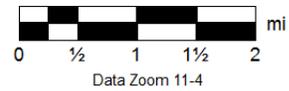


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Community Services

Name

Distance from Subject

Hospitals and Medical Clinics

- | | |
|---|-----------|
| 1. East Ridge Community Hospital
Parkridge East Hospital | 2.6 Miles |
| 2. Physicians Surgery Center of Chattanooga | 2.9 Miles |

Pharmacies

- | | |
|--------------------------------------|-----------|
| 3. Bi-Lo Pharmacy | 2.5 Miles |
| 4. Wal-Mart Supercenter | 2.8 Miles |
| 5. Walgreens | 3.0 Miles |
| 6. Rite Aid Pharmacy
CVS Pharmacy | 3.1 Miles |

Grocery Stores/Convenience Stores

- | | |
|--|------------------------|
| 7. The Mill | 0.3 Miles |
| 8. Lum's Food Market
Mapco | 0.9 Miles |
| 9. Mr. Quick | 1.3 Miles |
| 10. Sunset Market
Mega Star Food Mart #3 | 1.5 Miles |
| 11. Tip Top Food Mart | 1.8 Miles |
| 12. One Stop | 1.9 Miles |
| 13. Sunny's | 2.0 Miles |
| 14. Sunrise Market | 2.0 Miles |
| 15. Kangaroo Express | 2.1 Miles |
| 16. Philippine Island Connections
4. Wal-Mart Supercenter | 2.2 Miles
2.8 Miles |
| 5. Aldi | 3.0 Miles |

Major Shopping

- | | |
|--|------------------------|
| 10. Dollar General Store | 1.5 Miles |
| 17. Party Mart | 1.9 Miles |
| 18. Second Blessings Thrift Store
4. Wal-Mart Supercenter
Beall's Department Store | 2.0 Miles
2.8 Miles |
| 5. Battlefield Centre | 3.0 Miles |

Financial Institutions

- | | |
|----------------------------------|-----------|
| 10. Northwest Georgia Bank | 1.5 Miles |
| 11. BB&T | 1.9 Miles |
| 17. Regional Finance Corporation | 1.9 Miles |
| 19. SunTrust Bank | 2.5 Miles |
| 20. First Tennessee Bank | 2.7 Miles |

Restaurants

- | | |
|--|-----------|
| 21. Zanders | 1.4 Miles |
| 22. Portofino Pizza Italian Restaurant
Long John Silver's
Hardee's
McDonald's | 1.8 Miles |
| 11. Waffle House
Wally's Restaurant | 1.9 Miles |

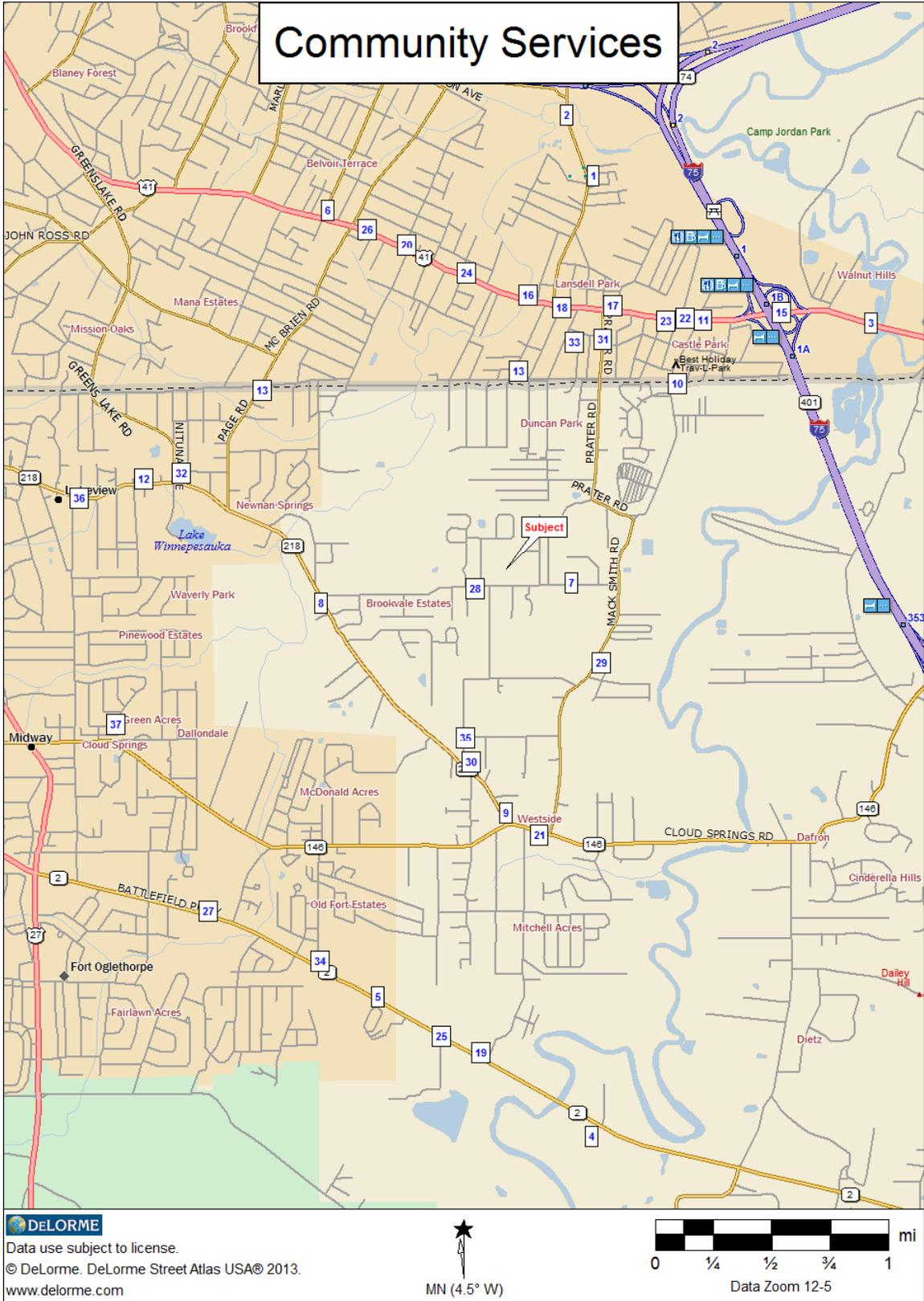
17. Don Juan Tienda Mexicana	1.9 Miles
Teriyaki House	
The Home Plate	
23. Krystal Restaurant	2.1 Miles
Arby's	
24. Los Potros	2.4 Miles
3. Porkchops Bar & Grill	2.5 Miles
Wendy's	
19. McDonald's	2.5 Miles
Zaxby's	
Logan's Roadhouse	
O'Charley's	
Kobe Hibachi & Sushi	
Pie Slingers Pizzeria	
Taco Bell	
Applebee's	
Subway	
25. Fazoli's	2.7 Miles
Quiznos	
1. Cracker Barrel	2.6 Miles
26. Ryan's	2.9 Miles
27. Bamboo Restaurant	2.9 Miles
Hardee's	
5. SteaknShake	3.0 Miles
McDonald's	
Sonic Drive-In	
Chick-fil-A	
Logan's Roadhouse	
6. Checkers	3.1 Miles
Sonic Drive-In	
Best China	
Mama's Tai Kitchen	

Houses of Worship

28. Delray Baptist Church	0.2 Miles
29. Temple of Praise	0.9 Miles
30. Bible Way Baptist Church	0.9 Miles
9. Anchor of Hope Baptist Church	1.3 Miles
Westside Baptist Church Rossville	
10. Gateway Baptist Church	1.5 Miles
Unity Baptist Church & Christian School	
31. East Ridge United Methodist Church	1.7 Miles
32. Newnan Springs United Methodist Church	1.7 Miles
33. Duncan Park Baptist Church	1.8 Miles
34. Battlefield Baptist Church	2.7 Miles
4. Moriah Baptist Church	2.8 Miles

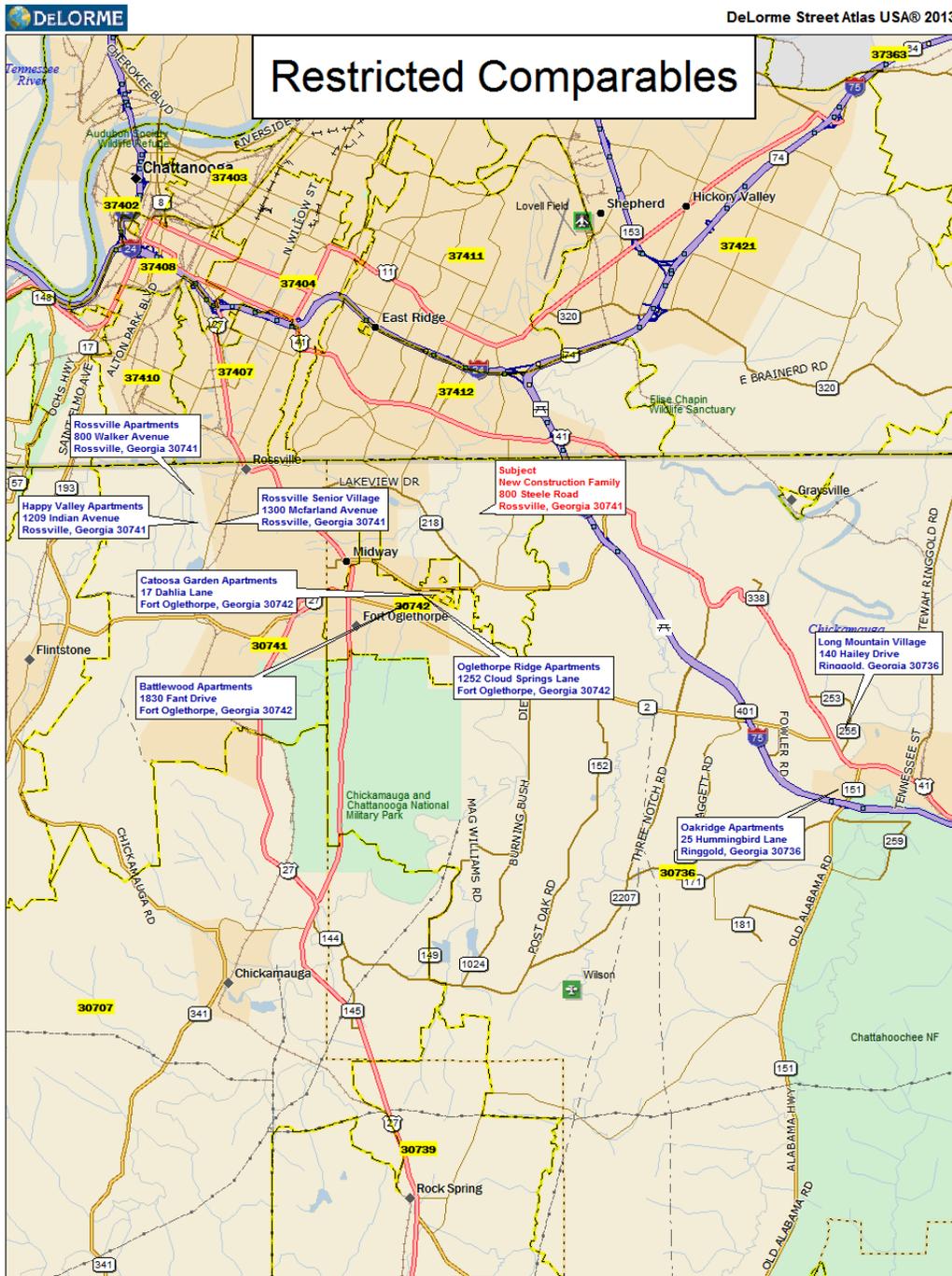
Schools

30. West Side Elementary School	0.9 Miles
35. Lakeview Head Start	0.9 Miles
36. Lakeview Christian Academy	2.1 Miles
Lakeview Middle School	
37. Cold Springs Elementary School	3.2 Miles

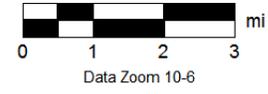


SUBSIDIZED/RESTRICTED MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Catoosa Garden Apartments	Section 8	2.21 Miles
Oakridge Apartments	Section 8/RD	9.70 Miles
Long Mountain Village I & II	LIHTC	9.09 Miles
Happy Valley Apartments	Section 8	4.87 Miles
Rossville Apartments	Section 8	4.63 Miles
Rossville Senior Village	LIHTC	4.61 Miles
Battlewood Apartments	Section 8	2.53 Miles
Oglethorpe Ridge Apartments	LIHTC	2.26 Miles



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PART IV:

MARKET AREA

MARKET AREA

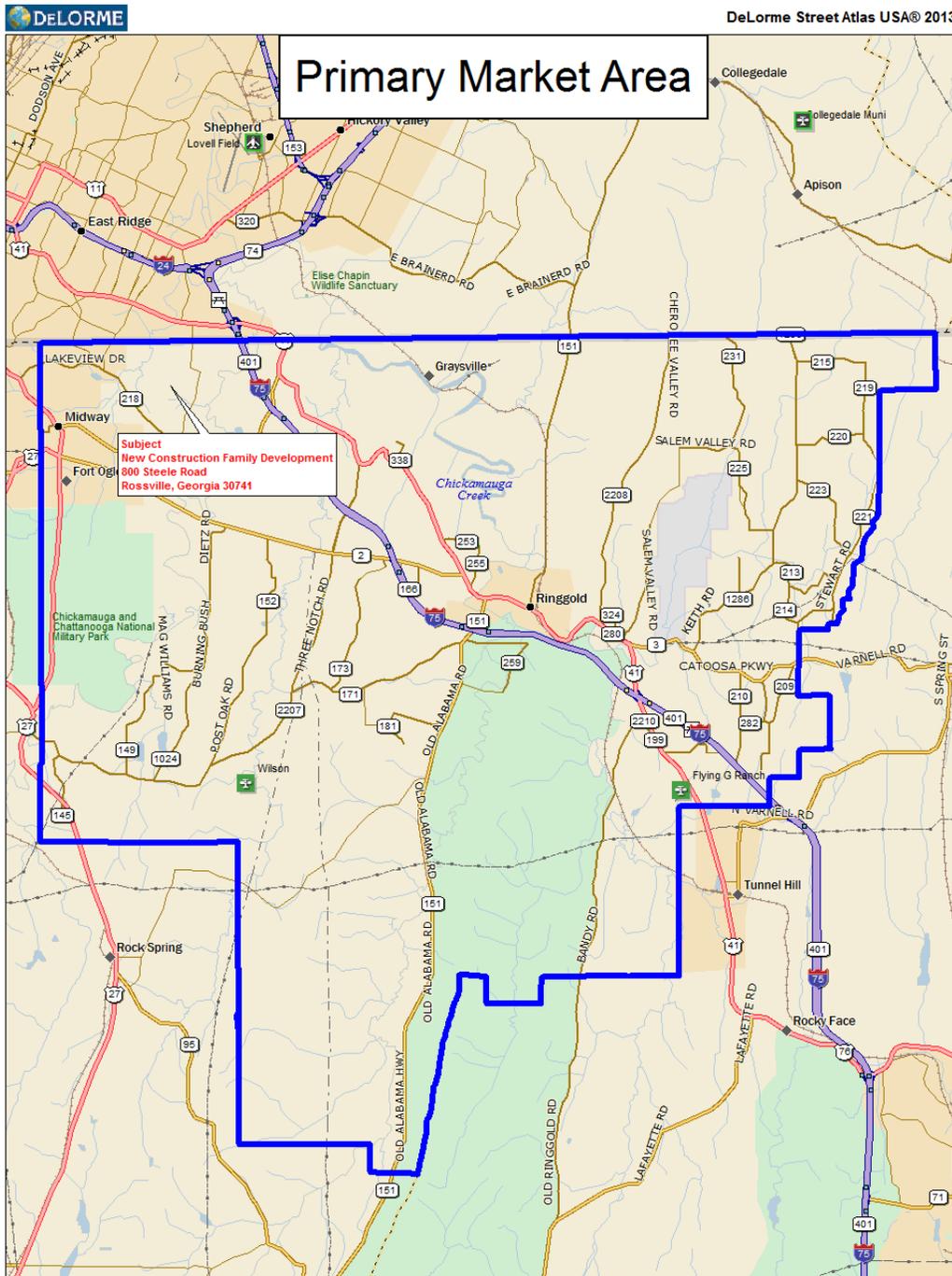
Following is a list of considerations used when determining the market area:

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

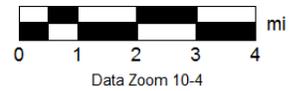
markets, with residents from one side of a submarket may not move to a close by neighborhood, regardless of housing opportunities. The construction of a new, attractive rental community may not necessarily relieve this perception.

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

Our determination of the market area is based on the boundaries between governmental units. In such a method, county, division or city boundaries become the boundaries of the market area. The primary market area consists of Catoosa County. Catoosa County has the following boundaries: North – Hamilton County, Tennessee; East – Whitfield County; and West – Walker County.



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PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Rossville, Georgia. The primary market area consists of Catoosa County. Catoosa County has the following boundaries: North – Hamilton County, Tennessee; East – Whitfield County; and West – Walker County.

In 2000, this geographic market area contained an estimated population of 53,282. By 2010, population in this market area had increased by 20.0 percent to 63,942. In 2014, the population in this market area has increased by 2.4 percent to 65,486. It is projected that between 2014 and 2019, population in the market area will increase 3.5 percent to 67,774.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
CATOOSA COUNTY	2000	53,282				
	2010	63,942	10,660	20.0%	1,066	2.0%
Estimated	2014	65,486	1,544	2.4%	1,544	2.4%
Projected	2019	67,774	2,288	3.5%	458	0.7%
ROSSVILLE	2000	3,511				
	2010	4,105	594	16.9%	59	1.7%
Estimated	2014	3,955	(150)	-3.7%	(150)	-3.7%
Projected	2019	3,925	(30)	-0.8%	(6)	-0.2%
FORT OGLETHORPE	2000	6,940				
	2010	9,263	2,323	33.5%	232	3.3%
Estimated	2014	9,925	662	7.1%	662	7.1%
Projected	2019	10,342	417	4.2%	83	0.8%

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

CHANGE IN POPULATION BY AGE GROUPS						
CATOOSA COUNTY						
AGE	2010	2014	CHANGE	2014	2019	CHANGE
0-4	3,971	3,947	-0.6%	3,947	3,944	-0.1%
5-9	4,705	4,170	-11.4%	4,170	4,016	-3.7%
10-14	4,420	4,529	2.5%	4,529	4,250	-6.2%
15-17	2,800	2,812	0.4%	2,812	2,879	2.4%
18-20	2,394	2,524	5.4%	2,524	2,672	5.9%
21-24	2,717	3,289	21.1%	3,289	3,701	12.5%
25-34	7,769	7,779	0.1%	7,779	8,026	3.2%
35-44	9,560	8,991	-6.0%	8,991	8,408	-6.5%
45-54	8,882	9,384	5.7%	9,384	9,452	0.7%
55-64	7,394	8,286	12.1%	8,286	8,710	5.1%
65-74	4,960	5,824	17.4%	5,824	7,056	21.2%
75-84	2,519	2,997	19.0%	2,997	3,472	15.8%
85+	860	954	10.9%	954	1,188	24.5%
ROSSVILLE						
AGE	2010	2014	CHANGE	2014	2019	CHANGE
0-4	273	281	2.9%	281	268	-4.6%
5-9	225	271	20.4%	271	270	-0.4%
10-14	233	249	6.9%	249	263	5.6%
15-17	97	153	57.7%	153	151	-1.3%
18-20	160	137	-14.4%	137	143	4.4%
21-24	213	182	-14.6%	182	191	4.9%
25-34	745	509	-31.7%	509	451	-11.4%
35-44	489	506	3.5%	506	527	4.2%
45-54	459	464	1.1%	464	441	-5.0%
55-64	413	449	8.7%	449	445	-0.9%
65-74	259	351	35.5%	351	388	10.5%
75-84	256	260	1.6%	260	245	-5.8%
85+	216	143	-33.8%	143	142	-0.7%
FORT OGLETHORPE						
AGE	2010	2014	CHANGE	2014	2019	CHANGE
0-4	603	576	-4.5%	576	589	2.3%
5-9	562	596	6.0%	596	591	-0.8%
10-14	569	632	11.1%	632	614	-2.8%
15-17	370	386	4.3%	386	405	4.9%
18-20	156	357	128.8%	357	375	5.0%
21-24	701	489	-30.2%	489	508	3.9%
25-34	1,033	1,375	33.1%	1,375	1,336	-2.8%
35-44	1,227	1,237	0.8%	1,237	1,357	9.7%
45-54	1,047	1,199	14.5%	1,199	1,201	0.2%
55-64	1,080	1,216	12.6%	1,216	1,251	2.9%
65-74	652	941	44.3%	941	1,100	16.9%
75-84	586	632	7.8%	632	677	7.1%
85+	293	289	-1.4%	289	338	17.0%

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

The percentage of renters in Catoosa County in 2010 was 27.0 percent, the percentage for Rossville was 49.5 and the percentage for Fort Oglethorpe was 48.8 percent. According to the U.S. Census Bureau, the national rental percentage is 27 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLDS	OWNER		RENTER	
			NO.	%	NO.	%
CATOOSA COUNTY	2000	20,445	15,717	76.9%	4,728	23.1%
	2010	24,475	17,871	73.0%	6,604	27.0%
Estimated Projected	2014	25,047	18,246	72.8%	6,801	27.2%
	2019	25,918	18,842	72.7%	7,076	27.3%
ROSSVILLE	2000	1,515	844	55.7%	671	44.3%
	2010	1,650	833	50.5%	817	49.5%
Estimated Projected	2014	1,655	863	52.1%	792	47.9%
	2019	1,663	867	52.1%	796	47.9%
FORT OGLETHORPE	2000	2,944	1,661	56.4%	1,283	43.6%
	2010	3,954	2,025	51.2%	1,929	48.8%
Estimated Projected	2014	4,210	2,244	53.3%	1,966	46.7%
	2019	4,394	2,336	53.2%	2,058	46.8%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
CATOOSA COUNTY	25-34	1,961	1,486	3,447
	35-44	3,415	1,442	4,857
	45-54	3,943	1,147	5,090
	55-64	3,636	862	4,498
	65-74	2,701	537	3,238
	75+	2,002	441	2,443
ROSSVILLE	25-34	120	189	309
	35-44	111	164	275
	45-54	147	132	279
	55-64	155	101	256
	65-74	115	81	196
	75+	169	70	239
FORT OGLETHORPE	25-34	215	440	655
	35-44	269	354	623
	45-54	357	316	673
	55-64	427	247	674
	65-74	333	163	496
	75+	398	155	553

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	CATOOSA COUNTY	FORT OGLETHORPE	ROSSVILLE
1 person	3,589	598	262
2 persons	6,607	755	279
3 persons	3,279	325	136
4 persons	2,709	201	105
5 persons	1,087	91	33
6 persons	361	32	14
7 or more persons	239	23	4
RENTER-OCCUPIED			
1 person	2,074	801	269
2 persons	1,756	529	200
3 persons	1,183	269	136
4 persons	899	183	107
5 persons	423	98	79
6 persons	195	39	14
7 or more persons	74	10	12

Source: U.S. Census Bureau

According to the U.S. Census Bureau, in 2010 there were 2.59 persons per household in the county, 2.43 persons per household in the City of Rossville and 2.25 persons per household in the City of Fort Oglethorpe. The subject's units are most suitable for households between one and five persons, who account for 95.9 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	2,074	31.4%
2 persons	1,756	26.6%
3 persons	1,183	17.9%
4 persons	899	13.6%
5 persons	423	6.4%
6 persons	195	3.0%
7 or more persons	74	1.1%
TOTAL	6,604	100.0%
<i>Source: U.S. Census Bureau</i>		

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	CATOOSA COUNTY	FORT OGLETHORPE	ROSSVILLE
TOTAL HOUSING UNITS	26,606	4,278	1,921
OCCUPANCY AND TENURE			
Occupied Housing Units	24,475	3,954	1,650
Owner-Occupied	17,871	2,025	833
Percent Owner-Occupied	73.0%	51.2%	50.5%
Renter-Occupied	6,604	1,929	817
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	106	12	8
Persons per owner-occupied unit	2.22	2.33	2.31
Persons per renter-occupied unit	2.21	2.18	2.54
TENURE BY YEAR STRUCTURE BUILT			
RENTER-OCCUPIED			
2005 or later	403	88	5
2000-2004	1,049	456	89
1990-1999	1,198	330	132
1980-1989	899	239	50
1970-1979	881	296	131
1960-1969	510	192	155
1950-1959	450	42	112
1940-1949	156	75	51
1939 or earlier	306	59	112
PERSONS PER ROOM: RENTER			
0.50 or less	3,418	1,062	491
0.51-1.00	2,170	670	333
1.01-1.50	170	0	0
1.51-2.00	36	0	0
2.01 or more	58	45	13
PLUMBING FACILITIES - PERSON/ROOM:			
RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	100	0	0
1.01-1.50	0	0	0
1.51 or more	0	0	0

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 264 renter households with more than 1.01 occupants per room. There are 100 renter households that are lacking complete plumbing facilities.

Households Income Trends and Analysis

Renters within the target incomes of \$10,629 to \$13,230, or 5.1 percent, for one-bedroom/one-bath units at 30 percent of the area median income; \$21,531 to \$24,800, or 6.9 percent, for two-bedroom/1.5-bath units at 50 percent of the area median income; \$24,926 to \$29,800, or 10.4 percent, for three-bedroom/two-bath units at 50 percent of the area median income; and \$24,926 to \$35,760, or 22.1 percent, for three-bedroom/two-bath units at 60 percent of the area median income.

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	CATOOSA COUNTY	FORT OGLETHORPE	ROSSVILLE
Less than \$10,000			
Less than 20%	32	0	0
20-24%	80	58	0
25-29%	43	28	9
30-34%	61	42	13
35%+	551	228	67
Not Computed	138	20	40
\$10,000 - \$19,999			
Less than 20%	26	0	10
20-24%	105	54	33
25-29%	13	7	14
30-34%	162	19	109
35%+	677	218	99
Not Computed	173	0	0
\$20,000 - \$34,999			
Less than 20%	312	116	58
20-24%	324	156	67
25-29%	386	71	20
30-34%	198	51	51
35%+	474	166	33
Not Computed	172	29	14
\$35,000 - \$49,999			
Less than 20%	282	131	21
20-24%	204	103	22
25-29%	133	77	0
30-34%	0	0	10
35%+	79	0	0
Not Computed	90	13	0
\$50,000 - \$74,999			
Less than 20%	533	100	68
20-24%	85	0	0
25-29%	58	0	0
30-34%	0	0	0
35%+	36	17	0
Not Computed	51	0	0
\$75,000 or more			
Less than 20%	203	63	74
20-24%	84	10	5
25-29%	10	0	0
30-34%	0	0	0
35%+	0	0	0
Not Computed	77	0	0
TOTAL	5,852	1,777	837

Source: U.S. Census Bureau

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2014			2019		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
CATOOSA COUNTY									
Less than \$15,000	499	974	1,207	542	1,040	1,184	722	1,342	1,616
\$15,000 - \$24,999	899	842	994	761	1,258	1,147	949	1,623	1,609
\$25,000 - \$34,999	991	1,241	941	1,014	1,325	935	1,103	1,495	1,087
\$35,000 - \$49,999	1,251	1,304	892	917	1,582	1,237	1,004	1,736	1,508
\$50,000 - \$74,999	2,182	1,734	637	2,051	1,955	892	1,847	1,763	858
\$75,000 - \$99,999	1,358	1,260	383	1,198	1,187	469	1,116	1,113	466
\$100,000 - \$149,999	1,091	1,234	185	1,201	1,217	317	720	681	174
\$150,000 - \$199,999	254	212	22	213	189	71	130	115	47
\$200,000+	135	194	57	89	90	46	50	55	29
TOTAL	22,973			24,127			24,958		
ROSSVILLE									
Less than \$15,000	62	191	171	112	181	124	116	190	136
\$15,000 - \$24,999	145	146	97	91	112	110	100	116	121
\$25,000 - \$34,999	119	102	43	123	62	77	129	70	89
\$35,000 - \$49,999	60	52	61	60	58	55	59	59	59
\$50,000 - \$74,999	131	50	25	44	77	65	40	61	64
\$75,000 - \$99,999	131	36	0	89	22	17	66	15	14
\$100,000 - \$149,999	0	37	0	11	20	19	10	16	17
\$150,000 - \$199,999	0	16	0	8	6	5	5	2	3
\$200,000+	0	10	0	0	2	9	0	1	6
TOTAL	1,685			1,559			1,564		
FORT OGLETHORPE									
Less than \$15,000	254	141	199	297	210	245	382	264	322
\$15,000 - \$24,999	169	186	231	167	209	248	190	238	320
\$25,000 - \$34,999	160	277	103	207	253	148	216	279	167
\$35,000 - \$49,999	304	196	144	166	293	242	171	298	268
\$50,000 - \$74,999	189	144	94	283	210	157	258	179	141
\$75,000 - \$99,999	113	139	88	123	164	73	108	138	61
\$100,000 - \$149,999	101	43	52	104	66	45	56	30	24
\$150,000 - \$199,999	0	29	0	10	25	5	6	12	5
\$200,000+	0	27	14	6	3	4	4	1	2
TOTAL	3,397			3,963			4,140		

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

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. The market-rate complexes were built between 1952 and 2002. The restricted apartment complexes were built between 1971 and 2008. The market area’s rental units have average occupancy rates.

Housing Inventory

Number of Units

From January 2001 through December 2013, permit issuing jurisdictions in Catoosa County authorized the construction of 5,300 new single-family and multifamily dwelling units. Multifamily units accounted for 18.6 percent of the construction activity.

BUILDING PERMITS ISSUED (2001 through DECEMBER 2013)			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2001	431	104	535
2002	509	107	616
2003	496	148	644
2004	631	154	785
2005	713	179	892
2006	475	106	581
2007	299	81	380
2008	234	24	258
2009	113	24	137
2010	94	29	123
2011	81	3	84
2012	116	0	116
2013	123	26	149
TOTAL	4,315	985	5,300
<i>*Preliminary Numbers through December 2013</i>			
<i>Source: U.S. Census Bureau</i>			

Projects Under Construction

According to the City of Fort Oglethorpe or Rossville, there are currently no multifamily projects under construction in the market area.

Planned Projects

According to the City of Fort Oglethorpe or Rossville, there are currently no multifamily planned projects in the market area.

Age of Rental Units

Rental housing construction in the market area has increased considerably since 1969.

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	403	6.9%
2000-2004	1,049	17.9%
1990-1999	1,198	20.5%
1980-1989	899	15.4%
1970-1979	881	15.1%
1960-1969	510	8.7%
1950-1959	450	7.7%
1940-1949	156	2.7%
1939 or earlier	306	5.2%
TOTAL	5,852	100.0%
<i>Source: U.S. Census Bureau</i>		

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, 21.2 percent of the market area’s rental units were efficiency or one-bedroom units, and 47.4 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 31.5 percent of the market area’s rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	179	3.1%
One-Bedrooms	1,060	18.1%
Two-Bedrooms	2,774	47.4%
Three-Bedrooms	1,608	27.5%
Four-Bedrooms	221	3.8%
Five or More Bedrooms	10	0.2%
TOTAL	5,852	100.0%
<i>Source: U.S. Census Bureau</i>		

Unit Size

The average size of the units in the surveyed developments is 652 square feet for one-bedroom units, 925 square feet for two-bedroom units and 1,249 square feet for three-bedroom units. The subject's two-bedroom unit sizes are smaller than the average unit size of the comparables surveyed. Although, the subject's unit sizes are slightly smaller it does not appear as though this will have a negative impact on the marketability of the units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	500	800	652	700	7.4%
2 BR	700	1,250	925	900	-2.7%
3 BR	1,000	2,331	1,249	1,600	28.1%

Source: Gill Group Field Survey

Rental Vacancy Rates

Historic Trends

According to the U.S. Census Bureau, the national vacancy rates for the fourth quarter in 2013 were 8.2 percent in rental housing. The rental vacancy rate of 8.2 percent was 0.5 percentage points lower than the rate recorded in the fourth quarter 2012 and approximately 0.1 percentage points lower than the rate last quarter.

For rental housing by area, the fourth quarter 2013 vacancy rates inside the principal cities (8.3 percent) was higher than the rates in the suburbs (7.4 percent) and lower than the rate outside Metropolitan Statistical Areas (MSA's) (10.6 percent). The rental vacancy rate in the suburbs was lower than the rate outside MSA's. The rental vacancy rates inside principal cities and in the suburbs were lower than a year ago, while the rate outside MSA's was not statistically different from the fourth quarter 2012 rate.

Among regions, the rental vacancy rate was highest in the South (10.1 percent) and lowest in the West (6.3 percent). The rental vacancy rates in the Northeast, Midwest, South and West were all lower than in the fourth quarter 2012.

RESIDENTIAL VACANCY RATES				
QUARTER	4th Quarter 2012	4th Quarter 2013	% of 2013 Rate	% of Difference
United States	8.7%	8.2%	0.4%	0.4%
Inside MSAs	8.6%	7.9%	0.4%	0.4%
Outside MSAs	9.6%	10.6%	1.5%	1.5%
In Principal Cities	8.7%	8.3%	0.5%	0.5%
Not In Principal Cities	8.6%	7.4%	0.6%	0.6%
4th QUARTER 2013 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
6.7%	8.6%	10.1%	6.3%	

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

TURNOVER RATES	
Property Name	Avg. Annual Turnover Rate
Catoosa Gardens Apartments	10.0%
Rossville Senior Village	3.0%
Happy Valley Apartments	5.0%
Long Mountain Village I & II	5.0%
Fort Town Place	7.0%
Lakeshore Apartments	5.0%
Park Trace Apartments	10.0%
Average Annual Turnover	6.4%

Absorption Rates

The subject is a proposed multifamily development that will contain 10 one-bedroom units, 10 two-bedroom units and 46 three-bedroom units. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. 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. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to eleven months. The interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb five to eight units per month; therefore, it will reach a stable occupancy level within seven months.

Likely Impact of Proposed Development on Rental Occupancy Rates

The development will not have an adverse impact on the market area. Its one-, two- and three-bedroom units will be suitable in the market.

PART VI:

EMPLOYMENT TREND

Employment Trends

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

Employment in Catoosa County has been increasing an average of 0.7 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.5 percent per year since 2000.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	4,242,897	4,095,367	96.5%	147,530	3.5%
2001	4,283,172	4,112,874	96.0%	170,298	4.0%
2002	4,345,418	4,135,392	95.2%	210,026	4.8%
2003	4,382,196	4,173,790	95.2%	208,406	4.8%
2004	4,460,143	4,249,010	95.3%	211,133	4.7%
2005	4,616,266	4,375,184	94.8%	241,082	5.2%
2006	4,722,337	4,500,160	95.3%	222,177	4.7%
2007	4,785,454	4,561,977	95.3%	223,477	4.7%
2008	4,822,891	4,517,735	93.7%	305,156	6.3%
2009	4,765,871	4,302,049	90.3%	463,822	9.7%
2010	4,693,724	4,213,724	89.8%	480,000	10.2%
2011	4,725,120	4,262,184	90.2%	462,936	9.8%
2012	4,772,173	4,342,275	91.0%	429,898	9.0%
2013	4,767,323	4,378,029	91.8%	389,294	8.2%
2014**	4,748,590	4,427,596	93.2%	320,994	6.8%

* Data based on place of residence.

**Preliminary - based on monthly data through April 2014.

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.2 percent in 2010, and dropped to 3.5 percent in 2000. The rate for the State of Georgia in April 2014 was 6.8 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR CATOOSA COUNTY					
ANNUALS	CIVILIAN LABOR	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2000	29,821	29,032	97.4%	789	2.6%
2001	30,360	29,477	97.1%	883	2.9%
2002	31,654	30,615	96.7%	1,039	3.3%
2003	32,782	31,710	96.7%	1,072	3.3%
2004	33,979	32,793	96.5%	1,186	3.5%
2005	35,050	33,555	95.7%	1,495	4.3%
2006	36,125	34,734	96.1%	1,391	3.9%
2007	35,219	33,912	96.3%	1,307	3.7%
2008	35,358	33,522	94.8%	1,836	5.2%
2009	34,463	31,616	91.7%	2,847	8.3%
2010	34,363	31,609	92.0%	2,754	8.0%
2011	34,216	31,562	92.2%	2,654	7.8%
2012	34,406	32,145	93.4%	2,261	6.6%
2013	34,108	32,029	93.9%	2,079	6.1%
2014**	33,769	32,252	95.5%	1,517	4.5%

* Data based on place of residence.

**Preliminary - based on monthly data through March 2014.

Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 8.3 percent in 2009 and dropped significantly to 2.6 percent in 2000. The rate for Catoosa County in March 2014 was 4.5 percent.

CHANGE IN TOTAL EMPLOYMENT FOR CATOOSA COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2000-2005	4,523	905	15.6%	3.1%
2005-2010	(1,946)	(389)	-5.8%	-1.2%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Catoosa County increased an average of 0.2 percent per year between 2000 and 2010.

RECENT CHANGES IN EMPLOYMENT FOR CATOOSA COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2005	33,555	762	4.3%
2006	34,734	1,179	3.9%
2007	33,912	(822)	3.7%
2008	33,522	(390)	5.2%
2009	31,616	(1,906)	8.3%
2010	31,609	(7)	8.0%
2011	31,562	(47)	7.8%
2012	32,145	583	6.6%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 3.9 percent to 8.3 percent over the past eight years. These fluctuations are in line with the unemployment rates for the State of Georgia.

Major employers within the County of Catoosa include:

MAJOR EMPLOYERS
Collins & Aikman Floorcoverings, Inc.
Hamilton Medical Center, Inc.
Mohawk Carpet Distribution LP
O'Reilly Automotive, Inc.
Roper Corporation
Seretean Plant
Shaw Industries Group, Inc.
Shaw Industries Inc.
Walmart
BI-LO, LLC
Costco Wholesale
Five Star Food Service
Hutcheson Medical Center, Inc.
Lake Winnepesaukah Amusements, Inc.
Lowe's Home Centers, Inc.
McDonald's
Propex Operating Company, LLC

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2011	2012	ANNUAL PERCENT INCREASE
Agriculture, Forestry & Fisheries	\$26,499	\$23,444	-11.5%
Mining	N/A	N/A	N/A
Construction	\$40,221	\$41,258	2.6%
Manufacturing	\$38,837	\$40,663	4.7%
Transportation and Warehousing	\$31,286	\$31,234	-0.2%
Utilities	N/A	N/A	N/A
Wholesale Trade	N/A	N/A	N/A
Retail Trade	\$24,267	\$24,401	0.6%
Leisure and Hospitality	\$13,250	\$13,642	3.0%
Education and Health Services	\$37,773	\$38,781	2.7%
Professional and Business Services	\$41,854	\$38,762	-7.4%
Financial Activities	\$35,944	\$36,673	2.0%
Information	\$23,536	\$21,931	-6.8%
Other Services	\$24,900	\$24,723	-0.7%
Public Administration (Local Government)	\$29,708	\$29,328	-1.3%
<i>Source: U.S. Bureau of Labor Statistics</i>			

The above chart shows the number of people employed in different sectors of the Catoosa County, the City of Rossville and the City of Fort Oglethorpe 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.

According to the Chamber of Commerce, there have been a few new industries locating in the area. This has provided a need for additional housing in the area. It is believe that the economy will remain stable.

Future Employment Trends

According to the Fort Oglethorpe Chamber of Commerce, new jobs were created in the area in the last two years. For these reasons, it is believed that the area will continue to grow and remain stabilized.

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, 39.0 percent in the market area have a travel time of less than 19 minutes; 48.7 percent have a travel time of 20 to 34 minutes; and 12.3 percent have a travel time of over 35 minutes. This relatively low travel time indicates that the proposed 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	484	1.7%
5-9	2,256	8.0%
10-19	8,286	29.3%
20-24	6,307	22.3%
25-34	7,472	26.4%
35-44	1,608	5.7%
45-59	1,052	3.7%
60-89	432	1.5%
90+	397	1.4%
Total Commuters	28,294	
<i>Source: U.S. Census Bureau</i>		

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. We are primarily concerned with incomes of renters within the target incomes of \$10,629 to \$22,050, or 22.9 percent, for one-bedroom/one-bath units at 50 percent of the area median income; \$21,257 to \$24,800, or 7.5 percent, for two-bedroom/1.5-bath units at 50 percent of the area median income; \$25,509 to \$29,760, or 9.0 percent, for two-bedroom/1.5-bath units at 60 percent of the area median income; \$24,549 to \$29,800, or 11.2 percent, for three-bedroom/two-bath units at 50 percent of the area median income; and \$29,486 to \$35,760, or 12.4 percent, for three-bedroom/two-bath 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 rent charged in an income limit (i.e. 30% AMI) for a unit is divided by 35 percent. The resulting number is then multiplied by 12 to derive an annual income ($\$310 / 35\% = \$885.71 \times 12 = \$10,629$). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 30% 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 30% 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 458 households per year.

Required Unit Mix

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

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that one-bedroom units should account for 18.1 percent of the renter housing demand, two-bedroom units account for 47.4 percent, three-bedroom units should account for 27.5 percent of the renter housing demand and units with four or more bedrooms account for 4.0 percent of the renter housing demand in the primary market area.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	179	3.1%
One-Bedrooms	1,060	18.1%
Two-Bedrooms	2,774	47.4%
Three-Bedrooms	1,608	27.5%
Four-Bedrooms	221	3.8%
Five or More Bedrooms	10	0.2%
TOTAL	5,852	100.0%

Source: U.S. Census Bureau

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 how many households are within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS – PRIMARY MARKET AREA				
Unit Type	Rent	Lower Range	Upper Range	Households
1/1 BR @ 50% AMI	\$310	\$10,629	\$22,050	1,338
2/1.5 BR @ 50% AMI	\$620	\$21,257	\$24,800	441
2/1.5 BR @ 60% AMI	\$744	\$25,509	\$29,760	529
3/2 BR @ 50% AMI	\$716	\$24,549	\$29,800	653
3/2 BR @ 60% AMI	\$860	\$29,486	\$35,760	726
All Units	\$310-\$860	\$10,629	\$35,760	2,989

Projects Under Construction

According to the City of Fort Oglethorpe or Rossville, there are currently no multifamily projects under construction in the market area.

Planned Projects

According to the City of Fort Oglethorpe or Rossville, there are currently no multifamily planned projects in the market area.

New & Pipeline Units

There are currently no new developments in the market area.

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

REQUIRED CAPTURE RATE						
	All Units	1 BR (50%)	2 BR (50%)	2 BR (60%)	3 BR (50%)	3 BR (60%)
Demand from New Household Growth						
Average Annual Household Growth (2014-2019)	174	174	174	174	174	174
Percent Income Qualified	51.1%	22.9%	7.5%	9.0%	11.2%	12.4%
Percent Plan to Rent	27.2%	27.2%	27.2%	27.2%	27.2%	27.2%
Demand from New Household Growth	24	11	4	4	5	6
Demand from Existing Households						
Total Existing Renter Households (2014)	6,801	6,801	6,801	6,801	6,801	6,801
Percent Income Qualified	51.1%	22.9%	7.5%	9.0%	11.2%	12.4%
Percent Appropriate Household Size	96.0%	44.7%	29.1%	22.2%	22.2%	22.2%
Percent Annual Turnover	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%
Demand from Existing Households	214	45	10	9	11	12
Demand from Renter Substandard Housing						
Total Substandard Households	364	364	364	364	364	364
Percent Income Qualified	51.1%	22.9%	7.5%	9.0%	11.2%	12.4%
Percent Appropriate Household Size	96.0%	44.7%	29.1%	22.2%	22.2%	22.2%
Demand from Substandard Housing	179	37	8	7	9	10
Demand from Rent Overburdened						
Total Rent Overburdened Households	1,114	702	114	133	166	179
Percent Appropriate Household Size	96.0%	44.7%	29.1%	22.2%	22.2%	22.2%
Demand from Rent Overburdened	1,069	314	33	30	37	40
Total Demand						
Demand from Household Growth	24	11	4	4	5	6
Demand from Existing Households	214	45	10	9	11	12
Demand from Substandard Housing	179	37	8	7	9	10
Demand from Rent Overburdened	1,069	314	33	30	37	40
TOTAL	1,487	407	54	50	62	68
Subject Units	66	10	5	5	14	32
Capture Rate	4.4%	2.5%	9.2%	10.0%	22.6%	47.3%

Required Capture Rate

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

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Adj. Market Rent	Proposed Rent
1/1 BR	(50% AMI)	10	407	0	407	2.5%	1.5	\$600	\$182
2/1.5 BR	(50% AMI)	5	54	0	54	9.2%	1.5	\$730	\$460
2/1.5 BR	(60% AMI)	5	50	0	50	10.0%	1.5	\$730	\$584
3/2 BR	(50% AMI)	14	62	0	62	22.6%	1.5	\$1,050	\$490
3/2 BR	(60% AMI)	32	68	0	68	47.3%	2.0	\$1,050	\$634
	All Units	66	1,487	0	1,487	4.4%	8.0		

Project Capture Rate All Units	4.4%
Project Stabilization Period	8 Months

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are three tax credit comparables located in the market area that will compete with the subject property. As indicated in the chart above the capture rates for all one-bedroom units, two-bedroom units and three-bedroom units are below the 35 percent threshold requirement. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. In addition, the overall capture rates by segment type (i.e. 30%, 40%, 50%, 60%, etc.) for each bedroom type are below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing and the subject will help fill the need by offering affordable units to the market area.

The overall capture for the existing development is reasonable for the tax credit units. The capture rates for the units are within the acceptable range. It is believed that the subject is a viable development.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS

61 Cedar Tree Lane



Comparable 1

Name	61 Cedar Tree Lane	Verification Date	5/16/2014
Address	61 Cedar Tree Lane	Verification Source	Amy Welch
City	Rossville	Phone Number	423-208-9444
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	T/2
Zip	30741	Year Built/Renovated	1991/2014
Property Type	Multifamily	Condition	Similar
Total No. of Units	12	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/ 0.25 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	12	2	1.0	861	\$850

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Washer/Dryer, Carpet, Blinds, Coat Closet, Patio
Project Amenities	None
Parking	S/0
Comments	The renovations include fresh paint and a new rood. \$25 renters insurance is a must have for all renters.

SFH: 847 Schmitt Road



Comparable 2

Name	SFH: 847 Schmitt Road	Verification Date	5/16/2014
Address	847 Schmitt Road	Verification Source	Anthony
City	Rossville	Phone Number	423-313-4223
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	G/1
Zip	30471	Year Built/Renovated	1960/2013
Property Type	Multifamily	Condition	Similar
Total No. of Units	1	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/5.31 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	1	2	1.0	1,250	\$900

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Hardwood, Blinds, Porch
Project Amenities	Perimeter Fencing
Parking	DG/0
Comments	The deposit is \$400.

411 Barnhardt Circle



Comparable 3

Name	411 Barnhardt Circle	Verification Date	5/16/2014
Address	411 Barnhardt Circle	Verification Source	Craig Harding
City	Fort Oglethorpe	Phone Number	423-443-6460
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	T/2
Zip	30742	Year Built/Renovated	Unknown
Property Type	Multifamily	Condition	Similar
Total No. of Units	8	Project Occupancy%	87%
No. of Buildings	3	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/4.37 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	8	2	1.5	800	\$590

Building

Unit Amenities	Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Coat Closet, Patio
Project Amenities	None
Parking	S/0
Comments	This property does not maintain a waiting list.

Woodland Apartments



Comparable 4

Name	Woodland Apartments	Verification Date	5/16/2014
Address	1591 Park City Road	Verification Source	Cindy
City	Rossville	Phone Number	706-861-5497
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/3
Zip	30741	Year Built/Renovated	1976
Property Type	Multifamily	Condition	Similar
Total No. of Units	52	Project Occupancy%	96%
No. of Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/4.09 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	20	1	1.0	700	\$495
Y	20	2	2.0	900	\$595
Y	12	3	2.0	1,000	\$675

Building

Unit Amenities	Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Carpet, Tile, Blinds, Ceiling Fans, Coat Closet, Balcony, Patio
Project Amenities	Swimming Pool, Picnic Area, Laundry Facility
Parking	L/0
Comments	There is a waiting list for this complex.

Cloud Springs Townhomes



Comparable 5

Name	Cloud Springs Townhomes	Verification Date	5/16/2014
Address	15 Greenway Drive	Verification Source	Cindy
City	Fort Oglethorpe	Phone Number	706-858-0049
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	T/2
Zip	30742	Year Built/Renovated	1973
Property Type	Multifamily	Condition	Similar
Total No. of Units	44	Project Occupancy%	98%
No. of Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/3.18 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	44	2(TH)	1.5	1,200	\$685

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Carpet, Tile, Blinds, Ceiling Fans, Balcony, Patio
Project Amenities	On-Site Management
Parking	L/0
Comments	The administrative fee is \$6.

SFH: 233 Warren Street



Comparable 6

Name	SFH: 233 Warren Street	Verification Date	5/16/2014
Address	233 Warren Street	Verification Source	Debbie King
City	Rossville	Phone Number	706-935-4444
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	G/1
Zip	30741	Year Built/Renovated	1952
Property Type	Multifamily	Condition	Similar
Total No. of Units	1	Project Occupancy%	100%
No. of Buildings	7	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/2.93 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	1	3	1.0	1,053	\$800

Building

Unit Amenities	Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Tile, Blinds, Walk-In Closet, Coat Closet
Project Amenities	None
Parking	AG/0
Comments	There is a waiting list for this complex.

Lakeshore Apartments



Comparable 7

Name	Lakeshore Apartments	Verification Date	5/16/2014
Address	1100 Lakeshore Drive	Verification Source	Gwynn
City	Fort Oglethorpe	Phone Number	706-861-5518
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	G/1
Zip	30742	Year Built/Renovated	1987
Property Type	Multifamily	Condition	Similar
Total No. of Units	79	Project Occupancy%	97%
No. of Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/2.90 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	15	Studio	1.0	300	\$419-\$445
Y	59	1	1.0	576	\$470-\$540
Y	5	2	2.0	864	\$640-\$670

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Carpet, Blinds Ceiling Fans, Patio
Project Amenities	Playground, Laundry Facility, On-Site Management
Parking	L/0
Comments	The annual turnover rate is 5 percent. The application fee is \$25. The rent range is due to the higher units have newer appliances.

Park Knoll Apartments



Comparable 8

Name	Park Knoll Apartments	Verification Date	5/16/2014
Address	2212 South Cedar Lane	Verification Source	Cindy
City	Fort Oglethorpe	Phone Number	706-866-7532
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2
Zip	307425	Year Built/Renovated	1984
Property Type	Multifamily	Condition	Similar
Total No. of Units	32	Project Occupancy%	100%
No. of Buildings	2	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/2.49 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	Unknown	2	1.0	1,000	\$575-\$650
Y	Unknown	3	2.0	1,200	\$625-\$695

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Microwave, Washer/Dryer(some), Carpet, Tile, Blinds, Ceiling Fans, Fireplaces(some), Coat Closet, Patio, Balcony
Project Amenities	Swimming Pool, Laundry Facility, On-Site Management
Parking	L/0
Comments	The rent range is due to the unit amenities units with washer/dryer and fireplace are more.

Fort Town Place



Comparable 9

Name	Fort Town Place	Verification Date	5/16/2014
Address	304 Fort Town Drive	Verification Source	Blake
City	Rossville	Phone Number	706-866-1114
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2, T/2
Zip	30741	Year Built/Renovated	2002
Property Type	Multifamily	Condition	Similar
Total No. of Units	251	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/2.11 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	163	1	1.0	600	\$480-\$500
Y	16	2	1.0	816	\$580-\$600
Y	72	2(TH)	1.5	1,024	\$680-\$700

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Blinds, Coat Closet
Project Amenities	Swimming Pool, Fitness Area, On-Site Management
Parking	L/0
Comments	The annual turnover rate is seven percent. The rent range is due to some units have dishwasher, or microwave and those units are more. The units on the ends of the buildings are \$15 more than the rental rate shown.

SFH: 106 Sage Brush Lane



Comparable 10

Name	SFH: 106 Sage Brush Lane	Verification Date	5/16/2014
Address	106 Sage Brush Lane	Verification Source	Amy Welch
City	Rossville	Phone Number	423-208-9444
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	G/1
Zip	30741	Year Built/Renovated	1998
Property Type	Multifamily	Condition	Similar
Total No. of Units	1	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/0.48 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	1	3	2.0	1,116	\$1,075

Building

Unit Amenities	Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Blinds, Fireplace, Coat Closet
Project Amenities	Back Yard, Deck
Parking	AG/0
Comments	There is a waiting list for this complex.

Hillcrest Apartments



Comparable 11

Name	Hillcrest Apartments	Verification Date	5/16/2014
Address	510 Woodcreek Drive	Verification Source	Cindy
City	Rossville	Phone Number	706-861-9700
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2
Zip	30741	Year Built/Renovated	1976
Property Type	Multifamily	Condition	Similar
Total No. of Units	34	Project Occupancy%	97%
No. of Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/ 6.14 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	10	1	1.0	550	\$450-\$485
Y	24	2	1.0	850	\$500-\$560

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Tile, Blinds, Balcony, Patio, Washer/Dryer Hook-Ups (some)
Project Amenities	Picnic Area, Laundry Facility, On-Site Management
Parking	L/0
Comments	The rent range is due to some units have washer/dryer hook-ups in the unit. There is no application fee.

Park Trace Apartments



Comparable 12

Name	Park Trace Apartments	Verification Date	5/16/2014
Address	730 West James Lane	Verification Source	Gina
City	Rossville	Phone Number	706-858-0140
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2
Zip	30741	Year Built/Renovated	1984
Property Type	Multifamily	Condition	Similar
Total No. of Units	62	Project Occupancy%	98%
No. of Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/6.41 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	62	1	1.0	500	\$564

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Blinds, Ceiling Fans, Coat Closet, Balcony, Patio
Project Amenities	Playground, Landry Facility
Parking	L/0
Comments	The annual turnover rate is 6 percent. The complex pays up to \$100 of the electric anything over is the tenant's responsibility. The application fee is \$25. The landlord pays for the basic cable.

SFH: 1011 Crestridge Drive



Comparable 13

Name	SFH: 1011 Crestridge Drive	Verification Date	5/16/2014
Address	1011 Crestridge Drive	Verification Source	Penny Mcgee
City	Rossville	Phone Number	423-838-2352
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	G/1
Zip	30741	Year Built/Renovated	Unknown
Property Type	Multifamily	Condition	Similar
Total No. of Units	1	Project Occupancy%	100%
No. of Buildings	3	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/10.38 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	1	3	2.0	1,900	\$1,200

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Tile, Hardwood, Blinds
Project Amenities	None
Parking	AG/0
Comments	The security deposit is equal to one months rent.

Triplex: 62 Priscilla Drive



Comparable 14

Name	Triplex: 62 Priscilla Drive	Verification Date	5/16/2014
Address	62 Priscilla Drive	Verification Source	Phyllis Rodgers
City	Ringgold	Phone Number	423-208-9444
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2
Zip	30736	Year Built/Renovated	2003
Property Type	Multifamily	Condition	Similar
Total No. of Units	66	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/11.59 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	66	2	2.0	1,024	\$650

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Blinds, Coat Closet, Patio
Project Amenities	None
Parking	L/0
Comments	There is a waiting list for this complex.

SFH: 446 Patty Road



Comparable 15

Name	SFH: 446 Patty Road	Verification Date	5/16/2014
Address	446 Patty Road	Verification Source	Phyllis
City	Ringgold	Phone Number	423-208-9444
County	Catoosa	Type Affordable Housing	Market
State	Georgia	Structure/Stories	WU/2
Zip	30736	Year Built/Renovated	1976/2013
Property Type	Multifamily	Condition	Similar
Total No. of Units	1	Project Occupancy%	100%
No. of Buildings	1	Utilities with Rent	None
Concessions	N	Same Mkt/Miles to Sub.	Y/2.8 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	1	3	2.0	2,331	\$1,450

Building

Unit Amenities	Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer, Carpet, Tile, Blinds, Deck
Project Amenities	None
Parking	AG/0
Comments	There is not a waiting list for this home.

Catoosa Garden Apartments



Comparable 16

Name	Catoosa Garden Apartments	Verification Date	5/16/2014
Address	17 Dahlia Lane	Verification Source	Cindy
City	Fort Oglethorpe	Phone Number	706-861-3712
County	Catoosa	Type Affordable Housing	Section 8
State	Georgia	Structure/Stories	G/1
Zip	55803	Year Built/Renovated	1976
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	101	Project Occupancy%	100%
No. Buildings	25	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/2.21 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	66	1	1.0	600	\$400
Y	15	2	1.0	800	\$435
Y	10	3	2.0	1,000	\$500
N	10	4	2.0	1,140	\$510

Building

Unit Amenities	Refrigerator, Range/Oven, Washer/Dryer(some), Carpet, Blinds, Patio
Project Amenities	Laundry Facility, On-Site Management
Parking	L/0
Comments	The annual turnover rate is 10 percent.

Oakridge Apartments



Comparable 17

Name	Oakridge Apartments	Verification Date	5/16/2014
Address	25 Hummingbird Lane	Verification Source	Vicki
City	Ringgold	Phone Number	706-965-2310
County	Catoosa	Type Affordable Housing	Section 8, Rural Development
State	Georgia	Structure/Stories	WU/2
Zip	55803	Year Built/Renovated	1983
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	40	Project Occupancy%	100%
No. Buildings	6	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/9.70 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	8	1	1.0	800	\$265-\$497
Y	26	2	1.0	900	\$382-\$577
Y	6	3	1.0	1,000	\$407-\$610

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Blinds, Balcony, Patio
Project Amenities	Laundry Facility, On-Site Management
Parking	L/0
Comments	There is a waiting list for this complex.

Long Mountain Village I & II



Comparable 18

Name	Long Mountain Village I & II	Verification Date	5/16/2014
Address	140 Hailey Drive, 85 Darline	Verification Source	Katie
City	Ringgold	Phone Number	706-965-6437/803-788-3800
County	Catoosa	Type Affordable Housing	LIHTC
State	Georgia	Structure/Stories	E/2
Zip	30736	Year Built/Renovated	2008
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	120	Project Occupancy%	100%
No. Buildings	6	Utilities with Rent	Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/9.09 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	56	1	1.0	760	\$543-\$584
Y	64	2	1.0	1,002	\$652-\$727

Building

Unit Amenities	Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Blinds, Balcony, Patio
Project Amenities	Clubhouse, Community Room, Fitness Center, Picnic Area, Volleyball Court, Basketball Court, Exterior Storage, Business Center, Laundry Facility, Walking Path, Putting Green
Parking	L/0
Comments	The AMI is 50 and 60 percent AMI. The waiting list is six months to one year. The rent range is due to the lessor amount is 50 percent and the higher amount 60.

Happy Valley Apartments



Comparable 19

Name	Happy Valley Apartments	Verification Date	5/16/2014
Address	1209 Indian Avenue	Verification Source	Monica Macintyer
City	Rossville	Phone Number	706-861-3145
County	Catoosa	Type Affordable Housing	Section 8
State	Georgia	Structure/Stories	WU/2
Zip	30741	Year Built/Renovated	1980
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	68	Project Occupancy%	100%
No. Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/4.87 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	8	1	1.0	624	\$621
Y	48	2	1.0	888	\$644
Y	12	3	1.0	1,090	\$753

Building

Unit Amenities	Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Blinds
Project Amenities	Playground, Perimeter Fencing, On-Site Management
Parking	L/0
Comments	The annual turnover rate is five percent. The utility allowance is \$59 for the one-bedroom, \$86 for the two-bedroom and \$113 for the three-bedroom.

Rossville Apartments



Comparable 20

Name	Rossville Apartments	Verification Date	5/16/2014
Address	800 Walker Avenue	Verification Source	Brenda
City	Rossville	Phone Number	706-866-4783
County	Catoosa	Type Affordable Housing	Section 8
State	Georgia	Structure/Stories	WU/2
Zip	30741	Year Built/Renovated	1971/2011
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	110	Project Occupancy%	100%
No. Buildings	8	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/4.63 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	16	1	1.0	650	\$390
Y	50	2	1.0	850	\$425
Y	44	3	1.0	1,050	\$450

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Blinds, Coat Closet
Project Amenities	Playground, Laundry Facility, On-Site Management
Parking	L/0
Comments	The waiting list is six months for the one-bedroom units, two to three years for the two-bedroom units, and three years for the three-bedroom units. The utility allowance is \$83 for the one-bedroom units, \$110 for the two-bedroom units, and \$147 for the three-bedroom units.

Rossville Senior Village Apartments



Comparable 21

Name	Rossville Senior Village Apartments	Verification Date	5/16/2014
Address	1300 Mcfarland Avenue	Verification Source	Management
City	Rossville	Phone Number	706-861-3934
County	Catoosa	Type Affordable Housing	LIHTC
State	Georgia	Structure/Stories	WU/2
Zip	30741	Year Built/Renovated	2003
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	60	Project Occupancy%	100%
No. Buildings	1	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/4.61 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	36	1	1.0	680	\$550
Y	24	2	1.0	918	\$600

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Washer/Dryer, Carpet, Tile, Blinds, Ceiling Fans, Safety Bars, In-Unit Alarm
Project Amenities	Community Room, Fitness Center, Intercom/Electric Entry, Service Coordinator
Parking	L/0
Comments	The annual turnover rate is 3 percent. The facility is a LIHTC with a AMI of 60 percent. This complex is for seniors 55 and older.

Battlewood Apartments



Comparable 22

Name	Battlewood Apartments	Verification Date	5/16/2014
Address	1830 Fant Drive	Verification Source	Carol
City	Fort Oglethorpe	Phone Number	706-861-1111
County	Catoosa	Type Affordable Housing	Section 8
State	Georgia	Structure/Stories	WU/2
Zip	30742	Year Built/Renovated	1971/2004
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	150	Project Occupancy%	100%
No. Buildings	15	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/2.53 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	30	1	1.0	700	\$392
Y	88	2	1.0	900	\$409
Y	32	3	1.0	1,100	\$417

Building

Unit Amenities	Refrigerator, Range/Oven, Carpet, Blinds, Coat Closet
Project Amenities	Playground, Laundry Facility
Parking	L/O
Comments	The units are based on income. The utility allowance is \$80 for the one-bedroom, \$110 for the two-bedroom and \$140 for the three-bedroom.

Oglethorpe Ridge Apartments



Comparable 23

Name	Oglethorpe Ridge Apartments	Verification Date	5/16/2014
Address	1252 Cloud Springs Lane	Verification Source	Megan
City	Fort Oglethorpe	Phone Number	706-858-3880
County	Catoosa	Type Affordable Housing	LIHTC
State	Georgia	Structure/Stories	WU/2
Zip	30742	Year Built/Renovated	1997
Property Type	Multifamily	Condition/Street Appeal	Similar
Total No. of Units	97	Project Occupancy%	100%
No. Buildings	11	Utilities with Rent	Water, Sewer, Trash
Concessions	N	Same Mkt/Miles to Sub.	Y/2.26 Miles

Leased Space

Used in RCS?	No. of Units	Bedrooms	Baths	Interior Size	Average Rent
Y	5	1	1.0	731	\$510
Y	44	3	1.5	1,150	\$655
N	48	4	2.0	1,306	\$699

Building

Unit Amenities	Refrigerator, Range/Oven, Dishwasher, Carpet, Tile, Blinds, Balcony, Patio
Project Amenities	Clubhouse, Community Room, Swimming Pool, Fitness Center, Playground, Basketball Court, On-Site Management
Parking	L/0
Comments	There is a waiting list for this complex.

Market Rate Vacancies

The field survey was completed during the second week of May 2014. There were eight vacant units at the time of the survey out of 645 surveyed, for an overall vacancy rate of 1.2 percent. The market rate occupancy is 98.8 percent.

MARKET VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
61 Cedar Tree Lane	12	0	0.0%
SFH @ 106 Sage Brush Lane	1	0	0.0%
Fort Town Place	251	0	0.0%
Park Knoll Apartments	32	0	0.0%
Lakeshore Apartments	79	2	2.5%
SFH @ 233 Warren Street	1	0	0.0%
Cloud Springs Townhomes	44	1	2.3%
Woodland Apartments	52	2	3.8%
411 Barnhardt Circle	8	1	12.5%
SFH @ 847 Schmitt Road	1	0	0.0%
Hillcrest Apartments	34	1	2.9%
Park Trace Apartments	62	1	1.6%
SFH @ 1011 Crestridge Drive	1	0	0.0%
Triplex 62 Priscilla Drive	66	0	0.0%
SFH @ 446 Patty Road	1	0	0.0%
Totals	645	8	1.2%

Subsidized/Restricted Vacancies

The field survey was completed during the second week of May 2014. There were no vacant units at the time of the survey out of 746 surveyed, for an overall vacancy rate of zero percent. The subsidized/restricted occupancy is 100.0 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	# of Units	# of Vacant Units	Vacancy Rate
Catoosa Gardens Apartments	101	0	0.0%
Oglethorpe Ridge Apartments	97	0	0.0%
Battlewood Apartments	150	0	0.0%
Rossville Senior Village	60	0	0.0%
Rossville Apartments	110	0	0.0%
Happy Valley Apartments	68	0	0.0%
Long Mountain Village I & II	120	0	0.0%
Oakridge Apartments	40	0	0.0%
Totals	746	0	0.0%

Overall Vacancy

The overall vacancy rate for the market area is 0.6 percent. Of the 1,391 market and rent restricted units surveyed, eight units were vacant. The overall occupancy rate for the market area is 99.4 percent.

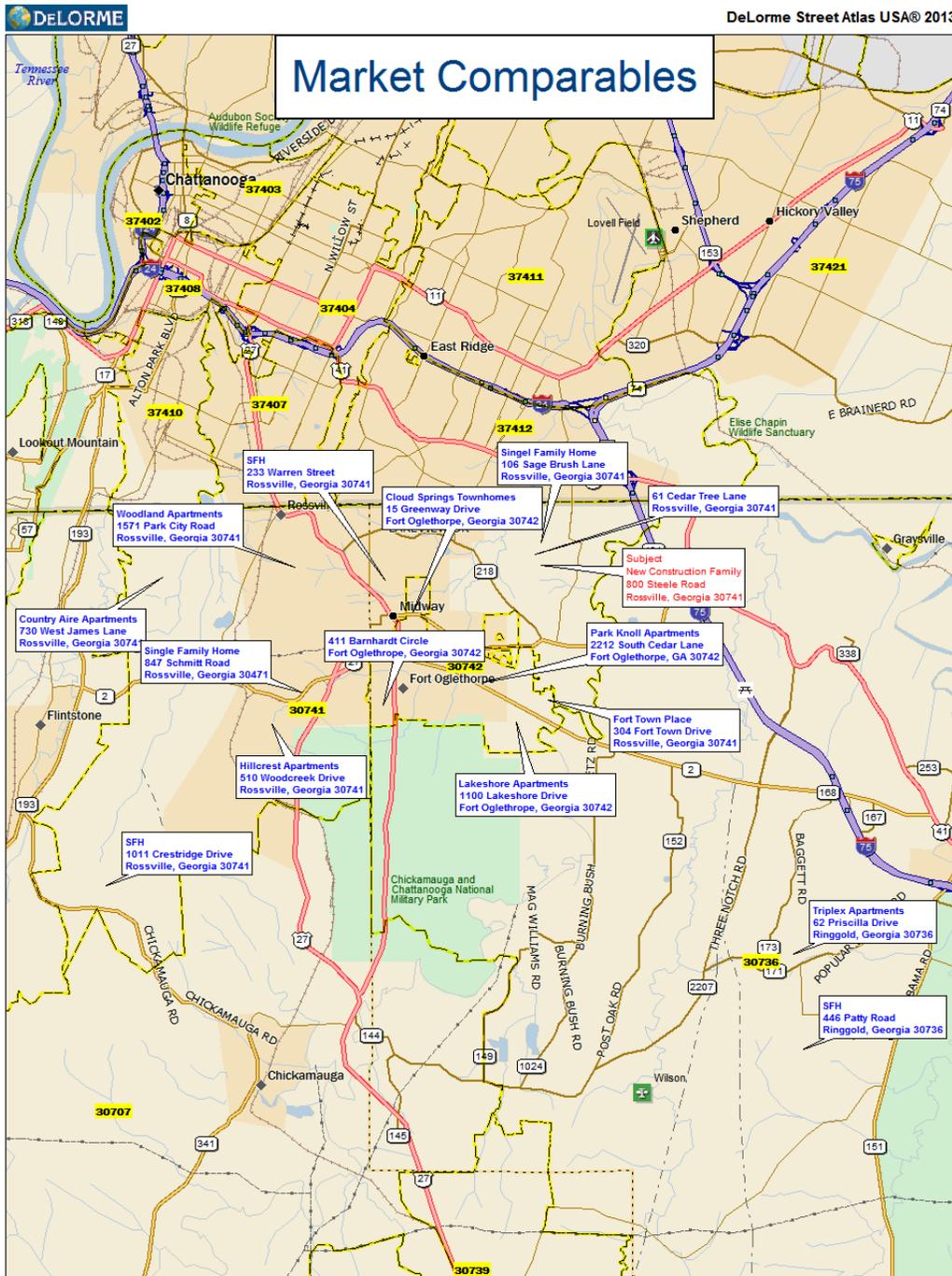
EXISTING HOUSING MAP LEGEND

MARKET-RATE MAP

<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
61 Cedar Tree Lane	Market Rate	0.25 Miles
SFH @ 106 Sage Brush Lane	Market Rate	0.48 Miles
Fort Town Place	Market Rate	2.11 Miles
Park Knoll Apartments	Market Rate	2.49 Miles
Lakeshore Apartments	Market Rate	2.90 Miles
SFH @ 233 Warren Street	Market Rate	2.93 Miles
Cloud Springs Townhomes	Market Rate	3.18 Miles
Woodland Apartments	Market Rate	4.09 Miles
411 Barnhardt Circle	Market Rate	4.37 Miles
SFH @ 847 Schmitt Road	Market Rate	5.31 Miles
Hillcrest Apartments	Market Rate	6.14 Miles
Park Trace Apartments	Market Rate	6.41 Miles
SFH @ 1011 Crestridge Drive	Market Rate	10.38 Miles
Triplex 62 Priscilla Drive	Market Rate	11.59 Miles
SFH @ 446 Patty Road	Market Rate	12.84 Miles

RENT-RESTRICTED MAP

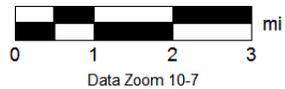
<u>Name of Development</u>	<u>Type of Financing</u>	<u>Distance from Subject</u>
Catoosa Garden Apartments	Section 8	2.21 Miles
Oakridge Apartments	Section 8/RD	9.70 Miles
Long Mountain Village I & II	LIHTC	9.09 Miles
Happy Valley Apartments	Section 8	4.87 Miles
Rossville Apartments	Section 8	4.63 Miles
Rossville Senior Village	LIHTC	4.61 Miles
Battlewood Apartments	Section 8	2.53 Miles
Oglethorpe Ridge Apartments	LIHTC	2.26 Miles

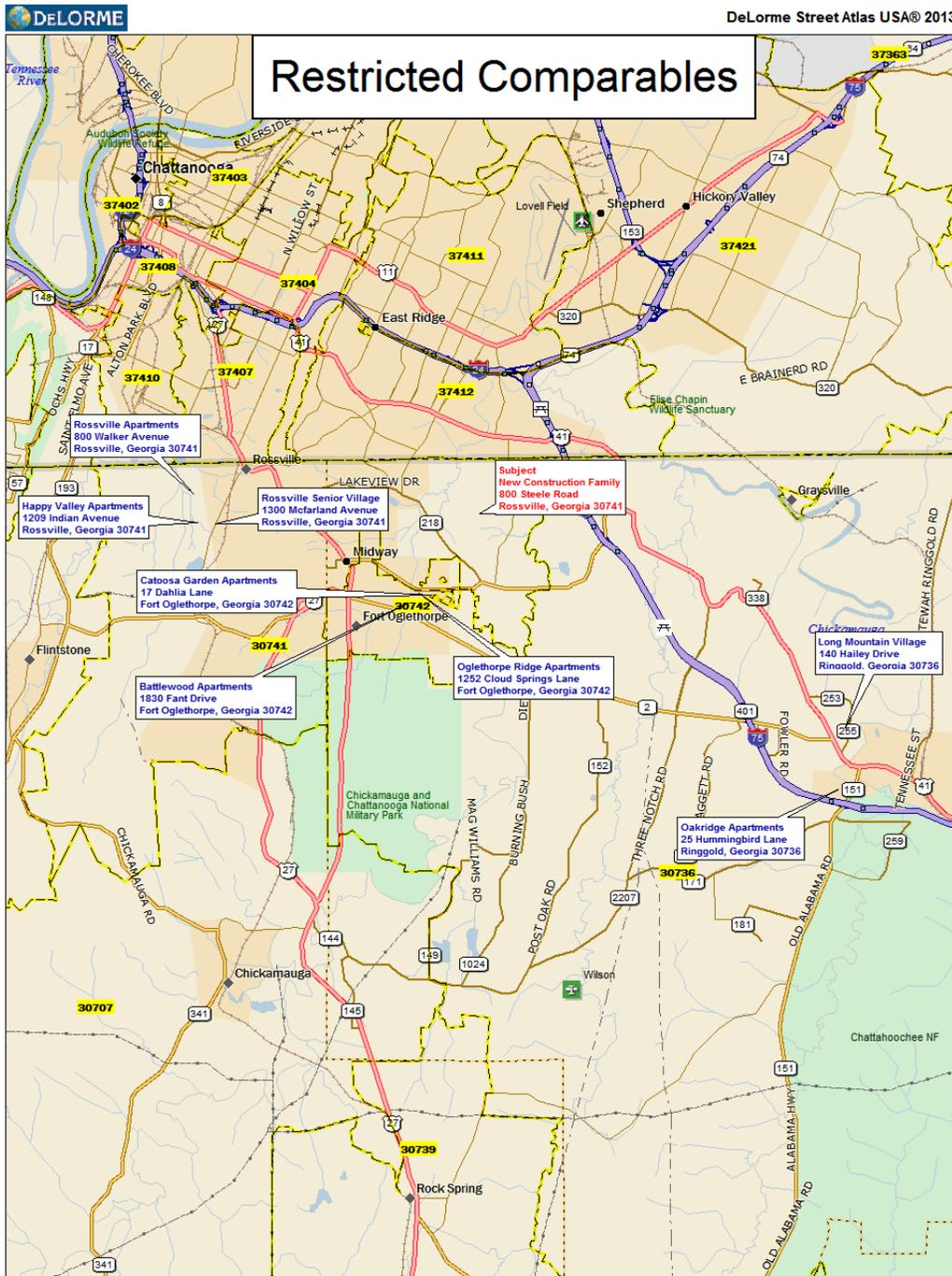


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Additional Developments

There were three unconfirmed developments in the area. After numerous attempts, it was proven unsuccessful to confirm the following developments: Cedar Lane Village Apartments, Battle Station and Lakeview Place.

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Frig	Stove	Disposal	Dish-washer	Micro-wave	Washer Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balc / Patio	Pull Cords	Special Feature
Subject	LIHTC	Proposed	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	N
Comp 1	Market	1991/2014	Y	Y	N	Y	N	Y	Y	Y	Y	N	Y	N	N
Comp 2	Market	1960/2013	Y	Y	N	Y	N	N	Y	N	Y	N	N	N	N
Comp 3	Market	1998	Y	Y	N	N	N	N	Y	Y	Y	N	Y	N	N
Comp 4	Market	1976	Y	Y	Y	Y	N	N	N	Y	Y	Y	Y	N	N
Comp 5	Market	1973	Y	Y	N	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 6	Market	1952	Y	Y	N	N	N	N	Y	Y	Y	N	N	N	N
Comp 7	Market	1987	Y	Y	N	Y	N	N	Y	Y	Y	Y	Y	N	N
Comp 8	Market	1984	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	N	N
Comp 9	Market	2002	Y	Y	N	Y	Y	N	Y	Y	Y	N	Y	N	N
Comp 10	Market	1998	Y	Y	N	Y	N	N	Y	N	Y	N	N	N	N
Comp 11	Market	1976	Y	Y	N	N	N	N	N	Y	Y	N	Y	N	N
Comp 12	Market	1984	Y	Y	N	N	N	N	N	Y	Y	Y	Y	N	N
Comp 13	Market	1965	Y	Y	N	Y	N	N	Y	N	Y	N	N	N	N
Comp 14	Market	1975	Y	Y	N	Y	N	N	Y	Y	Y	N	Y	N	N
Comp 15	Market	1976/2013	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	N	N	N
Comp 16	Sec. 8	1976/2010	Y	Y	N	N	N	Y	Y	Y	Y	N	Y	N	N
Comp 17	Sec. 8/RD	1983	Y	Y	N	N	N	N	N	Y	Y	N	Y	N	N
Comp 18	LIHTC	2008	Y	Y	Y	Y	N	N	Y	N	Y	N	Y	N	Y
Comp 19	Sec. 8	1980	Y	Y	N	N	N	N	Y	Y	Y	N	N	N	N
Comp 20	Sec. 8	1971/2011	Y	Y	N	N	N	N	N	Y	Y	N	N	N	N
Comp 21	LIHTC	2003	Y	Y	N	Y	N	Y	Y	Y	Y	Y	N	N	Y
Comp 22	Sec. 8	1971/2004	Y	Y	N	N	N	N	N	Y	Y	N	N	N	N
Comp 23	LIHTC	1997	Y	Y	N	Y	N	N	Y	Y	Y	Y	Y	N	N

UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENT															
	Project Type	Year Built	Club-house	Po ol	Comm Room	Picnic Area	Fitness Center	Business Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Security
Subject	LIHTC	Proposed	Y	N	N	Y	N	N	Y	Y	N	N	N	N	N
Comp 1	Market	1991/2014	N	N	N	N	N	N	Y	N	N	N	N	N	N
Comp 2	Market	1960/2013	N	N	N	N	N	N	N	N	N	N	N	N	N
Comp 3	Market	1998	N	N	N	N	N	N	N	N	N	N	N	N	N
Comp 4	Market	1976	N	Y	N	Y	N	N	N	N	N	Y	N	N	N
Comp 5	Market	1973	N	N	N	N	N	N	N	N	N	N	N	N	N
Comp 6	Market	1952	N	N	N	N	N	N	Y	N	N	N	N	N	N
Comp 7	Market	1987	N	N	N	N	N	N	N	Y	N	Y	N	N	N
Comp 8	Market	1984	N	Y	N	N	N	N	N	N	N	Y	N	N	N
Comp 9	Market	2002	N	Y	N	N	Y	N	N	N	N	N	N	N	N
Comp 10	Market	1998	N	N	N	N	N	N	Y	N	N	N	N	N	N
Comp 11	Market	1976	N	N	N	Y	N	N	N	N	N	Y	N	N	N
Comp 12	Market	1984	N	N	N	N	N	N	N	Y	N	Y	N	N	N
Comp 13	Market	1965	N	N	N	N	N	N	Y	N	N	N	N	N	N
Comp 14	Market	1975	N	N	N	N	N	N	N	N	N	N	N	N	N
Comp 15	Market	1976/2013	N	N	N	N	N	N	Y	N	N	N	N	N	N
Comp 16	Sec. 8	1976/2010	N	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 17	Sec. 8/RD	1983	N	N	N	N	N	N	N	N	N	Y	N	N	N
Comp 18	LIHTC	2008	Y	N	Y	Y	Y	Y	N	N	Y	Y	N	N	N
Comp 19	Sec. 8	1980	N	N	N	N	N	N	N	Y	N	N	N	N	N
Comp 20	Sec. 8	1971/2011	N	N	N	N	N	N	N	Y	N	Y	N	N	N
Comp 21	LIHTC	2003	N	N	Y	N	Y	N	N	N	N	N	Y	N	N
Comp 22	Sec. 8	1971/2004	N	N	N	N	N	N	N	Y	N	Y	N	N	N
Comp 23	LIHTC	1997	Y	Y	Y	N	Y	N	N	Y	Y	N	N	N	N

Evaluation of the Proposed Development

Location

The subject is in a primarily residential neighborhood. Its location provides it with good access and visibility. The properties surrounding the site are in fair 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 proposed subject will contain 46 one-story garden-style apartment buildings containing 66 units and one one-story accessory building housing a clubhouse. The buildings will be of wood frame construction with brick and stone exteriors.

Project Amenities

Project amenities will include a clubhouse, picnic area, playground, on-site management, gazebo and carports or garages.

Unit Amenities

Unit amenities will include a refrigerator, range/oven, garbage disposal, dishwasher, microwave, washer/dryer, carpet floor coverings, blinds and patio.

Tenant Services

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

Parking

The subject will contain carports and garages. This arrangement will be comparable to other developments in the market area.

Unit Mix

The subject's unit mix of one-, two- and three-bedrooms will be suitable in a market area that has above average household sizes.

Unit Size

The average size of the units in the surveyed developments is 652 square feet for one-bedroom units, 925 square feet for two-bedroom units and 1,249 square feet for three-bedroom units. The subject's two-bedroom unit sizes will be smaller than the average unit size of the comparables surveyed. However, the subject's one- and three-bedroom unit sizes will be larger than the average unit size of the comparables surveyed. Although, the subject's two-bedroom unit sizes will be slightly smaller it does not appear as though this will have a negative impact on the marketability of the units.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	500	800	652	700	7.4%
2 BR	700	1,250	925	900	-2.7%
3 BR	1,000	2,331	1,249	1,600	28.1%

Source: Gill Group Field Survey

Vacancy

This market area has an overall vacancy of zero percent for subsidized/rent restricted units. The overall vacancy rate of the market rate units is 1.2 percent. Of the 1,391 market and rent restricted units surveyed, eight units were vacant. The overall occupancy rate for the market area is 99.4 percent. This vacancy appears to be reasonable.

Utilities

Heating and cooling will be central electric. Cooking and hot water will be electric. The landlord-provided utilities will include trash collection. This arrangement will be similar to most apartment units in the market area.

Summary of Developments Strength and Weaknesses

Strengths – The site is located off a major thoroughfare which provides it with good visibility and access. The crime rate for the area is relatively low. In addition, the subject is a proposed development that will serve family population.

Weaknesses – The site has no apparent weaknesses.

One-Bedroom Units (700 SF)
Estimates of Market Rent
by Comparison

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

OMB Approval No. 2502-0029
 (exp. 10/30/2014)

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)	
1BR / 1BA	New Construction Family 800 Steele Road Rossville/Catoosa	Woodland Apartments 1591 Park City Road Rossville/Catoosa-Georgia		Lakeshore Apartments 1100 Lakeshore Drive Fort Oglethorpe/Catoosa-Georgia		Fort Town Place 304 Fort Town Drive Rossville/Catoosa-Georgia		Hillcrest Apartments 510 Woodcreek Drive Rossville/Catoosa-Georgia		Park Trace Apartments 730 West James Lane Rossville/Catoosa-Georgia	
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2014	05/2014		05/2014		05/2014		05/2014		05/2014	
4. Type of Project/Stories	G/1	WU/3		G/1		WU/2, T/2		WU/2		WU/2	
5. Floor of Unit in Building	First	Varies		First		Varies		Varies		Varies	
6. Project Occupancy %	Proposed	96%		97%		100%		97%		98%	
7. Concessions	None	N		N		N		N		N	
8. Year Built	2015	1976	\$25	1987		2002	\$20	1976	\$25	1984	\$20
9. Sq. Ft. Area	700	700		576	\$35	600	\$25	550	\$40	500	\$55
10. Number of Bedrooms	1	1		1		1		1		1	
11. Number of Baths	1.0	1.0		1.0		1.0		1.0		1.0	
12. Number of Rooms	3	3		3		3		3		3	
13. Balc./Terrace/Patio	Y	Y		Y		N	\$5	N	\$5	Y	
14. Garage or Carport	C/0	L/0	\$25	L/0	\$25	L/0	\$25	L/0	\$25	L/0	\$25
15. Equipment	A/C	C		C		C		C		C	
	b. Range/Oven	Y		Y		Y		Y		Y	
	c. Refrigerator	Y		Y		Y		Y		Y	
	d. Disposal	Y		N	\$5	N	\$5	N		N	
	e. Microwave	Y		Y		N	\$5	N	\$5	N	\$5
	f. Dishwasher	Y		Y		Y		N	\$5	N	\$5
	g. Washer/Dryer	W/D		L	\$10	HU	\$5	HU	\$5	L	\$10
	h. Carpet/Drapes	C/B		C/B		C/B		C/B		C/B	
	i. Pool/Rec. Area	RA		RA		P/RA	(\$10)	RA		RA	
16. Services	a. Heat/Type	N/E		N/E		N/E		N/E		N/E	
	b. Cook/Type	N/E		N/E		N/E		N/E		N/E	
	c. Electricity	N		N		N		N		N	
	d. Water Cold/Hot	C		N	\$15	C	\$15	C		C	
	e. Sewer	Y		N	\$20	Y	\$20	Y		Y	
	f. Trash	Y		Y		N	\$20	Y		Y	
17. Storage	N	N		N		N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar		Similar	
19. Community Room/Clubhouse	C	CR		N	\$5	N	\$5	N	\$5	N	\$5
20. Security	N	N		N		N		N		N	
21. Special Features	N	N		N		N		N		N	
22. Unit Rent Per Month		\$495		\$470		\$480		\$485		\$564	
23. Total Adjustment			\$95		\$85		\$130		\$115		\$125
24. Indicated Rent		\$590		\$555		\$610		\$600		\$689	
25. Correlated Subject Rent	\$600	If there are any Remarks, check here and add the remarks to the back of page.									
	high rent	\$689	low rent	\$555	60% range	\$555	to	\$689			
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)			
		<i>[Signature]</i>		05/28/14		<i>[Signature]</i>					

Two-Bedroom Units (900 SF)
Estimates of Market Rent
by Comparison

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

OMB Approval No. 2502-0029
 (exp. 10/30/2014)

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. 6 (address)	E. Comparable Property No. 7 (address)			
2BR / 1.5BA	New Construction Family 800 Steele Road Rossville/Catoosa	Woodland Apartments 1591 Park City Road Rossville/Catoosa-Georgia	Lakeshore Apartments 1100 Lakeshore Drive Fort Oglethorpe/Catoosa-Georgia	Fort Town Place 304 Fort Town Drive Rossville/Catoosa-Georgia	61 Cedar Tree Lane 61 Cedar Tree Lane Rossville/Catoosa-Georgia	411 Barnhardt Circle 411 Barnhardt Circle Fort Oglethorpe/Catoosa-Georgia			
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2014	05/2014		05/2014		05/2014		05/2014	
4. Type of Project/Stories	G/1	WU/3		G/1		WU/2, T/2		T/2	
5. Floor of Unit in Building	First	Varies		First		Varies		Varies	
6. Project Occupancy %	Proposed	96%		97%		100%		100%	
7. Concessions	None	N		N		N		N	
8. Year Built	2015	1976	\$25	1987	\$20	2002	\$10	1991/2014	\$10
9. Sq. Ft. Area	900	900		864	\$10	816	\$20	861	\$10
10. Number of Bedrooms	2	2		2		2		2	
11. Number of Baths	1.5	2.0	(\$10)	2.0	(\$10)	1.0	\$10	1.0	\$10
12. Number of Rooms	5	5		5		4		5	
13. Balc/Terrace/Patio	Y	Y		Y		N	\$5	Y	
14. Garage or Carport	G/0	L/0	\$25	L/0	\$25	L/0	\$25	S/0	\$30
15. Equipment	A/C	C		C		C		W	\$5
b. Range/Oven	Y	Y		Y		Y		Y	
c. Refrigerator	Y	Y		Y		Y		Y	
d. Disposal	Y	Y		N	\$5	N	\$5	N	\$5
e. Microwave	Y	Y		Y		N	\$5	N	\$5
f. Dishwasher	Y	Y		Y		Y		Y	
g. Washer/Dryer	W/D	L	\$15	HU	\$10	HU	\$10	WD	\$10
h. Carpet/Drapes	C/B	C/B		C/B		C/B		C/B	
i. Pool/Rec. Area	RA	RA		P/RA	(\$5)	PR	(\$5)	P/RA	(\$5)
16. Services									
a. Heat/Type	N/E	N/E		N/E		N/E		N/G	
b. Cook/Type	N/E	N/E		N/E		N/E		N/G	
c. Electricity	N	N		N		N		N	
d. Water Cold/Hot	C	N	\$15	C		N	\$15	C	
e. Sewer	Y	N	\$25	Y		N	\$25	Y	
f. Trash	Y	Y		Y		N	\$20	N	\$20
17. Storage	N	N		N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar	
19. Community Room/Clubhouse	C	CR		N	\$5	N	\$5	N	\$5
20. Security	N	N		N		N		N	
21. Special Features	N	N		N		N		N	
22. Unit Rent Per Month		\$595		\$640		\$580		\$850	
23. Total Adjustment			\$95		\$60		\$150		\$85
24. Indicated Rent		\$690		\$700		\$730		\$935	
25. Correlated Subject Rent	\$730								
high rent		\$935	low rent	\$680	60% range	\$680	to	\$935	
Appraiser's Signature		Date (mm/dd/yy)		Reviewer's Signature		Date (mm/dd/yyyy)			
<i>David B. B...</i>		05/28/14							

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.

**Three-Bedroom Units (1,600 SF)
Estimates of Market Rent
by Comparison**

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

OMB Approval No. 2502-0029
(exp. 10/30/2014)

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. 8 (address)	C. Comparable Property No. 9 (address)	D. Comparable Property No. 10 (address)	E. Comparable Property No. 11 (address)			
3BR / 12BA	New Construction Family 800 Steele Road Rossville/Catoosa	Woodland Apartments 1591 Park City Road Rossville/Catoosa-Georgia	Park Knoll Apartments 2212 South Cedar Lane Fort Oglethorpe/Catoosa-Georgia	SFH: 1011 Crestridge Drive 1011 Crestridge Drive Rossville/Catoosa-Georgia	SFH: 106 Sage Brush Lane 106 Sage Brush Lane Rossville/Catoosa-Georgia	SFH: 233 Warren Street 233 Warren Street Rossville/Catoosa-Georgia			
Characteristics	Data	Data	Adjustments	Data	Adjustments	Data	Adjustments	Data	Adjustments
3. Effective Date of Rental	05/2014	05/2014		05/2014		05/2014		05/2014	
4. Type of Project/Stories	G/1	WU/3		WU/2		SF/1	(\$100)	SF/1	(\$100)
5. Floor of Unit in Building	First	Varies		First		First		Varies	
6. Project Occupancy %	Proposed	96%		100%		100%		100%	
7. Concessions	None	N		N		N		N	
8. Year Built	2015	1976	\$25	1984	\$20	1965	\$30	1998	\$10
9. Sq. Ft. Area	1,600	1000	\$130	1200	\$90	1900	(\$65)	1116	\$105
10. Number of Bedrooms	3	3		3		3		3	
11. Number of Baths	2.0	2.0		2.0		2.0		2.0	
12. Number of Rooms	6	6		6		6		5	\$20
13. Balc./Terrace/Patio	Y	Y		Y		N	\$5	N	\$5
14. Garage or Carport	G/0	L/0	\$25	L/0	\$25	G/0		AG/0	
15. Equipment	A/C	C		C		Wall	\$5	C	
b. Range/Oven	Y	Y		Y		Y		Y	
c. Refrigerator	Y	Y		Y		Y		Y	
d. Disposal	Y	Y		N	\$5	N		N	\$5
e. Microwave	Y	Y		Y		N	\$5	N	\$5
f. Dishwasher	Y	Y		Y		Y		Y	
g. Washer/Dryer	W/D	L	\$20	L	\$20	HU	\$15	HU	\$15
h. Carpet/Drapes	C/B	C/B		C/B		T/B	\$5	HW/B	
i. Pool/Rec. Area	RA	RA		P/RA	(\$5)	N	\$10	P/RA	(\$5)
16. Services									
a. Heat/Type	N/E	N/E		N/E		N/G		N/E	
b. Cook/Type	N/E	N/E		N/E		N/G		N/E	
c. Electricity	N	N		N		N		N	
d. Water Cold/Hot	C	N	\$20	C		N	\$20	C	
e. Sewer	Y	N	\$30	Y		N	\$30	Y	
f. Trash	Y	Y		Y		N	\$20	N	\$20
17. Storage	N	N		N		N		N	
18. Project Location	Average	Similar		Similar		Similar		Similar	
19. Community Room/Clubhouse	C	CR		N	\$5	N	\$5	N	\$5
20. Security	N	N		N		N		N	
21. Special Features	N	N		N		N		F	
22. Unit Rent Per Month		\$675		\$625		\$1,200		\$1,075	
23. Total Adjustment			\$250		\$160		(\$10)		\$65
24. Indicated Rent		\$925		\$785		\$1,190		\$1,140	
25. Correlated Subject Rent	\$1,050								
	high rent	\$1,190	low rent	\$785	60% range	\$785	to	\$1,190	

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.

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

Appraiser's Signature: *[Signature]* Date (mm/dd/yy): 05/28/14
 Reviewer's Signature: _____ Date (mm/dd/yyyy): _____

Explanation of Adjustments and Market Rent Conclusions

Greenleaf Park – As Complete

Primary Unit Type – One-Bedroom Units (700 SF), Two-Bedroom Units (900 SF) and Three-Bedroom Units (1,600 SF)

A rent comparability grid was prepared for the primary unit types with 700, 900 and 1,600 square feet. Comparable apartments used include the following: ***Woodland Apartments (Comparable 1), Lakeshore Apartments (Comparable 2), Fort Town Place (Comparable 3), Hillcrest Apartments (Comparable 4), Park Trace Apartments (Comparable 5), 61 Cedar Tree Lane (Comparable 6), 411 Barnhardt Circle (Comparable 7), Park Knoll Apartments (Comparable 8), SFH @ 1011 Crestridge Drive (Comparable 9), SFH @ 106 Sage Brush (Comparable 10) and SFH @ 233 Warren Street (Comparable 11).***

Structure/Stories – The subject will contain one-story garden-style buildings. All comparables contain two- or three-story walk-up style or townhouse buildings. Residents in the area did not indicate a willingness to pay an additional amount for difference in this structure type. However, residents did indicate a preference for single-family residences versus multifamily dwellings. Therefore, these comparables were adjusted downward \$100 per month.

Project Occupancy - The subject is proposed. The comparables' occupancies range from 87 to 100 percent. Therefore, no adjustments were needed.

Year Built/Year Renovated – The subject is proposed. ***Comparable 1*** was built in 1976 and was adjusted upward \$25 per month. ***Comparable 2*** was built in 1987 and was adjusted upward \$20 per month. ***Comparable 3*** was built in 2002 and was adjusted upward \$10 per month. ***Comparable 4*** was built in 1976 and was adjusted upward \$25 per month. ***Comparable 5*** was built in 1984 and was adjusted upward \$20 per month. ***Comparable 6*** was built in 1991 and renovated in 2014. ***Comparable 7*** was built in 1998 and was adjusted upward \$10 per month. ***Comparable 8*** was built in 1984 and was adjusted upward \$20 per month. ***Comparable 9*** was built in 1965 and was adjusted upward \$30 per month. ***Comparable 10*** was built in 1998 and was adjusted upward \$10 per month. ***Comparable 11*** was built in 1952 and was adjusted upward \$50 per month.

SF Area - For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 33 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The

selected dollar per square foot is \$0.27 for the one-bedroom comparison, \$0.24 for the two-bedroom comparison and \$0.22 for the three-bedroom comparison. No adjustments were made to comparables within 25 square feet of the subject. These adjustments are reflected on the HUD-Forms 92273, which are attached.

of Bedrooms – The subject and all comparables contain similar number of bedrooms. No adjustment was needed.

of Baths – Each complex with a differing number of baths than the subject was adjusted \$ 10 and \$20 per full bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to account for the convenience of additional baths. The extra room(s) will enhance the marketability of a unit even if the square footage remains the same. A paired rental analysis indicated a range of \$0 to \$30 per bath. The paired rental analysis range was determined by comparing comparables with differing numbers of baths and factoring out any other difference (amenities, utilities provided, etc.) The resulting difference is assumed to be attributable to the differing number of baths. The results are grouped together in a range. The adjustment is selected based on where the majority of the results fall within the range. If there is no majority, a conservative adjustment at the low end of the range is selected. As there was no majority in this paired analysis, a \$10 and \$20 adjustment was selected per full bath.

Balcony/Patio – The subject will contain this feature. All comparables that do not contain this feature was adjusted upward \$5 per month.

Parking – The subject will contain carports and garages. All comparables contain parking lots and garages for no fee. *Therefore*, no adjustment was needed.

AC: Central/Wall – The subject and all comparables except **Comparable 7** contain central air conditioning. **Comparable 7** contains a wall unit and was adjusted upward \$5 per month.

Washer/Dryer – The subject will contain washers and dryers in each unit. **Comparables 1, 5 and 8** contain laundry facilities and were adjusted upward \$20 per month. **Comparables 2, 3, 4, 7, 9, 10 and 11** contain hook-ups and were adjusted upward \$15 per month. **Comparable 6** is similar to the subject and was not adjusted.

Pool/Recreation Areas – The subject will contain a picnic area, playground and gazebo. **Comparables 2, 6, 8 and 10** contain swimming pools and were adjusted downward \$10 per month. **Comparable 9** does not contain either feature and was adjusted upward \$10 per month. All other comparables contain recreation areas and were not adjusted. Apartments with these features can command a higher rent in

the market area. Therefore, these adjustments were deemed reasonable after conversations with local apartment managers and tenants.

Heat – Neither the subject, nor any of the comparables will have this utility provided. Therefore, no adjustments were needed.

Cooking – Neither the subject, nor any of the comparables will have this utility provided. Therefore, no adjustments were needed.

Electric – Neither the subject, nor any of the comparables will have this utility provided. Therefore, no adjustments were needed.

Cold/Hot Water – The subject will have cold water provided. Comparables 1, 3 and 9 do not contain this feature and were adjusted downward \$15 for one-bedroom units and \$20 for two- and three-bedroom units. These adjustments were substantiated with local utility companies.

Trash – The subject will have this utility provided. Comparables 3, 4, 9, 10 and 11 do not have this utility provided and was adjusted upward \$20 per month.

Extra Storage – The subject will not contain extra storage. None of the comparables have this utility provided. Therefore, no adjustment was needed.

Location – The subject and all comparables are considered similar in project location. Therefore, no adjustment was needed.

Clubhouse/Community Room – The subject will contain a clubhouse. **Comparable 1** contains a community room. No other comparables contain either feature. Although there is little market data available concerning units with these features, the added amenity is an enhancement. Therefore, **Comparables 2, 3, 6, 7, 8, 9, 10 and 11** were adjusted downward \$5 per month.

Business Center – The subject will not contain a business center. None of the comparables contain this feature. Therefore, no adjustment was needed.

Security – The subject will not contain this feature. None of the comparables contain this feature. Therefore, no adjustment was needed.

Special Features – Neither the subject, nor any of the comparables contain this feature. Therefore, no adjustments were needed.

Conclusion of Market Rent

The adjusted rents range from \$555 to \$689 for the one-bedroom units; from \$680 to \$935 for the two-bedroom units; and from \$785 to \$1,290 for the three-bedroom units. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **700 SF One-Bedroom Unit** - **\$600, or \$0.80 per SF**
- **900 SF Two-Bedroom Unit** - **\$730, or \$0.98 per SF**
- **1,600 SF Three-Bedroom Unit** - **\$1,050, or \$1.41 per SF**

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption Rates

The subject is a proposed family development that will contain 10 one-bedroom units, 10 two-bedroom units and 46 three-bedroom units. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. 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. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to eleven months. The interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb five to eight units per month; therefore, it will reach a stable occupancy level within seven months.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview – Nancy Dove, Field Operations Manager, 706-369-5636

According to Ms. Dove with the Georgia Department of Community Affairs Housing Assistance Program, there are 44 housing vouchers in the county of Catoosa. All of the vouchers are allocated for. There is not currently a waiting list. Ms. Dove stated that they will not take a client if they cannot house them within a year. The telephone number where Ms. Dove can be reached is 706-369-5636.

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 will be well suited for the primary market area.

Site Evaluation

The sites location is considered good. It is located near a major thoroughfare to the city which provides with good visibility and access. It is located in close proximity to medical facilities, schools, shopping, employment, local government facilities and recreational facilities. The site and it 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 53,282. By 2010, population in this market area had increased by 20.0 percent to 63,942. In 2014, the population in this market area has increased by 2.4 percent to 65,486. It is projected that between 2014 and 2019, population in the market area will increase 3.5 percent to 67,774.

Employment in Catoosa County has been increasing an average of 0.7 percent per year since 2000. Employment in the State of Georgia has been increasing an average of 0.5 percent per year since 2000.

Existing Housing

There were a total of 23 confirmed apartment complexes in and surrounding the market area. There were approximately eight market rate vacant units of 645 surveyed, for an overall vacancy rate of 1.2 percent. There were no subsidized/rent-restricted vacant units out of 746 surveyed, for an overall vacancy rate of zero percent. The amenities of these comparables will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The adjusted market rental rates were \$600 for one-bedroom units, \$730 for the two-bedroom units and \$1,050 for the three-bedroom units. It is believed that the comparables used in the rent grid analysis were the best available.

Demand & Capture Rates

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

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Adj. Market Rent	Proposed Rent
1/1 BR	(50% AMI)	10	407	0	407	2.5%	1.5	\$600	\$182
2/1.5 BR	(50% AMI)	5	54	0	54	9.2%	1.5	\$730	\$460
2/1.5 BR	(60% AMI)	5	50	0	50	10.0%	1.5	\$730	\$584
3/2 BR	(50% AMI)	14	62	0	62	22.6%	1.5	\$1,050	\$490
3/2 BR	(60% AMI)	32	68	0	68	47.3%	2.0	\$1,050	\$634
	All Units	66	1,487	0	1,487	4.4%	8.0		

Project Capture Rate All Units	4.4%
Project Stabilization Period	8 Months

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are three tax credit comparables located in the market area that will compete with the subject property. As indicated in the chart above the capture rates for all one-bedroom units, two-bedroom units and three-bedroom units are below the 35 percent threshold requirement. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. In addition, the overall capture rates by segment type (i.e. 30%, 40%, 50%, 60%, etc.) for each bedroom type are below the 70 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing and the subject will help fill the need by offering affordable units to the market area.

The overall capture for the existing development is reasonable for the tax credit units. The capture rates for the units are within the acceptable range. It is believed that the subject is a viable development.

Absorption Rates

The subject is a proposed family development that will contain 10 one-bedroom units, 10 two-bedroom units and 46 three-bedroom units. Ten of the units at Greenleaf Park—1-bedroom/1bathroom duplexes—will be reserved for referrals from LMCS. Lookout Mountain Community Services (LMCS) has been providing mental health, substance abuse, and developmental disabilities services in Northern Georgia since 1965. LMCS has the resources and staff to deliver counseling, medical care, and case management but they struggle to find quality affordable housing for their clients in Fort Oglethorpe. The Vecino Group commits to offering subsidized rents (\$182 a month) and LMCS commits to providing case management and services for the 10 referred individuals. 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. Therefore, it is estimated that a 93+ percent occupancy level can be achieved in seven to eleven months. The interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb five to eight units per month; therefore, it will reach a stable occupancy level within seven months.

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, or an individual employed by my company, 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 new rental units. 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.



Samuel L. Gill

Market Analyst

ADDENDUM A

Market Analyst Certification and Checklist

I understand that by initializing (or checking) the following items, I am stating those items are included and/or addressed in the report. If an item is not checked, a full explanation is included in the report.

The report was written according to DCA's market study requirements, that the information included is accurate and that the report can be relied upon by DCA as a true assessment of the low-income housing rental market. DCA may rely on the representation made in the market study provided. This document is assignable to other lenders that are parties to the DCA loan transaction.

I also certify that I have inspected the subject property as well as all rent comparables.

Signed: 

Date: 5/28/2014

A. Executive Summary

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4	Appropriateness of interior and exterior amenities including appliances	Page	<u>10-11</u>
5	Location and distance of subject property in relationship to local amenities	Page	<u>12</u>
6	Discussion of capture rates in relationship to subject	Page	<u>13</u>
7	Conclusion regarding the strength of the market for subject	Page	<u>14</u>

B. Project Description

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3	Unit size, # of bedrooms and structure type (i.e. townhouse, garden apartment, etc)	Page	<u>17-19</u>
4	Rents and Utility Allowance*	Page	<u>19</u>
5	Existing or proposed project based rental assistance	Page	<u>19</u>
6	Existing development amenities (i.e. washer/dryer hookups, dishwasher etc.)	Page	<u>19</u>
7	For rehab proposals, current occupancy levels, rents, and tenant incomes (if available), as well as detailed information as to renovation of property	Page	<u>N/A</u>

8	Projected placed in service date	Page	<u>N/A</u>
9	Construction type: New Construction/Rehab/Adaptive Reuse, etc.	Page	<u>17-19</u>
10	Occupancy Type: Family, Elderly, Housing for Older Persons, Special Needs, etc.	Page	<u>17-19</u>
11	Special Population Target (if applicable)	Page	<u>17-19</u>

C. Site Evaluation

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2	Physical features of Subject Property and Adjacent Uses	Page	<u>21-23</u>
3	Subject Photographs (front, rear, and side elevations as well as street scenes)	Page	<u>24-26</u>
4	Map identifying location of subject as well as closest shopping centers, schools, medical facilities and other amenities relative to subject	Page	<u>29-31</u>
5	Developments in vicinity to subject and proximity in miles (Identify developments surrounding the subject on all sides)	Page	<u>32-33</u>
	zoning of subject and surrounding uses	Page	<u>23</u>
6	Map identifying existing low-income housing within the Primary Market Area and proximity in miles to subject	Page	<u>32-33</u>
7	Road or infrastructure improvements planned or under construction in the PMA	Page	<u>23</u>
8	Comment on access, ingress/egress and visibility of subject	Page	<u>24</u>
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10	Overall conclusions of site and their marketability	Page	<u>23</u>

D. Market Area

1	Map identifying Subject's Location within PMA	Page	<u>37</u>
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E. Community Demographic Data

Data on Population and Households Five Years Prior to Market Entry, and Projected Five Years Post-Market Entry.	Page	<u>40</u>
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** If using sources other than U.S. Census (I.e., Claritas or other reputable source of data), please include in Addenda – The source of all tables in the market study must be clearly identified.*

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2. Household Trends

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b.	Households by tenure (# of owner and renter households) Elderly by tenure, if applicable	Page	<u>41-44</u>
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d.	Renter households by # of persons in the household	Page	<u>41-44</u>

3. Employment Trend

a.	Employment by industry— #s & % (i.e. manufacturing: 150,000 (20%))	Page	<u>55</u>
b.	Major employers, product or service, total employees, anticipated expansions, contractions in work forces, as well as newly planned employers and impact on employment in the PMA	Page	<u>54</u>
c.	Unemployment trends for the PMA and, where possible, the county total workforce for unemployment trends for the last two to four years.	Page	<u>52-54</u>
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3	Comparison of market rates of competing properties with existing subject market rent	Page	<u>58-61</u>

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b.	Demand from Existing Households (Combination of rent overburdened and substandard)	Page	<u>60-61</u>
c.	Elderly Households Converting to Rentership (applicable only to elderly)	Page	<u>N/A</u>
d.	Deduction of Supply of "Comparable Units"	Page	<u>60-61</u>
e.	Capture Rates for Each Bedroom Type	Page	<u>60-61</u>
f.	Anticipated Absorption period for the property	Page	<u>60-61</u>

** Assume 35% of gross income towards total housing expenses for family*

** Assume 40% of gross income towards total housing expenses for elderly*

** Assume 35% of net income for derivation of income band for family*

** Assume 40% of net income for derivation of income band for elderly*

G. Supply Analysis

1	Comparative chart of subject amenities and competing properties	Page	<u>93-94</u>
2	Supply & analysis of competing developments under construction & pending	Page	<u>47</u>
3	Comparison of competing developments (occupancy, unit mix and rents)	Page	<u>63-85</u>
4	Rent Comparable Map (showing subject and comparables)	Page	<u>90</u>
5	Assisted Projects in PMA *	Page	<u>90</u>
6	Multi-Family Building Permits issued in PMA in last two years	Page	<u>47</u>

* PHA properties are not considered comparable with LIHTC units

H. Interviews

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I. Conclusions and Recommendations

- 1 Conclusion as to Impact of Subject on PMA Page 107-109
2 Recommendation as to Subject's Viability in PMA Page 107-109

J. Signed Statement

- 1 Signed Statement from Analyst Page 110

K. Comparison of Competing Properties

- 1 Separate Letter addressing addition of more than one competing property

ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

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

Absorption Rate

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

Acceptable Rent Burden

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

Affordable Housing

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

Amenity

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

Annual Demand

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

Area Median Income (AMI)

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

Assisted Housing

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

Attached Housing

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

Basic Rent

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

Below Market Interest Rate Program (BMIR)

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

Capture Rate

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

Census Tract

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

Central Business District (CBD)

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

Community Development Corporation (CDC)

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

Comparable Property

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

Competitive Property

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

Concession

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

Condominium

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

Contract Rent

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

Demand

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

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

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

Low Rise Building

A building with one to three stories.

Market Advantage

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

Market Analysis

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

Market Area or Primary Market Area

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

Market Demand

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

Market Rent

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

Market Study

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

Marketability

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

Market Vacancy Rate – Physical

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

Market Vacancy Rate – Economic

Percentage of rent loss due to concessions and vacancies.

Metropolitan Statistical Area (MSA)

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

Mid-rise

A building with four to ten stories.

Mixed Income Property

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

Mobility

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

Moderate Income

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

Move-up Demand

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

Multi-family

Structures that contain more than two or more housing units.

Neighborhood

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

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

Gross Rent less Tenant Paid Utilities.

Penetration Rate

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

Pent-up Demand

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

Population Trends

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

Primary Market Area

See Market Area

Programmatic Rents

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

Project Based Rent Assistance

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

Public Housing or Low Income Conventional Public Housing

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

Qualified Census Tract (QCT)

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

Rural Development (RD) Market Rent

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

Rural Development (RD) Program

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

Redevelopment

The redesign or rehabilitation of existing properties.

Rent Burden

Gross rent divided by gross monthly household income.

Rent Burdened Households

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

Restricted Rent

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

Saturation

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

Secondary Market Area

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

Single-Family Housing

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

Special Needs Population

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

Stabilized Level of Occupancy

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

State Data Center (SDC)

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

Subsidy

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

Substandard Conditions

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

Target Income Band

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

Target Population

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

Tenant

One who rents real property from another.

Tenant Paid Utilities

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

Tenure

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

Townhouse (or Row House)

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

Turnover

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

Unmet Housing Need

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

Unrestricted Rents

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

Vacancy Period

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

Vacancy Rate – Economic

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

Vacancy Rate – Physical

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

Very Low Income

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

Zoning

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

ADDENDUM C

Georgia Department of Community Affairs
Office of Affordable Housing

UTILITY ALLOWANCES
Effective 9/1/2012

NORTHERN REGION

Unit Type	Use	Appliance Type	0 BR	1 BR	2 BR	3 BR	4 BR
MULTI-FAMILY	Heating	Natural Gas	24	34	43	53	68
		Electric	26	36	46	56	72
		Propane	51	71	91	110	142
		78%+ AFUE Gas	16	21	25	34	42
		Electric Heat Pump	9	10	13	18	22
		Electric Aquatherm	18	25	32	39	50
		Gas Aquatherm	16	24	30	37	48
	Cooking	Natural Gas	6	9	10	13	16
		Electric	6	9	11	13	17
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	43
		Electric	19	26	34	41	53
		Propane	34	45	59	71	91
	Air Cond.	Electric	17	23	30	36	46
Lights/Refr.	Electric	17	24	31	38	49	
Sewer		15	20	24	32	39	
Water		10	13	16	22	28	
Trash Collection		20	20	20	20	20	
SINGLE FAMILY	Heating	Natural Gas	27	37	49	59	76
		Electric	28	40	51	62	80
		Propane	57	79	102	125	156
		78%+ AFUE Gas	25	33	42	49	62
		Electric Heat Pump	18	28	31	36	48
		Electric Aquatherm	20	28	36	44	56
		Gas Aquatherm	19	27	34	42	53
	Cooking	Natural Gas	6	9	10	13	16
		Electric	6	9	11	13	17
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	43
		Electric	19	27	34	41	53
		Propane	34	45	59	71	91
	Air Cond.	Electric	18	26	33	40	51
Lights/Refr.	Electric	19	28	35	43	54	
Sewer		15	21	26	31	39	
Water		10	14	18	22	28	
Trash Collection		20	20	20	20	20	

Georgia Department of Community Affairs
Office of Affordable Housing

UTILITY ALLOWANCES
Effective 9/1/2012

MIDDLE REGION

Unit Type	Use	Appliance Type	0 BR	1 BR	2 BR	3 BR	4 BR
MULTI-FAMILY	Heating	Natural Gas	20	28	35	44	56
		Electric	23	33	42	51	65
		Propane	42	59	76	93	119
		78%+ AFUE Gas	13	16	20	26	32
		Electric Heat Pump	7	7	9	14	17
		Electric Aquatherm	16	23	29	36	46
		Gas Aquatherm	15	19	25	31	39
	Cooking	Natural Gas	6	9	10	13	16
		Electric	7	9	12	15	19
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	42
		Electric	21	29	37	45	57
		Propane	34	45	59	71	91
	Air Cond.	Electric	23	33	42	51	65
Lights/Refr.	Electric	19	27	34	42	53	
Sewer		28	37	46	57	71	
Water		17	22	28	35	43	
Trash Collection		20	20	20	20	20	
SINGLE FAMILY	Heating	Natural Gas	22	31	39	48	61
		Electric	26	36	46	57	72
		Propane	48	65	85	102	130
		78%+ AFUE Gas	19	26	32	38	48
		Electric Heat Pump	14	22	24	28	38
		Electric Aquatherm	18	25	33	40	51
		Gas Aquatherm	16	22	28	34	42
	Cooking	Natural Gas	6	9	10	13	16
		Electric	7	9	12	15	19
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	42
		Electric	21	29	37	45	57
		Propane	34	45	59	71	91
	Air Cond.	Electric	26	36	46	57	72
Lights/Refr.	Electric	21	30	38	46	59	
Sewer		27	37	47	56	71	
Water		17	23	28	34	43	
Trash Collection		20	20	20	20	20	

Georgia Department of Community Affairs
Office of Affordable Housing

UTILITY ALLOWANCES
Effective 9/1/2012

SOUTHERN REGION

Unit Type	Use	Appliance Type	0 BR	1 BR	2 BR	3 BR	4 BR
MULTI-FAMILY	Heating	Natural Gas	15	21	27	33	40
		Electric	17	23	30	36	46
		Propane	31	42	54	65	85
		78%+ AFUE Gas	7	9	12	15	18
		Electric Heat Pump	2	2	2	3	3
		Electric Aquatherm	12	16	21	25	32
		Gas Aquatherm	10	15	19	22	28
	Cooking	Natural Gas	6	9	10	13	16
		Electric	7	9	12	14	18
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	43
		Electric	20	28	36	44	57
		Propane	34	45	59	71	91
	Air Cond.	Electric	26	36	46	56	72
	Lights/Refr.	Electric	19	26	34	41	52
Sewer		18	23	29	34	41	
Water		12	15	19	24	30	
Trash Collection		16	16	16	16	16	
SINGLE FAMILY	Heating	Natural Gas	16	22	30	36	45
		Electric	18	26	33	40	51
		Propane	34	48	59	74	93
		78%+ AFUE Gas	10	15	18	21	27
		Electric Heat Pump	4	6	6	7	10
		Electric Aquatherm	13	18	23	28	36
		Gas Aquatherm	12	16	21	25	31
	Cooking	Natural Gas	6	9	10	13	16
		Electric	7	9	12	14	18
		Propane	14	17	23	28	34
	Hot Water	Natural Gas	16	22	28	34	43
		Electric	20	28	36	44	57
		Propane	34	45	59	71	91
	Air Cond.	Electric	28	40	51	62	80
	Lights/Refr.	Electric	21	29	37	46	58
Sewer		18	24	29	34	41	
Water		11	16	20	24	30	
Trash Collection		16	16	16	16	16	

ADDENDUM D



FLOODSCAPE™

Flood Hazards Map

Map Number
13047C0026E

Effective Date
September 11, 2009

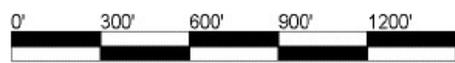
Flood Legend

-  High flood risk
-  Moderate flood risk
-  Low flood risk

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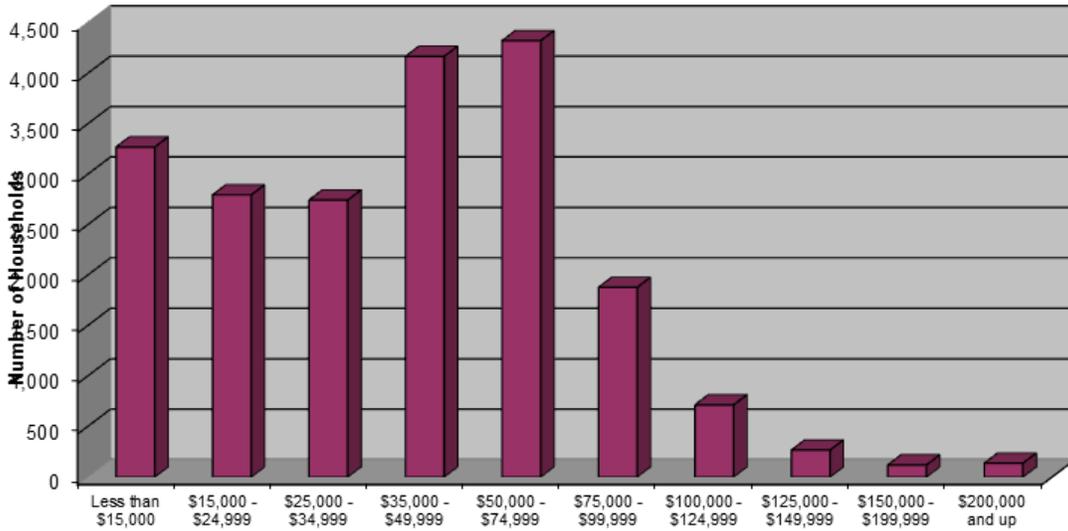


ADDENDUM E

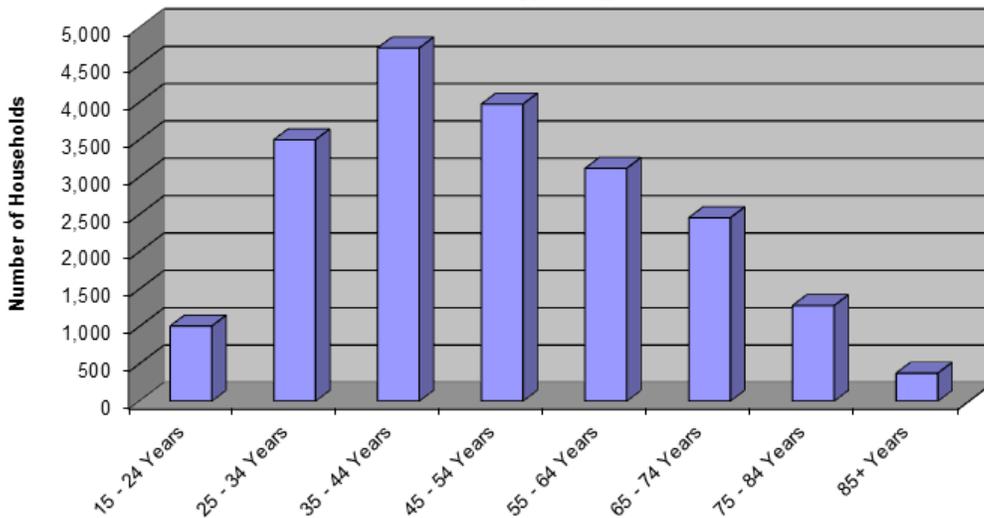


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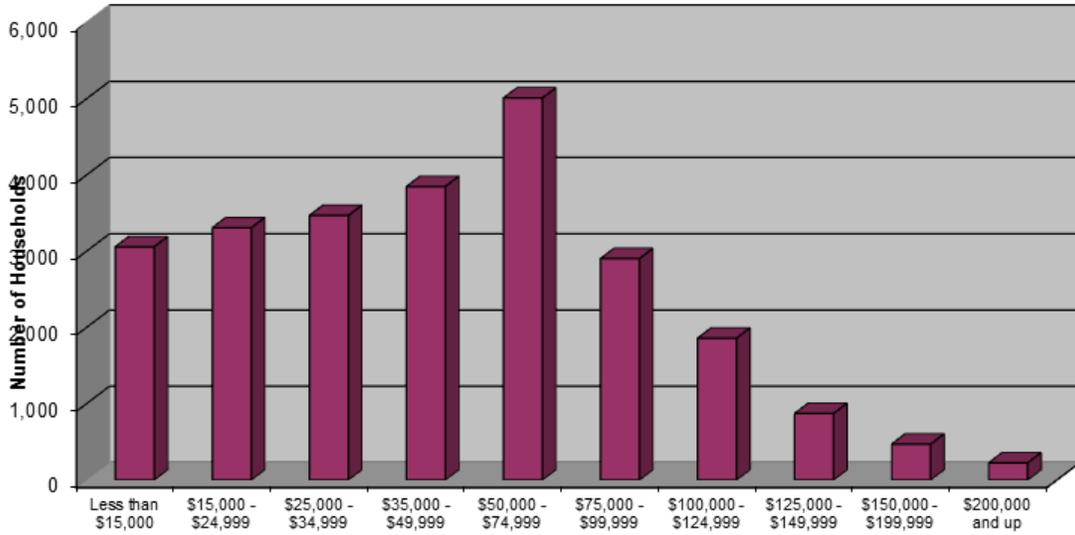
Households by Income - Census 2000
Catoosa County, Georgia



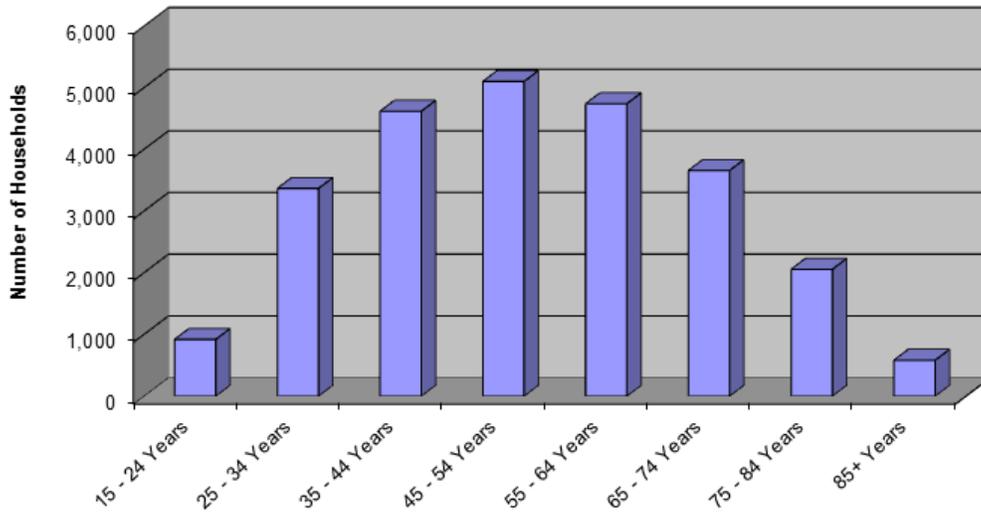
Households by Age - Census 2000
Catoosa County, Georgia



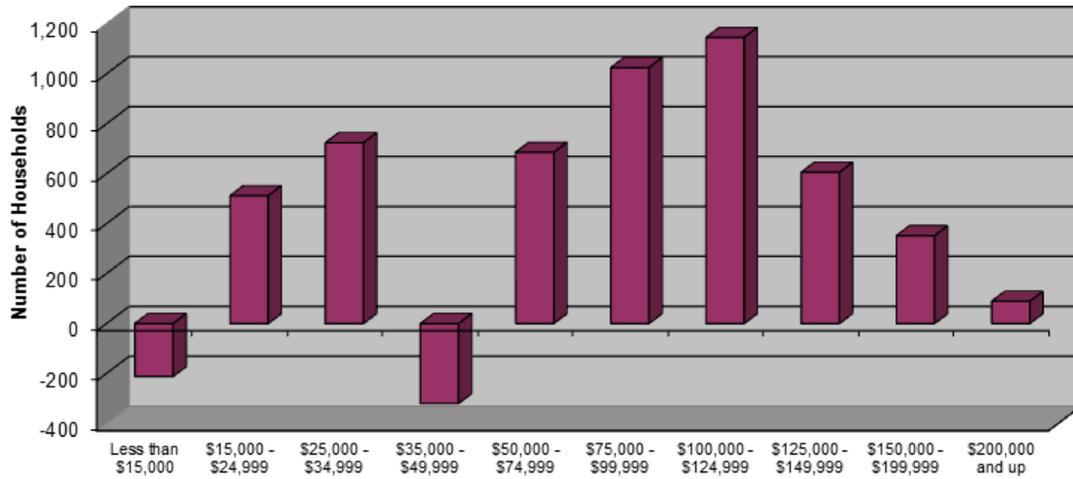
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Catoosa County, Georgia**



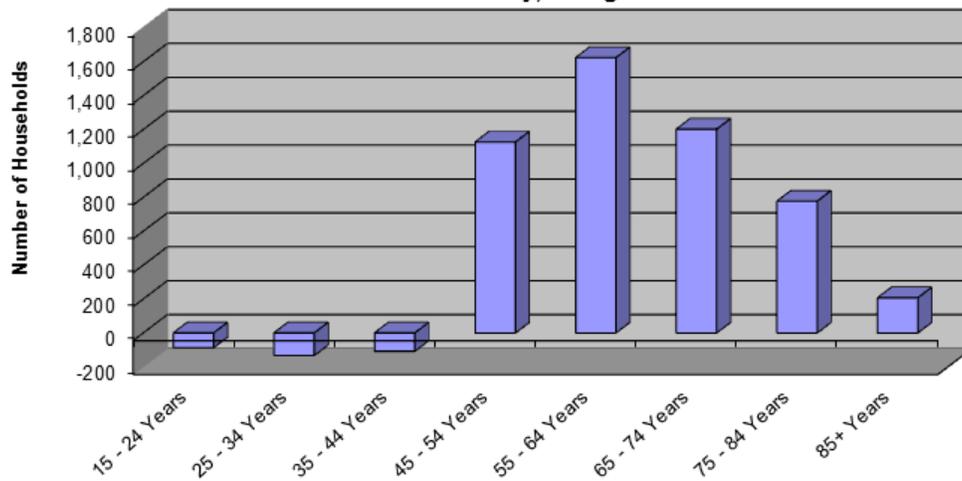
**Estimated Households by Age - 2014
Catoosa County, Georgia**



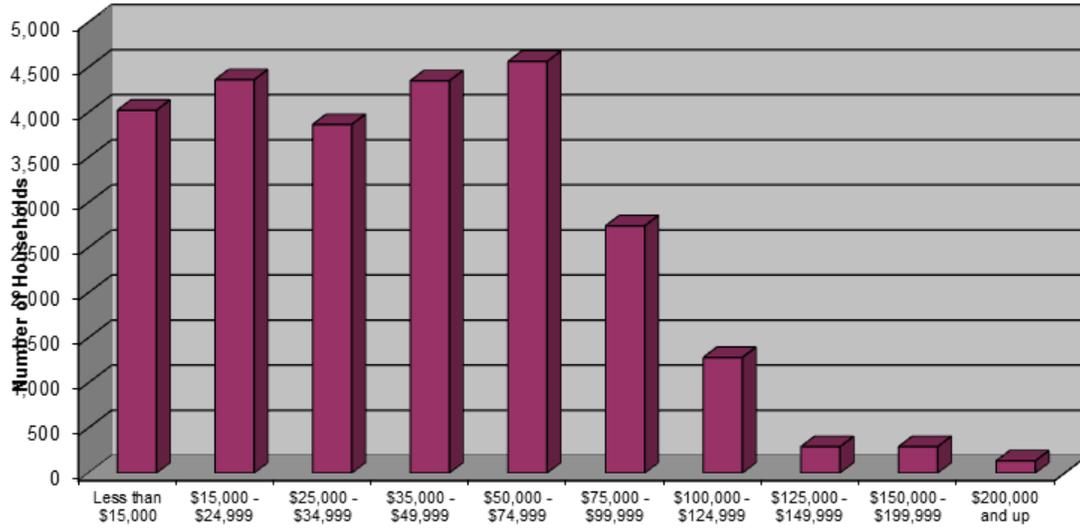
**Estimated Household Income Change 2000 - 2014
Catoosa County, Georgia**



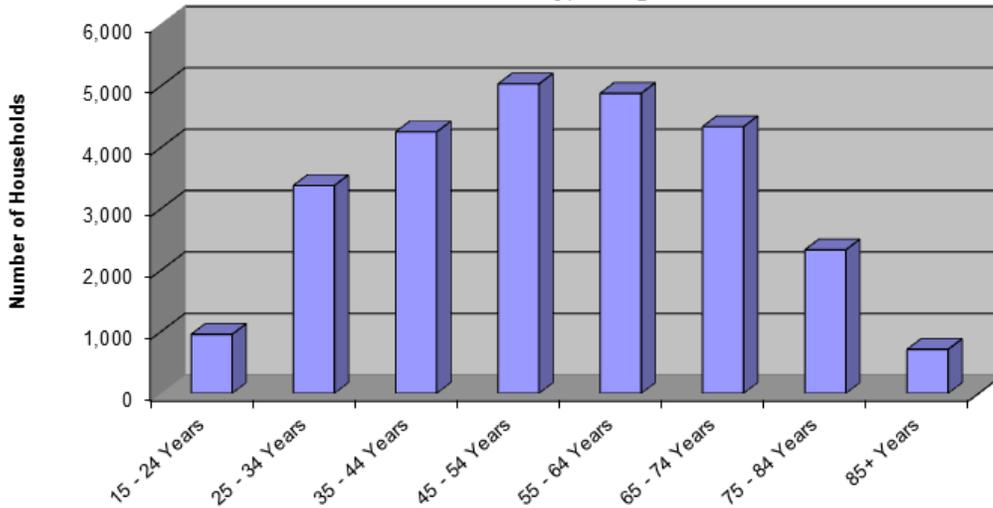
**Estimated Household Age Change 2000 - 2014
Catoosa County, Georgia**



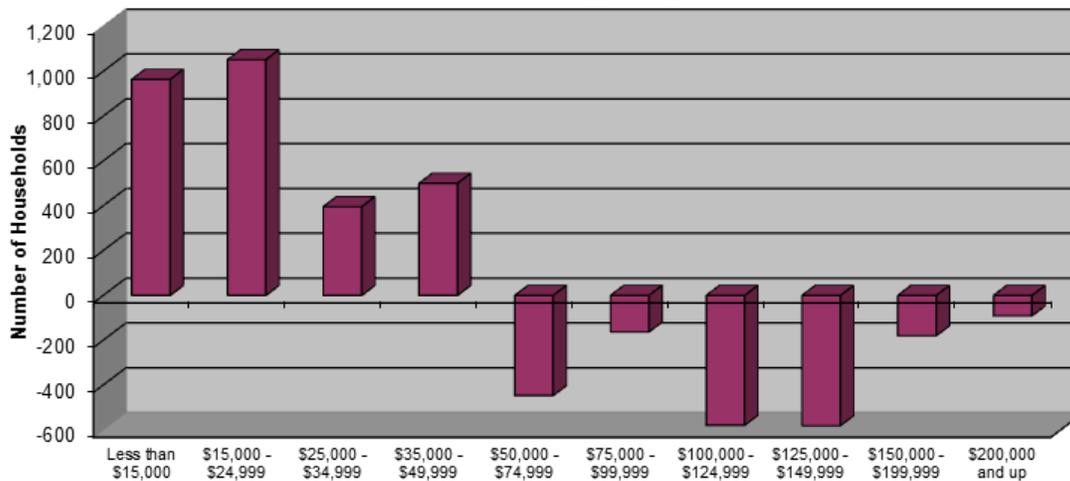
**Projected Households by Income - 2019
Catoosa County, Georgia**



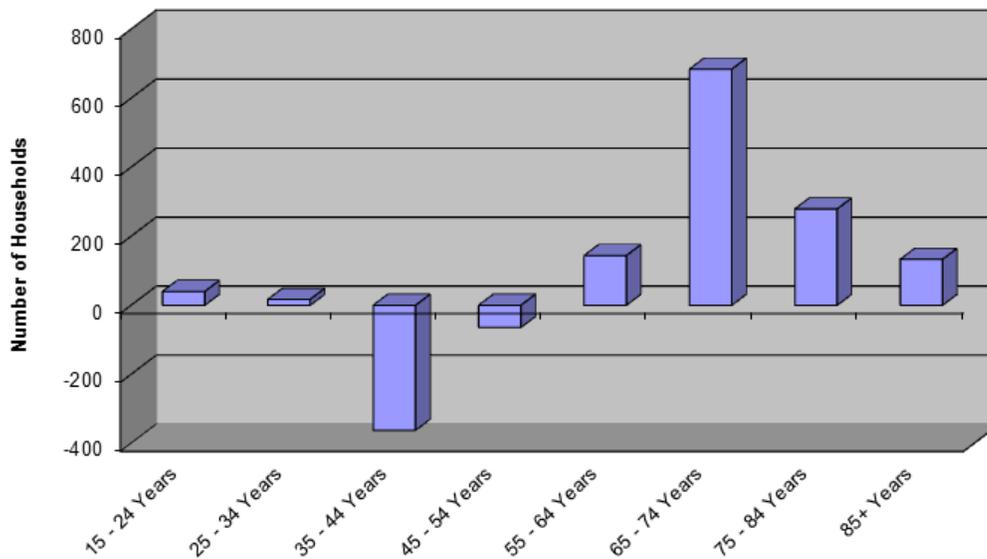
**Projected Households by Age - 2019
Catoosa County, Georgia**



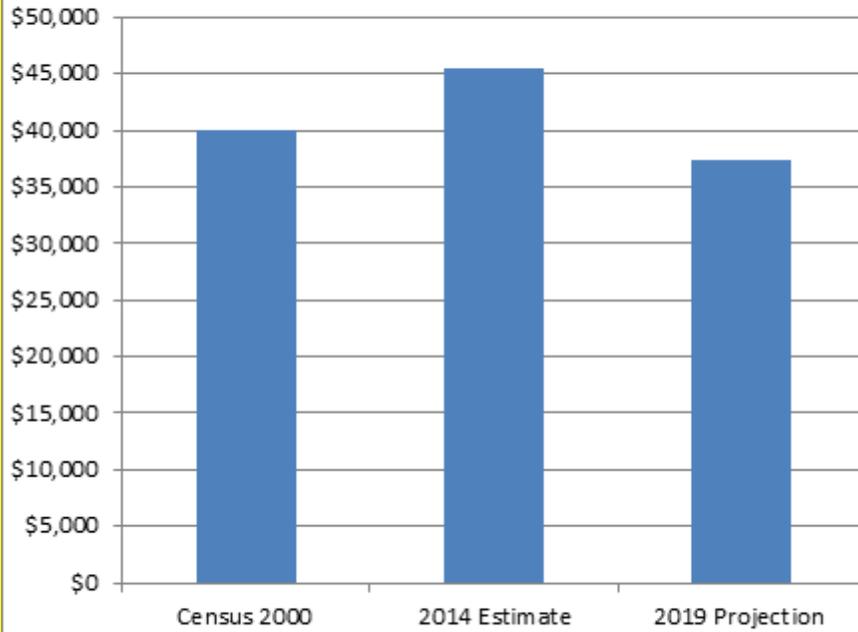
Projected Household Income Change 2014 - 2019
Catoosa County, Georgia



Projected Household Age Change 2014 - 2019
Catoosa County, Georgia



Median Household Income Catoosa County, Georgia



HOUSEHOLD DATA

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Households by Income and Age

Catoosa County, Georgia

Census Data - 2000

Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	191	331	490	351	506	703	516	185	3,273	16.0%
\$15,000 - \$24,999	228	473	503	314	374	518	305	83	2,798	13.7%
\$25,000 - \$34,999	209	505	587	392	456	375	176	47	2,747	13.4%
\$35,000 - \$49,999	225	844	1,003	917	599	389	160	34	4,171	20.4%
\$50,000 - \$74,999	106	916	1,295	984	701	257	52	15	4,326	21.2%
\$75,000 - \$99,999	37	253	550	601	273	116	44	7	1,881	9.2%
\$100,000 - \$124,999	11	115	156	252	111	48	20	3	716	3.5%
\$125,000 - \$149,999	0	28	72	80	53	32	2	1	268	1.3%
\$150,000 - \$199,999	0	26	31	46	9	9	0	0	121	0.6%
\$200,000 and up	0	2	40	32	33	2	2	1	138	0.7%
Total	1,007	3,500	4,727	3,976	3,117	2,456	1,280	376	20,439	100.0%
Percent	4.9%	17.1%	23.1%	19.5%	15.3%	12.0%	6.3%	1.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Catoosa County, Georgia										
Current Year Estimates - 2014										
	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	295	273	269	493	547	556	454	174	3,061	12.2%
\$15,000 - \$24,999	144	356	405	605	653	537	461	149	3,310	13.2%
\$25,000 - \$34,999	197	465	549	666	659	513	333	89	3,471	13.9%
\$35,000 - \$49,999	115	411	506	796	786	750	400	87	3,851	15.4%
\$50,000 - \$74,999	114	883	1,168	1,047	908	625	221	46	5,012	20.0%
\$75,000 - \$99,999	52	474	724	651	536	346	106	17	2,906	11.6%
\$100,000 - \$124,999	0	324	592	449	341	121	28	7	1,862	7.4%
\$125,000 - \$149,999	1	100	185	237	190	119	32	10	874	3.5%
\$150,000 - \$199,999	0	60	153	108	81	55	14	2	473	1.9%
\$200,000 and up	2	21	68	50	40	36	8	2	227	0.9%
Total	920	3,367	4,619	5,102	4,741	3,658	2,057	583	25,047	100.0%
Percent	3.7%	13.4%	18.4%	20.4%	18.9%	14.6%	8.2%	2.3%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Catoosa County, Georgia										
Estimated Change - 2000 to 2014										
	Age									
Income	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent Change
	Years									
Less than \$15,000	104	-58	-221	142	41	-147	-62	-11	-212	-6.5%
\$15,000 - \$24,999	-84	-117	-98	291	279	19	156	66	512	18.3%
\$25,000 - \$34,999	-12	-40	-38	274	203	138	157	42	724	26.4%
\$35,000 - \$49,999	-110	-433	-497	-121	187	361	240	53	-320	-7.7%
\$50,000 - \$74,999	8	-33	-127	63	207	368	169	31	686	15.9%
\$75,000 - \$99,999	15	221	174	50	263	230	62	10	1,025	54.5%
\$100,000 - \$124,999	-11	209	436	197	230	73	8	4	1,146	160.1%
\$125,000 - \$149,999	1	72	113	157	137	87	30	9	606	226.1%
\$150,000 - \$199,999	0	34	122	62	72	46	14	2	352	290.9%
\$200,000 and up	2	12	28	11	5	27	2	1	89	64.5%
Total	-87	-133	-108	1,126	1,624	1,202	777	207	4,608	22.5%
Percent Change	-8.6%	-3.8%	-2.3%	28.3%	52.1%	48.9%	60.7%	55.1%	22.5%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Catoosa County, Georgia										
Five Year Projections - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	345	374	348	631	711	800	583	233	4,025	15.5%
\$15,000 - \$24,999	181	457	492	772	851	791	610	208	4,362	16.8%
\$25,000 - \$34,999	182	517	586	743	752	623	358	106	3,867	14.9%
\$35,000 - \$49,999	103	458	546	872	864	951	455	102	4,351	16.8%
\$50,000 - \$74,999	97	815	1,032	938	825	625	194	39	4,565	17.6%
\$75,000 - \$99,999	48	454	662	606	507	355	94	17	2,743	10.6%
\$100,000 - \$124,999	0	228	399	304	236	92	20	4	1,283	5.0%
\$125,000 - \$149,999	1	32	61	77	64	44	10	4	293	1.1%
\$150,000 - \$199,999	1	37	93	65	50	37	8	2	293	1.1%
\$200,000 and up	2	12	38	30	25	24	4	1	136	0.5%
Total	960	3,384	4,257	5,038	4,885	4,342	2,336	716	25,918	100.0%
Percent	3.7%	13.1%	16.4%	19.4%	18.8%	16.8%	9.0%	2.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Catoosa County, Georgia										
Projected Change - 2014 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	50	101	79	138	164	244	129	59	964	31.5%
\$15,000 - \$24,999	37	101	87	167	198	254	149	59	1,052	31.8%
\$25,000 - \$34,999	-15	52	37	77	93	110	25	17	396	11.4%
\$35,000 - \$49,999	-12	47	40	76	78	201	55	15	500	13.0%
\$50,000 - \$74,999	-17	-68	-136	-109	-83	0	-27	-7	-447	-8.9%
\$75,000 - \$99,999	-4	-20	-62	-45	-29	9	-12	0	-163	-5.6%
\$100,000 - \$124,999	0	-96	-193	-145	-105	-29	-8	-3	-579	-31.1%
\$125,000 - \$149,999	0	-68	-124	-160	-126	-75	-22	-6	-581	-66.5%
\$150,000 - \$199,999	1	-23	-60	-43	-31	-18	-6	0	-180	-38.1%
\$200,000 and up	0	-9	-30	-20	-15	-12	-4	-1	-91	-40.1%
Total	40	17	-362	-64	144	684	279	133	871	3.5%
Percent Change	4.3%	0.5%	-7.8%	-1.3%	3.0%	18.7%	13.6%	22.8%	3.5%	

Source: Nielsen Claritas; Ribbon Demographics



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Median Household Income Catoosa County, Georgia		
Census 2000	2014 Estimate	2019 Projection
\$40,040	\$45,445	\$37,430

Median Household Income by Area			
Catoosa County, Georgia			
Geography ID	Census 2000	2014 Estimate	2019 Projection
13067	\$40,040	\$45,445	\$37,430

HISTA 2.2 Summary Data Catoosa County, Georgia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	268	65	62	14	26	435
\$10,000-20,000	256	195	210	110	37	808
\$20,000-30,000	235	212	180	158	178	963
\$30,000-40,000	363	195	86	39	99	782
\$40,000-50,000	95	69	35	101	61	361
\$50,000-60,000	21	127	172	202	37	559
\$60,000-75,000	28	40	23	1	46	138
\$75,000-100,000	1	11	8	36	73	129
\$100,000-125,000	1	59	0	63	64	187
\$125,000-150,000	35	7	5	5	1	53
\$150,000-200,000	21	4	13	10	7	55
\$200,000+	8	2	2	2	2	21
Total	1,332	986	799	742	632	4,491

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	277	18	9	7	15	326
\$10,000-20,000	331	172	31	5	30	569
\$20,000-30,000	206	123	27	5	24	385
\$30,000-40,000	55	37	4	5	13	114
\$40,000-50,000	36	117	11	6	7	177
\$50,000-60,000	28	15	4	6	7	60
\$60,000-75,000	32	44	9	4	6	95
\$75,000-100,000	33	14	9	4	8	68
\$100,000-125,000	24	8	7	2	4	45
\$125,000-150,000	25	8	5	23	4	65
\$150,000-200,000	10	3	4	3	2	22
\$200,000+	11	2	2	8	0	26
Total	1,068	564	122	78	120	1,952

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	204	17	5	6	15	247
\$10,000-20,000	323	76	4	4	30	437
\$20,000-30,000	162	105	4	4	24	299
\$30,000-40,000	54	22	3	4	12	95
\$40,000-50,000	17	99	4	5	6	131
\$50,000-60,000	19	15	3	5	6	48
\$60,000-75,000	31	42	8	3	6	90
\$75,000-100,000	31	13	4	3	7	58
\$100,000-125,000	16	5	3	2	3	29
\$125,000-150,000	16	7	1	3	4	31
\$150,000-200,000	5	3	2	1	1	12
\$200,000+	10	2	1	2	0	16
Total	888	407	42	42	114	1,493

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	545	83	71	21	41	761
\$10,000-20,000	587	367	241	115	67	1,377
\$20,000-30,000	441	335	207	163	202	1,348
\$30,000-40,000	418	232	90	44	112	896
\$40,000-50,000	131	186	46	107	68	538
\$50,000-60,000	49	142	176	208	44	619
\$60,000-75,000	60	84	32	5	52	233
\$75,000-100,000	34	25	17	40	81	197
\$100,000-125,000	25	67	7	65	68	232
\$125,000-150,000	60	15	10	28	5	118
\$150,000-200,000	31	7	17	13	9	77
\$200,000+	19	2	2	11	2	47
Total	2,400	1,550	921	820	752	6,443

HISTA 2.2 Summary Data Catoosa County, Georgia

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	6.0%	1.4%	1.4%	0.3%	0.6%	9.7%
\$10,000-20,000	5.7%	4.3%	4.7%	2.4%	0.8%	18.0%
\$20,000-30,000	5.2%	4.7%	4.0%	3.5%	4.0%	21.4%
\$30,000-40,000	8.1%	4.3%	1.9%	0.9%	2.2%	17.4%
\$40,000-50,000	2.1%	1.5%	0.8%	2.2%	1.4%	8.0%
\$50,000-60,000	0.5%	2.8%	3.8%	4.5%	0.8%	12.4%
\$60,000-75,000	0.6%	0.9%	0.5%	0.0%	1.0%	3.1%
\$75,000-100,000	0.0%	0.2%	0.2%	0.8%	1.6%	2.9%
\$100,000-125,000	0.0%	1.3%	0.0%	1.4%	1.4%	4.2%
\$125,000-150,000	0.8%	0.2%	0.1%	0.1%	0.0%	1.2%
\$150,000-200,000	0.5%	0.1%	0.3%	0.2%	0.2%	1.2%
\$200,000+	0.2%	0.0%	0.1%	0.1%	0.1%	0.5%
Total	29.7%	22.0%	17.8%	16.5%	14.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	14.2%	0.9%	0.5%	0.4%	0.8%	16.7%
\$10,000-20,000	17.0%	8.8%	1.6%	0.3%	1.5%	29.1%
\$20,000-30,000	10.6%	6.3%	1.4%	0.3%	1.2%	19.7%
\$30,000-40,000	2.8%	1.9%	0.2%	0.3%	0.7%	5.8%
\$40,000-50,000	1.8%	6.0%	0.6%	0.3%	0.4%	9.1%
\$50,000-60,000	1.4%	0.8%	0.2%	0.3%	0.4%	3.1%
\$60,000-75,000	1.6%	2.3%	0.5%	0.2%	0.3%	4.9%
\$75,000-100,000	1.7%	0.7%	0.5%	0.2%	0.4%	3.5%
\$100,000-125,000	1.2%	0.4%	0.4%	0.1%	0.2%	2.3%
\$125,000-150,000	1.3%	0.4%	0.3%	1.2%	0.2%	3.3%
\$150,000-200,000	0.5%	0.2%	0.2%	0.2%	0.1%	1.1%
\$200,000+	0.6%	0.3%	0.1%	0.4%	0.0%	1.3%
Total	54.7%	28.9%	6.3%	4.0%	6.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13.7%	1.1%	0.3%	0.4%	1.0%	16.5%
\$10,000-20,000	21.6%	5.1%	0.3%	0.3%	2.0%	29.3%
\$20,000-30,000	10.9%	7.0%	0.3%	0.3%	1.6%	20.0%
\$30,000-40,000	3.6%	1.5%	0.2%	0.3%	0.8%	6.4%
\$40,000-50,000	1.1%	6.6%	0.3%	0.3%	0.4%	8.8%
\$50,000-60,000	1.3%	1.0%	0.2%	0.3%	0.4%	3.2%
\$60,000-75,000	2.1%	2.8%	0.5%	0.2%	0.4%	6.0%
\$75,000-100,000	2.1%	0.9%	0.3%	0.2%	0.5%	3.9%
\$100,000-125,000	1.1%	0.3%	0.2%	0.1%	0.2%	1.9%
\$125,000-150,000	1.1%	0.5%	0.1%	0.2%	0.3%	2.1%
\$150,000-200,000	0.3%	0.2%	0.1%	0.1%	0.1%	0.8%
\$200,000+	0.7%	0.2%	0.1%	0.1%	0.0%	1.1%
Total	59.5%	27.3%	2.8%	2.8%	7.6%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	8.5%	1.3%	1.1%	0.3%	0.6%	11.8%
\$10,000-20,000	9.1%	5.7%	3.7%	1.8%	1.0%	21.4%
\$20,000-30,000	6.8%	5.2%	3.2%	2.5%	3.1%	20.9%
\$30,000-40,000	6.5%	3.6%	1.4%	0.7%	1.7%	13.9%
\$40,000-50,000	2.0%	2.9%	0.7%	1.7%	1.1%	8.4%
\$50,000-60,000	0.8%	2.2%	2.7%	3.2%	0.7%	9.6%
\$60,000-75,000	0.9%	1.3%	0.5%	0.1%	0.8%	3.6%
\$75,000-100,000	0.5%	0.4%	0.3%	0.6%	1.3%	3.1%
\$100,000-125,000	0.4%	1.0%	0.1%	1.0%	1.1%	3.6%
\$125,000-150,000	0.9%	0.2%	0.2%	0.4%	0.1%	1.8%
\$150,000-200,000	0.5%	0.1%	0.3%	0.2%	0.1%	1.2%
\$200,000+	0.3%	0.1%	0.1%	0.2%	0.0%	0.7%
Total	37.2%	24.1%	14.3%	12.7%	11.7%	100.0%

HISTA 2.2 Summary Data Catoosa County, Georgia

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	93	52	103	9	6	263
\$10,000-20,000	57	118	104	29	4	312
\$20,000-30,000	134	251	109	127	124	745
\$30,000-40,000	234	229	253	149	197	1,062
\$40,000-50,000	86	318	281	190	95	970
\$50,000-60,000	72	302	213	206	236	1,029
\$60,000-75,000	52	369	538	350	204	1,513
\$75,000-100,000	50	586	523	666	181	2,006
\$100,000-125,000	3	164	384	295	140	986
\$125,000-150,000	2	127	122	118	83	452
\$150,000-200,000	19	76	107	110	34	346
\$200,000+	3	25	80	141	24	273
Total	805	2,617	2,817	2,390	1,328	9,987

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	265	122	14	8	6	415
\$10,000-20,000	800	230	21	16	21	1,088
\$20,000-30,000	470	585	27	20	6	1,108
\$30,000-40,000	252	706	64	43	20	1,085
\$40,000-50,000	182	600	87	16	9	894
\$50,000-60,000	100	332	27	97	40	596
\$60,000-75,000	76	436	105	66	54	737
\$75,000-100,000	91	527	184	22	50	874
\$100,000-125,000	38	198	96	59	35	426
\$125,000-150,000	29	119	26	6	6	186
\$150,000-200,000	18	112	8	2	3	143
\$200,000+	23	105	3	3	12	146
Total	2,344	4,072	662	358	262	7,698

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	228	90	4	3	4	329
\$10,000-20,000	623	209	18	16	21	887
\$20,000-30,000	342	449	15	15	5	826
\$30,000-40,000	155	514	55	30	16	770
\$40,000-50,000	107	448	53	14	6	628
\$50,000-60,000	98	191	18	44	5	356
\$60,000-75,000	55	262	80	18	5	420
\$75,000-100,000	82	301	48	4	19	454
\$100,000-125,000	32	104	5	6	29	176
\$125,000-150,000	23	64	15	0	3	105
\$150,000-200,000	14	41	2	0	1	58
\$200,000+	18	43	2	2	3	68
Total	1,777	2,716	315	152	117	5,077

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	358	174	117	17	12	678
\$10,000-20,000	857	348	125	45	25	1,400
\$20,000-30,000	604	836	136	147	130	1,853
\$30,000-40,000	486	935	317	192	217	2,147
\$40,000-50,000	268	918	368	206	104	1,864
\$50,000-60,000	172	634	240	303	276	1,625
\$60,000-75,000	128	805	643	416	258	2,250
\$75,000-100,000	141	1,113	707	688	231	2,880
\$100,000-125,000	41	362	480	354	175	1,412
\$125,000-150,000	31	246	148	124	89	638
\$150,000-200,000	37	188	115	112	37	489
\$200,000+	26	130	83	144	26	419
Total	3,149	6,689	3,479	2,748	1,590	17,655

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	0.5%	1.0%	0.1%	0.1%	2.6%
\$10,000-20,000	0.6%	1.2%	1.0%	0.3%	0.0%	3.1%
\$20,000-30,000	1.3%	2.5%	1.1%	1.3%	1.2%	7.5%
\$30,000-40,000	2.4%	2.3%	2.5%	1.5%	2.0%	10.7%
\$40,000-50,000	0.9%	3.2%	2.8%	1.9%	1.0%	9.7%
\$50,000-60,000	0.7%	3.0%	2.1%	2.1%	2.4%	10.3%
\$60,000-75,000	0.5%	3.7%	5.4%	3.5%	2.0%	15.2%
\$75,000-100,000	0.5%	5.9%	5.3%	6.7%	1.8%	20.1%
\$100,000-125,000	0.0%	1.6%	3.9%	3.0%	1.4%	9.9%
\$125,000-150,000	0.0%	1.3%	1.2%	1.2%	0.8%	4.5%
\$150,000-200,000	0.2%	0.8%	1.1%	1.1%	0.3%	3.5%
\$200,000+	0.0%	0.3%	0.8%	1.4%	0.2%	2.7%
Total	8.1%	26.3%	28.3%	24.0%	13.3%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	1.6%	0.2%	0.1%	0.1%	5.4%
\$10,000-20,000	10.4%	3.0%	0.3%	0.2%	0.3%	14.1%
\$20,000-30,000	6.1%	7.6%	0.4%	0.3%	0.1%	14.4%
\$30,000-40,000	3.3%	9.2%	0.8%	0.6%	0.3%	14.1%
\$40,000-50,000	2.4%	7.8%	1.1%	0.2%	0.1%	11.6%
\$50,000-60,000	1.3%	4.3%	0.4%	1.3%	0.5%	7.7%
\$60,000-75,000	1.0%	5.7%	1.4%	0.9%	0.7%	9.6%
\$75,000-100,000	1.2%	6.8%	2.4%	0.3%	0.6%	11.4%
\$100,000-125,000	0.5%	2.6%	1.2%	0.8%	0.5%	5.5%
\$125,000-150,000	0.4%	1.5%	0.3%	0.1%	0.1%	2.4%
\$150,000-200,000	0.2%	1.5%	0.1%	0.0%	0.0%	1.9%
\$200,000+	0.3%	1.4%	0.0%	0.0%	0.2%	1.9%
Total	30.4%	52.9%	8.6%	4.7%	3.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	1.8%	0.1%	0.1%	0.1%	6.5%
\$10,000-20,000	12.3%	4.1%	0.4%	0.3%	0.4%	17.5%
\$20,000-30,000	6.7%	8.8%	0.3%	0.3%	0.1%	16.3%
\$30,000-40,000	3.1%	10.1%	1.1%	0.6%	0.3%	15.2%
\$40,000-50,000	2.1%	8.8%	1.0%	0.3%	0.1%	12.4%
\$50,000-60,000	1.9%	3.8%	0.4%	0.9%	0.1%	7.0%
\$60,000-75,000	1.1%	5.2%	1.6%	0.4%	0.1%	8.3%
\$75,000-100,000	1.6%	5.9%	0.9%	0.1%	0.4%	8.9%
\$100,000-125,000	0.6%	2.0%	0.1%	0.1%	0.6%	3.5%
\$125,000-150,000	0.5%	1.3%	0.3%	0.0%	0.1%	2.1%
\$150,000-200,000	0.3%	0.8%	0.0%	0.0%	0.0%	1.1%
\$200,000+	0.4%	0.8%	0.0%	0.0%	0.1%	1.3%
Total	35.0%	53.5%	6.2%	3.0%	2.3%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.0%	1.0%	0.7%	0.1%	0.1%	3.8%
\$10,000-20,000	4.9%	2.0%	0.7%	0.3%	0.1%	7.9%
\$20,000-30,000	3.4%	4.7%	0.8%	0.8%	0.7%	10.5%
\$30,000-40,000	2.8%	5.3%	1.8%	1.1%	1.2%	12.2%
\$40,000-50,000	1.5%	5.2%	2.1%	1.2%	0.6%	10.6%
\$50,000-60,000	1.0%	3.6%	1.4%	1.7%	1.6%	9.2%
\$60,000-75,000	0.7%	4.6%	3.6%	2.4%	1.5%	12.7%
\$75,000-100,000	0.8%	6.3%	4.0%	3.9%	1.3%	16.3%
\$100,000-125,000	0.2%	2.1%	2.7%	2.0%	1.0%	8.0%
\$125,000-150,000	0.2%	1.4%	0.8%	0.7%	0.5%	3.6%
\$150,000-200,000	0.2%	1.1%	0.7%	0.6%	0.2%	2.8%
\$200,000+	0.1%	0.7%	0.5%	0.8%	0.2%	2.4%
Total	17.8%	37.9%	19.7%	15.6%	9.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	356	95	91	22	17	581
\$10,000-20,000	233	164	226	85	31	739
\$20,000-30,000	234	246	171	196	217	1,064
\$30,000-40,000	354	215	66	37	106	778
\$40,000-50,000	63	41	16	120	52	292
\$50,000-60,000	15	113	176	192	33	529
\$60,000-75,000	26	31	23	4	57	141
\$75,000-100,000	4	5	8	56	70	143
\$100,000-125,000	1	52	0	104	43	200
\$125,000-150,000	30	11	5	3	3	52
\$150,000-200,000	13	6	5	6	7	37
\$200,000+	2	2	1	1	2	12
Total	1,334	981	788	826	639	4,568

Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	365	16	9	6	18	414
\$10,000-20,000	390	175	34	6	20	625
\$20,000-30,000	251	117	38	6	18	430
\$30,000-40,000	59	48	5	7	9	128
\$40,000-50,000	51	108	7	6	6	178
\$50,000-60,000	30	22	4	6	10	72
\$60,000-75,000	43	57	11	5	6	122
\$75,000-100,000	39	16	14	7	2	78
\$100,000-125,000	30	6	10	3	1	50
\$125,000-150,000	31	10	8	30	8	87
\$150,000-200,000	15	7	3	3	1	29
\$200,000+	2	6	1	6	2	20
Total	1,309	588	144	91	101	2,233

Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	262	16	6	5	18	307
\$10,000-20,000	376	66	4	5	20	471
\$20,000-30,000	170	96	5	4	18	293
\$30,000-40,000	56	25	4	6	9	100
\$40,000-50,000	31	98	2	5	5	141
\$50,000-60,000	22	22	3	5	7	59
\$60,000-75,000	43	54	11	4	5	117
\$75,000-100,000	35	16	11	6	2	70
\$100,000-125,000	25	4	5	2	1	37
\$125,000-150,000	25	6	5	3	8	47
\$150,000-200,000	12	6	2	2	1	23
\$200,000+	4	2	1	1	2	13
Total	1,061	414	59	48	96	1,678

Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	721	111	100	28	35	995
\$10,000-20,000	623	339	260	91	51	1,364
\$20,000-30,000	485	363	209	202	235	1,494
\$30,000-40,000	413	263	71	44	115	906
\$40,000-50,000	114	149	23	126	58	470
\$50,000-60,000	45	135	180	198	43	601
\$60,000-75,000	69	88	34	9	63	263
\$75,000-100,000	43	21	22	63	72	221
\$100,000-125,000	31	58	10	107	44	250
\$125,000-150,000	61	21	13	33	11	139
\$150,000-200,000	28	13	8	9	8	66
\$200,000+	10	8	2	2	2	32
Total	2,643	1,569	932	917	740	6,801

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Percent Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.8%	2.1%	2.0%	0.5%	0.4%	12.7%
\$10,000-20,000	5.1%	3.6%	4.9%	1.9%	0.7%	16.2%
\$20,000-30,000	5.1%	5.4%	3.7%	4.3%	4.8%	23.3%
\$30,000-40,000	7.7%	4.7%	1.4%	0.8%	2.3%	17.0%
\$40,000-50,000	1.4%	0.9%	0.4%	2.6%	1.1%	6.4%
\$50,000-60,000	0.3%	2.5%	3.9%	4.2%	0.7%	11.6%
\$60,000-75,000	0.6%	0.7%	0.5%	0.1%	1.2%	3.1%
\$75,000-100,000	0.1%	0.1%	0.2%	1.2%	1.5%	3.1%
\$100,000-125,000	0.0%	1.1%	0.0%	2.3%	0.9%	4.4%
\$125,000-150,000	0.7%	0.2%	0.1%	0.1%	0.1%	1.1%
\$150,000-200,000	0.3%	0.1%	0.1%	0.1%	0.2%	0.8%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.1%	0.3%
Total	29.2%	21.5%	17.3%	18.1%	14.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.3%	0.7%	0.4%	0.3%	0.8%	18.5%
\$10,000-20,000	17.5%	7.8%	1.5%	0.3%	0.9%	28.0%
\$20,000-30,000	11.2%	5.2%	1.7%	0.3%	0.8%	19.3%
\$30,000-40,000	2.6%	2.1%	0.2%	0.3%	0.4%	5.7%
\$40,000-50,000	2.3%	4.8%	0.3%	0.3%	0.3%	8.0%
\$50,000-60,000	1.3%	1.0%	0.2%	0.3%	0.4%	3.2%
\$60,000-75,000	1.9%	2.6%	0.5%	0.2%	0.3%	5.5%
\$75,000-100,000	1.7%	0.7%	0.6%	0.3%	0.1%	3.5%
\$100,000-125,000	1.3%	0.3%	0.4%	0.1%	0.0%	2.2%
\$125,000-150,000	1.4%	0.4%	0.4%	1.3%	0.4%	3.9%
\$150,000-200,000	0.7%	0.3%	0.1%	0.1%	0.0%	1.3%
\$200,000+	0.2%	0.3%	0.0%	0.3%	0.1%	0.9%
Total	58.6%	26.3%	6.4%	4.1%	4.5%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	15.6%	1.0%	0.4%	0.3%	1.1%	18.3%
\$10,000-20,000	22.4%	3.9%	0.2%	0.3%	1.2%	28.1%
\$20,000-30,000	10.1%	5.7%	0.3%	0.2%	1.1%	17.5%
\$30,000-40,000	3.3%	1.5%	0.2%	0.4%	0.5%	6.0%
\$40,000-50,000	1.8%	5.8%	0.1%	0.3%	0.3%	8.4%
\$50,000-60,000	1.3%	1.3%	0.2%	0.3%	0.4%	3.5%
\$60,000-75,000	2.6%	3.2%	0.7%	0.2%	0.3%	7.0%
\$75,000-100,000	2.1%	1.0%	0.7%	0.4%	0.1%	4.2%
\$100,000-125,000	1.5%	0.2%	0.3%	0.1%	0.1%	2.2%
\$125,000-150,000	1.5%	0.4%	0.3%	0.2%	0.5%	2.8%
\$150,000-200,000	0.7%	0.4%	0.1%	0.1%	0.1%	1.4%
\$200,000+	0.2%	0.3%	0.1%	0.1%	0.1%	0.8%
Total	63.2%	24.7%	3.5%	2.9%	5.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.6%	1.6%	1.5%	0.4%	0.5%	14.6%
\$10,000-20,000	9.2%	5.0%	3.8%	1.3%	0.7%	20.1%
\$20,000-30,000	7.1%	5.3%	3.1%	3.0%	3.5%	22.0%
\$30,000-40,000	6.1%	3.9%	1.0%	0.6%	1.7%	13.3%
\$40,000-50,000	1.7%	2.2%	0.3%	1.9%	0.9%	6.9%
\$50,000-60,000	0.7%	2.0%	2.6%	2.9%	0.6%	8.8%
\$60,000-75,000	1.0%	1.3%	0.5%	0.1%	0.9%	3.9%
\$75,000-100,000	0.6%	0.3%	0.3%	0.9%	1.1%	3.2%
\$100,000-125,000	0.5%	0.9%	0.1%	1.6%	0.6%	3.7%
\$125,000-150,000	0.9%	0.3%	0.2%	0.5%	0.2%	2.0%
\$150,000-200,000	0.4%	0.2%	0.1%	0.1%	0.1%	1.0%
\$200,000+	0.1%	0.1%	0.0%	0.1%	0.1%	0.5%
Total	38.9%	23.1%	13.7%	13.5%	10.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	99	46	102	6	5	258
\$10,000-20,000	53	94	102	21	3	273
\$20,000-30,000	108	239	138	160	148	793
\$30,000-40,000	183	226	239	163	247	1,058
\$40,000-50,000	55	195	224	155	80	709
\$50,000-60,000	53	292	241	223	224	1,033
\$60,000-75,000	39	338	589	329	214	1,509
\$75,000-100,000	21	437	484	619	197	1,758
\$100,000-125,000	0	168	419	375	203	1,165
\$125,000-150,000	3	102	136	124	106	471
\$150,000-200,000	21	47	93	91	32	284
\$200,000+	1	12	42	63	11	129
Total	636	2,196	2,809	2,329	1,470	9,440

Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	307	112	14	8	8	449
\$10,000-20,000	776	262	27	12	19	1,096
\$20,000-30,000	581	718	52	20	3	1,374
\$30,000-40,000	288	881	86	55	21	1,331
\$40,000-50,000	220	768	107	16	12	1,123
\$50,000-60,000	145	360	58	95	52	710
\$60,000-75,000	85	510	149	83	69	896
\$75,000-100,000	89	567	195	29	47	927
\$100,000-125,000	45	207	112	50	33	447
\$125,000-150,000	30	171	41	14	8	264
\$150,000-200,000	15	94	10	2	2	123
\$200,000+	6	53	2	2	2	66
Total	2,587	4,703	853	387	276	8,806

Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	273	83	6	5	5	372
\$10,000-20,000	596	230	18	11	17	872
\$20,000-30,000	367	551	30	16	1	965
\$30,000-40,000	172	649	65	31	14	931
\$40,000-50,000	149	607	90	15	8	869
\$50,000-60,000	143	211	44	36	7	441
\$60,000-75,000	63	330	120	18	7	538
\$75,000-100,000	82	369	71	4	17	543
\$100,000-125,000	37	127	14	3	22	203
\$125,000-150,000	24	104	24	4	5	161
\$150,000-200,000	13	49	3	1	1	67
\$200,000+	6	32	2	1	1	42
Total	1,925	3,342	487	145	105	6,004

Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	406	158	116	14	13	707
\$10,000-20,000	829	356	129	33	22	1,369
\$20,000-30,000	689	957	190	180	151	2,167
\$30,000-40,000	471	1,107	325	218	268	2,389
\$40,000-50,000	275	963	351	171	92	1,832
\$50,000-60,000	198	652	299	318	276	1,743
\$60,000-75,000	124	848	738	412	283	2,405
\$75,000-100,000	110	1,004	679	648	244	2,685
\$100,000-125,000	45	375	531	425	236	1,612
\$125,000-150,000	33	273	177	138	114	735
\$150,000-200,000	36	141	103	93	34	407
\$200,000+	2	65	44	66	13	195
Total	3,223	6,899	3,662	2,716	1,746	18,246

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Percent Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.0%	0.5%	1.1%	0.1%	0.1%	2.7%
\$10,000-20,000	0.6%	1.0%	1.1%	0.2%	0.0%	2.9%
\$20,000-30,000	1.1%	2.5%	1.5%	1.7%	1.6%	8.4%
\$30,000-40,000	1.9%	2.4%	2.5%	1.7%	2.6%	11.2%
\$40,000-50,000	0.6%	2.1%	2.4%	1.6%	0.8%	7.5%
\$50,000-60,000	0.6%	3.1%	2.6%	2.4%	2.4%	10.9%
\$60,000-75,000	0.4%	3.6%	6.2%	3.5%	2.3%	16.0%
\$75,000-100,000	0.2%	4.6%	5.1%	6.6%	2.1%	18.6%
\$100,000-125,000	0.0%	1.8%	4.4%	4.0%	2.2%	12.3%
\$125,000-150,000	0.0%	1.1%	1.4%	1.3%	1.1%	5.0%
\$150,000-200,000	0.2%	0.5%	1.0%	1.0%	0.3%	3.0%
\$200,000+	0.0%	0.1%	0.4%	0.7%	0.1%	1.4%
Total	6.7%	23.3%	29.8%	24.7%	15.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.5%	1.3%	0.2%	0.1%	0.1%	5.1%
\$10,000-20,000	8.8%	3.0%	0.3%	0.1%	0.2%	12.4%
\$20,000-30,000	6.6%	8.2%	0.6%	0.2%	0.0%	15.6%
\$30,000-40,000	3.3%	10.0%	1.0%	0.6%	0.2%	15.1%
\$40,000-50,000	2.5%	8.7%	1.2%	0.2%	0.1%	12.8%
\$50,000-60,000	1.6%	4.1%	0.7%	1.1%	0.6%	8.1%
\$60,000-75,000	1.0%	5.8%	1.7%	0.9%	0.8%	10.2%
\$75,000-100,000	1.0%	6.4%	2.2%	0.3%	0.5%	10.5%
\$100,000-125,000	0.5%	2.4%	1.3%	0.6%	0.4%	5.1%
\$125,000-150,000	0.3%	1.9%	0.5%	0.2%	0.1%	3.0%
\$150,000-200,000	0.2%	1.1%	0.1%	0.0%	0.0%	1.4%
\$200,000+	0.1%	0.6%	0.0%	0.0%	0.0%	0.7%
Total	29.4%	53.4%	9.7%	4.4%	3.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	1.4%	0.1%	0.1%	0.1%	6.2%
\$10,000-20,000	9.9%	3.8%	0.3%	0.2%	0.3%	14.5%
\$20,000-30,000	6.1%	9.2%	0.5%	0.3%	0.0%	16.1%
\$30,000-40,000	2.9%	10.8%	1.1%	0.5%	0.2%	15.5%
\$40,000-50,000	2.5%	10.1%	1.5%	0.2%	0.1%	14.5%
\$50,000-60,000	2.4%	3.5%	0.7%	0.6%	0.1%	7.3%
\$60,000-75,000	1.0%	5.5%	2.0%	0.3%	0.1%	9.0%
\$75,000-100,000	1.4%	6.1%	1.2%	0.1%	0.3%	9.0%
\$100,000-125,000	0.6%	2.1%	0.2%	0.0%	0.4%	3.4%
\$125,000-150,000	0.4%	1.7%	0.4%	0.1%	0.1%	2.7%
\$150,000-200,000	0.2%	0.8%	0.0%	0.0%	0.0%	1.1%
\$200,000+	0.1%	0.5%	0.0%	0.0%	0.0%	0.7%
Total	32.1%	55.7%	8.1%	2.4%	1.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	0.9%	0.6%	0.1%	0.1%	3.9%
\$10,000-20,000	4.5%	2.0%	0.7%	0.2%	0.1%	7.5%
\$20,000-30,000	3.8%	5.2%	1.0%	1.0%	0.8%	11.9%
\$30,000-40,000	2.6%	6.1%	1.8%	1.2%	1.5%	13.1%
\$40,000-50,000	1.5%	5.3%	1.8%	0.9%	0.5%	10.0%
\$50,000-60,000	1.1%	3.6%	1.6%	1.7%	1.5%	9.6%
\$60,000-75,000	0.7%	4.6%	4.0%	2.3%	1.6%	13.2%
\$75,000-100,000	0.6%	5.5%	3.7%	3.6%	1.3%	14.7%
\$100,000-125,000	0.2%	2.1%	2.9%	2.3%	1.3%	8.8%
\$125,000-150,000	0.2%	1.5%	1.0%	0.8%	0.6%	4.0%
\$150,000-200,000	0.2%	0.8%	0.6%	0.5%	0.2%	2.2%
\$200,000+	0.0%	0.4%	0.2%	0.4%	0.1%	1.1%
Total	17.7%	37.8%	20.1%	14.9%	9.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	470	122	110	23	32	757
\$10,000-20,000	311	225	268	110	48	962
\$20,000-30,000	199	233	175	226	253	1,086
\$30,000-40,000	291	170	54	28	119	662
\$40,000-50,000	51	43	15	149	56	314
\$50,000-60,000	10	79	148	186	33	456
\$60,000-75,000	11	20	23	1	43	98
\$75,000-100,000	1	8	2	69	58	138
\$100,000-125,000	0	26	1	92	29	148
\$125,000-150,000	3	1	1	3	3	11
\$150,000-200,000	9	4	5	1	2	21
\$200,000+	4	1	2	0	0	7
Total	1,360	932	804	888	676	4,660

Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	475	31	16	6	22	550
\$10,000-20,000	491	265	41	8	24	829
\$20,000-30,000	258	128	46	9	17	458
\$30,000-40,000	46	44	5	8	7	110
\$40,000-50,000	46	119	8	6	5	184
\$50,000-60,000	21	19	3	7	5	55
\$60,000-75,000	21	50	9	6	3	89
\$75,000-100,000	25	11	13	6	6	61
\$100,000-125,000	17	3	4	2	1	27
\$125,000-150,000	7	2	3	9	1	22
\$150,000-200,000	7	2	1	6	1	17
\$200,000+	2	2	1	2	2	14
Total	1,416	678	150	76	96	2,416

Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	344	30	12	4	22	412
\$10,000-20,000	478	106	4	5	24	617
\$20,000-30,000	175	107	5	6	16	309
\$30,000-40,000	46	22	3	6	7	84
\$40,000-50,000	26	107	2	5	4	144
\$50,000-60,000	15	19	2	5	4	45
\$60,000-75,000	20	49	9	5	2	85
\$75,000-100,000	23	11	10	4	6	54
\$100,000-125,000	13	2	1	2	1	19
\$125,000-150,000	5	1	2	1	1	10
\$150,000-200,000	6	2	1	5	1	15
\$200,000+	2	2	1	1	2	9
Total	1,153	459	52	49	90	1,803

Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	945	153	126	29	54	1,307
\$10,000-20,000	802	490	309	118	72	1,791
\$20,000-30,000	457	361	221	235	270	1,544
\$30,000-40,000	337	214	59	36	126	772
\$40,000-50,000	97	162	23	155	61	498
\$50,000-60,000	31	98	151	193	38	511
\$60,000-75,000	32	70	32	7	46	187
\$75,000-100,000	26	19	15	75	64	199
\$100,000-125,000	17	29	5	94	30	175
\$125,000-150,000	10	3	4	12	4	33
\$150,000-200,000	16	6	6	7	3	38
\$200,000+	6	2	2	2	2	21
Total	2,776	1,610	954	964	772	7,076

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.1%	2.6%	2.4%	0.5%	0.7%	16.2%
\$10,000-20,000	6.7%	4.8%	5.8%	2.4%	1.0%	20.6%
\$20,000-30,000	4.3%	5.0%	3.8%	4.8%	5.4%	23.3%
\$30,000-40,000	6.2%	3.6%	1.2%	0.6%	2.6%	14.2%
\$40,000-50,000	1.1%	0.9%	0.3%	3.2%	1.2%	6.7%
\$50,000-60,000	0.2%	1.7%	3.2%	4.0%	0.7%	9.8%
\$60,000-75,000	0.2%	0.4%	0.5%	0.0%	0.9%	2.1%
\$75,000-100,000	0.0%	0.2%	0.0%	1.5%	1.2%	3.0%
\$100,000-125,000	0.0%	0.6%	0.0%	2.0%	0.6%	3.2%
\$125,000-150,000	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%
\$150,000-200,000	0.2%	0.1%	0.1%	0.0%	0.0%	0.5%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%
Total	29.2%	20.0%	17.3%	19.1%	14.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.7%	1.3%	0.7%	0.2%	0.9%	22.8%
\$10,000-20,000	20.3%	11.0%	1.7%	0.3%	1.0%	34.3%
\$20,000-30,000	10.7%	5.3%	1.9%	0.4%	0.7%	19.0%
\$30,000-40,000	1.9%	1.8%	0.2%	0.3%	0.3%	4.6%
\$40,000-50,000	1.9%	4.9%	0.3%	0.2%	0.2%	7.6%
\$50,000-60,000	0.9%	0.8%	0.1%	0.3%	0.2%	2.3%
\$60,000-75,000	0.9%	2.1%	0.4%	0.2%	0.1%	3.7%
\$75,000-100,000	1.0%	0.5%	0.5%	0.2%	0.2%	2.5%
\$100,000-125,000	0.7%	0.1%	0.2%	0.1%	0.0%	1.1%
\$125,000-150,000	0.3%	0.1%	0.1%	0.4%	0.0%	0.9%
\$150,000-200,000	0.3%	0.1%	0.0%	0.2%	0.0%	0.7%
\$200,000+	0.1%	0.2%	0.0%	0.1%	0.2%	0.6%
Total	58.6%	28.1%	6.2%	3.1%	4.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.1%	1.7%	0.7%	0.2%	1.2%	22.9%
\$10,000-20,000	26.5%	5.9%	0.2%	0.3%	1.3%	34.2%
\$20,000-30,000	9.7%	5.9%	0.3%	0.3%	0.9%	17.1%
\$30,000-40,000	2.6%	1.2%	0.2%	0.3%	0.4%	4.7%
\$40,000-50,000	1.4%	5.9%	0.1%	0.3%	0.2%	8.0%
\$50,000-60,000	0.8%	1.1%	0.1%	0.3%	0.2%	2.5%
\$60,000-75,000	1.1%	2.7%	0.5%	0.3%	0.1%	4.7%
\$75,000-100,000	1.3%	0.6%	0.6%	0.2%	0.3%	3.0%
\$100,000-125,000	0.7%	0.1%	0.1%	0.1%	0.1%	1.1%
\$125,000-150,000	0.3%	0.1%	0.1%	0.1%	0.1%	0.6%
\$150,000-200,000	0.3%	0.1%	0.1%	0.3%	0.1%	0.8%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
Total	63.9%	25.5%	2.9%	2.7%	5.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.4%	2.2%	1.8%	0.4%	0.8%	18.5%
\$10,000-20,000	11.3%	6.9%	4.4%	1.7%	1.0%	25.3%
\$20,000-30,000	6.5%	5.1%	3.1%	3.3%	3.8%	21.8%
\$30,000-40,000	4.8%	3.0%	0.8%	0.5%	1.8%	10.9%
\$40,000-50,000	1.4%	2.3%	0.3%	2.2%	0.9%	7.0%
\$50,000-60,000	0.4%	1.4%	2.1%	2.7%	0.5%	7.2%
\$60,000-75,000	0.5%	1.0%	0.5%	0.1%	0.7%	2.6%
\$75,000-100,000	0.4%	0.3%	0.2%	1.1%	0.9%	2.8%
\$100,000-125,000	0.2%	0.4%	0.1%	1.3%	0.4%	2.5%
\$125,000-150,000	0.1%	0.0%	0.1%	0.2%	0.1%	0.5%
\$150,000-200,000	0.2%	0.1%	0.1%	0.1%	0.0%	0.5%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
Total	39.2%	22.8%	13.5%	13.6%	10.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	125	81	136	9	4	355
\$10,000-20,000	68	131	179	43	6	427
\$20,000-30,000	77	334	195	245	207	1,058
\$30,000-40,000	112	196	279	178	299	1,064
\$40,000-50,000	44	212	332	217	117	922
\$50,000-60,000	30	232	243	226	262	993
\$60,000-75,000	19	235	560	319	202	1,335
\$75,000-100,000	11	318	477	618	208	1,632
\$100,000-125,000	2	69	292	271	149	783
\$125,000-150,000	1	27	50	43	39	160
\$150,000-200,000	9	25	60	63	18	175
\$200,000+	2	3	25	39	6	75
Total	500	1,863	2,828	2,271	1,517	8,979

Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	419	175	32	24	14	664
\$10,000-20,000	1,053	472	71	26	34	1,656
\$20,000-30,000	645	971	63	27	7	1,713
\$30,000-40,000	242	920	90	61	21	1,334
\$40,000-50,000	220	1,056	176	25	23	1,500
\$50,000-60,000	125	349	72	104	57	707
\$60,000-75,000	56	431	165	108	72	832
\$75,000-100,000	60	546	203	51	52	912
\$100,000-125,000	23	149	85	41	27	325
\$125,000-150,000	9	59	21	6	5	100
\$150,000-200,000	5	65	6	0	4	80
\$200,000+	4	31	2	2	1	40
Total	2,861	5,224	986	475	317	9,863

Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	379	132	21	9	10	551
\$10,000-20,000	805	423	51	24	34	1,337
\$20,000-30,000	401	754	40	23	3	1,221
\$30,000-40,000	136	694	72	37	15	954
\$40,000-50,000	144	844	141	23	20	1,172
\$50,000-60,000	124	216	56	44	11	451
\$60,000-75,000	40	299	137	27	12	515
\$75,000-100,000	55	382	79	8	25	549
\$100,000-125,000	19	104	11	3	18	155
\$125,000-150,000	8	38	13	1	2	62
\$150,000-200,000	3	36	2	0	2	43
\$200,000+	4	18	2	0	1	25
Total	2,118	3,940	625	199	153	7,035

Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	544	256	168	33	18	1,019
\$10,000-20,000	1,121	603	250	69	40	2,083
\$20,000-30,000	722	1,305	258	272	214	2,771
\$30,000-40,000	354	1,116	369	239	320	2,398
\$40,000-50,000	264	1,268	508	242	140	2,422
\$50,000-60,000	155	581	315	330	319	1,700
\$60,000-75,000	75	666	725	427	274	2,167
\$75,000-100,000	71	864	680	669	260	2,544
\$100,000-125,000	25	218	377	312	176	1,108
\$125,000-150,000	10	86	71	49	44	260
\$150,000-200,000	14	90	66	63	22	255
\$200,000+	6	34	27	41	7	115
Total	3,361	7,087	3,814	2,746	1,834	18,842

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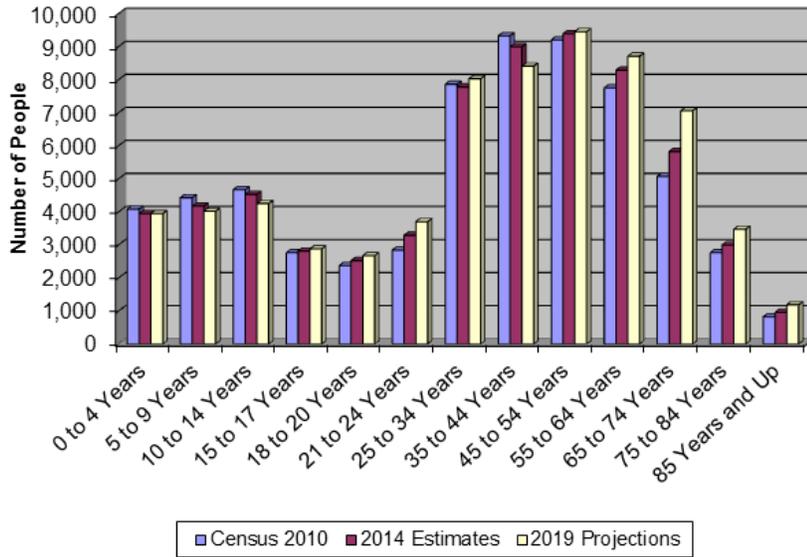
Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.9%	1.5%	0.1%	0.0%	4.0%
\$10,000-20,000	0.8%	1.5%	2.0%	0.5%	0.1%	4.8%
\$20,000-30,000	0.9%	3.7%	2.2%	2.7%	2.3%	11.8%
\$30,000-40,000	1.2%	2.2%	3.1%	2.0%	3.3%	11.8%
\$40,000-50,000	0.5%	2.4%	3.7%	2.4%	1.3%	10.3%
\$50,000-60,000	0.3%	2.6%	2.7%	2.5%	2.9%	11.1%
\$60,000-75,000	0.2%	2.6%	6.2%	3.6%	2.2%	14.9%
\$75,000-100,000	0.1%	3.5%	5.3%	6.9%	2.3%	18.2%
\$100,000-125,000	0.0%	0.8%	3.3%	3.0%	1.7%	8.7%
\$125,000-150,000	0.0%	0.3%	0.6%	0.5%	0.4%	1.8%
\$150,000-200,000	0.1%	0.3%	0.7%	0.7%	0.2%	1.9%
\$200,000+	0.0%	0.0%	0.3%	0.4%	0.1%	0.8%
Total	5.6%	20.7%	31.5%	25.3%	16.9%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.2%	1.8%	0.3%	0.2%	0.1%	6.7%
\$10,000-20,000	10.7%	4.8%	0.7%	0.3%	0.3%	16.8%
\$20,000-30,000	6.5%	9.8%	0.6%	0.3%	0.1%	17.4%
\$30,000-40,000	2.5%	9.3%	0.9%	0.6%	0.2%	13.5%
\$40,000-50,000	2.2%	10.7%	1.8%	0.3%	0.2%	15.2%
\$50,000-60,000	1.3%	3.5%	0.7%	1.1%	0.6%	7.2%
\$60,000-75,000	0.6%	4.4%	1.7%	1.1%	0.7%	8.4%
\$75,000-100,000	0.6%	5.5%	2.1%	0.5%	0.5%	9.2%
\$100,000-125,000	0.2%	1.5%	0.9%	0.4%	0.3%	3.3%
\$125,000-150,000	0.1%	0.6%	0.2%	0.1%	0.1%	1.0%
\$150,000-200,000	0.1%	0.7%	0.1%	0.0%	0.0%	0.8%
\$200,000+	0.0%	0.3%	0.0%	0.0%	0.0%	0.4%
Total	29.0%	53.0%	10.0%	4.8%	3.2%	100.0%

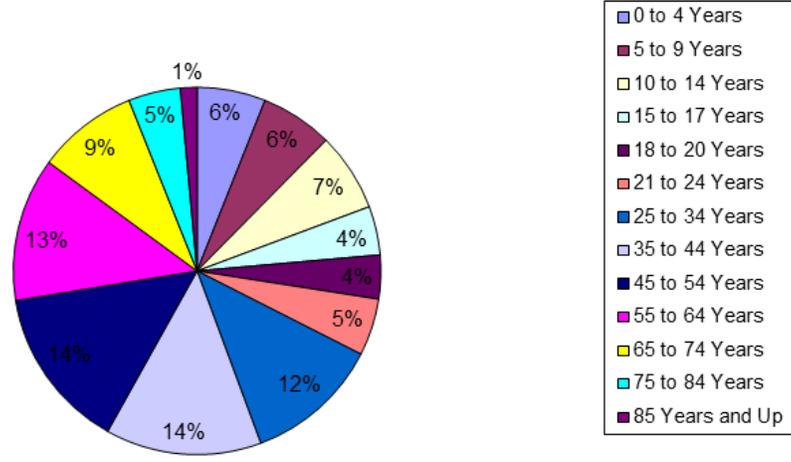
Percent Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.4%	1.9%	0.3%	0.1%	0.1%	7.8%
\$10,000-20,000	11.4%	6.0%	0.7%	0.3%	0.5%	19.0%
\$20,000-30,000	5.7%	10.7%	0.6%	0.3%	0.0%	17.4%
\$30,000-40,000	1.9%	9.9%	1.0%	0.5%	0.2%	13.6%
\$40,000-50,000	2.0%	12.0%	2.0%	0.3%	0.3%	16.7%
\$50,000-60,000	1.8%	3.1%	0.8%	0.6%	0.2%	6.4%
\$60,000-75,000	0.6%	4.3%	1.9%	0.4%	0.2%	7.3%
\$75,000-100,000	0.8%	5.4%	1.1%	0.1%	0.4%	7.8%
\$100,000-125,000	0.3%	1.5%	0.2%	0.0%	0.3%	2.2%
\$125,000-150,000	0.1%	0.5%	0.2%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.5%	0.0%	0.0%	0.0%	0.6%
\$200,000+	0.1%	0.3%	0.0%	0.0%	0.0%	0.4%
Total	30.1%	56.0%	8.9%	2.8%	2.2%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.9%	1.4%	0.9%	0.2%	0.1%	5.4%
\$10,000-20,000	5.9%	3.2%	1.3%	0.4%	0.2%	11.1%
\$20,000-30,000	3.8%	6.9%	1.4%	1.4%	1.1%	14.7%
\$30,000-40,000	1.9%	5.9%	2.0%	1.3%	1.7%	12.7%
\$40,000-50,000	1.4%	6.7%	2.7%	1.3%	0.7%	12.9%
\$50,000-60,000	0.8%	3.1%	1.7%	1.8%	1.7%	9.0%
\$60,000-75,000	0.4%	3.5%	3.8%	2.3%	1.5%	11.5%
\$75,000-100,000	0.4%	4.6%	3.6%	3.6%	1.4%	13.5%
\$100,000-125,000	0.1%	1.2%	2.0%	1.7%	0.9%	5.9%
\$125,000-150,000	0.1%	0.5%	0.4%	0.3%	0.2%	1.4%
\$150,000-200,000	0.1%	0.5%	0.4%	0.3%	0.1%	1.4%
\$200,000+	0.0%	0.2%	0.1%	0.2%	0.0%	0.6%
Total	17.8%	37.6%	20.2%	14.6%	9.7%	100.0%

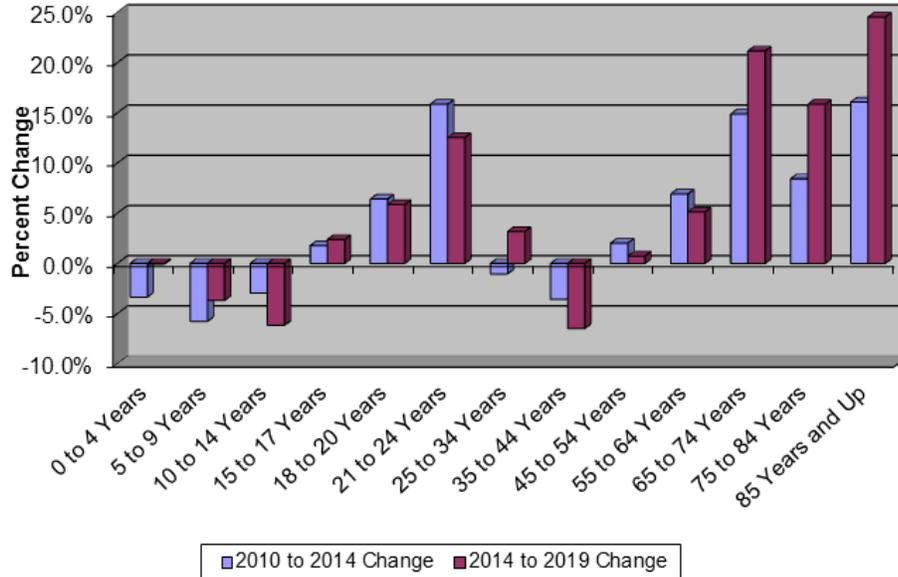
Population by Age Catoosa County, Georgia



2014 Population by Age Catoosa County, Georgia



Population Change by Age Catoosa County, Georgia



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POPULATION DATA

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Population by Age & Sex Catoosa County, Georgia

Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2,117	1,967	4,084	0 to 4 Years	2,028	1,919	3,947	0 to 4 Years	2,014	1,930	3,944
5 to 9 Years	2,314	2,112	4,426	5 to 9 Years	2,165	2,005	4,170	5 to 9 Years	2,063	1,953	4,016
10 to 14 Years	2,489	2,178	4,667	10 to 14 Years	2,371	2,158	4,529	10 to 14 Years	2,206	2,044	4,250
15 to 17 Years	1,412	1,351	2,763	15 to 17 Years	1,472	1,340	2,812	15 to 17 Years	1,500	1,379	2,879
18 to 20 Years	1,234	1,138	2,372	18 to 20 Years	1,330	1,194	2,524	18 to 20 Years	1,414	1,258	2,672
21 to 24 Years	1,413	1,426	2,839	21 to 24 Years	1,694	1,595	3,289	21 to 24 Years	1,949	1,752	3,701
25 to 34 Years	3,817	4,044	7,861	25 to 34 Years	3,831	3,948	7,779	25 to 34 Years	4,062	3,964	8,026
35 to 44 Years	4,543	4,781	9,324	35 to 44 Years	4,364	4,627	8,991	35 to 44 Years	4,065	4,343	8,408
45 to 54 Years	4,376	4,823	9,199	45 to 54 Years	4,537	4,847	9,384	45 to 54 Years	4,595	4,857	9,452
55 to 64 Years	3,647	4,104	7,751	55 to 64 Years	3,870	4,416	8,286	55 to 64 Years	4,081	4,629	8,710
65 to 74 Years	2,337	2,733	5,070	65 to 74 Years	2,665	3,159	5,824	65 to 74 Years	3,194	3,862	7,056
75 to 84 Years	1,113	1,651	2,764	75 to 84 Years	1,234	1,763	2,997	75 to 84 Years	1,462	2,010	3,472
85 Years and Up	216	606	822	85 Years and Up	282	672	954	85 Years and Up	382	806	1,188
Total	31,028	32,914	63,942	Total	31,843	33,643	65,486	Total	32,987	34,787	67,774
62+ Years	n/a	n/a	10,870	62+ Years	n/a	n/a	12,095	62+ Years	n/a	n/a	14,114
Median Age:	38.2			Median Age:	39.1			Median Age:	40.2		

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

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Percent Population by Age & Sex Catoosa County, Georgia											
Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.3%	3.1%	6.4%	0 to 4 Years	3.1%	2.9%	6.0%	0 to 4 Years	3.0%	2.8%	5.8%
5 to 9 Years	3.6%	3.3%	6.9%	5 to 9 Years	3.3%	3.1%	6.4%	5 to 9 Years	3.0%	2.9%	5.9%
10 to 14 Years	3.9%	3.4%	7.3%	10 to 14 Years	3.6%	3.3%	6.9%	10 to 14 Years	3.3%	3.0%	6.3%
15 to 17 Years	2.2%	2.1%	4.3%	15 to 17 Years	2.2%	2.0%	4.3%	15 to 17 Years	2.2%	2.0%	4.2%
18 to 20 Years	1.9%	1.8%	3.7%	18 to 20 Years	2.0%	1.8%	3.9%	18 to 20 Years	2.1%	1.9%	3.9%
21 to 24 Years	2.2%	2.2%	4.4%	21 to 24 Years	2.6%	2.4%	5.0%	21 to 24 Years	2.9%	2.6%	5.5%
25 to 34 Years	6.0%	6.3%	12.3%	25 to 34 Years	5.9%	6.0%	11.9%	25 to 34 Years	6.0%	5.8%	11.8%
35 to 44 Years	7.1%	7.5%	14.6%	35 to 44 Years	6.7%	7.1%	13.7%	35 to 44 Years	6.0%	6.4%	12.4%
45 to 54 Years	6.8%	7.5%	14.4%	45 to 54 Years	6.9%	7.4%	14.3%	45 to 54 Years	6.8%	7.2%	13.9%
55 to 64 Years	5.7%	6.4%	12.1%	55 to 64 Years	5.9%	6.7%	12.7%	55 to 64 Years	6.0%	6.8%	12.9%
65 to 74 Years	3.7%	4.3%	7.9%	65 to 74 Years	4.1%	4.8%	8.9%	65 to 74 Years	4.7%	5.7%	10.4%
75 to 84 Years	1.7%	2.6%	4.3%	75 to 84 Years	1.9%	2.7%	4.6%	75 to 84 Years	2.2%	3.0%	5.1%
85 Years and Up	0.3%	0.9%	1.3%	85 Years and Up	0.4%	1.0%	1.5%	85 Years and Up	0.6%	1.2%	1.8%
Total	48.5%	51.5%	100.0%	Total	48.6%	51.4%	100.0%	Total	48.7%	51.3%	100.0%
62+ Years	n/a	n/a	17.0%	62+ Years	n/a	n/a	18.5%	62+ Years	n/a	n/a	20.9%

Source: Nielsen Claritas; Ribbon Demographics

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

POPULATION DATA

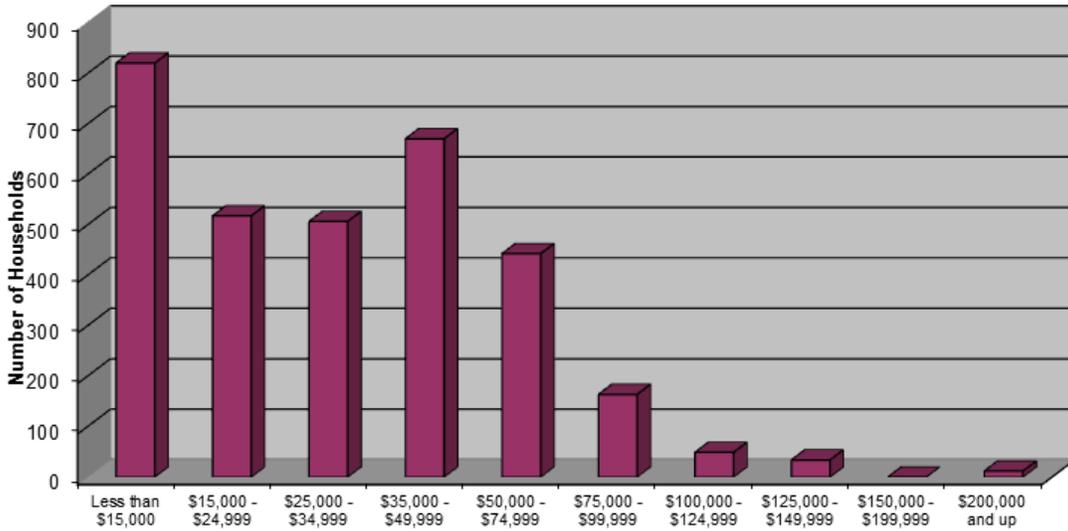
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Changes in Population by Age & Sex Catoosa County, Georgia									
Estimated Change - 2010 to 2014					Projected Change - 2014 to 2019				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-89	-48	-137	-3.4%	0 to 4 Years	-14	11	-3	-0.1%
5 to 9 Years	-149	-107	-256	-5.8%	5 to 9 Years	-102	-52	-154	-3.7%
10 to 14 Years	-118	-20	-138	-3.0%	10 to 14 Years	-165	-114	-279	-6.2%
15 to 17 Years	60	-11	49	1.8%	15 to 17 Years	28	39	67	2.4%
18 to 20 Years	96	56	152	6.4%	18 to 20 Years	84	64	148	5.9%
21 to 24 Years	281	169	450	15.9%	21 to 24 Years	255	157	412	12.5%
25 to 34 Years	14	-96	-82	-1.0%	25 to 34 Years	231	16	247	3.2%
35 to 44 Years	-179	-154	-333	-3.6%	35 to 44 Years	-299	-284	-583	-6.5%
45 to 54 Years	161	24	185	2.0%	45 to 54 Years	58	10	68	0.7%
55 to 64 Years	223	312	535	6.9%	55 to 64 Years	211	213	424	5.1%
65 to 74 Years	328	426	754	14.9%	65 to 74 Years	529	703	1,232	21.2%
75 to 84 Years	121	112	233	8.4%	75 to 84 Years	228	247	475	15.8%
85 Years and Up	<u>66</u>	<u>66</u>	<u>132</u>	<u>16.1%</u>	85 Years and Up	<u>100</u>	<u>134</u>	<u>234</u>	<u>24.5%</u>
Total	815	729	1,544	2.4%	Total	1,144	1,144	2,288	3.5%
62+ Years	n/a	n/a	1,225	11.3%	62+ Years	n/a	n/a	2,019	16.7%

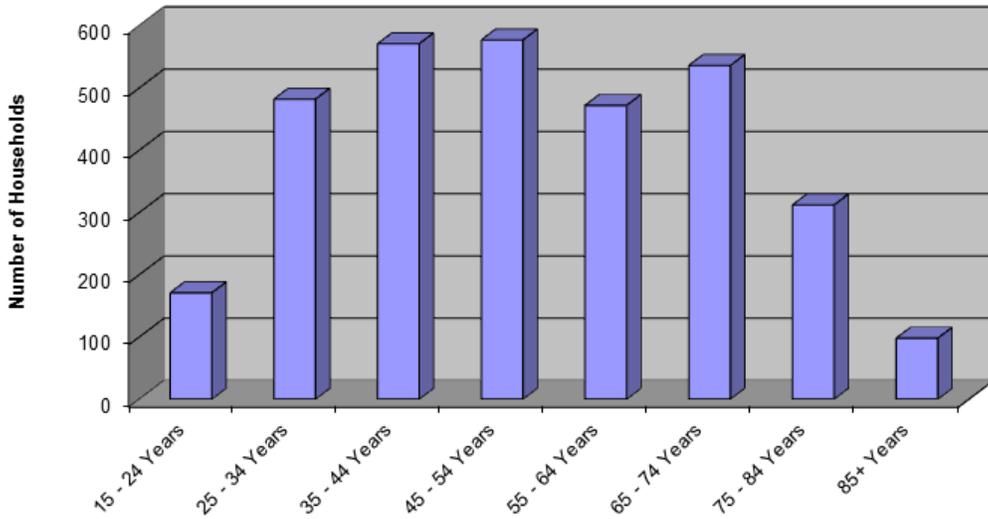
Source: Nielsen Claritas; Ribbon Demographics

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Tel: 916-880-1644

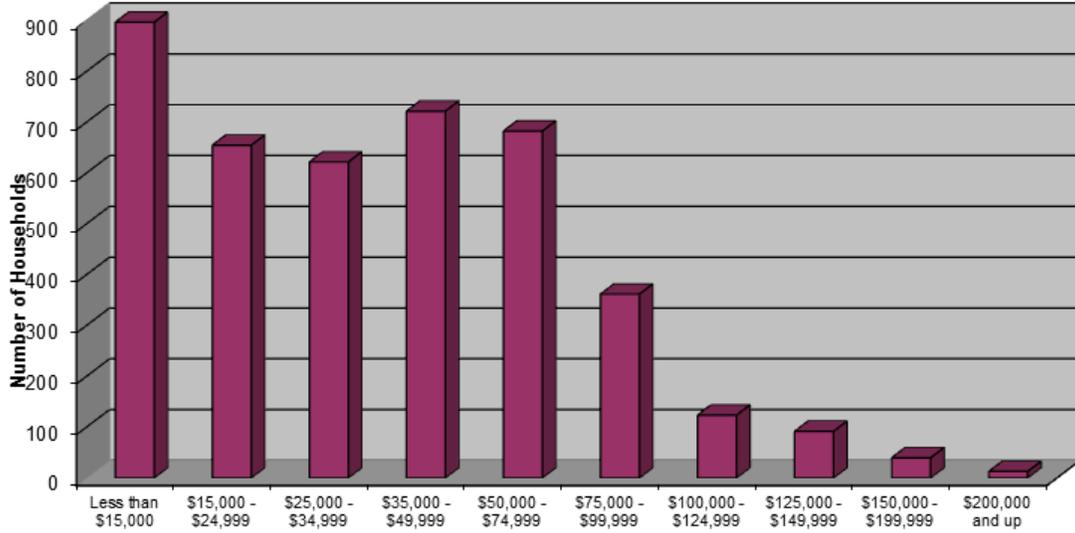
Households by Income - Census 2000
Fort Oglethorpe city, Georgia



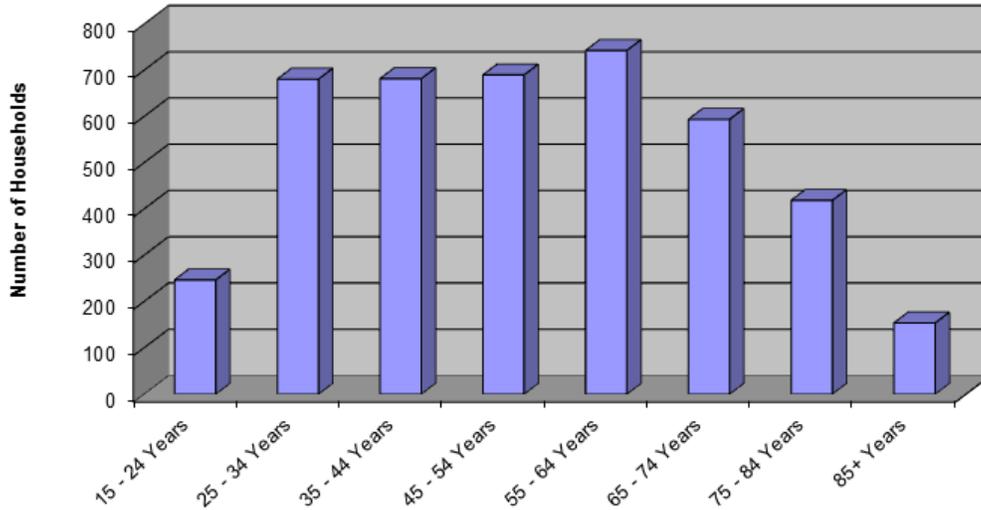
Households by Age - Census 2000
Fort Oglethorpe city, Georgia



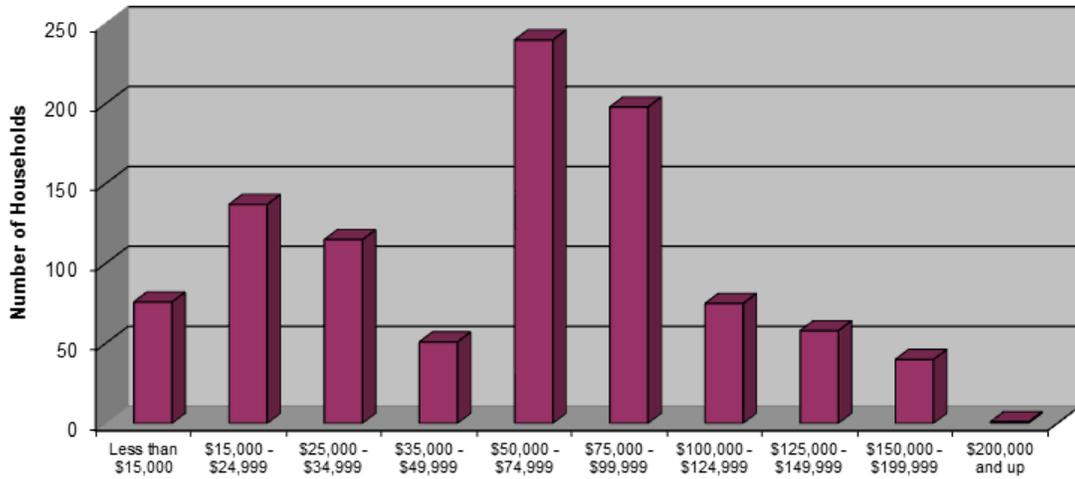
Estimated Households by Income - 2014
Fort Oglethorpe city, Georgia



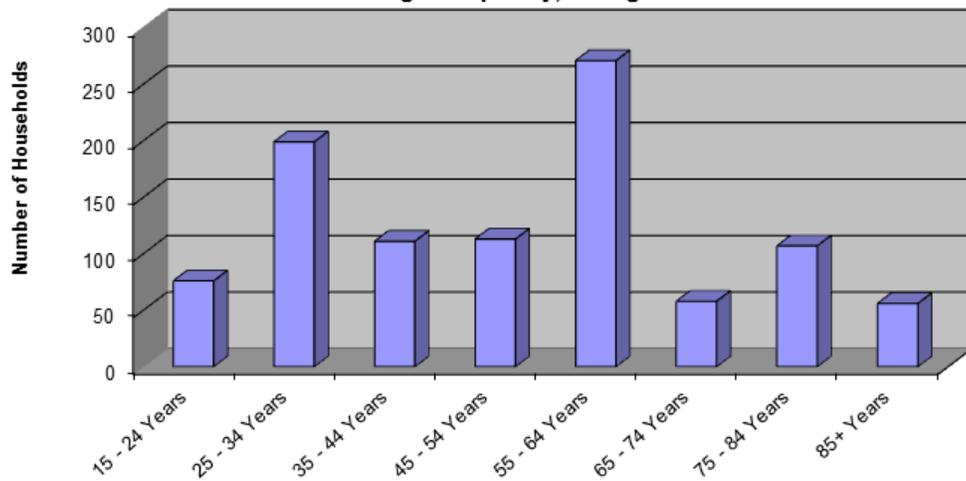
Estimated Households by Age - 2014
Fort Oglethorpe city, Georgia



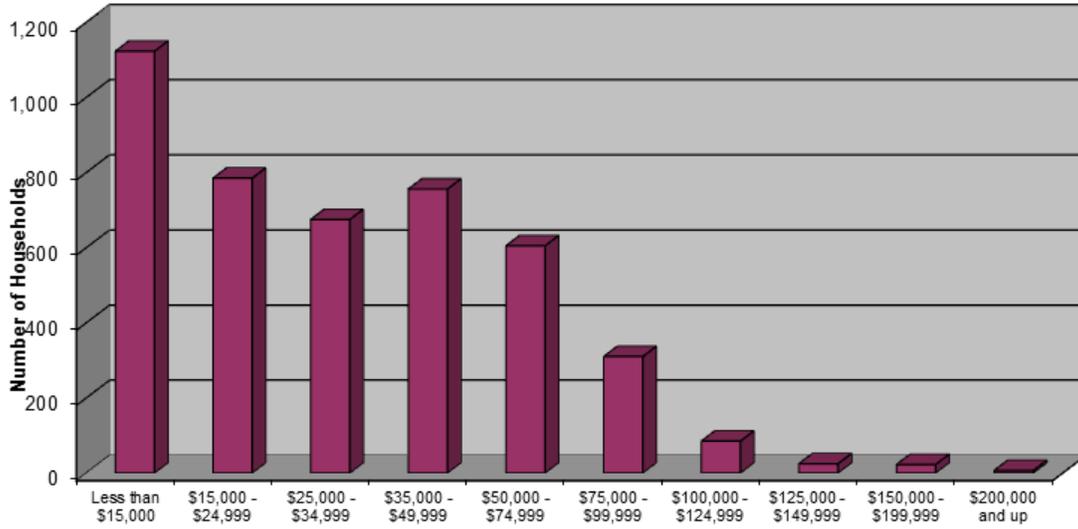
**Estimated Household Income Change 2000 - 2014
Fort Oglethorpe city, Georgia**



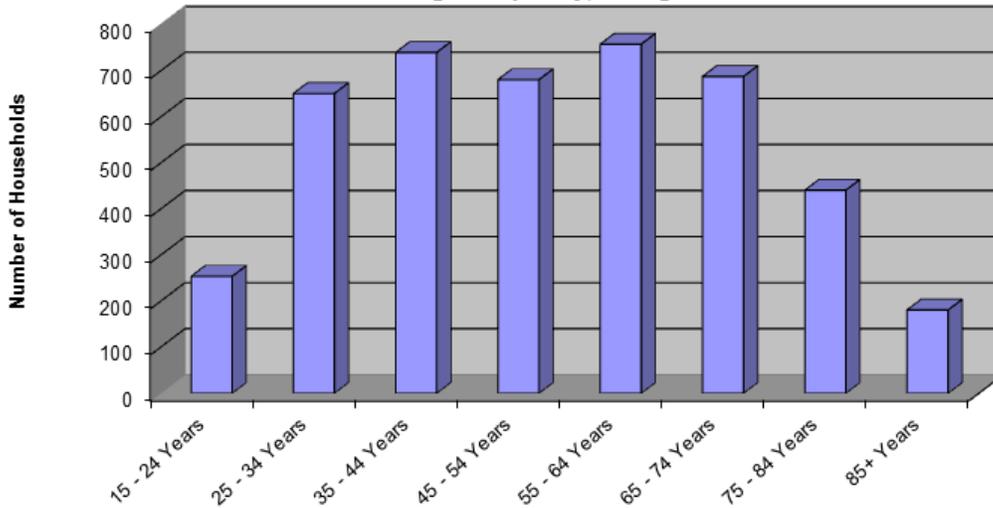
**Estimated Household Age Change 2000 - 2014
Fort Oglethorpe city, Georgia**



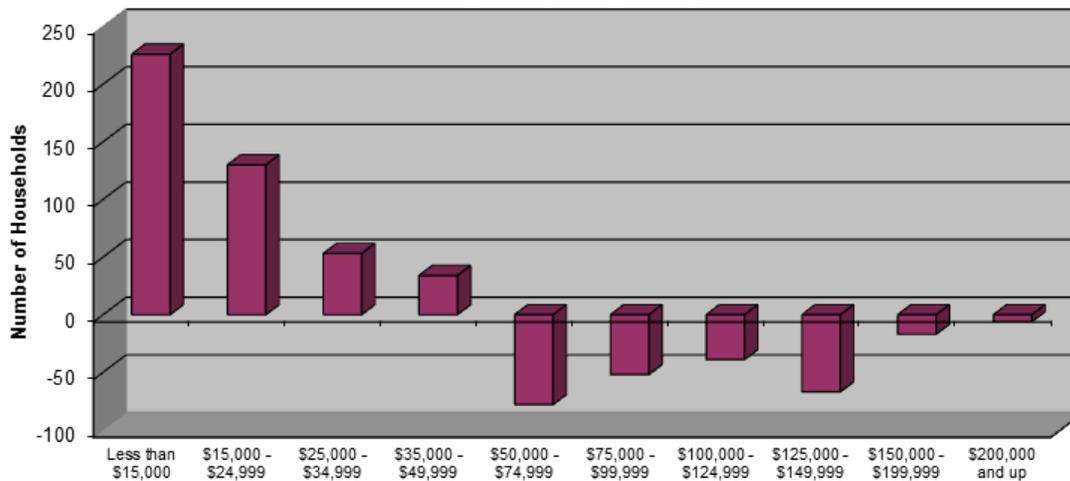
Projected Households by Income - 2019
Fort Oglethorpe city, Georgia



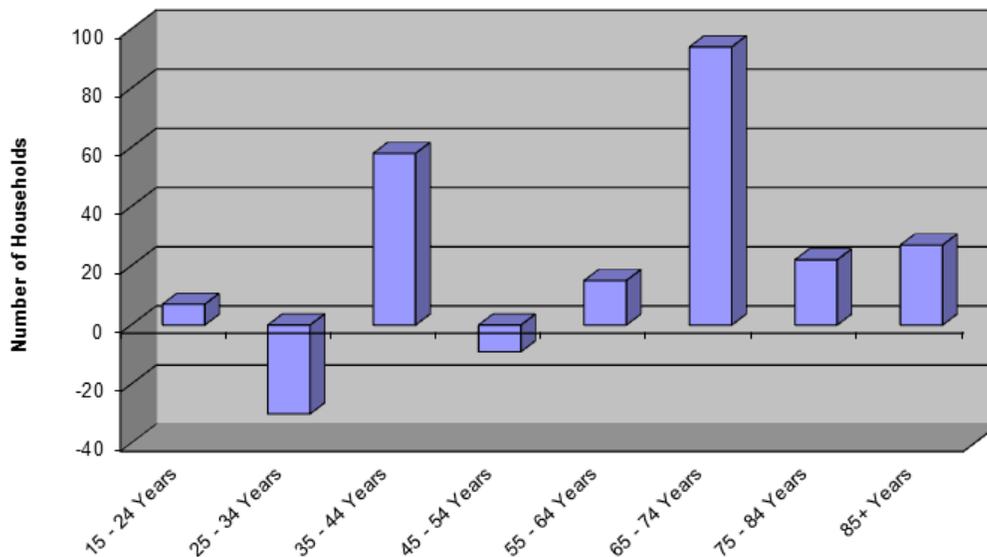
Projected Households by Age - 2019
Fort Oglethorpe city, Georgia



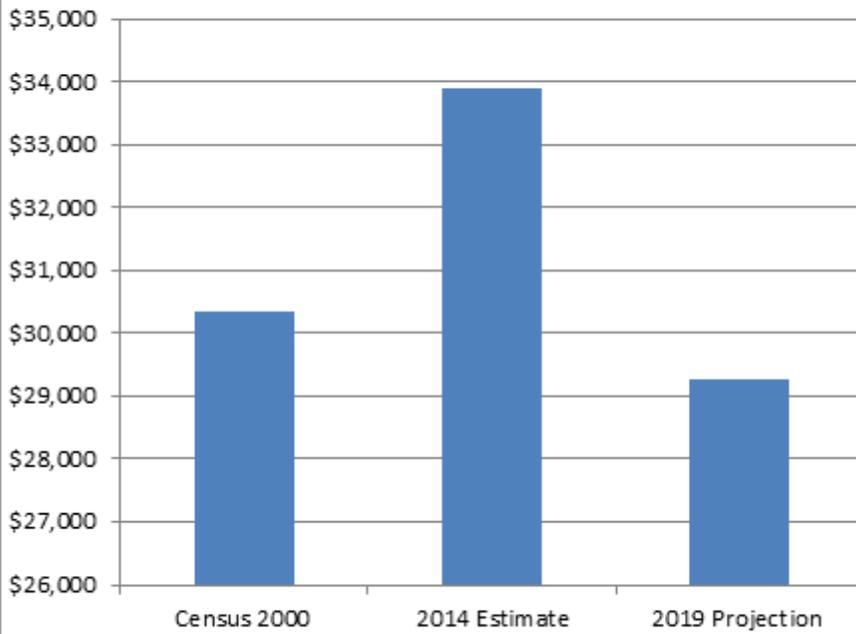
Projected Household Income Change 2014 - 2019
Fort Oglethorpe city, Georgia



Projected Household Age Change 2014 - 2019
Fort Oglethorpe city, Georgia



Median Household Income Fort Oglethorpe city, Georgia



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Households by Income and Age

Fort Oglethorpe city, Georgia

Census Data - 2000

Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	56	95	93	72	126	165	157	57	821	25.5%
\$15,000 - \$24,999	32	80	73	74	36	115	85	23	518	16.1%
\$25,000 - \$34,999	23	80	122	76	64	89	41	12	507	15.8%
\$35,000 - \$49,999	51	90	141	157	121	88	18	5	671	20.8%
\$50,000 - \$74,999	8	133	85	104	77	32	4	0	443	13.8%
\$75,000 - \$99,999	1	2	29	65	43	16	7	1	164	5.1%
\$100,000 - \$124,999	0	2	16	17	5	9	0	0	49	1.5%
\$125,000 - \$149,999	0	0	1	12	0	21	0	0	34	1.1%
\$150,000 - \$199,999	0	0	0	0	0	0	0	0	0	0.0%
\$200,000 and up	0	0	11	0	0	1	0	0	12	0.4%
Total	171	482	571	577	472	536	312	98	3,219	100.0%
Percent	5.3%	15.0%	17.7%	17.9%	14.7%	16.7%	9.7%	3.0%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Fort Oglethorpe city, Georgia										
Current Year Estimates - 2014										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	145	159	138	95	115	100	97	48	897	21.3%
\$15,000 - \$24,999	31	88	79	100	109	102	105	41	655	15.6%
\$25,000 - \$34,999	14	108	99	118	135	72	57	19	622	14.8%
\$35,000 - \$49,999	21	83	83	141	152	131	86	25	722	17.1%
\$50,000 - \$74,999	33	140	143	106	104	101	44	12	683	16.2%
\$75,000 - \$99,999	2	57	66	84	80	51	18	4	362	8.6%
\$100,000 - \$124,999	1	25	38	22	25	10	1	2	124	2.9%
\$125,000 - \$149,999	0	16	25	9	10	20	9	3	92	2.2%
\$150,000 - \$199,999	0	3	7	14	11	4	1	0	40	1.0%
\$200,000 and up	0	2	4	1	2	2	1	0	13	0.3%
Total	247	681	682	690	743	594	419	154	4,210	100.0%
Percent	5.9%	16.2%	16.2%	16.4%	17.6%	14.1%	10.0%	3.7%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Fort Oglethorpe city, Georgia										
Estimated Change - 2000 to 2014										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	89	64	45	23	-11	-65	-60	-9	76	9.3%
\$15,000 - \$24,999	-1	8	6	26	73	-13	20	18	137	26.4%
\$25,000 - \$34,999	-9	28	-23	42	71	-17	16	7	115	22.7%
\$35,000 - \$49,999	-30	-7	-58	-16	31	43	68	20	51	7.6%
\$50,000 - \$74,999	25	7	58	2	27	69	40	12	240	54.2%
\$75,000 - \$99,999	1	55	37	19	37	35	11	3	198	120.7%
\$100,000 - \$124,999	1	23	22	5	20	1	1	2	75	153.1%
\$125,000 - \$149,999	0	16	24	-3	10	-1	9	3	58	170.6%
\$150,000 - \$199,999	0	3	7	14	11	4	1	0	40	#DIV/0!
\$200,000 and up	0	2	-7	1	2	2	1	0	1	8.3%
Total	76	199	111	113	271	58	107	56	991	30.8%
Percent Change	44.4%	41.3%	19.4%	19.6%	57.4%	10.8%	34.3%	57.1%	30.8%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Fort Oglethorpe city, Georgia										
Five Year Projections - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	155	199	183	114	150	144	115	63	1,123	25.6%
\$15,000 - \$24,999	37	93	97	112	126	140	127	53	785	17.9%
\$25,000 - \$34,999	13	101	115	128	151	85	60	22	675	15.4%
\$35,000 - \$49,999	19	77	94	142	156	155	87	26	756	17.2%
\$50,000 - \$74,999	27	116	142	91	88	96	34	11	605	13.8%
\$75,000 - \$99,999	3	43	65	71	67	46	12	3	310	7.1%
\$100,000 - \$124,999	0	15	31	14	13	10	1	1	85	1.9%
\$125,000 - \$149,999	0	4	6	1	2	9	2	1	25	0.6%
\$150,000 - \$199,999	0	2	4	7	5	2	2	1	23	0.5%
\$200,000 and up	0	1	1	1	0	1	1	0	7	0.2%
Total	254	651	740	681	758	688	441	181	4,394	100.0%
Percent	5.8%	14.8%	16.8%	15.5%	17.3%	15.7%	10.0%	4.1%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Fort Oglethorpe city, Georgia										
Projected Change - 2014 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	10	40	45	19	35	44	18	15	226	25.2%
\$15,000 - \$24,999	6	5	18	12	17	38	22	12	130	19.8%
\$25,000 - \$34,999	-1	-7	16	10	16	13	3	3	53	8.5%
\$35,000 - \$49,999	-2	-6	11	1	4	24	1	1	34	4.7%
\$50,000 - \$74,999	-6	-24	-1	-15	-16	-5	-10	-1	-78	-11.4%
\$75,000 - \$99,999	1	-14	-1	-13	-13	-5	-6	-1	-52	-14.4%
\$100,000 - \$124,999	-1	-10	-7	-8	-12	0	0	-1	-39	-31.5%
\$125,000 - \$149,999	0	-12	-19	-8	-8	-11	-7	-2	-67	-72.8%
\$150,000 - \$199,999	0	-1	-3	-7	-6	-2	1	1	-17	-42.5%
\$200,000 and up	0	-1	-1	0	-2	-2	0	0	-6	-46.2%
Total	7	-30	58	-9	15	94	22	27	184	4.4%
Percent Change	2.8%	-4.4%	8.5%	-1.3%	2.0%	15.8%	5.3%	17.5%	4.4%	

Source: Nielsen Claritas; Ribbon Demographics



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Nielsen Claritas

Median Household Income Fort Oglethorpe city, Georgia		
Census 2000	2014 Estimate	2019 Projection
\$30,335	\$33,891	\$29,281

Median Household Income by Area			
Fort Oglethorpe city, Georgia			
Geography ID	Census 2000	2014 Estimate	2019 Projection
1300956	\$30,205	\$33,891	\$29,281

HISTA 2.2 Summary Data

**Fort Oglethorpe city,
Georgia**

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Nielsen Claritas

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	107	47	42	1	0	197
\$10,000-20,000	56	26	59	18	14	173
\$20,000-30,000	78	21	21	51	85	256
\$30,000-40,000	92	10	4	2	1	109
\$40,000-50,000	40	28	15	55	0	138
\$50,000-60,000	0	17	20	64	0	101
\$60,000-75,000	21	0	3	0	0	24
\$75,000-100,000	0	0	1	1	17	19
\$100,000-125,000	0	8	0	0	55	63
\$125,000-150,000	25	0	0	1	0	26
\$150,000-200,000	10	1	4	2	3	20
\$200,000+	7	1	1	2	2	14
Total	436	159	170	197	178	1,140

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	104	1	1	0	2	108
\$10,000-20,000	105	38	0	0	3	146
\$20,000-30,000	65	57	6	0	3	131
\$30,000-40,000	19	16	0	0	1	36
\$40,000-50,000	6	47	0	0	0	53
\$50,000-60,000	9	6	0	0	0	15
\$60,000-75,000	9	28	0	0	0	37
\$75,000-100,000	6	2	1	0	0	9
\$100,000-125,000	8	5	1	0	1	15
\$125,000-150,000	6	1	0	0	0	7
\$150,000-200,000	2	0	1	0	0	3
\$200,000+	2	1	0	0	0	3
Total	341	202	10	0	10	563

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	78	1	0	0	2	81
\$10,000-20,000	105	8	0	0	3	116
\$20,000-30,000	61	41	0	0	3	105
\$30,000-40,000	19	3	0	0	1	23
\$40,000-50,000	6	47	0	0	0	53
\$50,000-60,000	9	6	0	0	0	15
\$60,000-75,000	9	28	0	0	0	37
\$75,000-100,000	5	2	0	0	0	7
\$100,000-125,000	4	2	1	0	1	8
\$125,000-150,000	6	1	0	0	0	7
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	2	1	0	0	0	3
Total	306	140	1	0	10	457

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	211	48	43	1	2	305
\$10,000-20,000	161	64	59	18	17	319
\$20,000-30,000	143	78	27	51	88	387
\$30,000-40,000	111	26	4	2	2	145
\$40,000-50,000	46	75	15	55	0	191
\$50,000-60,000	9	23	20	64	0	116
\$60,000-75,000	30	28	3	0	0	61
\$75,000-100,000	6	2	2	1	17	28
\$100,000-125,000	8	13	1	0	56	78
\$125,000-150,000	31	1	0	1	0	33
\$150,000-200,000	12	1	5	2	3	23
\$200,000+	2	2	1	2	2	17
Total	777	361	180	197	188	1,703

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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	9.4%	4.1%	3.7%	0.1%	0.0%	17.3%
\$10,000-20,000	4.9%	2.3%	5.2%	1.6%	1.2%	15.2%
\$20,000-30,000	6.8%	1.8%	1.8%	4.5%	7.5%	22.5%
\$30,000-40,000	8.1%	0.9%	0.4%	0.2%	0.1%	9.6%
\$40,000-50,000	3.5%	2.5%	1.3%	4.8%	0.0%	12.1%
\$50,000-60,000	0.0%	1.5%	1.8%	5.6%	0.0%	8.9%
\$60,000-75,000	1.8%	0.0%	0.3%	0.0%	0.0%	2.1%
\$75,000-100,000	0.0%	0.0%	0.1%	0.1%	1.5%	1.7%
\$100,000-125,000	0.0%	0.7%	0.0%	0.0%	4.8%	5.5%
\$125,000-150,000	2.2%	0.0%	0.0%	0.1%	0.0%	2.3%
\$150,000-200,000	0.9%	0.1%	0.4%	0.2%	0.3%	1.8%
\$200,000+	0.6%	0.1%	0.1%	0.2%	0.3%	1.2%
Total	38.2%	13.9%	14.9%	17.3%	15.6%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	18.5%	0.2%	0.2%	0.0%	0.4%	19.2%
\$10,000-20,000	18.7%	6.7%	0.0%	0.0%	0.5%	25.9%
\$20,000-30,000	11.5%	10.1%	1.1%	0.0%	0.5%	23.3%
\$30,000-40,000	3.4%	2.8%	0.0%	0.0%	0.2%	6.4%
\$40,000-50,000	1.1%	8.3%	0.0%	0.0%	0.0%	9.4%
\$50,000-60,000	1.6%	1.1%	0.0%	0.0%	0.0%	2.7%
\$60,000-75,000	1.6%	5.0%	0.0%	0.0%	0.0%	6.6%
\$75,000-100,000	1.1%	0.4%	0.2%	0.0%	0.0%	1.6%
\$100,000-125,000	1.4%	0.9%	0.2%	0.0%	0.2%	2.7%
\$125,000-150,000	1.1%	0.2%	0.0%	0.0%	0.0%	1.2%
\$150,000-200,000	0.4%	0.0%	0.2%	0.0%	0.0%	0.5%
\$200,000+	0.4%	0.2%	0.0%	0.0%	0.0%	0.5%
Total	60.6%	35.9%	1.8%	0.0%	1.8%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	17.1%	0.2%	0.0%	0.0%	0.4%	17.7%
\$10,000-20,000	23.0%	1.8%	0.0%	0.0%	0.7%	25.4%
\$20,000-30,000	13.3%	9.0%	0.0%	0.0%	0.7%	23.0%
\$30,000-40,000	4.2%	0.7%	0.0%	0.0%	0.2%	5.0%
\$40,000-50,000	1.3%	10.3%	0.0%	0.0%	0.0%	11.6%
\$50,000-60,000	2.0%	1.3%	0.0%	0.0%	0.0%	3.3%
\$60,000-75,000	2.0%	6.1%	0.0%	0.0%	0.0%	8.1%
\$75,000-100,000	1.1%	0.4%	0.0%	0.0%	0.0%	1.5%
\$100,000-125,000	0.9%	0.4%	0.2%	0.0%	0.2%	1.8%
\$125,000-150,000	1.3%	0.2%	0.0%	0.0%	0.0%	1.5%
\$150,000-200,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.4%
\$200,000+	0.4%	0.2%	0.0%	0.0%	0.0%	0.7%
Total	67.0%	30.6%	0.2%	0.0%	2.2%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.4%	2.8%	2.5%	0.1%	0.1%	17.9%
\$10,000-20,000	9.5%	3.8%	3.5%	1.1%	1.0%	18.7%
\$20,000-30,000	8.4%	4.6%	1.6%	3.0%	5.2%	22.7%
\$30,000-40,000	6.5%	1.5%	0.2%	0.1%	0.1%	8.5%
\$40,000-50,000	2.7%	4.4%	0.9%	3.2%	0.0%	11.2%
\$50,000-60,000	0.5%	1.4%	1.2%	3.8%	0.0%	6.8%
\$60,000-75,000	1.8%	1.6%	0.2%	0.0%	0.0%	3.6%
\$75,000-100,000	0.4%	0.1%	0.1%	0.1%	1.0%	1.6%
\$100,000-125,000	0.5%	0.8%	0.1%	0.0%	3.3%	4.6%
\$125,000-150,000	1.8%	0.1%	0.0%	0.1%	0.0%	1.9%
\$150,000-200,000	0.7%	0.1%	0.3%	0.1%	0.2%	1.4%
\$200,000+	0.5%	0.1%	0.1%	0.1%	0.2%	1.0%
Total	45.6%	21.2%	10.6%	11.6%	11.0%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	24	0	12	0	0	36
\$10,000-20,000	22	1	3	0	0	26
\$20,000-30,000	7	10	15	2	15	49
\$30,000-40,000	37	51	57	16	37	198
\$40,000-50,000	15	34	26	23	11	109
\$50,000-60,000	16	27	50	28	7	128
\$60,000-75,000	10	44	36	22	21	133
\$75,000-100,000	9	51	100	54	6	220
\$100,000-125,000	0	7	45	9	3	64
\$125,000-150,000	0	29	1	0	0	30
\$150,000-200,000	7	5	3	2	2	19
\$200,000+	2	2	2	2	1	12
Total	149	261	353	158	103	1,024

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	23	16	0	1	0	40
\$10,000-20,000	149	19	0	0	0	168
\$20,000-30,000	96	113	1	5	0	215
\$30,000-40,000	31	90	6	0	0	127
\$40,000-50,000	24	109	1	0	0	134
\$50,000-60,000	10	55	3	33	3	104
\$60,000-75,000	8	44	12	6	0	70
\$75,000-100,000	23	99	18	2	2	144
\$100,000-125,000	5	17	3	0	0	25
\$125,000-150,000	3	20	9	0	0	32
\$150,000-200,000	2	13	0	0	0	15
\$200,000+	2	8	0	0	6	17
Total	377	603	53	47	11	1,091

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	18	13	0	0	0	31
\$10,000-20,000	129	19	0	0	0	148
\$20,000-30,000	56	94	0	5	0	155
\$30,000-40,000	13	75	6	0	0	94
\$40,000-50,000	11	72	1	0	0	84
\$50,000-60,000	10	29	1	31	0	71
\$60,000-75,000	6	23	2	0	0	31
\$75,000-100,000	20	68	1	1	0	90
\$100,000-125,000	2	7	0	0	0	9
\$125,000-150,000	3	11	9	0	0	23
\$150,000-200,000	1	1	0	0	0	2
\$200,000+	2	6	0	0	0	8
Total	272	418	20	37	0	747

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	47	16	12	1	0	76
\$10,000-20,000	171	20	3	0	0	194
\$20,000-30,000	103	123	16	7	15	264
\$30,000-40,000	68	141	63	16	37	325
\$40,000-50,000	39	143	27	23	11	243
\$50,000-60,000	26	82	53	61	10	232
\$60,000-75,000	18	88	48	28	21	203
\$75,000-100,000	32	150	118	56	8	364
\$100,000-125,000	5	24	48	9	3	89
\$125,000-150,000	3	49	10	0	0	62
\$150,000-200,000	9	18	3	2	2	34
\$200,000+	2	10	2	2	2	29
Total	526	864	406	205	114	2,115

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	0.0%	1.2%	0.0%	0.0%	3.5%
\$10,000-20,000	2.1%	0.1%	0.3%	0.0%	0.0%	2.5%
\$20,000-30,000	0.7%	1.0%	1.5%	0.2%	1.5%	4.8%
\$30,000-40,000	3.6%	5.0%	5.6%	1.6%	3.6%	19.3%
\$40,000-50,000	1.5%	3.3%	2.5%	2.2%	1.1%	10.6%
\$50,000-60,000	1.6%	2.6%	4.9%	2.7%	0.7%	12.5%
\$60,000-75,000	1.0%	4.3%	3.5%	2.1%	2.1%	13.0%
\$75,000-100,000	0.9%	5.0%	9.8%	5.3%	0.6%	21.5%
\$100,000-125,000	0.0%	0.7%	4.4%	0.9%	0.3%	6.3%
\$125,000-150,000	0.0%	2.8%	0.1%	0.0%	0.0%	2.9%
\$150,000-200,000	0.7%	0.5%	0.3%	0.2%	0.2%	1.9%
\$200,000+	0.2%	0.2%	0.5%	0.2%	0.1%	1.2%
Total	14.6%	25.5%	34.5%	15.4%	10.1%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	1.5%	0.0%	0.1%	0.0%	3.7%
\$10,000-20,000	13.7%	1.7%	0.0%	0.0%	0.0%	15.4%
\$20,000-30,000	8.8%	10.4%	0.1%	0.5%	0.0%	19.7%
\$30,000-40,000	2.8%	8.2%	0.5%	0.0%	0.0%	11.6%
\$40,000-50,000	2.2%	10.0%	0.1%	0.0%	0.0%	12.3%
\$50,000-60,000	0.9%	5.0%	0.3%	3.0%	0.3%	9.5%
\$60,000-75,000	0.7%	4.0%	1.1%	0.5%	0.0%	6.4%
\$75,000-100,000	2.1%	9.1%	1.6%	0.2%	0.2%	13.2%
\$100,000-125,000	0.5%	1.6%	0.3%	0.0%	0.0%	2.3%
\$125,000-150,000	0.3%	1.8%	0.8%	0.0%	0.0%	2.9%
\$150,000-200,000	0.2%	1.2%	0.0%	0.0%	0.0%	1.4%
\$200,000+	0.3%	0.7%	0.0%	0.0%	0.5%	1.6%
Total	34.6%	55.3%	4.9%	4.3%	1.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.4%	1.7%	0.0%	0.0%	0.0%	4.1%
\$10,000-20,000	17.3%	2.5%	0.0%	0.0%	0.0%	19.8%
\$20,000-30,000	7.5%	12.6%	0.0%	0.7%	0.0%	20.7%
\$30,000-40,000	1.7%	10.0%	0.8%	0.0%	0.0%	12.6%
\$40,000-50,000	1.5%	9.6%	0.1%	0.0%	0.0%	11.2%
\$50,000-60,000	1.3%	3.9%	0.1%	4.1%	0.0%	9.5%
\$60,000-75,000	0.8%	3.1%	0.3%	0.0%	0.0%	4.1%
\$75,000-100,000	2.7%	9.1%	0.1%	0.1%	0.0%	12.0%
\$100,000-125,000	0.3%	0.9%	0.0%	0.0%	0.0%	1.2%
\$125,000-150,000	0.4%	1.5%	1.2%	0.0%	0.0%	3.1%
\$150,000-200,000	0.1%	0.1%	0.0%	0.0%	0.0%	0.3%
\$200,000+	0.4%	0.8%	0.0%	0.0%	0.0%	1.2%
Total	36.4%	56.0%	2.7%	5.0%	0.0%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	0.8%	0.6%	0.0%	0.0%	3.6%
\$10,000-20,000	8.1%	0.9%	0.1%	0.0%	0.0%	9.2%
\$20,000-30,000	4.9%	5.8%	0.8%	0.3%	0.7%	12.5%
\$30,000-40,000	3.2%	6.7%	3.0%	0.8%	1.7%	15.4%
\$40,000-50,000	1.8%	6.8%	1.3%	1.1%	0.5%	11.5%
\$50,000-60,000	1.2%	3.9%	2.5%	2.9%	0.5%	11.0%
\$60,000-75,000	0.9%	4.2%	2.3%	1.3%	1.0%	9.6%
\$75,000-100,000	1.5%	7.1%	5.6%	2.6%	0.4%	17.2%
\$100,000-125,000	0.2%	1.1%	2.3%	0.4%	0.1%	4.2%
\$125,000-150,000	0.1%	2.3%	0.5%	0.0%	0.0%	2.9%
\$150,000-200,000	0.4%	0.9%	0.1%	0.1%	0.1%	1.6%
\$200,000+	0.2%	0.5%	0.2%	0.1%	0.3%	1.4%
Total	24.9%	40.9%	19.2%	9.7%	5.4%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	213	74	70	3	0	360
\$10,000-20,000	76	22	60	11	10	179
\$20,000-30,000	90	35	27	79	125	356
\$30,000-40,000	71	11	3	3	6	94
\$40,000-50,000	27	17	9	62	0	115
\$50,000-60,000	0	9	21	67	0	97
\$60,000-75,000	18	0	3	0	0	21
\$75,000-100,000	0	0	0	1	17	18
\$100,000-125,000	0	4	0	0	35	39
\$125,000-150,000	19	1	0	0	0	20
\$150,000-200,000	5	2	2	3	2	14
\$200,000+	3	1	0	0	0	4
Total	522	176	195	229	195	1,317

Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	146	1	0	0	2	149
\$10,000-20,000	110	34	0	0	2	146
\$20,000-30,000	69	55	9	0	2	135
\$30,000-40,000	22	22	0	0	1	45
\$40,000-50,000	12	59	0	0	0	71
\$50,000-60,000	5	7	0	0	0	12
\$60,000-75,000	13	42	0	0	0	55
\$75,000-100,000	7	2	1	0	0	10
\$100,000-125,000	10	2	0	0	0	12
\$125,000-150,000	7	0	0	0	0	7
\$150,000-200,000	3	1	0	0	0	4
\$200,000+	0	0	3	0	0	3
Total	404	225	13	0	7	649

Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	100	1	0	0	2	103
\$10,000-20,000	109	7	0	0	2	118
\$20,000-30,000	59	35	0	0	2	96
\$30,000-40,000	22	2	0	0	1	25
\$40,000-50,000	12	59	0	0	0	71
\$50,000-60,000	5	7	0	0	0	12
\$60,000-75,000	13	42	0	0	0	55
\$75,000-100,000	6	2	0	0	0	8
\$100,000-125,000	7	0	0	0	0	7
\$125,000-150,000	7	0	0	0	0	7
\$150,000-200,000	3	1	0	0	0	4
\$200,000+	0	0	3	0	0	3
Total	343	156	3	0	7	509

Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	359	75	70	3	2	509
\$10,000-20,000	186	56	60	11	12	325
\$20,000-30,000	159	90	36	79	127	491
\$30,000-40,000	93	33	3	3	7	139
\$40,000-50,000	39	76	9	62	0	186
\$50,000-60,000	5	16	21	67	0	109
\$60,000-75,000	31	42	3	0	0	76
\$75,000-100,000	7	2	1	1	17	28
\$100,000-125,000	10	6	0	0	35	51
\$125,000-150,000	26	1	0	0	0	27
\$150,000-200,000	8	3	2	3	2	18
\$200,000+	3	1	3	0	0	7
Total	926	401	208	229	202	1,966

HISTA 2.2 Summary Data

**Fort Oglethorpe city,
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Percent Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.2%	5.6%	5.3%	0.2%	0.0%	27.3%
\$10,000-20,000	5.8%	1.7%	4.6%	0.8%	0.8%	13.6%
\$20,000-30,000	6.8%	2.7%	2.1%	6.0%	9.5%	27.0%
\$30,000-40,000	5.4%	0.8%	0.2%	0.2%	0.5%	7.1%
\$40,000-50,000	2.1%	1.3%	0.7%	4.7%	0.0%	8.7%
\$50,000-60,000	0.0%	0.7%	1.6%	5.1%	0.0%	7.4%
\$60,000-75,000	1.4%	0.0%	0.2%	0.0%	0.0%	1.6%
\$75,000-100,000	0.0%	0.0%	0.0%	0.1%	1.3%	1.4%
\$100,000-125,000	0.0%	0.3%	0.0%	0.0%	2.7%	3.0%
\$125,000-150,000	1.4%	0.1%	0.0%	0.0%	0.0%	1.5%
\$150,000-200,000	0.4%	0.2%	0.2%	0.2%	0.2%	1.1%
\$200,000+	0.2%	0.1%	0.0%	0.0%	0.0%	0.3%
Total	39.6%	13.4%	14.8%	17.4%	14.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	22.5%	0.2%	0.0%	0.0%	0.3%	23.0%
\$10,000-20,000	16.9%	5.2%	0.0%	0.0%	0.3%	22.5%
\$20,000-30,000	10.6%	8.5%	1.4%	0.0%	0.3%	20.8%
\$30,000-40,000	3.4%	3.4%	0.0%	0.0%	0.2%	6.9%
\$40,000-50,000	1.8%	9.1%	0.0%	0.0%	0.0%	10.9%
\$50,000-60,000	0.8%	1.1%	0.0%	0.0%	0.0%	1.8%
\$60,000-75,000	2.0%	6.5%	0.0%	0.0%	0.0%	8.5%
\$75,000-100,000	1.1%	0.3%	0.2%	0.0%	0.0%	1.5%
\$100,000-125,000	1.5%	0.3%	0.0%	0.0%	0.0%	1.8%
\$125,000-150,000	1.1%	0.0%	0.0%	0.0%	0.0%	1.1%
\$150,000-200,000	0.5%	0.2%	0.0%	0.0%	0.0%	0.6%
\$200,000+	0.0%	0.0%	0.5%	0.0%	0.0%	0.5%
Total	62.2%	34.7%	2.0%	0.0%	1.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.6%	0.2%	0.0%	0.0%	0.4%	20.2%
\$10,000-20,000	21.4%	1.4%	0.0%	0.0%	0.4%	23.2%
\$20,000-30,000	11.6%	6.9%	0.0%	0.0%	0.4%	18.9%
\$30,000-40,000	4.3%	0.4%	0.0%	0.0%	0.2%	4.9%
\$40,000-50,000	2.4%	11.6%	0.0%	0.0%	0.0%	13.9%
\$50,000-60,000	1.0%	1.4%	0.0%	0.0%	0.0%	2.4%
\$60,000-75,000	2.6%	8.3%	0.0%	0.0%	0.0%	10.8%
\$75,000-100,000	1.2%	0.4%	0.0%	0.0%	0.0%	1.6%
\$100,000-125,000	1.4%	0.0%	0.0%	0.0%	0.0%	1.4%
\$125,000-150,000	1.4%	0.0%	0.0%	0.0%	0.0%	1.4%
\$150,000-200,000	0.6%	0.2%	0.0%	0.0%	0.0%	0.8%
\$200,000+	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%
Total	67.4%	30.6%	0.6%	0.0%	1.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	18.3%	3.8%	3.6%	0.2%	0.1%	25.9%
\$10,000-20,000	9.5%	2.8%	3.1%	0.6%	0.6%	16.5%
\$20,000-30,000	8.1%	4.6%	1.8%	4.0%	6.5%	25.0%
\$30,000-40,000	4.7%	1.7%	0.2%	0.2%	0.4%	7.1%
\$40,000-50,000	2.0%	3.9%	0.5%	3.2%	0.0%	9.5%
\$50,000-60,000	0.3%	0.8%	1.1%	3.4%	0.0%	5.5%
\$60,000-75,000	1.6%	2.1%	0.2%	0.0%	0.0%	3.9%
\$75,000-100,000	0.4%	0.1%	0.1%	0.1%	0.9%	1.4%
\$100,000-125,000	0.5%	0.3%	0.0%	0.0%	1.8%	2.6%
\$125,000-150,000	1.3%	0.1%	0.0%	0.0%	0.0%	1.4%
\$150,000-200,000	0.4%	0.2%	0.1%	0.2%	0.1%	0.9%
\$200,000+	0.2%	0.1%	0.2%	0.0%	0.0%	0.4%
Total	47.1%	20.4%	10.6%	11.6%	10.3%	100.0%

HISTA 2.2 Summary Data

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Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	33	0	12	0	0	45
\$10,000-20,000	20	1	4	0	0	25
\$20,000-30,000	7	9	17	3	24	60
\$30,000-40,000	22	44	62	16	45	189
\$40,000-50,000	6	18	26	22	7	79
\$50,000-60,000	12	35	67	39	11	164
\$60,000-75,000	7	42	45	25	21	140
\$75,000-100,000	7	31	95	53	5	191
\$100,000-125,000	0	4	35	8	0	47
\$125,000-150,000	0	27	1	0	2	30
\$150,000-200,000	6	3	0	0	1	10
\$200,000+	2	0	0	1	0	3
Total	122	214	364	167	116	983

Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	21	20	0	0	0	41
\$10,000-20,000	142	20	2	0	0	164
\$20,000-30,000	112	141	3	9	1	266
\$30,000-40,000	39	113	10	0	1	163
\$40,000-50,000	31	182	1	0	0	214
\$50,000-60,000	16	52	5	26	6	105
\$60,000-75,000	12	52	16	9	0	89
\$75,000-100,000	18	98	22	2	3	143
\$100,000-125,000	7	14	4	0	1	26
\$125,000-150,000	4	20	11	0	0	35
\$150,000-200,000	2	10	0	0	0	12
\$200,000+	0	1	0	0	2	3
Total	404	723	74	46	14	1,261

Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16	18	0	0	0	34
\$10,000-20,000	128	20	1	0	0	149
\$20,000-30,000	50	114	0	9	1	174
\$30,000-40,000	13	97	9	0	0	119
\$40,000-50,000	17	134	0	0	0	151
\$50,000-60,000	16	30	3	23	0	72
\$60,000-75,000	10	33	4	1	0	48
\$75,000-100,000	16	69	1	1	0	87
\$100,000-125,000	5	7	0	0	0	12
\$125,000-150,000	3	13	11	0	0	27
\$150,000-200,000	1	3	0	0	0	4
\$200,000+	0	0	0	0	1	1
Total	275	538	29	34	2	878

Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	54	20	12	0	0	86
\$10,000-20,000	162	21	6	0	0	189
\$20,000-30,000	119	150	20	12	25	326
\$30,000-40,000	61	157	72	16	46	352
\$40,000-50,000	37	200	27	22	7	293
\$50,000-60,000	28	87	72	65	17	269
\$60,000-75,000	19	94	61	34	21	229
\$75,000-100,000	25	129	117	55	8	334
\$100,000-125,000	7	18	39	8	1	73
\$125,000-150,000	4	47	12	0	2	65
\$150,000-200,000	8	13	0	0	1	22
\$200,000+	2	1	0	1	2	6
Total	526	937	438	213	130	2,244

HISTA 2.2 Summary Data

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Percent Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	0.0%	1.2%	0.0%	0.0%	4.6%
\$10,000-20,000	2.0%	0.1%	0.4%	0.0%	0.0%	2.5%
\$20,000-30,000	0.7%	0.9%	1.7%	0.3%	2.4%	6.1%
\$30,000-40,000	2.2%	4.5%	6.3%	1.6%	4.6%	19.2%
\$40,000-50,000	0.6%	1.8%	2.6%	2.2%	0.7%	8.0%
\$50,000-60,000	1.2%	3.6%	6.8%	4.0%	1.1%	16.7%
\$60,000-75,000	0.7%	4.3%	4.6%	2.5%	2.1%	14.2%
\$75,000-100,000	0.7%	3.2%	9.7%	5.4%	0.5%	19.4%
\$100,000-125,000	0.0%	0.4%	3.6%	0.8%	0.0%	4.8%
\$125,000-150,000	0.0%	2.7%	0.1%	0.0%	0.2%	3.1%
\$150,000-200,000	0.6%	0.3%	0.0%	0.0%	0.1%	1.0%
\$200,000+	0.2%	0.0%	0.0%	0.1%	0.0%	0.3%
Total	12.4%	21.8%	37.0%	17.0%	11.8%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.7%	1.6%	0.0%	0.0%	0.0%	3.3%
\$10,000-20,000	11.3%	1.6%	0.2%	0.0%	0.0%	13.0%
\$20,000-30,000	8.9%	11.2%	0.2%	0.7%	0.1%	21.1%
\$30,000-40,000	3.1%	9.0%	0.8%	0.0%	0.1%	12.9%
\$40,000-50,000	2.5%	14.4%	0.1%	0.0%	0.0%	17.0%
\$50,000-60,000	1.3%	4.1%	0.4%	2.1%	0.5%	8.3%
\$60,000-75,000	1.0%	4.1%	1.3%	0.7%	0.0%	7.1%
\$75,000-100,000	1.4%	7.8%	1.7%	0.2%	0.2%	11.3%
\$100,000-125,000	0.6%	1.1%	0.3%	0.0%	0.1%	2.1%
\$125,000-150,000	0.3%	1.6%	0.9%	0.0%	0.0%	2.8%
\$150,000-200,000	0.2%	0.8%	0.0%	0.0%	0.0%	1.0%
\$200,000+	0.0%	0.1%	0.0%	0.0%	0.2%	0.2%
Total	32.0%	57.3%	5.9%	3.6%	1.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.8%	2.1%	0.0%	0.0%	0.0%	3.9%
\$10,000-20,000	14.6%	2.3%	0.1%	0.0%	0.0%	17.0%
\$20,000-30,000	5.7%	13.0%	0.0%	1.0%	0.1%	19.8%
\$30,000-40,000	1.5%	11.0%	1.0%	0.0%	0.0%	13.6%
\$40,000-50,000	1.9%	15.3%	0.0%	0.0%	0.0%	17.2%
\$50,000-60,000	1.8%	3.4%	0.3%	2.6%	0.0%	8.2%
\$60,000-75,000	1.1%	3.8%	0.5%	0.1%	0.0%	5.5%
\$75,000-100,000	1.8%	7.9%	0.1%	0.1%	0.0%	9.9%
\$100,000-125,000	0.6%	0.8%	0.0%	0.0%	0.0%	1.4%
\$125,000-150,000	0.3%	1.5%	1.3%	0.0%	0.0%	3.1%
\$150,000-200,000	0.1%	0.3%	0.0%	0.0%	0.0%	0.5%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Total	31.3%	61.3%	3.3%	3.9%	0.2%	100.0%

Percent Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.4%	0.9%	0.5%	0.0%	0.0%	3.8%
\$10,000-20,000	7.2%	0.9%	0.3%	0.0%	0.0%	8.4%
\$20,000-30,000	5.3%	6.7%	0.9%	0.5%	1.1%	14.5%
\$30,000-40,000	2.7%	7.0%	3.2%	0.7%	2.0%	15.7%
\$40,000-50,000	1.6%	8.9%	1.2%	1.0%	0.3%	13.1%
\$50,000-60,000	1.2%	3.9%	3.2%	2.9%	0.8%	12.0%
\$60,000-75,000	0.8%	4.2%	2.7%	1.5%	0.9%	10.2%
\$75,000-100,000	1.1%	5.7%	5.2%	2.5%	0.4%	14.9%
\$100,000-125,000	0.3%	0.8%	1.7%	0.4%	0.0%	3.3%
\$125,000-150,000	0.2%	2.1%	0.5%	0.0%	0.1%	2.9%
\$150,000-200,000	0.4%	0.6%	0.0%	0.0%	0.0%	1.0%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.1%	0.3%
Total	23.4%	41.8%	19.5%	9.5%	5.8%	100.0%

HISTA 2.2 Summary Data

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Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	271	95	81	4	0	451
\$10,000-20,000	89	27	69	14	16	215
\$20,000-30,000	72	30	19	85	151	357
\$30,000-40,000	52	9	3	1	6	71
\$40,000-50,000	21	17	8	70	1	117
\$50,000-60,000	0	5	15	56	0	76
\$60,000-75,000	9	1	2	0	0	12
\$75,000-100,000	0	0	0	0	15	15
\$100,000-125,000	0	1	0	0	24	25
\$125,000-150,000	3	0	0	1	1	5
\$150,000-200,000	5	0	1	0	0	6
\$200,000+	3	0	0	0	0	3
Total	525	185	198	231	214	1,353

Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	189	1	0	0	2	192
\$10,000-20,000	145	49	0	0	3	197
\$20,000-30,000	67	58	12	0	2	139
\$30,000-40,000	16	20	0	0	0	36
\$40,000-50,000	12	54	0	0	0	66
\$50,000-60,000	5	6	0	0	0	11
\$60,000-75,000	8	38	0	0	0	46
\$75,000-100,000	4	1	1	0	0	6
\$100,000-125,000	6	1	0	0	0	7
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	0	0	0	0	2	2
Total	455	228	13	0	9	705

Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	129	1	0	0	2	132
\$10,000-20,000	144	10	0	0	3	157
\$20,000-30,000	58	38	0	0	2	98
\$30,000-40,000	16	3	0	0	0	19
\$40,000-50,000	12	54	0	0	0	66
\$50,000-60,000	5	6	0	0	0	11
\$60,000-75,000	8	38	0	0	0	46
\$75,000-100,000	4	1	0	0	0	5
\$100,000-125,000	4	0	0	0	0	4
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	2	0	0	0	0	2
\$200,000+	0	0	0	0	2	2
Total	383	151	0	0	9	543

Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	460	96	81	4	2	643
\$10,000-20,000	234	76	69	14	19	412
\$20,000-30,000	139	88	31	85	153	496
\$30,000-40,000	68	29	3	1	6	107
\$40,000-50,000	33	71	8	70	1	183
\$50,000-60,000	5	11	15	56	0	87
\$60,000-75,000	17	39	2	0	0	58
\$75,000-100,000	4	1	1	0	15	21
\$100,000-125,000	6	2	0	0	24	32
\$125,000-150,000	4	0	0	1	1	6
\$150,000-200,000	7	0	1	0	0	8
\$200,000+	3	0	0	0	2	5
Total	980	413	211	231	223	2,058

HISTA 2.2 Summary Data

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	20.0%	7.0%	6.0%	0.3%	0.0%	33.3%
\$10,000-20,000	6.6%	2.0%	5.1%	1.0%	1.2%	15.9%
\$20,000-30,000	5.3%	2.2%	1.4%	6.3%	11.2%	26.4%
\$30,000-40,000	3.8%	0.7%	0.2%	0.1%	0.4%	5.2%
\$40,000-50,000	1.6%	1.3%	0.6%	5.2%	0.1%	8.6%
\$50,000-60,000	0.0%	0.4%	1.1%	4.1%	0.0%	5.6%
\$60,000-75,000	0.7%	0.1%	0.1%	0.0%	0.0%	0.9%
\$75,000-100,000	0.0%	0.0%	0.0%	0.0%	1.1%	1.1%
\$100,000-125,000	0.0%	0.1%	0.0%	0.0%	1.8%	1.8%
\$125,000-150,000	0.2%	0.0%	0.0%	0.1%	0.1%	0.4%
\$150,000-200,000	0.4%	0.0%	0.1%	0.0%	0.0%	0.4%
\$200,000+	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%
Total	38.8%	13.7%	14.6%	17.1%	15.8%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	26.8%	0.1%	0.0%	0.0%	0.3%	27.2%
\$10,000-20,000	20.6%	7.0%	0.0%	0.0%	0.4%	27.9%
\$20,000-30,000	9.5%	8.2%	1.7%	0.0%	0.3%	19.7%
\$30,000-40,000	2.3%	2.8%	0.0%	0.0%	0.0%	5.1%
\$40,000-50,000	1.7%	7.7%	0.0%	0.0%	0.0%	9.4%
\$50,000-60,000	0.7%	0.9%	0.0%	0.0%	0.0%	1.6%
\$60,000-75,000	1.1%	5.4%	0.0%	0.0%	0.0%	6.5%
\$75,000-100,000	0.6%	0.1%	0.1%	0.0%	0.0%	0.9%
\$100,000-125,000	0.9%	0.1%	0.0%	0.0%	0.0%	1.0%
\$125,000-150,000	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
\$150,000-200,000	0.3%	0.0%	0.0%	0.0%	0.0%	0.3%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%
Total	64.5%	32.3%	1.8%	0.0%	1.3%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	23.8%	0.2%	0.0%	0.0%	0.4%	24.3%
\$10,000-20,000	26.5%	1.8%	0.0%	0.0%	0.6%	28.9%
\$20,000-30,000	10.7%	7.0%	0.0%	0.0%	0.4%	18.0%
\$30,000-40,000	2.9%	0.6%	0.0%	0.0%	0.0%	3.5%
\$40,000-50,000	2.2%	9.9%	0.0%	0.0%	0.0%	12.2%
\$50,000-60,000	0.9%	1.1%	0.0%	0.0%	0.0%	2.0%
\$60,000-75,000	1.5%	7.0%	0.0%	0.0%	0.0%	8.5%
\$75,000-100,000	0.7%	0.2%	0.0%	0.0%	0.0%	0.9%
\$100,000-125,000	0.7%	0.0%	0.0%	0.0%	0.0%	0.7%
\$125,000-150,000	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%
\$150,000-200,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.4%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%
Total	70.5%	27.8%	0.0%	0.0%	1.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	22.4%	4.7%	3.9%	0.2%	0.1%	31.2%
\$10,000-20,000	11.4%	3.7%	3.4%	0.7%	0.9%	20.0%
\$20,000-30,000	6.8%	4.3%	1.5%	4.1%	7.4%	24.1%
\$30,000-40,000	3.3%	1.4%	0.1%	0.0%	0.3%	5.2%
\$40,000-50,000	1.6%	3.4%	0.4%	3.4%	0.0%	8.9%
\$50,000-60,000	0.2%	0.5%	0.7%	2.7%	0.0%	4.2%
\$60,000-75,000	0.8%	1.9%	0.1%	0.0%	0.0%	2.8%
\$75,000-100,000	0.2%	0.0%	0.0%	0.0%	0.7%	1.0%
\$100,000-125,000	0.3%	0.1%	0.0%	0.0%	1.2%	1.6%
\$125,000-150,000	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%
\$150,000-200,000	0.3%	0.0%	0.0%	0.0%	0.0%	0.4%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%
Total	47.6%	20.1%	10.3%	11.2%	10.8%	100.0%

HISTA 2.2 Summary Data

**Fort Oglethorpe city,
Georgia**

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Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	41	0	14	0	0	55
\$10,000-20,000	28	2	6	0	0	36
\$20,000-30,000	5	10	30	5	33	83
\$30,000-40,000	17	43	71	17	47	195
\$40,000-50,000	5	17	35	32	10	99
\$50,000-60,000	10	27	69	40	12	158
\$60,000-75,000	5	35	46	25	19	130
\$75,000-100,000	3	25	88	44	7	167
\$100,000-125,000	0	1	28	6	0	35
\$125,000-150,000	0	6	0	0	0	6
\$150,000-200,000	2	2	2	0	1	7
\$200,000+	1	0	0	0	1	2
Total	117	168	389	169	130	973

Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	28	33	0	1	0	62
\$10,000-20,000	200	39	2	0	0	241
\$20,000-30,000	107	183	3	9	1	303
\$30,000-40,000	33	121	10	0	1	165
\$40,000-50,000	31	226	2	0	0	259
\$50,000-60,000	13	48	6	26	5	98
\$60,000-75,000	8	42	14	10	0	74
\$75,000-100,000	13	84	21	2	2	122
\$100,000-125,000	3	15	0	0	0	18
\$125,000-150,000	0	4	9	0	0	13
\$150,000-200,000	2	5	1	0	0	8
\$200,000+	0	0	0	0	0	0
Total	438	800	68	48	9	1,363

Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	22	30	0	0	0	52
\$10,000-20,000	180	39	1	0	0	220
\$20,000-30,000	45	146	0	9	1	201
\$30,000-40,000	9	103	9	0	0	121
\$40,000-50,000	16	171	1	0	0	188
\$50,000-60,000	13	30	3	24	0	70
\$60,000-75,000	6	28	4	2	0	40
\$75,000-100,000	11	61	1	1	0	74
\$100,000-125,000	2	9	0	0	0	11
\$125,000-150,000	0	2	9	0	0	11
\$150,000-200,000	1	2	1	0	0	4
\$200,000+	0	0	0	0	0	0
Total	305	621	29	36	1	992

Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	69	33	14	1	0	117
\$10,000-20,000	228	41	8	0	0	277
\$20,000-30,000	112	193	33	14	34	386
\$30,000-40,000	50	164	81	17	48	360
\$40,000-50,000	36	243	37	32	10	358
\$50,000-60,000	23	75	75	66	17	256
\$60,000-75,000	13	77	60	35	19	204
\$75,000-100,000	16	109	109	46	9	289
\$100,000-125,000	3	16	28	6	0	53
\$125,000-150,000	0	10	9	0	0	19
\$150,000-200,000	4	7	3	0	1	15
\$200,000+	1	0	0	0	1	2
Total	555	968	457	217	139	2,336

HISTA 2.2 Summary Data

**Fort Oglethorpe city,
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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.2%	0.0%	1.4%	0.0%	0.0%	5.7%
\$10,000-20,000	2.9%	0.2%	0.6%	0.0%	0.0%	3.7%
\$20,000-30,000	0.5%	1.0%	3.1%	0.5%	3.4%	8.5%
\$30,000-40,000	1.7%	4.4%	7.3%	1.7%	4.8%	20.0%
\$40,000-50,000	0.5%	1.7%	3.6%	3.3%	1.0%	10.2%
\$50,000-60,000	1.0%	2.8%	7.1%	4.1%	1.2%	16.2%
\$60,000-75,000	0.5%	3.6%	4.7%	2.6%	2.0%	13.4%
\$75,000-100,000	0.3%	2.6%	9.0%	4.5%	0.7%	17.2%
\$100,000-125,000	0.0%	0.1%	2.9%	0.6%	0.0%	3.6%
\$125,000-150,000	0.0%	0.6%	0.0%	0.0%	0.0%	0.6%
\$150,000-200,000	0.2%	0.2%	0.2%	0.0%	0.1%	0.7%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.1%	0.2%
Total	12.0%	17.3%	40.0%	17.4%	13.4%	100.0%

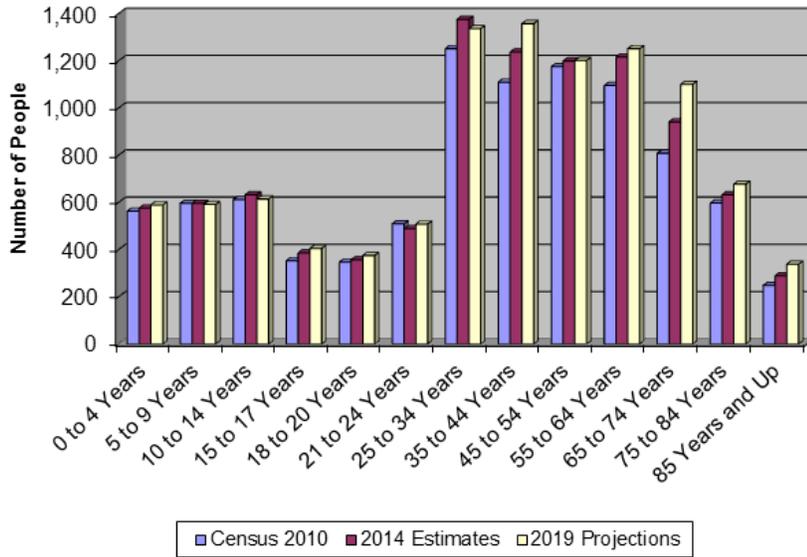
Percent Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.1%	2.4%	0.0%	0.1%	0.0%	4.5%
\$10,000-20,000	14.7%	2.9%	0.1%	0.0%	0.0%	17.7%
\$20,000-30,000	7.9%	13.4%	0.2%	0.7%	0.1%	22.2%
\$30,000-40,000	2.4%	8.9%	0.7%	0.0%	0.1%	12.1%
\$40,000-50,000	2.3%	16.6%	0.1%	0.0%	0.0%	19.0%
\$50,000-60,000	1.0%	3.5%	0.4%	1.9%	0.4%	7.2%
\$60,000-75,000	0.6%	3.1%	1.0%	0.7%	0.0%	5.4%
\$75,000-100,000	1.0%	6.2%	1.5%	0.1%	0.1%	9.0%
\$100,000-125,000	0.2%	1.1%	0.0%	0.0%	0.0%	1.3%
\$125,000-150,000	0.0%	0.3%	0.7%	0.0%	0.0%	1.0%
\$150,000-200,000	0.1%	0.4%	0.1%	0.0%	0.0%	0.6%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	32.1%	58.7%	5.0%	3.5%	0.7%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	3.0%	0.0%	0.0%	0.0%	5.2%
\$10,000-20,000	18.1%	3.9%	0.1%	0.0%	0.0%	22.2%
\$20,000-30,000	4.5%	14.7%	0.0%	0.9%	0.1%	20.3%
\$30,000-40,000	0.9%	10.4%	0.9%	0.0%	0.0%	12.2%
\$40,000-50,000	1.6%	17.2%	0.1%	0.0%	0.0%	19.0%
\$50,000-60,000	1.3%	3.0%	0.3%	2.4%	0.0%	7.1%
\$60,000-75,000	0.6%	2.8%	0.4%	0.2%	0.0%	4.0%
\$75,000-100,000	1.1%	6.1%	0.1%	0.1%	0.0%	7.5%
\$100,000-125,000	0.2%	0.9%	0.0%	0.0%	0.0%	1.1%
\$125,000-150,000	0.0%	0.2%	0.9%	0.0%	0.0%	1.1%
\$150,000-200,000	0.1%	0.2%	0.1%	0.0%	0.0%	0.4%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	30.7%	62.6%	2.9%	3.6%	0.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.0%	1.4%	0.6%	0.0%	0.0%	5.0%
\$10,000-20,000	9.8%	1.8%	0.3%	0.0%	0.0%	11.9%
\$20,000-30,000	4.8%	8.3%	1.4%	0.6%	1.5%	16.5%
\$30,000-40,000	2.1%	7.0%	3.5%	0.7%	2.1%	15.4%
\$40,000-50,000	1.5%	10.4%	1.6%	1.4%	0.4%	15.3%
\$50,000-60,000	1.0%	3.2%	3.2%	2.8%	0.7%	11.0%
\$60,000-75,000	0.6%	3.3%	2.6%	1.5%	0.8%	8.7%
\$75,000-100,000	0.7%	4.7%	4.7%	2.0%	0.4%	12.4%
\$100,000-125,000	0.1%	0.7%	1.2%	0.3%	0.0%	2.3%
\$125,000-150,000	0.0%	0.4%	0.4%	0.0%	0.0%	0.8%
\$150,000-200,000	0.2%	0.3%	0.1%	0.0%	0.0%	0.6%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	23.8%	41.4%	19.6%	9.3%	6.0%	100.0%

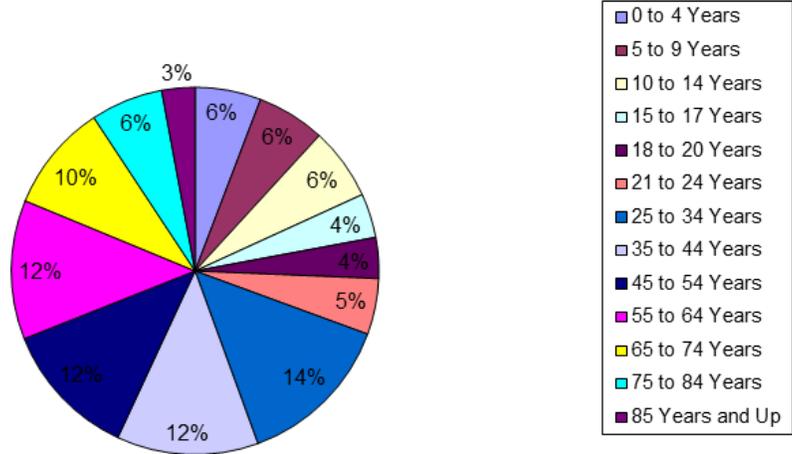
Population by Age

Fort Oglethorpe city, Georgia

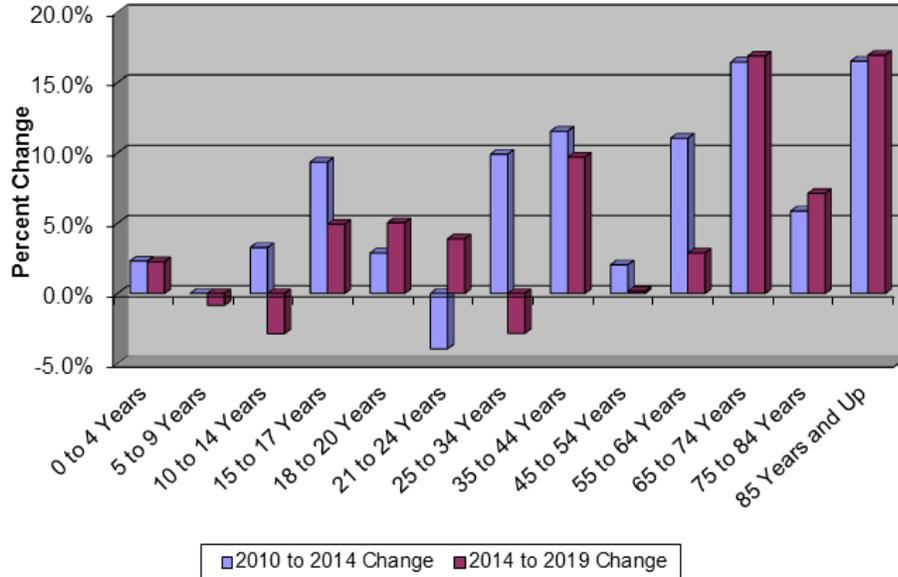


2014 Population by Age

Fort Oglethorpe city, Georgia



Population Change by Age Fort Oglethorpe city, Georgia



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Population by Age & Sex Fort Oglethorpe city, Georgia											
Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	284	279	563	0 to 4 Years	295	281	576	0 to 4 Years	302	287	589
5 to 9 Years	310	286	596	5 to 9 Years	302	294	596	5 to 9 Years	302	289	591
10 to 14 Years	340	272	612	10 to 14 Years	335	297	632	10 to 14 Years	312	302	614
15 to 17 Years	176	177	353	15 to 17 Years	207	179	386	15 to 17 Years	213	192	405
18 to 20 Years	178	169	347	18 to 20 Years	191	166	357	18 to 20 Years	203	172	375
21 to 24 Years	244	265	509	21 to 24 Years	247	242	489	21 to 24 Years	275	233	508
25 to 34 Years	592	659	1,251	25 to 34 Years	652	723	1,375	25 to 34 Years	650	686	1,336
35 to 44 Years	525	584	1,109	35 to 44 Years	600	637	1,237	35 to 44 Years	648	709	1,357
45 to 54 Years	522	653	1,175	45 to 54 Years	536	663	1,199	45 to 54 Years	561	640	1,201
55 to 64 Years	506	589	1,095	55 to 64 Years	560	656	1,216	55 to 64 Years	559	692	1,251
65 to 74 Years	329	479	808	65 to 74 Years	391	550	941	65 to 74 Years	470	630	1,100
75 to 84 Years	198	399	597	75 to 84 Years	215	417	632	75 to 84 Years	235	442	677
85 Years and Up	27	191	218	85 Years and Up	67	222	289	85 Years and Up	81	257	338
Total	4,261	5,002	9,263	Total	4,598	5,327	9,925	Total	4,811	5,531	10,342
62+ Years	n/a	n/a	1,974	62+ Years	n/a	n/a	2,209	62+ Years	n/a	n/a	2,476
Median Age:	38.6			Median Age:	39.5			Median Age:	40.5		

Source: Nielsen Claritas; Ribbon Demographics

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

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Percent Population by Age & Sex Fort Oglethorpe city, Georgia											
Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.1%	3.0%	6.1%	0 to 4 Years	3.0%	2.8%	5.8%	0 to 4 Years	2.9%	2.8%	5.7%
5 to 9 Years	3.3%	3.1%	6.4%	5 to 9 Years	3.0%	3.0%	6.0%	5 to 9 Years	2.9%	2.8%	5.7%
10 to 14 Years	3.7%	2.9%	6.6%	10 to 14 Years	3.4%	3.0%	6.4%	10 to 14 Years	3.0%	2.9%	5.9%
15 to 17 Years	1.9%	1.9%	3.8%	15 to 17 Years	2.1%	1.8%	3.9%	15 to 17 Years	2.1%	1.9%	3.9%
18 to 20 Years	1.9%	1.8%	3.7%	18 to 20 Years	1.9%	1.7%	3.6%	18 to 20 Years	2.0%	1.7%	3.6%
21 to 24 Years	2.6%	2.9%	5.5%	21 to 24 Years	2.5%	2.4%	4.9%	21 to 24 Years	2.7%	2.3%	4.9%
25 to 34 Years	6.4%	7.1%	13.5%	25 to 34 Years	6.6%	7.3%	13.9%	25 to 34 Years	6.3%	6.6%	12.9%
35 to 44 Years	5.7%	6.3%	12.0%	35 to 44 Years	6.0%	6.4%	12.5%	35 to 44 Years	6.3%	6.9%	13.1%
45 to 54 Years	5.6%	7.0%	12.7%	45 to 54 Years	5.4%	6.7%	12.1%	45 to 54 Years	5.4%	6.2%	11.6%
55 to 64 Years	5.5%	6.4%	11.8%	55 to 64 Years	5.6%	6.6%	12.3%	55 to 64 Years	5.4%	6.7%	12.1%
65 to 74 Years	3.6%	5.2%	8.7%	65 to 74 Years	3.9%	5.5%	9.5%	65 to 74 Years	4.5%	6.1%	10.6%
75 to 84 Years	2.1%	4.3%	6.4%	75 to 84 Years	2.2%	4.2%	6.4%	75 to 84 Years	2.3%	4.3%	6.5%
85 Years and Up	0.6%	2.1%	2.7%	85 Years and Up	0.7%	2.2%	2.9%	85 Years and Up	0.8%	2.5%	3.3%
Total	46.0%	54.0%	100.0%	Total	46.3%	53.7%	100.0%	Total	46.5%	53.5%	100.0%
62+ Years	n/a	n/a	21.3%	62+ Years	n/a	n/a	22.3%	62+ Years	n/a	n/a	23.9%

Source: Nielsen Claritas; Ribbon Demographics

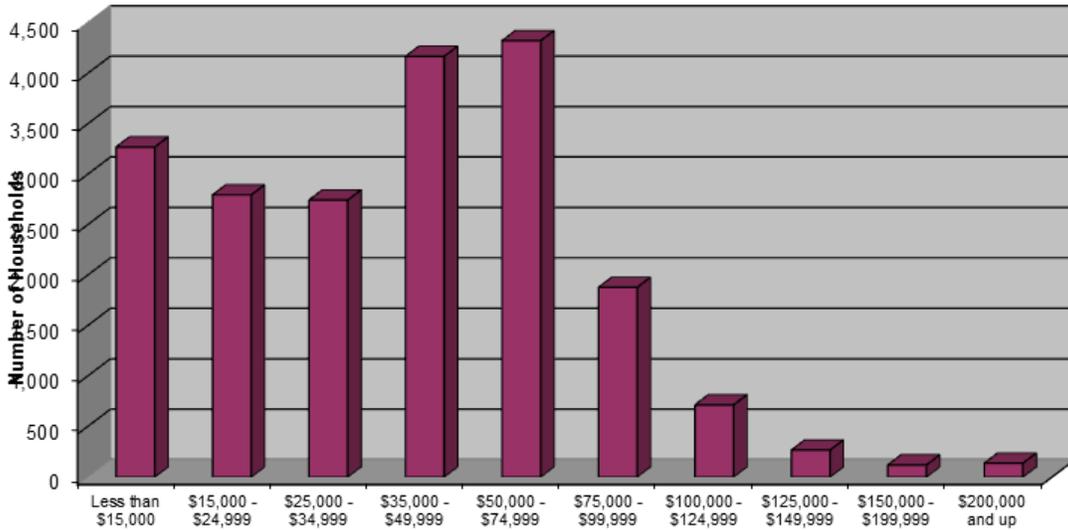
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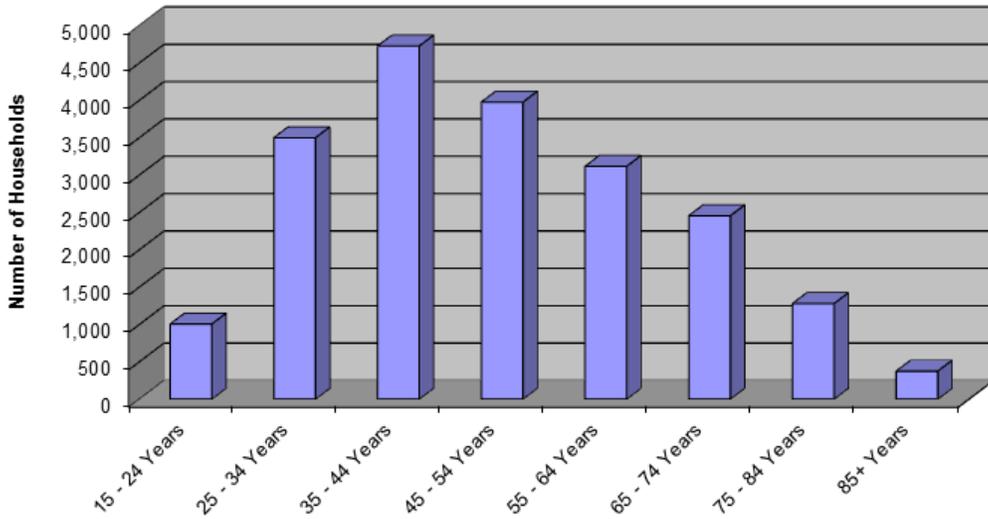
Changes in Population by Age & Sex Fort Oglethorpe city, Georgia									
Estimated Change - 2010 to 2014					Projected Change - 2014 to 2019				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	11	2	13	2.3%	0 to 4 Years	7	6	13	2.3%
5 to 9 Years	-8	8	0	0.0%	5 to 9 Years	0	-5	-5	-0.8%
10 to 14 Years	-5	25	20	3.3%	10 to 14 Years	-23	5	-18	-2.8%
15 to 17 Years	31	2	33	9.3%	15 to 17 Years	6	13	19	4.9%
18 to 20 Years	13	-3	10	2.9%	18 to 20 Years	12	6	18	5.0%
21 to 24 Years	3	-23	-20	-3.9%	21 to 24 Years	28	-9	19	3.9%
25 to 34 Years	60	64	124	9.9%	25 to 34 Years	-2	-37	-39	-2.8%
35 to 44 Years	75	53	128	11.5%	35 to 44 Years	48	72	120	9.7%
45 to 54 Years	14	10	24	2.0%	45 to 54 Years	25	-23	2	0.2%
55 to 64 Years	54	67	121	11.1%	55 to 64 Years	-1	36	35	2.9%
65 to 74 Years	62	71	133	16.5%	65 to 74 Years	79	80	159	16.9%
75 to 84 Years	17	18	35	5.9%	75 to 84 Years	20	25	45	7.1%
85 Years and Up	<u>10</u>	<u>31</u>	<u>41</u>	<u>16.5%</u>	85 Years and Up	<u>14</u>	<u>35</u>	<u>49</u>	<u>17.0%</u>
Total	337	325	662	7.1%	Total	213	204	417	4.2%
62+ Years	n/a	n/a	235	11.9%	62+ Years	n/a	n/a	267	12.1%

Source: Nielsen Claritas; Ribbon Demographics

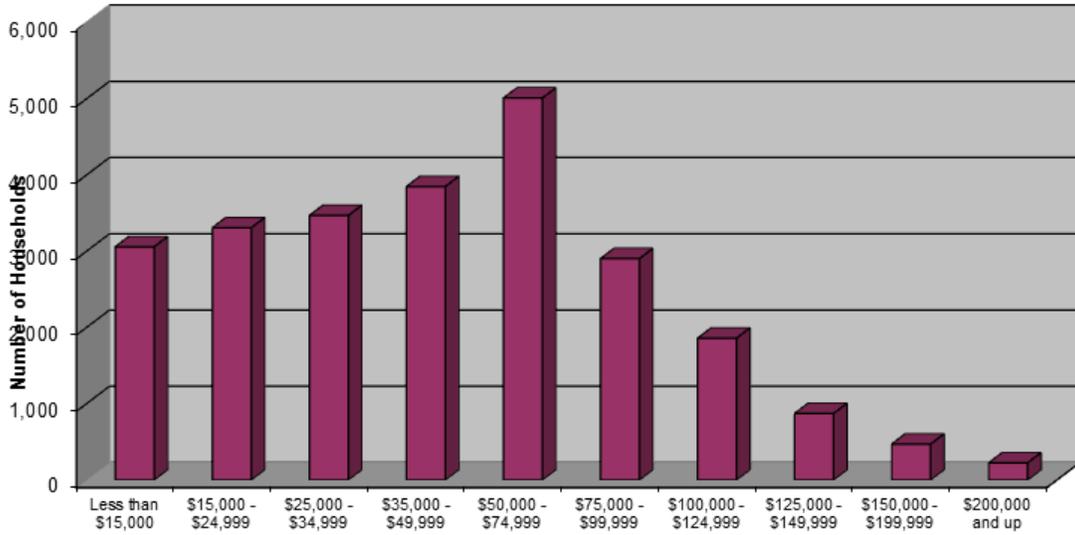
Households by Income - Census 2000
Market Area



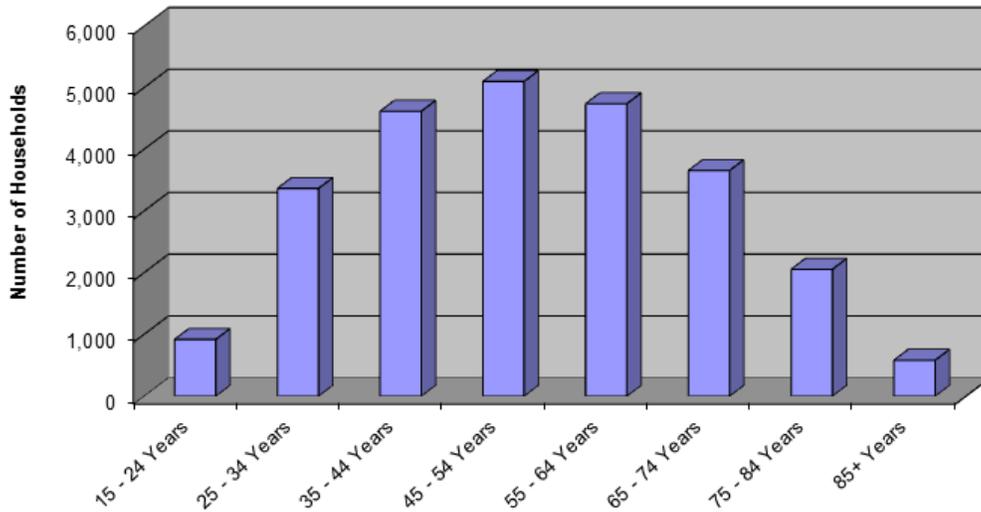
Households by Age - Census 2000
Market Area



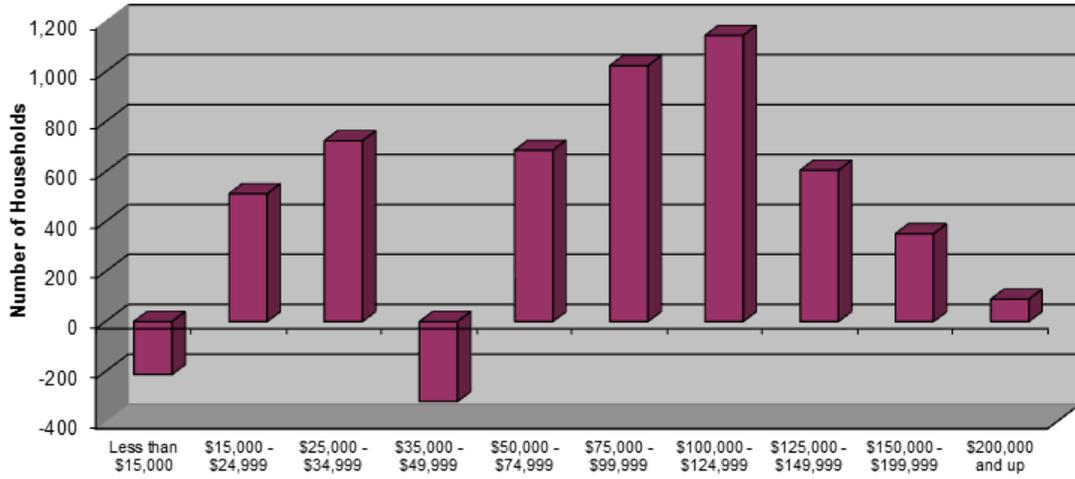
**Estimated Households by Income - 2014
Market Area**



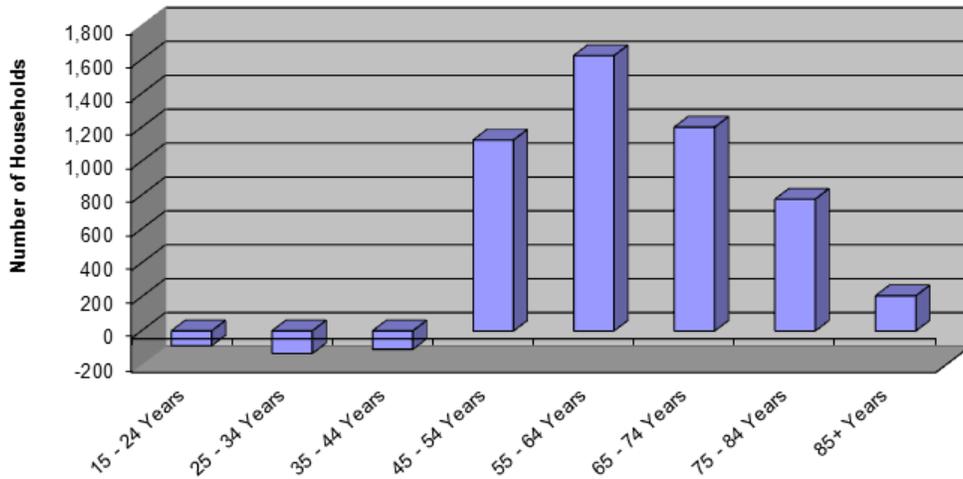
**Estimated Households by Age - 2014
Market Area**



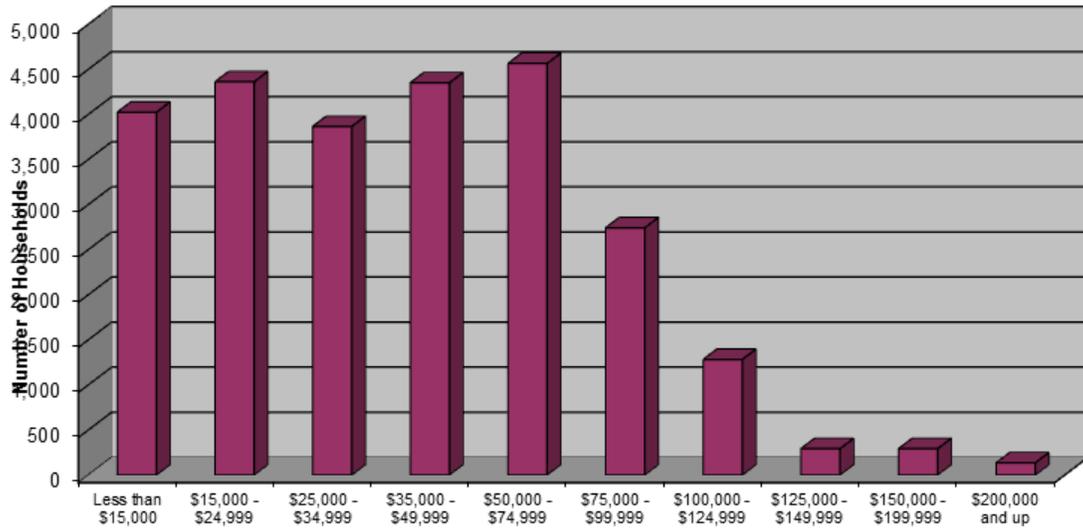
**Estimated Household Income Change 2000 - 2014
Market Area**



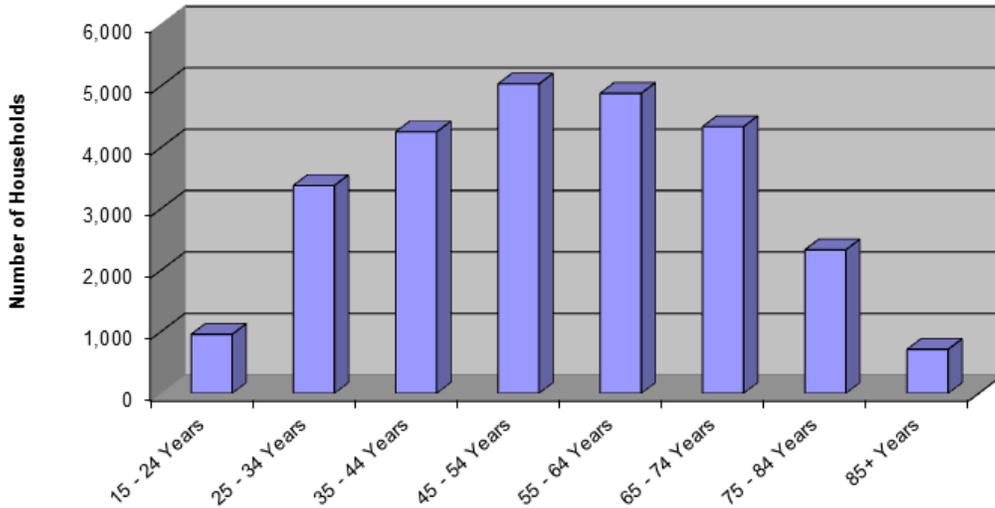
**Estimated Household Age Change 2000 - 2014
Market Area**



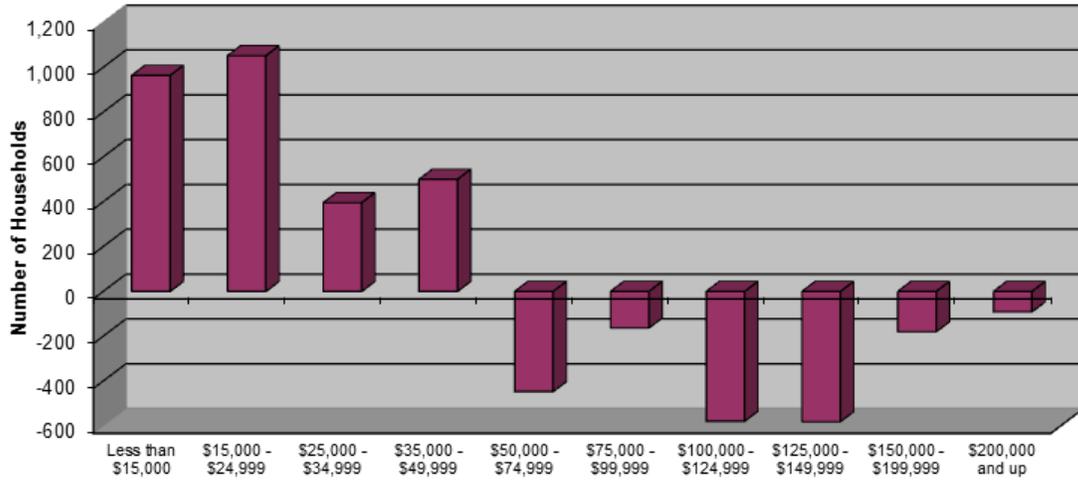
Projected Households by Income - 2019
Market Area



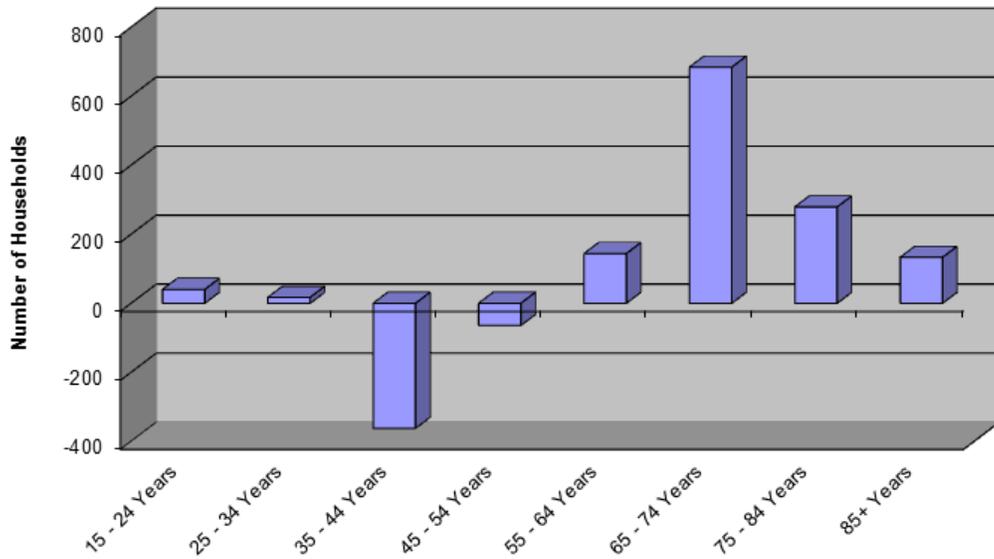
Projected Households by Age - 2019
Market Area

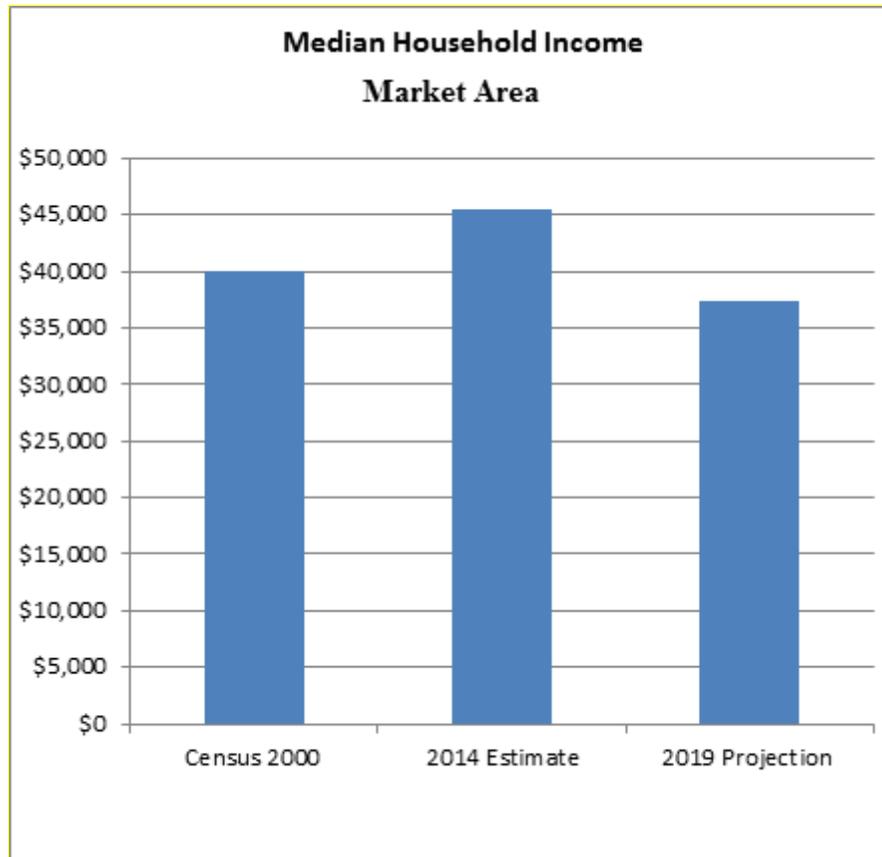


**Projected Household Income Change 2014 - 2019
Market Area**



**Projected Household Age Change 2014 - 2019
Market Area**





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Households by Income and Age Market Area										
<i>Census Data - 2000</i>										
	Age	Age								
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 - 84	85+	Total	Percent
Income	Years	Years								
Less than \$15,000	191	331	490	351	506	703	516	185	3,273	16.0%
\$15,000 - \$24,999	228	473	503	314	374	518	305	83	2,798	13.7%
\$25,000 - \$34,999	209	505	587	392	456	375	176	47	2,747	13.4%
\$35,000 - \$49,999	225	844	1,003	917	599	389	160	34	4,171	20.4%
\$50,000 - \$74,999	106	916	1,295	984	701	257	52	15	4,326	21.2%
\$75,000 - \$99,999	37	253	550	601	273	116	44	7	1,881	9.2%
\$100,000 - \$124,999	11	115	156	252	111	48	20	3	716	3.5%
\$125,000 - \$149,999	0	28	72	80	53	32	2	1	268	1.3%
\$150,000 - \$199,999	0	26	31	46	9	9	0	0	121	0.6%
\$200,000 and up	0	0	40	39	35	0	0	1	138	0.7%
Total	1,007	3,500	4,727	3,976	3,117	2,456	1,280	376	20,439	100.0%
Percent	4.9%	17.1%	23.1%	19.5%	15.3%	12.0%	6.3%	1.8%		100.0%

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2014										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	295	273	269	493	547	556	454	174	3,061	12.2%
\$15,000 - \$24,999	144	356	405	605	653	537	461	149	3,310	13.2%
\$25,000 - \$34,999	197	465	549	666	659	513	333	89	3,471	13.9%
\$35,000 - \$49,999	115	411	506	796	786	750	400	87	3,851	15.4%
\$50,000 - \$74,999	114	883	1,168	1,047	908	625	221	46	5,012	20.0%
\$75,000 - \$99,999	52	474	724	651	536	346	106	17	2,906	11.6%
\$100,000 - \$124,999	0	324	592	449	341	121	28	7	1,862	7.4%
\$125,000 - \$149,999	1	100	185	237	190	119	32	10	874	3.5%
\$150,000 - \$199,999	0	60	153	108	81	55	14	2	473	1.9%
\$200,000 and up	2	21	68	50	40	36	8	2	227	0.9%
Total	920	3,367	4,619	5,102	4,741	3,658	2,057	583	25,047	100.0%
Percent	3.7%	13.4%	18.4%	20.4%	18.9%	14.6%	8.2%	2.3%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2014										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	104	-58	-221	142	41	-147	-62	-11	-212	-6.5%
\$15,000 - \$24,999	-84	-117	-98	291	279	19	156	66	512	18.3%
\$25,000 - \$34,999	-12	-40	-38	274	203	138	157	42	724	26.4%
\$35,000 - \$49,999	-110	-433	-497	-121	187	361	240	53	-320	-7.7%
\$50,000 - \$74,999	8	-33	-127	63	207	368	169	31	686	15.9%
\$75,000 - \$99,999	15	221	174	50	263	230	62	10	1,025	54.5%
\$100,000 - \$124,999	-11	209	436	197	230	73	8	4	1,146	160.1%
\$125,000 - \$149,999	1	72	113	157	137	87	30	9	606	226.1%
\$150,000 - \$199,999	0	34	122	62	72	46	14	2	352	290.9%
\$200,000 and up	2	12	28	11	5	27	3	1	89	64.5%
Total	-87	-133	-108	1,126	1,624	1,202	777	207	4,608	22.5%
Percent Change	-8.6%	-3.8%	-2.3%	28.3%	52.1%	48.9%	60.7%	55.1%	22.5%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age Market Area										
Five Year Projections - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	345	374	348	631	711	800	583	233	4,025	15.5%
\$15,000 - \$24,999	181	457	492	772	851	791	610	208	4,362	16.8%
\$25,000 - \$34,999	182	517	586	743	752	623	358	106	3,867	14.9%
\$35,000 - \$49,999	103	458	546	872	864	951	455	102	4,351	16.8%
\$50,000 - \$74,999	97	815	1,032	938	825	625	194	39	4,565	17.6%
\$75,000 - \$99,999	48	454	662	606	507	355	94	17	2,743	10.6%
\$100,000 - \$124,999	0	228	399	304	236	92	20	4	1,283	5.0%
\$125,000 - \$149,999	1	32	61	77	64	44	10	4	293	1.1%
\$150,000 - \$199,999	1	37	93	65	50	37	8	2	293	1.1%
\$200,000 and up	2	12	38	30	25	24	4	1	136	0.5%
Total	960	3,384	4,257	5,038	4,885	4,342	2,336	716	25,918	100.0%
Percent	3.7%	13.1%	16.4%	19.4%	18.8%	16.8%	9.0%	2.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age Market Area										
Projected Change - 2014 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	50	101	79	138	164	244	129	59	964	31.5%
\$15,000 - \$24,999	37	101	87	167	198	254	149	59	1,052	31.8%
\$25,000 - \$34,999	-15	52	37	77	93	110	25	17	396	11.4%
\$35,000 - \$49,999	-12	47	40	76	78	201	55	15	500	13.0%
\$50,000 - \$74,999	-17	-68	-136	-109	-83	0	-27	-7	-447	-8.9%
\$75,000 - \$99,999	-4	-20	-62	-45	-29	9	-12	0	-163	-5.6%
\$100,000 - \$124,999	0	-96	-193	-145	-105	-29	-8	-3	-579	-31.1%
\$125,000 - \$149,999	0	-68	-124	-160	-126	-75	-22	-6	-581	-66.5%
\$150,000 - \$199,999	1	-23	-60	-43	-31	-18	-6	0	-180	-38.1%
\$200,000 and up	0	-9	-30	-20	-15	-12	-4	-1	-91	-40.1%
Total	40	17	-362	-64	144	684	279	133	871	3.5%
Percent Change	4.3%	0.5%	-7.8%	-1.3%	3.0%	18.7%	13.6%	22.8%	3.5%	

Source: Nielsen Claritas; Ribbon Demographics



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Median Household Income Market Area		
Census 2000	2014 Estimate	2019 Projection
\$40,040	\$45,445	\$37,430

Median Household Income by Area
Market Area

Geography ID	Census 2000	2014 Estimate	2019 Projection
13047030700	\$28,986	\$34,145	\$29,109
13047030600	\$36,424	\$34,796	\$31,331
13047030500	\$31,254	\$37,762	\$33,528
13047030402	\$41,699	\$49,180	\$43,999
13047030401	\$50,995	\$58,125	\$45,045
13047030304	\$42,989	\$60,458	\$50,000
13047030303	\$46,709	\$43,289	\$34,851
13047030301	\$47,500	\$54,767	\$41,848
13047030202	\$43,100	\$58,137	\$42,479
13047030201	\$43,711	\$44,964	\$36,769
13047030100	\$39,303	\$44,080	\$36,386

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Market Area

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	268	65	62	14	26	435
\$10,000-20,000	256	195	210	110	37	808
\$20,000-30,000	235	212	180	158	178	963
\$30,000-40,000	363	195	86	39	99	782
\$40,000-50,000	95	69	35	101	61	361
\$50,000-60,000	21	127	172	202	37	559
\$60,000-75,000	28	40	23	1	46	138
\$75,000-100,000	1	11	8	36	73	129
\$100,000-125,000	1	59	0	63	64	187
\$125,000-150,000	35	7	5	5	1	53
\$150,000-200,000	21	4	13	10	7	55
\$200,000+	8	2	2	2	2	21
Total	1,332	986	799	742	632	4,491

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	277	18	9	7	15	326
\$10,000-20,000	331	172	31	5	30	569
\$20,000-30,000	206	123	27	5	24	385
\$30,000-40,000	55	37	4	5	13	114
\$40,000-50,000	36	117	11	6	7	177
\$50,000-60,000	28	15	4	6	7	60
\$60,000-75,000	32	44	9	4	6	95
\$75,000-100,000	33	14	9	4	8	68
\$100,000-125,000	24	8	7	2	4	45
\$125,000-150,000	25	8	5	23	4	65
\$150,000-200,000	10	3	4	3	2	22
\$200,000+	11	2	2	8	0	26
Total	1,068	564	122	78	120	1,952

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	204	17	5	6	15	247
\$10,000-20,000	323	76	4	4	30	437
\$20,000-30,000	162	105	4	4	24	299
\$30,000-40,000	54	22	3	4	12	95
\$40,000-50,000	17	99	4	5	6	131
\$50,000-60,000	19	15	3	5	6	48
\$60,000-75,000	31	42	8	3	6	90
\$75,000-100,000	31	13	4	3	7	58
\$100,000-125,000	16	5	3	2	3	29
\$125,000-150,000	16	7	1	3	4	31
\$150,000-200,000	5	3	2	1	1	12
\$200,000+	10	2	1	2	0	16
Total	888	407	42	42	114	1,493

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	545	83	71	21	41	761
\$10,000-20,000	587	367	241	115	67	1,377
\$20,000-30,000	441	335	207	163	202	1,348
\$30,000-40,000	418	232	90	44	112	896
\$40,000-50,000	131	186	46	107	68	538
\$50,000-60,000	49	142	176	208	44	619
\$60,000-75,000	60	84	32	5	52	233
\$75,000-100,000	34	25	17	40	81	197
\$100,000-125,000	25	67	7	65	68	232
\$125,000-150,000	60	15	10	28	5	118
\$150,000-200,000	31	7	17	13	9	77
\$200,000+	19	2	2	11	2	47
Total	2,400	1,550	921	820	752	6,443

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Percent Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.0%	1.4%	1.4%	0.3%	0.6%	9.7%
\$10,000-20,000	5.7%	4.3%	4.7%	2.4%	0.8%	18.0%
\$20,000-30,000	5.2%	4.7%	4.0%	3.5%	4.0%	21.4%
\$30,000-40,000	8.1%	4.3%	1.9%	0.9%	2.2%	17.4%
\$40,000-50,000	2.1%	1.5%	0.8%	2.2%	1.4%	8.0%
\$50,000-60,000	0.5%	2.8%	3.8%	4.5%	0.8%	12.4%
\$60,000-75,000	0.6%	0.9%	0.5%	0.0%	1.0%	3.1%
\$75,000-100,000	0.0%	0.2%	0.2%	0.8%	1.6%	2.9%
\$100,000-125,000	0.0%	1.3%	0.0%	1.4%	1.4%	4.2%
\$125,000-150,000	0.8%	0.2%	0.1%	0.1%	0.0%	1.2%
\$150,000-200,000	0.5%	0.1%	0.3%	0.2%	0.2%	1.2%
\$200,000+	0.2%	0.0%	0.1%	0.1%	0.1%	0.5%
Total	29.7%	22.0%	17.8%	16.5%	14.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	14.2%	0.9%	0.5%	0.4%	0.8%	16.7%
\$10,000-20,000	17.0%	8.8%	1.6%	0.3%	1.5%	29.1%
\$20,000-30,000	10.6%	6.3%	1.4%	0.3%	1.2%	19.7%
\$30,000-40,000	2.8%	1.9%	0.2%	0.3%	0.7%	5.8%
\$40,000-50,000	1.8%	6.0%	0.6%	0.3%	0.4%	9.1%
\$50,000-60,000	1.4%	0.8%	0.2%	0.3%	0.4%	3.1%
\$60,000-75,000	1.6%	2.3%	0.5%	0.2%	0.3%	4.9%
\$75,000-100,000	1.7%	0.7%	0.5%	0.2%	0.4%	3.5%
\$100,000-125,000	1.2%	0.4%	0.4%	0.1%	0.2%	2.3%
\$125,000-150,000	1.3%	0.4%	0.3%	1.2%	0.2%	3.3%
\$150,000-200,000	0.5%	0.2%	0.2%	0.2%	0.1%	1.1%
\$200,000+	0.6%	0.3%	0.1%	0.4%	0.0%	1.3%
Total	54.7%	28.9%	6.3%	4.0%	6.1%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.7%	1.1%	0.3%	0.4%	1.0%	16.5%
\$10,000-20,000	21.6%	5.1%	0.3%	0.3%	2.0%	29.3%
\$20,000-30,000	10.9%	7.0%	0.3%	0.3%	1.6%	20.0%
\$30,000-40,000	3.6%	1.5%	0.2%	0.3%	0.8%	6.4%
\$40,000-50,000	1.1%	6.6%	0.3%	0.3%	0.4%	8.8%
\$50,000-60,000	1.3%	1.0%	0.2%	0.3%	0.4%	3.2%
\$60,000-75,000	2.1%	2.8%	0.5%	0.2%	0.4%	6.0%
\$75,000-100,000	2.1%	0.9%	0.3%	0.2%	0.5%	3.9%
\$100,000-125,000	1.1%	0.3%	0.2%	0.1%	0.2%	1.9%
\$125,000-150,000	1.1%	0.5%	0.1%	0.2%	0.3%	2.1%
\$150,000-200,000	0.3%	0.2%	0.1%	0.1%	0.1%	0.8%
\$200,000+	0.7%	0.2%	0.1%	0.1%	0.0%	1.1%
Total	59.5%	27.3%	2.8%	2.8%	7.6%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	1.3%	1.1%	0.3%	0.6%	11.8%
\$10,000-20,000	9.1%	5.7%	3.7%	1.8%	1.0%	21.4%
\$20,000-30,000	6.8%	5.2%	3.2%	2.5%	3.1%	20.9%
\$30,000-40,000	6.5%	3.6%	1.4%	0.7%	1.7%	13.9%
\$40,000-50,000	2.0%	2.9%	0.7%	1.7%	1.1%	8.4%
\$50,000-60,000	0.8%	2.2%	2.7%	3.2%	0.7%	9.6%
\$60,000-75,000	0.9%	1.3%	0.5%	0.1%	0.8%	3.6%
\$75,000-100,000	0.5%	0.4%	0.3%	0.6%	1.3%	3.1%
\$100,000-125,000	0.4%	1.0%	0.1%	1.0%	1.1%	3.6%
\$125,000-150,000	0.9%	0.2%	0.2%	0.4%	0.1%	1.8%
\$150,000-200,000	0.5%	0.1%	0.3%	0.2%	0.1%	1.2%
\$200,000+	0.3%	0.1%	0.1%	0.2%	0.0%	0.7%
Total	37.2%	24.1%	14.3%	12.7%	11.7%	100.0%

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Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	93	52	103	9	6	263
\$10,000-20,000	57	118	104	29	4	312
\$20,000-30,000	134	251	109	127	124	745
\$30,000-40,000	234	229	253	149	197	1,062
\$40,000-50,000	86	318	281	190	95	970
\$50,000-60,000	72	302	213	206	236	1,029
\$60,000-75,000	52	369	538	350	204	1,513
\$75,000-100,000	50	586	523	666	181	2,006
\$100,000-125,000	3	164	384	295	140	986
\$125,000-150,000	2	127	122	118	83	452
\$150,000-200,000	19	76	107	110	34	346
\$200,000+	3	25	80	141	24	273
Total	805	2,617	2,817	2,390	1,328	9,987

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	265	122	14	8	6	415
\$10,000-20,000	800	230	21	16	21	1,088
\$20,000-30,000	470	585	27	20	6	1,108
\$30,000-40,000	252	706	64	43	20	1,085
\$40,000-50,000	182	600	87	16	9	894
\$50,000-60,000	100	332	27	97	40	596
\$60,000-75,000	76	436	105	66	54	737
\$75,000-100,000	91	527	184	22	50	874
\$100,000-125,000	38	198	96	59	35	426
\$125,000-150,000	29	119	26	6	6	186
\$150,000-200,000	18	112	8	2	3	143
\$200,000+	23	105	3	3	12	146
Total	2,344	4,072	662	358	262	7,698

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	228	90	4	3	4	329
\$10,000-20,000	623	209	18	16	21	887
\$20,000-30,000	342	449	15	15	5	826
\$30,000-40,000	155	514	55	30	16	770
\$40,000-50,000	107	448	53	14	6	628
\$50,000-60,000	98	191	18	44	5	356
\$60,000-75,000	55	262	80	18	5	420
\$75,000-100,000	82	301	48	4	19	454
\$100,000-125,000	32	104	5	6	29	176
\$125,000-150,000	23	64	15	0	3	105
\$150,000-200,000	14	41	2	0	1	58
\$200,000+	18	43	2	2	3	68
Total	1,777	2,716	315	152	117	5,077

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	358	174	117	17	12	678
\$10,000-20,000	857	348	125	45	25	1,400
\$20,000-30,000	604	836	136	147	130	1,853
\$30,000-40,000	486	935	317	192	217	2,147
\$40,000-50,000	268	918	368	206	104	1,864
\$50,000-60,000	172	634	240	303	276	1,625
\$60,000-75,000	128	805	643	416	258	2,250
\$75,000-100,000	141	1,113	707	688	231	2,880
\$100,000-125,000	41	362	480	354	175	1,412
\$125,000-150,000	31	246	148	124	89	638
\$150,000-200,000	37	188	115	112	37	489
\$200,000+	26	130	83	144	26	419
Total	3,149	6,689	3,479	2,748	1,590	17,655

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	0.5%	1.0%	0.1%	0.1%	2.6%
\$10,000-20,000	0.6%	1.2%	1.0%	0.3%	0.0%	3.1%
\$20,000-30,000	1.3%	2.5%	1.1%	1.3%	1.2%	7.5%
\$30,000-40,000	2.4%	2.3%	2.5%	1.5%	2.0%	10.7%
\$40,000-50,000	0.9%	3.2%	2.8%	1.9%	1.0%	9.7%
\$50,000-60,000	0.7%	3.0%	2.1%	2.1%	2.4%	10.3%
\$60,000-75,000	0.5%	3.7%	5.4%	3.5%	2.0%	15.2%
\$75,000-100,000	0.5%	5.9%	5.3%	6.7%	1.8%	20.1%
\$100,000-125,000	0.0%	1.6%	3.9%	3.0%	1.4%	9.9%
\$125,000-150,000	0.0%	1.3%	1.2%	1.2%	0.8%	4.5%
\$150,000-200,000	0.2%	0.8%	1.1%	1.1%	0.3%	3.5%
\$200,000+	0.0%	0.3%	0.8%	1.4%	0.2%	2.7%
Total	8.1%	26.3%	28.3%	24.0%	13.3%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.4%	1.6%	0.2%	0.1%	0.1%	5.4%
\$10,000-20,000	10.4%	3.0%	0.3%	0.2%	0.3%	14.1%
\$20,000-30,000	6.1%	7.6%	0.4%	0.3%	0.1%	14.4%
\$30,000-40,000	3.3%	9.2%	0.8%	0.6%	0.3%	14.1%
\$40,000-50,000	2.4%	7.8%	1.1%	0.2%	0.1%	11.6%
\$50,000-60,000	1.3%	4.3%	0.4%	1.3%	0.5%	7.7%
\$60,000-75,000	1.0%	5.7%	1.4%	0.9%	0.7%	9.6%
\$75,000-100,000	1.2%	6.8%	2.4%	0.3%	0.6%	11.4%
\$100,000-125,000	0.5%	2.6%	1.2%	0.8%	0.5%	5.5%
\$125,000-150,000	0.4%	1.5%	0.3%	0.1%	0.1%	2.4%
\$150,000-200,000	0.2%	1.5%	0.1%	0.0%	0.0%	1.9%
\$200,000+	0.3%	1.4%	0.0%	0.0%	0.2%	1.9%
Total	30.4%	52.9%	8.6%	4.7%	3.4%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	1.8%	0.1%	0.1%	0.1%	6.5%
\$10,000-20,000	12.3%	4.1%	0.4%	0.3%	0.4%	17.5%
\$20,000-30,000	6.7%	8.8%	0.3%	0.3%	0.1%	16.3%
\$30,000-40,000	3.1%	10.1%	1.1%	0.6%	0.3%	15.2%
\$40,000-50,000	2.1%	8.8%	1.0%	0.3%	0.1%	12.4%
\$50,000-60,000	1.9%	3.8%	0.4%	0.9%	0.1%	7.0%
\$60,000-75,000	1.1%	5.2%	1.6%	0.4%	0.1%	8.3%
\$75,000-100,000	1.6%	5.9%	0.9%	0.1%	0.4%	8.9%
\$100,000-125,000	0.6%	2.0%	0.1%	0.1%	0.6%	3.5%
\$125,000-150,000	0.5%	1.3%	0.3%	0.0%	0.1%	2.1%
\$150,000-200,000	0.3%	0.8%	0.0%	0.0%	0.0%	1.1%
\$200,000+	0.4%	0.8%	0.0%	0.0%	0.1%	1.3%
Total	35.0%	53.5%	6.2%	3.0%	2.3%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.0%	1.0%	0.7%	0.1%	0.1%	3.8%
\$10,000-20,000	4.9%	2.0%	0.7%	0.3%	0.1%	7.9%
\$20,000-30,000	3.4%	4.7%	0.8%	0.8%	0.7%	10.5%
\$30,000-40,000	2.8%	5.3%	1.8%	1.1%	1.2%	12.2%
\$40,000-50,000	1.5%	5.2%	2.1%	1.2%	0.6%	10.6%
\$50,000-60,000	1.0%	3.6%	1.4%	1.7%	1.6%	9.2%
\$60,000-75,000	0.7%	4.6%	3.6%	2.4%	1.5%	12.7%
\$75,000-100,000	0.8%	6.3%	4.0%	3.9%	1.3%	16.3%
\$100,000-125,000	0.2%	2.1%	2.7%	2.0%	1.0%	8.0%
\$125,000-150,000	0.2%	1.4%	0.8%	0.7%	0.5%	3.6%
\$150,000-200,000	0.2%	1.1%	0.7%	0.6%	0.2%	2.8%
\$200,000+	0.1%	0.7%	0.5%	0.8%	0.2%	2.4%
Total	17.8%	37.9%	19.7%	15.6%	9.0%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	356	95	91	22	17	581
\$10,000-20,000	233	164	226	85	31	739
\$20,000-30,000	234	246	171	196	217	1,064
\$30,000-40,000	354	215	66	37	106	778
\$40,000-50,000	63	41	16	120	52	292
\$50,000-60,000	15	113	176	192	33	529
\$60,000-75,000	26	31	23	4	57	141
\$75,000-100,000	4	5	8	56	70	143
\$100,000-125,000	1	52	0	104	43	200
\$125,000-150,000	30	11	5	3	3	52
\$150,000-200,000	13	6	5	6	7	37
\$200,000+	2	2	1	1	2	12
Total	1,334	981	788	826	639	4,568

Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	365	16	9	6	18	414
\$10,000-20,000	390	175	34	6	20	625
\$20,000-30,000	251	117	38	6	18	430
\$30,000-40,000	59	48	5	7	9	128
\$40,000-50,000	51	108	7	6	6	178
\$50,000-60,000	30	22	4	6	10	72
\$60,000-75,000	43	57	11	5	6	122
\$75,000-100,000	39	16	14	7	2	78
\$100,000-125,000	30	6	10	3	1	50
\$125,000-150,000	31	10	8	30	8	87
\$150,000-200,000	15	7	3	3	1	29
\$200,000+	2	6	1	6	2	20
Total	1,309	588	144	91	101	2,233

Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	262	16	6	5	18	307
\$10,000-20,000	376	66	4	5	20	471
\$20,000-30,000	170	96	5	4	18	293
\$30,000-40,000	56	25	4	6	9	100
\$40,000-50,000	31	98	2	5	5	141
\$50,000-60,000	22	22	3	5	7	59
\$60,000-75,000	43	54	11	4	5	117
\$75,000-100,000	35	16	11	6	2	70
\$100,000-125,000	25	4	5	2	1	37
\$125,000-150,000	25	6	5	3	8	47
\$150,000-200,000	12	6	2	2	1	23
\$200,000+	4	2	1	1	2	13
Total	1,061	414	59	48	96	1,678

Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	721	111	100	28	35	995
\$10,000-20,000	623	339	260	91	51	1,364
\$20,000-30,000	485	363	209	202	235	1,494
\$30,000-40,000	413	263	71	44	115	906
\$40,000-50,000	114	149	23	126	58	470
\$50,000-60,000	45	135	180	198	43	601
\$60,000-75,000	69	88	34	9	63	263
\$75,000-100,000	43	21	22	63	72	221
\$100,000-125,000	31	58	10	107	44	250
\$125,000-150,000	61	21	13	33	11	139
\$150,000-200,000	28	13	8	9	8	66
\$200,000+	10	8	2	2	2	32
Total	2,643	1,569	932	917	740	6,801

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Percent Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.8%	2.1%	2.0%	0.5%	0.4%	12.7%
\$10,000-20,000	5.1%	3.6%	4.9%	1.9%	0.7%	16.2%
\$20,000-30,000	5.1%	5.4%	3.7%	4.3%	4.8%	23.3%
\$30,000-40,000	7.7%	4.7%	1.4%	0.8%	2.3%	17.0%
\$40,000-50,000	1.4%	0.9%	0.4%	2.6%	1.1%	6.4%
\$50,000-60,000	0.3%	2.5%	3.9%	4.2%	0.7%	11.6%
\$60,000-75,000	0.6%	0.7%	0.5%	0.1%	1.2%	3.1%
\$75,000-100,000	0.1%	0.1%	0.2%	1.2%	1.5%	3.1%
\$100,000-125,000	0.0%	1.1%	0.0%	2.3%	0.9%	4.4%
\$125,000-150,000	0.7%	0.2%	0.1%	0.1%	0.1%	1.1%
\$150,000-200,000	0.3%	0.1%	0.1%	0.1%	0.2%	0.8%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.1%	0.3%
Total	29.2%	21.5%	17.3%	18.1%	14.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	16.3%	0.7%	0.4%	0.3%	0.8%	18.5%
\$10,000-20,000	17.5%	7.8%	1.5%	0.3%	0.9%	28.0%
\$20,000-30,000	11.2%	5.2%	1.7%	0.3%	0.8%	19.3%
\$30,000-40,000	2.6%	2.1%	0.2%	0.3%	0.4%	5.7%
\$40,000-50,000	2.3%	4.8%	0.3%	0.3%	0.3%	8.0%
\$50,000-60,000	1.3%	1.0%	0.2%	0.3%	0.4%	3.2%
\$60,000-75,000	1.9%	2.6%	0.5%	0.2%	0.3%	5.5%
\$75,000-100,000	1.7%	0.7%	0.6%	0.3%	0.1%	3.5%
\$100,000-125,000	1.3%	0.3%	0.4%	0.1%	0.0%	2.2%
\$125,000-150,000	1.4%	0.4%	0.4%	1.3%	0.4%	3.9%
\$150,000-200,000	0.7%	0.3%	0.1%	0.1%	0.0%	1.3%
\$200,000+	0.2%	0.3%	0.0%	0.3%	0.1%	0.9%
Total	58.6%	26.3%	6.4%	4.1%	4.5%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	15.6%	1.0%	0.4%	0.3%	1.1%	18.3%
\$10,000-20,000	22.4%	3.9%	0.2%	0.3%	1.2%	28.1%
\$20,000-30,000	10.1%	5.7%	0.3%	0.2%	1.1%	17.5%
\$30,000-40,000	3.3%	1.5%	0.2%	0.4%	0.5%	6.0%
\$40,000-50,000	1.8%	5.8%	0.1%	0.3%	0.3%	8.4%
\$50,000-60,000	1.3%	1.3%	0.2%	0.3%	0.4%	3.5%
\$60,000-75,000	2.6%	3.2%	0.7%	0.2%	0.3%	7.0%
\$75,000-100,000	2.1%	1.0%	0.7%	0.4%	0.1%	4.2%
\$100,000-125,000	1.5%	0.2%	0.3%	0.1%	0.1%	2.2%
\$125,000-150,000	1.5%	0.4%	0.3%	0.2%	0.5%	2.8%
\$150,000-200,000	0.7%	0.4%	0.1%	0.1%	0.1%	1.4%
\$200,000+	0.2%	0.3%	0.1%	0.1%	0.1%	0.8%
Total	63.2%	24.7%	3.5%	2.9%	5.7%	100.0%

Percent Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.6%	1.6%	1.5%	0.4%	0.5%	14.6%
\$10,000-20,000	9.2%	5.0%	3.8%	1.3%	0.7%	20.1%
\$20,000-30,000	7.1%	5.3%	3.1%	3.0%	3.5%	22.0%
\$30,000-40,000	6.1%	3.9%	1.0%	0.6%	1.7%	13.3%
\$40,000-50,000	1.7%	2.2%	0.3%	1.9%	0.9%	6.9%
\$50,000-60,000	0.7%	2.0%	2.6%	2.9%	0.6%	8.8%
\$60,000-75,000	1.0%	1.3%	0.5%	0.1%	0.9%	3.9%
\$75,000-100,000	0.6%	0.3%	0.3%	0.9%	1.1%	3.2%
\$100,000-125,000	0.5%	0.9%	0.1%	1.6%	0.6%	3.7%
\$125,000-150,000	0.9%	0.3%	0.2%	0.5%	0.2%	2.0%
\$150,000-200,000	0.4%	0.2%	0.1%	0.1%	0.1%	1.0%
\$200,000+	0.1%	0.1%	0.0%	0.1%	0.1%	0.5%
Total	38.9%	23.1%	13.7%	13.5%	10.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	99	46	102	6	5	258
\$10,000-20,000	53	94	102	21	3	273
\$20,000-30,000	108	239	138	160	148	793
\$30,000-40,000	183	226	239	163	247	1,058
\$40,000-50,000	55	195	224	155	80	709
\$50,000-60,000	53	292	241	223	224	1,033
\$60,000-75,000	39	338	589	329	214	1,509
\$75,000-100,000	21	437	484	619	197	1,758
\$100,000-125,000	0	168	419	375	203	1,165
\$125,000-150,000	3	102	136	124	106	471
\$150,000-200,000	21	47	93	91	32	284
\$200,000+	1	12	42	63	11	129
Total	636	2,196	2,809	2,329	1,470	9,440

Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	307	112	14	8	8	449
\$10,000-20,000	776	262	27	12	19	1,096
\$20,000-30,000	581	718	52	20	3	1,374
\$30,000-40,000	288	881	86	55	21	1,331
\$40,000-50,000	220	768	107	16	12	1,123
\$50,000-60,000	145	360	58	95	52	710
\$60,000-75,000	85	510	149	83	69	896
\$75,000-100,000	89	567	195	29	47	927
\$100,000-125,000	45	207	112	50	33	447
\$125,000-150,000	30	171	41	14	8	264
\$150,000-200,000	15	94	10	2	2	123
\$200,000+	6	53	2	2	2	66
Total	2,587	4,703	853	387	276	8,806

Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	273	83	6	5	5	372
\$10,000-20,000	596	230	18	11	17	872
\$20,000-30,000	367	551	30	16	1	965
\$30,000-40,000	172	649	65	31	14	931
\$40,000-50,000	149	607	90	15	8	869
\$50,000-60,000	143	211	44	36	7	441
\$60,000-75,000	63	330	120	18	7	538
\$75,000-100,000	82	369	71	4	17	543
\$100,000-125,000	37	127	14	3	22	203
\$125,000-150,000	24	104	24	4	5	161
\$150,000-200,000	13	49	3	1	1	67
\$200,000+	6	32	2	1	1	42
Total	1,925	3,342	487	145	105	6,004

Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	406	158	116	14	13	707
\$10,000-20,000	829	356	129	33	22	1,369
\$20,000-30,000	689	957	190	180	151	2,167
\$30,000-40,000	471	1,107	325	218	268	2,389
\$40,000-50,000	275	963	351	171	92	1,832
\$50,000-60,000	198	652	299	318	276	1,743
\$60,000-75,000	124	848	738	412	283	2,405
\$75,000-100,000	110	1,004	679	648	244	2,685
\$100,000-125,000	45	375	531	425	236	1,612
\$125,000-150,000	33	273	177	138	114	735
\$150,000-200,000	36	141	103	93	34	407
\$200,000+	1	65	44	66	13	195
Total	3,223	6,899	3,662	2,716	1,746	18,246

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Market Area

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Percent Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.0%	0.5%	1.1%	0.1%	0.1%	2.7%
\$10,000-20,000	0.6%	1.0%	1.1%	0.2%	0.0%	2.9%
\$20,000-30,000	1.1%	2.5%	1.5%	1.7%	1.6%	8.4%
\$30,000-40,000	1.9%	2.4%	2.5%	1.7%	2.6%	11.2%
\$40,000-50,000	0.6%	2.1%	2.4%	1.6%	0.8%	7.5%
\$50,000-60,000	0.6%	3.1%	2.6%	2.4%	2.4%	10.9%
\$60,000-75,000	0.4%	3.6%	6.2%	3.5%	2.3%	16.0%
\$75,000-100,000	0.2%	4.6%	5.1%	6.6%	2.1%	18.6%
\$100,000-125,000	0.0%	1.8%	4.4%	4.0%	2.2%	12.3%
\$125,000-150,000	0.0%	1.1%	1.4%	1.3%	1.1%	5.0%
\$150,000-200,000	0.2%	0.5%	1.0%	1.0%	0.3%	3.0%
\$200,000+	0.0%	0.1%	0.4%	0.7%	0.1%	1.4%
Total	6.7%	23.3%	29.8%	24.7%	15.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.5%	1.3%	0.2%	0.1%	0.1%	5.1%
\$10,000-20,000	8.8%	3.0%	0.3%	0.1%	0.2%	12.4%
\$20,000-30,000	6.6%	8.2%	0.6%	0.2%	0.0%	15.6%
\$30,000-40,000	3.3%	10.0%	1.0%	0.6%	0.2%	15.1%
\$40,000-50,000	2.5%	8.7%	1.2%	0.2%	0.1%	12.8%
\$50,000-60,000	1.6%	4.1%	0.7%	1.1%	0.6%	8.1%
\$60,000-75,000	1.0%	5.8%	1.7%	0.9%	0.8%	10.2%
\$75,000-100,000	1.0%	6.4%	2.2%	0.3%	0.5%	10.5%
\$100,000-125,000	0.5%	2.4%	1.3%	0.6%	0.4%	5.1%
\$125,000-150,000	0.3%	1.9%	0.5%	0.2%	0.1%	3.0%
\$150,000-200,000	0.2%	1.1%	0.1%	0.0%	0.0%	1.4%
\$200,000+	0.1%	0.6%	0.0%	0.0%	0.0%	0.7%
Total	29.4%	53.4%	9.7%	4.4%	3.1%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	1.4%	0.1%	0.1%	0.1%	6.2%
\$10,000-20,000	9.9%	3.8%	0.3%	0.2%	0.3%	14.5%
\$20,000-30,000	6.1%	9.2%	0.5%	0.3%	0.0%	16.1%
\$30,000-40,000	2.9%	10.8%	1.1%	0.5%	0.2%	15.5%
\$40,000-50,000	2.5%	10.1%	1.5%	0.2%	0.1%	14.5%
\$50,000-60,000	2.4%	3.5%	0.7%	0.6%	0.1%	7.3%
\$60,000-75,000	1.0%	5.5%	2.0%	0.3%	0.1%	9.0%
\$75,000-100,000	1.4%	6.1%	1.2%	0.1%	0.3%	9.0%
\$100,000-125,000	0.6%	2.1%	0.2%	0.0%	0.4%	3.4%
\$125,000-150,000	0.4%	1.7%	0.4%	0.1%	0.1%	2.7%
\$150,000-200,000	0.2%	0.8%	0.0%	0.0%	0.0%	1.1%
\$200,000+	0.1%	0.5%	0.0%	0.0%	0.0%	0.7%
Total	32.1%	55.7%	8.1%	2.4%	1.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.2%	0.9%	0.6%	0.1%	0.1%	3.9%
\$10,000-20,000	4.5%	2.0%	0.7%	0.2%	0.1%	7.5%
\$20,000-30,000	3.8%	5.2%	1.0%	1.0%	0.8%	11.9%
\$30,000-40,000	2.6%	6.1%	1.8%	1.2%	1.5%	13.1%
\$40,000-50,000	1.5%	5.3%	1.8%	0.9%	0.5%	10.0%
\$50,000-60,000	1.1%	3.6%	1.6%	1.7%	1.5%	9.6%
\$60,000-75,000	0.7%	4.6%	4.0%	2.3%	1.6%	13.2%
\$75,000-100,000	0.6%	5.5%	3.7%	3.6%	1.3%	14.7%
\$100,000-125,000	0.2%	2.1%	2.9%	2.3%	1.3%	8.8%
\$125,000-150,000	0.2%	1.5%	1.0%	0.8%	0.6%	4.0%
\$150,000-200,000	0.2%	0.8%	0.6%	0.5%	0.2%	2.2%
\$200,000+	0.0%	0.4%	0.2%	0.4%	0.1%	1.1%
Total	17.7%	37.8%	20.1%	14.9%	9.6%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	470	122	110	23	32	757
\$10,000-20,000	311	225	268	110	48	962
\$20,000-30,000	199	233	175	226	253	1,086
\$30,000-40,000	291	170	54	28	119	662
\$40,000-50,000	51	43	15	149	56	314
\$50,000-60,000	10	79	148	186	33	456
\$60,000-75,000	11	20	23	1	43	98
\$75,000-100,000	1	8	2	69	58	138
\$100,000-125,000	0	26	1	92	29	148
\$125,000-150,000	3	1	1	3	3	11
\$150,000-200,000	9	4	5	1	2	21
\$200,000+	4	1	2	0	0	7
Total	1,360	932	804	888	676	4,660

Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	475	31	16	6	22	550
\$10,000-20,000	491	265	41	8	24	829
\$20,000-30,000	258	128	46	9	17	458
\$30,000-40,000	46	44	5	8	7	110
\$40,000-50,000	46	119	8	6	5	184
\$50,000-60,000	21	19	3	7	5	55
\$60,000-75,000	21	50	9	6	3	89
\$75,000-100,000	25	11	13	6	6	61
\$100,000-125,000	17	3	4	2	1	27
\$125,000-150,000	7	2	3	9	1	22
\$150,000-200,000	7	2	1	6	1	17
\$200,000+	2	2	1	2	2	14
Total	1,416	678	150	76	96	2,416

Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	344	30	12	4	22	412
\$10,000-20,000	478	106	4	5	24	617
\$20,000-30,000	175	107	5	6	16	309
\$30,000-40,000	46	22	3	6	7	84
\$40,000-50,000	26	107	2	5	4	144
\$50,000-60,000	15	19	2	5	4	45
\$60,000-75,000	20	49	9	5	2	85
\$75,000-100,000	23	11	10	4	6	54
\$100,000-125,000	13	2	1	2	1	19
\$125,000-150,000	5	1	2	1	1	10
\$150,000-200,000	6	2	1	5	1	15
\$200,000+	2	2	1	1	2	9
Total	1,153	459	52	49	90	1,803

Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	945	153	126	29	54	1,307
\$10,000-20,000	802	490	309	118	72	1,791
\$20,000-30,000	457	361	221	235	270	1,544
\$30,000-40,000	337	214	59	36	126	772
\$40,000-50,000	97	162	23	155	61	498
\$50,000-60,000	31	98	151	193	38	511
\$60,000-75,000	32	70	32	7	46	187
\$75,000-100,000	26	19	15	75	64	199
\$100,000-125,000	17	29	5	94	30	175
\$125,000-150,000	10	3	4	12	4	33
\$150,000-200,000	16	6	6	7	3	38
\$200,000+	6	2	2	2	2	21
Total	2,776	1,610	954	964	772	7,076

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.1%	2.6%	2.4%	0.5%	0.7%	16.2%
\$10,000-20,000	6.7%	4.8%	5.8%	2.4%	1.0%	20.6%
\$20,000-30,000	4.3%	5.0%	3.8%	4.8%	5.4%	23.3%
\$30,000-40,000	6.2%	3.6%	1.2%	0.6%	2.6%	14.2%
\$40,000-50,000	1.1%	0.9%	0.3%	3.2%	1.2%	6.7%
\$50,000-60,000	0.2%	1.7%	3.2%	4.0%	0.7%	9.8%
\$60,000-75,000	0.2%	0.4%	0.5%	0.0%	0.9%	2.1%
\$75,000-100,000	0.0%	0.2%	0.0%	1.5%	1.2%	3.0%
\$100,000-125,000	0.0%	0.6%	0.0%	2.0%	0.6%	3.2%
\$125,000-150,000	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%
\$150,000-200,000	0.2%	0.1%	0.1%	0.0%	0.0%	0.5%
\$200,000+	0.1%	0.0%	0.0%	0.0%	0.0%	0.2%
Total	29.2%	20.0%	17.3%	19.1%	14.5%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.7%	1.3%	0.7%	0.2%	0.9%	22.8%
\$10,000-20,000	20.3%	11.0%	1.7%	0.3%	1.0%	34.3%
\$20,000-30,000	10.7%	5.3%	1.9%	0.4%	0.7%	19.0%
\$30,000-40,000	1.9%	1.8%	0.2%	0.3%	0.3%	4.6%
\$40,000-50,000	1.9%	4.9%	0.3%	0.2%	0.2%	7.6%
\$50,000-60,000	0.9%	0.8%	0.1%	0.3%	0.2%	2.3%
\$60,000-75,000	0.9%	2.1%	0.4%	0.2%	0.1%	3.7%
\$75,000-100,000	1.0%	0.5%	0.5%	0.2%	0.2%	2.5%
\$100,000-125,000	0.7%	0.1%	0.2%	0.1%	0.0%	1.1%
\$125,000-150,000	0.3%	0.1%	0.1%	0.4%	0.0%	0.9%
\$150,000-200,000	0.3%	0.1%	0.0%	0.2%	0.0%	0.7%
\$200,000+	0.1%	0.2%	0.0%	0.1%	0.2%	0.6%
Total	58.6%	28.1%	6.2%	3.1%	4.0%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19.1%	1.7%	0.7%	0.2%	1.2%	22.9%
\$10,000-20,000	26.5%	5.9%	0.2%	0.3%	1.3%	34.2%
\$20,000-30,000	9.7%	5.9%	0.3%	0.3%	0.9%	17.1%
\$30,000-40,000	2.6%	1.2%	0.2%	0.3%	0.4%	4.7%
\$40,000-50,000	1.4%	5.9%	0.1%	0.3%	0.2%	8.0%
\$50,000-60,000	0.8%	1.1%	0.1%	0.3%	0.2%	2.5%
\$60,000-75,000	1.1%	2.7%	0.5%	0.3%	0.1%	4.7%
\$75,000-100,000	1.3%	0.6%	0.6%	0.2%	0.3%	3.0%
\$100,000-125,000	0.7%	0.1%	0.1%	0.1%	0.1%	1.1%
\$125,000-150,000	0.3%	0.1%	0.1%	0.1%	0.1%	0.6%
\$150,000-200,000	0.3%	0.1%	0.1%	0.3%	0.1%	0.8%
\$200,000+	0.1%	0.2%	0.1%	0.1%	0.1%	0.5%
Total	63.9%	25.5%	2.9%	2.7%	5.0%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	13.4%	2.2%	1.8%	0.4%	0.8%	18.5%
\$10,000-20,000	11.3%	6.9%	4.4%	1.7%	1.0%	25.3%
\$20,000-30,000	6.5%	5.1%	3.1%	3.3%	3.8%	21.8%
\$30,000-40,000	4.8%	3.0%	0.8%	0.5%	1.8%	10.9%
\$40,000-50,000	1.4%	2.3%	0.3%	2.2%	0.9%	7.0%
\$50,000-60,000	0.4%	1.4%	2.1%	2.7%	0.5%	7.2%
\$60,000-75,000	0.5%	1.0%	0.5%	0.1%	0.7%	2.6%
\$75,000-100,000	0.4%	0.3%	0.2%	1.1%	0.9%	2.8%
\$100,000-125,000	0.2%	0.4%	0.1%	1.3%	0.4%	2.5%
\$125,000-150,000	0.1%	0.0%	0.1%	0.2%	0.1%	0.5%
\$150,000-200,000	0.2%	0.1%	0.1%	0.1%	0.0%	0.5%
\$200,000+	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
Total	39.2%	22.8%	13.5%	13.6%	10.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	125	81	136	9	4	355
\$10,000-20,000	68	131	179	43	6	427
\$20,000-30,000	77	334	195	245	207	1,058
\$30,000-40,000	112	196	279	178	299	1,064
\$40,000-50,000	44	212	332	217	117	922
\$50,000-60,000	30	232	243	226	262	993
\$60,000-75,000	19	235	560	319	202	1,335
\$75,000-100,000	11	318	477	618	208	1,632
\$100,000-125,000	2	69	292	271	149	783
\$125,000-150,000	1	27	50	43	39	160
\$150,000-200,000	9	25	60	63	18	175
\$200,000+	2	3	25	39	6	75
Total	500	1,863	2,828	2,271	1,517	8,979

Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	419	175	32	24	14	664
\$10,000-20,000	1,053	472	71	26	34	1,656
\$20,000-30,000	645	971	63	27	7	1,713
\$30,000-40,000	242	920	90	61	21	1,334
\$40,000-50,000	220	1,056	176	25	23	1,500
\$50,000-60,000	125	349	72	104	57	707
\$60,000-75,000	56	431	165	108	72	832
\$75,000-100,000	60	546	203	51	52	912
\$100,000-125,000	23	149	85	41	27	325
\$125,000-150,000	9	59	21	6	5	100
\$150,000-200,000	5	65	6	0	4	80
\$200,000+	4	31	2	2	1	40
Total	2,861	5,224	986	475	317	9,863

Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	379	132	21	9	10	551
\$10,000-20,000	805	423	51	24	34	1,337
\$20,000-30,000	401	754	40	23	3	1,221
\$30,000-40,000	136	694	72	37	15	954
\$40,000-50,000	144	844	141	23	20	1,172
\$50,000-60,000	124	216	56	44	11	451
\$60,000-75,000	40	299	137	27	12	515
\$75,000-100,000	55	382	79	8	25	549
\$100,000-125,000	19	104	11	3	18	155
\$125,000-150,000	8	38	13	1	2	62
\$150,000-200,000	3	36	2	0	2	43
\$200,000+	4	18	2	0	1	25
Total	2,118	3,940	625	199	153	7,035

Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	544	256	168	33	18	1,019
\$10,000-20,000	1,121	603	250	69	40	2,083
\$20,000-30,000	722	1,305	258	272	214	2,771
\$30,000-40,000	354	1,116	369	239	320	2,398
\$40,000-50,000	264	1,268	508	242	140	2,422
\$50,000-60,000	155	581	315	330	319	1,700
\$60,000-75,000	75	666	725	427	274	2,167
\$75,000-100,000	71	864	680	669	260	2,544
\$100,000-125,000	25	218	377	312	176	1,108
\$125,000-150,000	10	86	71	49	44	260
\$150,000-200,000	14	90	66	63	22	255
\$200,000+	6	34	27	41	7	115
Total	3,361	7,087	3,814	2,746	1,834	18,842

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.4%	0.9%	1.5%	0.1%	0.0%	4.0%
\$10,000-20,000	0.8%	1.5%	2.0%	0.5%	0.1%	4.8%
\$20,000-30,000	0.9%	3.7%	2.2%	2.7%	2.3%	11.8%
\$30,000-40,000	1.2%	2.2%	3.1%	2.0%	3.3%	11.8%
\$40,000-50,000	0.5%	2.4%	3.7%	2.4%	1.3%	10.3%
\$50,000-60,000	0.3%	2.6%	2.7%	2.5%	2.9%	11.1%
\$60,000-75,000	0.2%	2.6%	6.2%	3.6%	2.2%	14.9%
\$75,000-100,000	0.1%	3.5%	5.3%	6.9%	2.3%	18.2%
\$100,000-125,000	0.0%	0.8%	3.3%	3.0%	1.7%	8.7%
\$125,000-150,000	0.0%	0.3%	0.6%	0.5%	0.4%	1.8%
\$150,000-200,000	0.1%	0.3%	0.7%	0.7%	0.2%	1.9%
\$200,000+	0.0%	0.0%	0.3%	0.4%	0.1%	0.8%
Total	5.6%	20.7%	31.5%	25.3%	16.9%	100.0%

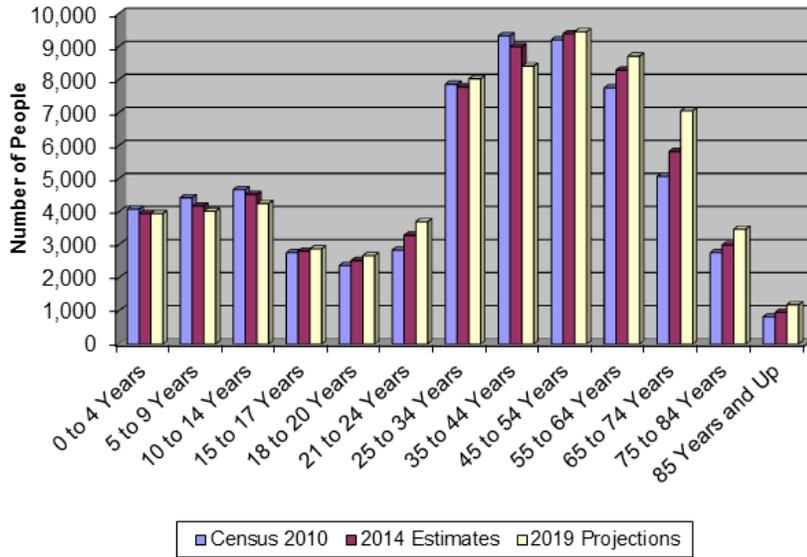
Percent Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.2%	1.8%	0.3%	0.2%	0.1%	6.7%
\$10,000-20,000	10.7%	4.8%	0.7%	0.3%	0.3%	16.8%
\$20,000-30,000	6.5%	9.8%	0.6%	0.3%	0.1%	17.4%
\$30,000-40,000	2.5%	9.3%	0.9%	0.6%	0.2%	13.5%
\$40,000-50,000	2.2%	10.7%	1.8%	0.3%	0.2%	15.2%
\$50,000-60,000	1.3%	3.5%	0.7%	1.1%	0.6%	7.2%
\$60,000-75,000	0.6%	4.4%	1.7%	1.1%	0.7%	8.4%
\$75,000-100,000	0.6%	5.5%	2.1%	0.5%	0.5%	9.2%
\$100,000-125,000	0.2%	1.5%	0.9%	0.4%	0.3%	3.3%
\$125,000-150,000	0.1%	0.6%	0.2%	0.1%	0.1%	1.0%
\$150,000-200,000	0.1%	0.7%	0.1%	0.0%	0.0%	0.8%
\$200,000+	0.0%	0.3%	0.0%	0.0%	0.0%	0.4%
Total	29.0%	53.0%	10.0%	4.8%	3.2%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.4%	1.9%	0.3%	0.1%	0.1%	7.8%
\$10,000-20,000	11.4%	6.0%	0.7%	0.3%	0.5%	19.0%
\$20,000-30,000	5.7%	10.7%	0.6%	0.3%	0.0%	17.4%
\$30,000-40,000	1.9%	9.9%	1.0%	0.5%	0.2%	13.6%
\$40,000-50,000	2.0%	12.0%	2.0%	0.3%	0.3%	16.7%
\$50,000-60,000	1.8%	3.1%	0.8%	0.6%	0.2%	6.4%
\$60,000-75,000	0.6%	4.3%	1.9%	0.4%	0.2%	7.3%
\$75,000-100,000	0.8%	5.4%	1.1%	0.1%	0.4%	7.8%
\$100,000-125,000	0.3%	1.5%	0.2%	0.0%	0.3%	2.2%
\$125,000-150,000	0.1%	0.5%	0.2%	0.0%	0.0%	0.9%
\$150,000-200,000	0.0%	0.5%	0.0%	0.0%	0.0%	0.6%
\$200,000+	0.1%	0.3%	0.0%	0.0%	0.0%	0.4%
Total	30.1%	56.0%	8.9%	2.8%	2.2%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.9%	1.4%	0.9%	0.2%	0.1%	5.4%
\$10,000-20,000	5.9%	3.2%	1.3%	0.4%	0.2%	11.1%
\$20,000-30,000	3.8%	6.9%	1.4%	1.4%	1.1%	14.7%
\$30,000-40,000	1.9%	5.9%	2.0%	1.3%	1.7%	12.7%
\$40,000-50,000	1.4%	6.7%	2.7%	1.3%	0.7%	12.9%
\$50,000-60,000	0.8%	3.1%	1.7%	1.8%	1.7%	9.0%
\$60,000-75,000	0.4%	3.5%	3.8%	2.3%	1.5%	11.5%
\$75,000-100,000	0.4%	4.6%	3.6%	3.6%	1.4%	13.5%
\$100,000-125,000	0.1%	1.2%	2.0%	1.7%	0.9%	5.9%
\$125,000-150,000	0.1%	0.5%	0.4%	0.3%	0.2%	1.4%
\$150,000-200,000	0.1%	0.5%	0.4%	0.3%	0.1%	1.4%
\$200,000+	0.0%	0.2%	0.1%	0.2%	0.0%	0.6%
Total	17.8%	37.6%	20.2%	14.6%	9.7%	100.0%

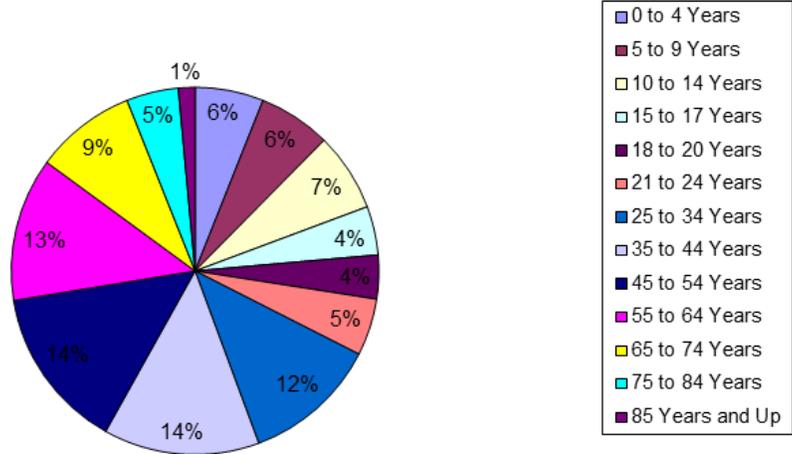
Population by Age

Market Area

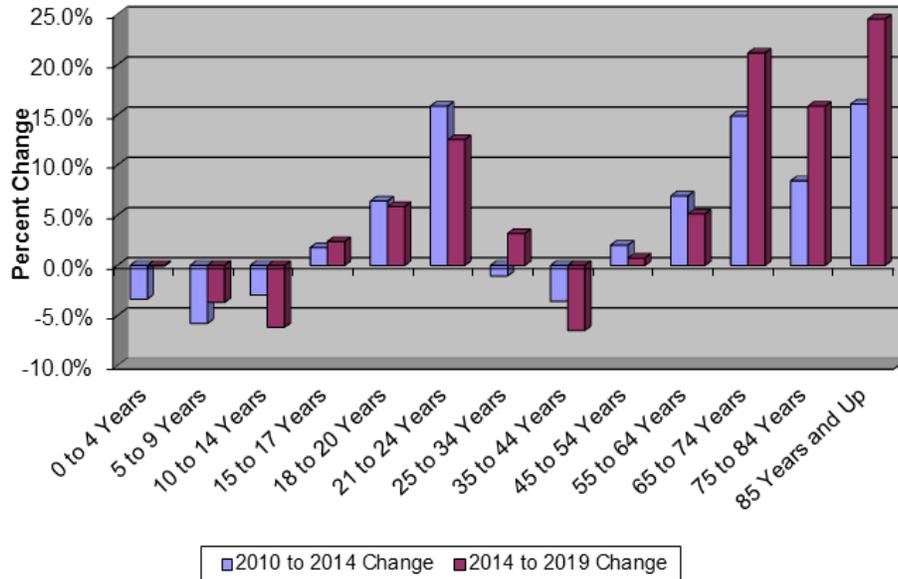


2014 Population by Age

Market Area



Population Change by Age Market Area



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Population by Age & Sex Market Area

Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	2,117	1,967	4,084	0 to 4 Years	2,028	1,919	3,947	0 to 4 Years	2,014	1,930	3,944
5 to 9 Years	2,314	2,112	4,426	5 to 9 Years	2,165	2,005	4,170	5 to 9 Years	2,063	1,953	4,016
10 to 14 Years	2,489	2,178	4,667	10 to 14 Years	2,371	2,158	4,529	10 to 14 Years	2,206	2,044	4,250
15 to 17 Years	1,412	1,351	2,763	15 to 17 Years	1,472	1,340	2,812	15 to 17 Years	1,500	1,379	2,879
18 to 20 Years	1,234	1,138	2,372	18 to 20 Years	1,330	1,194	2,524	18 to 20 Years	1,414	1,258	2,672
21 to 24 Years	1,413	1,426	2,839	21 to 24 Years	1,694	1,595	3,289	21 to 24 Years	1,949	1,752	3,701
25 to 34 Years	3,817	4,044	7,861	25 to 34 Years	3,831	3,948	7,779	25 to 34 Years	4,062	3,964	8,026
35 to 44 Years	4,543	4,781	9,324	35 to 44 Years	4,364	4,627	8,991	35 to 44 Years	4,065	4,343	8,408
45 to 54 Years	4,376	4,823	9,199	45 to 54 Years	4,537	4,847	9,384	45 to 54 Years	4,595	4,857	9,452
55 to 64 Years	3,647	4,104	7,751	55 to 64 Years	3,870	4,416	8,286	55 to 64 Years	4,081	4,629	8,710
65 to 74 Years	2,337	2,733	5,070	65 to 74 Years	2,665	3,159	5,824	65 to 74 Years	3,194	3,862	7,056
75 to 84 Years	1,113	1,651	2,764	75 to 84 Years	1,234	1,763	2,997	75 to 84 Years	1,462	2,010	3,472
85 Years and Up	216	606	822	85 Years and Up	282	672	954	85 Years and Up	382	806	1,188
Total	31,028	32,914	63,942	Total	31,843	33,643	65,486	Total	32,987	34,787	67,774
62+ Years	n/a	n/a	10,870	62+ Years	n/a	n/a	12,095	62+ Years	n/a	n/a	14,114
Median Age:	37.9			Median Age:	38.7			Median Age:	39.7		

Source: Nielsen Claritas; Ribbon Demographics

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

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Percent Population by Age & Sex Market Area											
Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.3%	3.1%	6.4%	0 to 4 Years	3.1%	2.9%	6.0%	0 to 4 Years	3.0%	2.8%	5.8%
5 to 9 Years	3.6%	3.3%	6.9%	5 to 9 Years	3.3%	3.1%	6.4%	5 to 9 Years	3.0%	2.9%	5.9%
10 to 14 Years	3.9%	3.4%	7.3%	10 to 14 Years	3.6%	3.3%	6.9%	10 to 14 Years	3.3%	3.0%	6.3%
15 to 17 Years	2.2%	2.1%	4.3%	15 to 17 Years	2.2%	2.0%	4.3%	15 to 17 Years	2.2%	2.0%	4.2%
18 to 20 Years	1.9%	1.8%	3.7%	18 to 20 Years	2.0%	1.8%	3.9%	18 to 20 Years	2.1%	1.9%	3.9%
21 to 24 Years	2.2%	2.2%	4.4%	21 to 24 Years	2.6%	2.4%	5.0%	21 to 24 Years	2.9%	2.6%	5.5%
25 to 34 Years	6.0%	6.3%	12.3%	25 to 34 Years	5.9%	6.0%	11.9%	25 to 34 Years	6.0%	5.8%	11.8%
35 to 44 Years	7.1%	7.5%	14.6%	35 to 44 Years	6.7%	7.1%	13.7%	35 to 44 Years	6.0%	6.4%	12.4%
45 to 54 Years	6.8%	7.5%	14.4%	45 to 54 Years	6.9%	7.4%	14.3%	45 to 54 Years	6.8%	7.2%	13.9%
55 to 64 Years	5.7%	6.4%	12.1%	55 to 64 Years	5.9%	6.7%	12.7%	55 to 64 Years	6.0%	6.8%	12.9%
65 to 74 Years	3.7%	4.3%	7.9%	65 to 74 Years	4.1%	4.8%	8.9%	65 to 74 Years	4.7%	5.7%	10.4%
75 to 84 Years	1.7%	2.6%	4.3%	75 to 84 Years	1.9%	2.7%	4.6%	75 to 84 Years	2.2%	3.0%	5.1%
85 Years and Up	0.3%	0.9%	1.3%	85 Years and Up	0.4%	1.0%	1.5%	85 Years and Up	0.6%	1.2%	1.8%
Total	48.5%	51.5%	100.0%	Total	48.6%	51.4%	100.0%	Total	48.7%	51.3%	100.0%
62+ Years	n/a	n/a	17.0%	62+ Years	n/a	n/a	18.5%	62+ Years	n/a	n/a	20.9%

Source: Nielsen Claritas; Ribbon Demographics

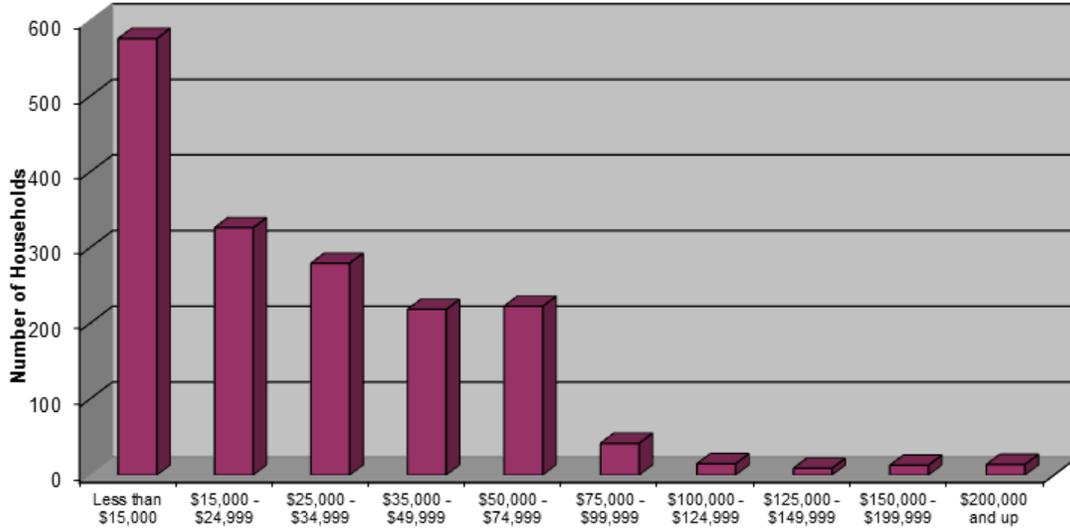
POPULATION DATA

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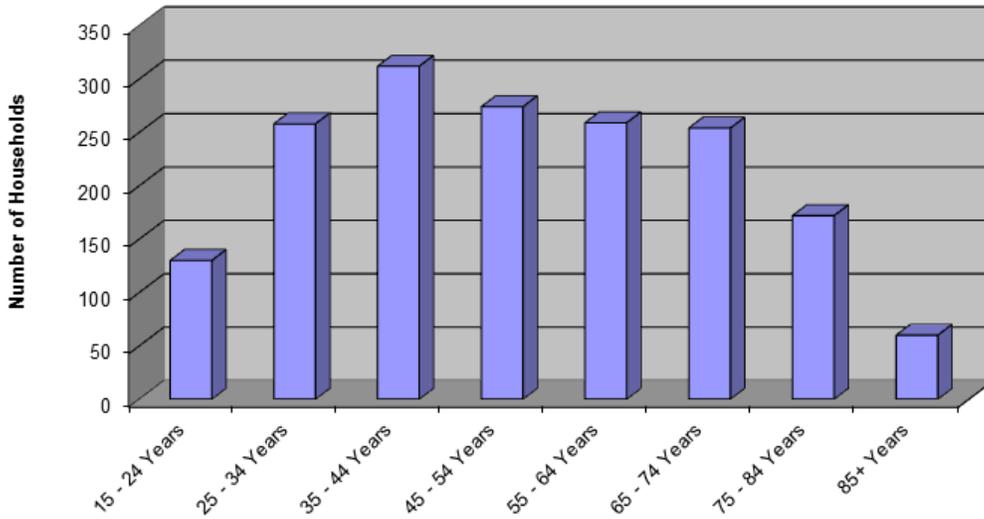
Changes in Population by Age & Sex Market Area									
Estimated Change - 2010 to 2014					Projected Change - 2014 to 2019				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-89	-48	-137	-3.4%	0 to 4 Years	-14	11	-3	-0.1%
5 to 9 Years	-149	-107	-256	-5.8%	5 to 9 Years	-102	-52	-154	-3.7%
10 to 14 Years	-118	-20	-138	-3.0%	10 to 14 Years	-165	-114	-279	-6.2%
15 to 17 Years	60	-11	49	1.8%	15 to 17 Years	28	39	67	2.4%
18 to 20 Years	96	56	152	6.4%	18 to 20 Years	84	64	148	5.9%
21 to 24 Years	281	169	450	15.9%	21 to 24 Years	255	157	412	12.5%
25 to 34 Years	14	-96	-82	-1.0%	25 to 34 Years	231	16	247	3.2%
35 to 44 Years	-179	-154	-333	-3.6%	35 to 44 Years	-299	-284	-583	-6.5%
45 to 54 Years	161	24	185	2.0%	45 to 54 Years	58	10	68	0.7%
55 to 64 Years	223	312	535	6.9%	55 to 64 Years	211	213	424	5.1%
65 to 74 Years	328	426	754	14.9%	65 to 74 Years	529	703	1,232	21.2%
75 to 84 Years	121	112	233	8.4%	75 to 84 Years	228	247	475	15.8%
85 Years and Up	66	66	132	16.1%	85 Years and Up	100	134	234	24.5%
Total	815	729	1,544	2.4%	Total	1,144	1,144	2,288	3.5%
62+ Years	n/a	n/a	1,225	11.3%	62+ Years	n/a	n/a	2,019	16.7%

Source: Nielsen Claritas; Ribbon Demographics

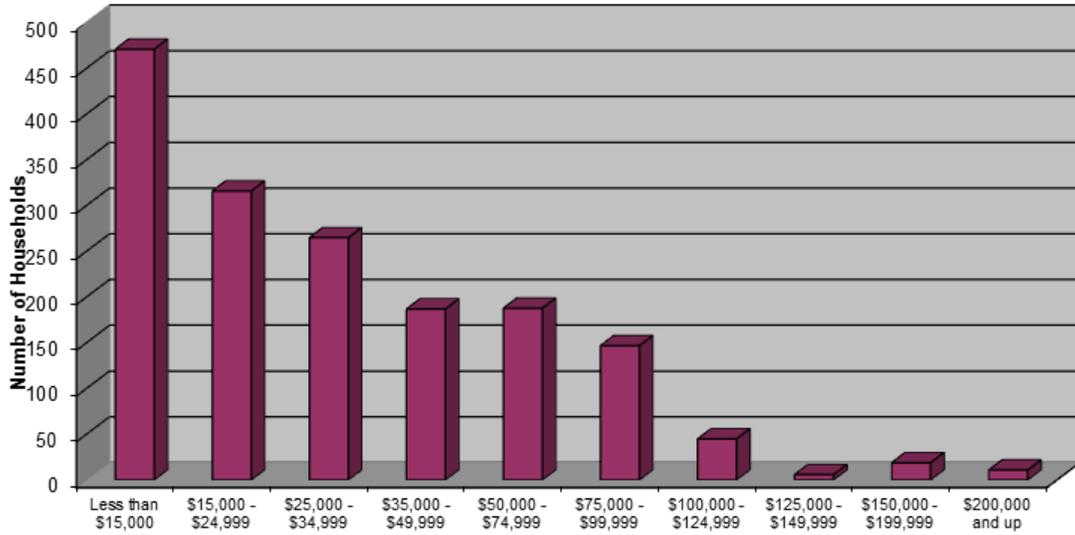
Households by Income - Census 2000
Rossville city, Georgia



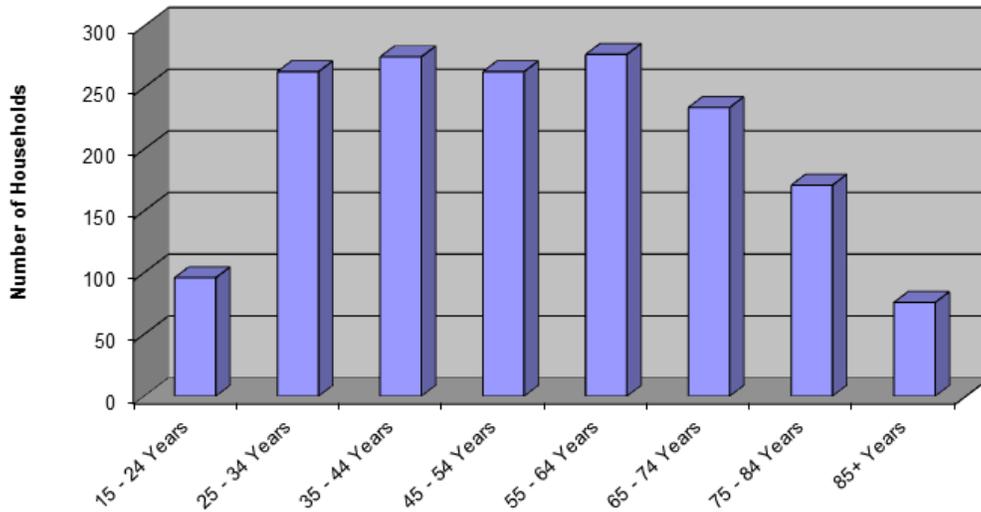
Households by Age - Census 2000
Rossville city, Georgia



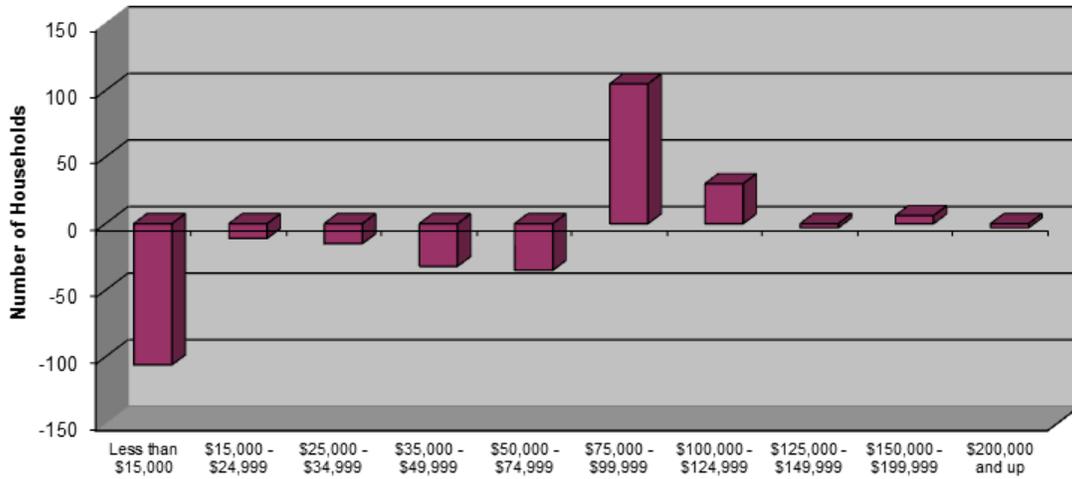
Estimated Households by Income - 2014
Rosville city, Georgia



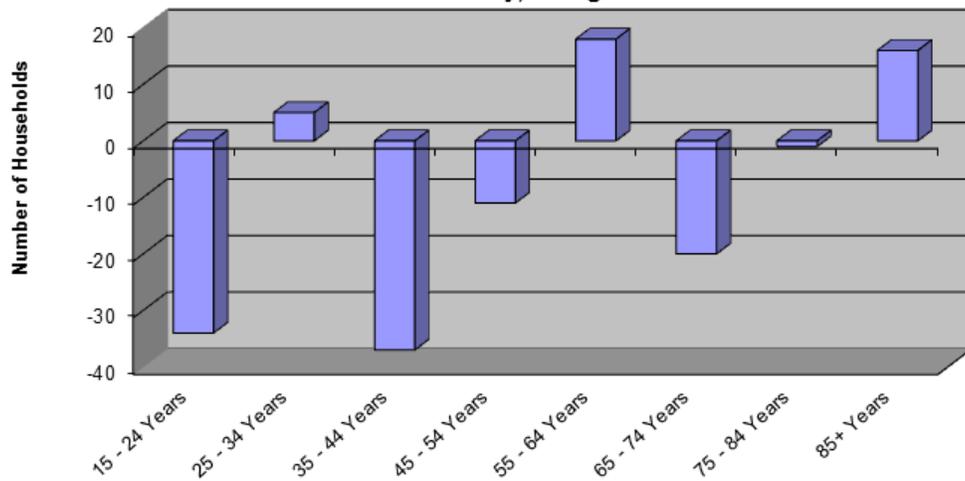
Estimated Households by Age - 2014
Rosville city, Georgia



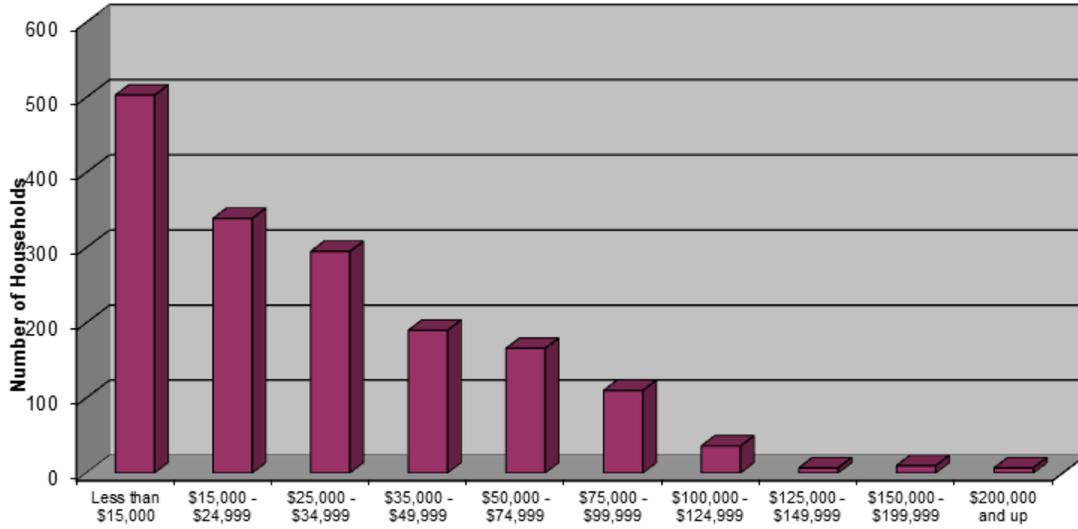
Estimated Household Income Change 2000 - 2014
Rosville city, Georgia



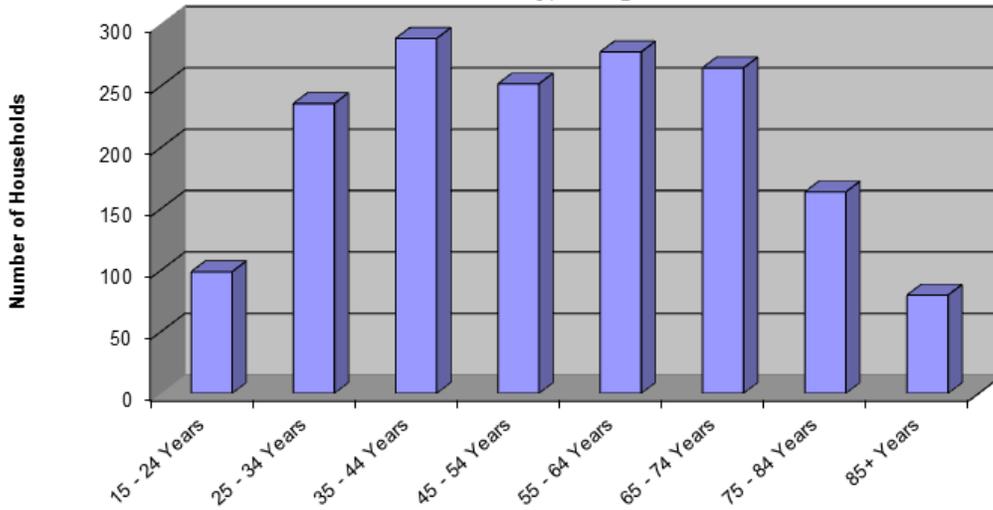
Estimated Household Age Change 2000 - 2014
Rosville city, Georgia



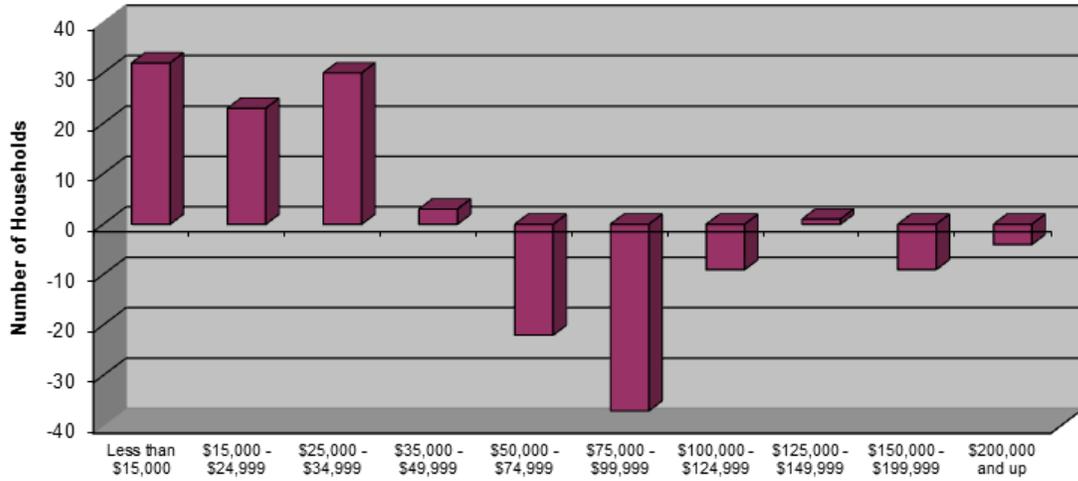
Projected Households by Income - 2019
Rossville city, Georgia



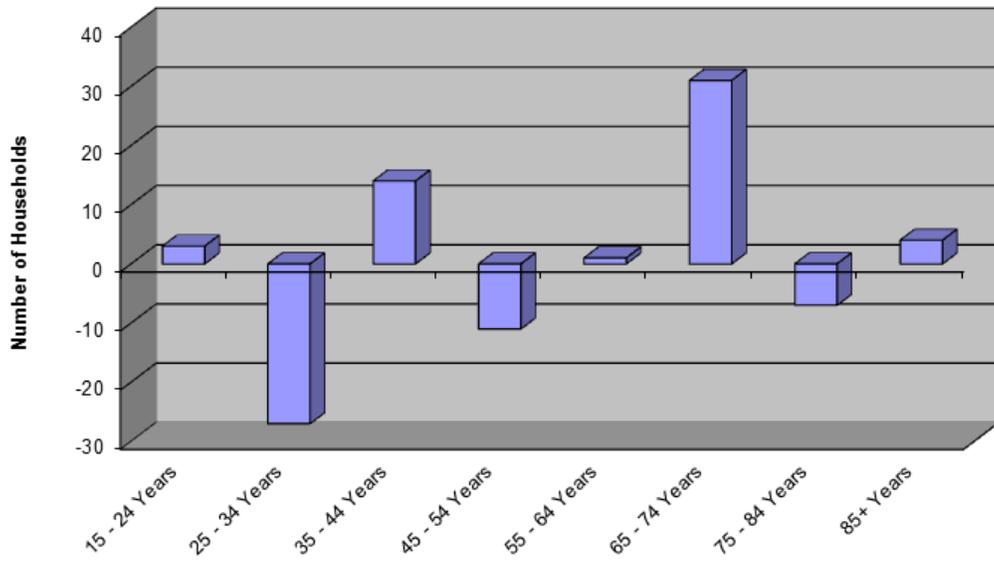
Projected Households by Age - 2019
Rossville city, Georgia



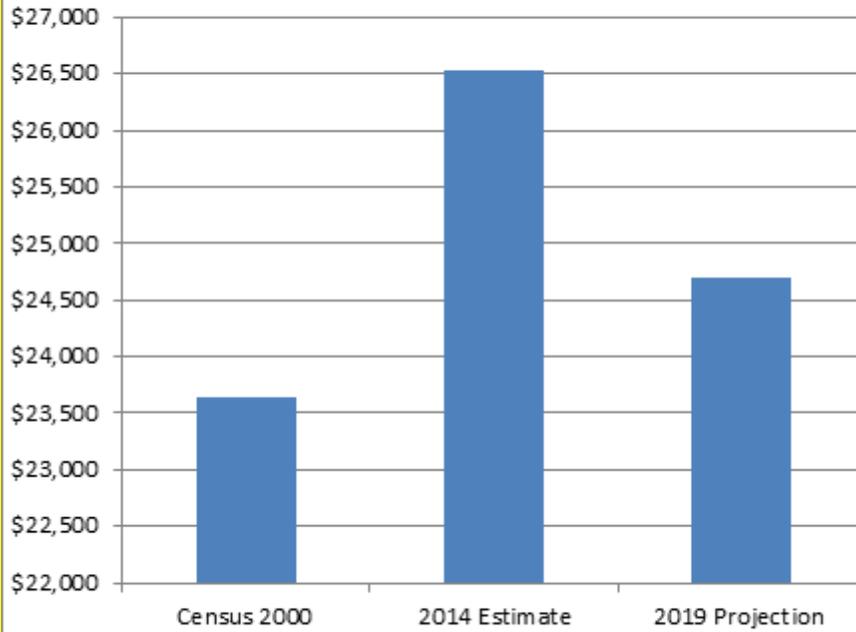
Projected Household Income Change 2014 - 2019
Rossville city, Georgia



Projected Household Age Change 2014 - 2019
Rossville city, Georgia



Median Household Income Rossville city, Georgia



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Households by Income and Age

Rossville city, Georgia

Census Data - 2000

Income	Age	Age	Total	Percent						
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	32	48	53	68	126	93	114	43	577	33.6%
\$15,000 - \$24,999	43	54	82	33	37	51	20	7	327	19.0%
\$25,000 - \$34,999	25	42	52	77	22	40	18	4	280	16.3%
\$35,000 - \$49,999	14	51	59	23	31	26	12	3	219	12.7%
\$50,000 - \$74,999	8	53	46	53	22	30	8	3	223	13.0%
\$75,000 - \$99,999	8	1	13	10	2	8	0	0	42	2.4%
\$100,000 - \$124,999	0	1	0	1	7	6	0	0	15	0.9%
\$125,000 - \$149,999	0	1	1	0	7	0	0	0	9	0.5%
\$150,000 - \$199,999	0	7	6	0	0	0	0	0	13	0.8%
\$200,000 and up	0	0	0	0	0	0	0	0	14	0.8%
Total	130	258	312	274	259	254	172	60	1,719	100.0%
Percent	7.6%	15.0%	18.2%	15.9%	15.1%	14.8%	10.0%	3.5%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Rossville city, Georgia										
Current Year Estimates - 2014										
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+		
Less than \$15,000	54	57	55	82	99	48	48	28	471	28.5%
\$15,000 - \$24,999	3	46	45	54	58	43	47	20	316	19.1%
\$25,000 - \$34,999	3	64	59	31	31	36	29	12	265	16.0%
\$35,000 - \$49,999	14	30	30	29	29	29	20	6	187	11.3%
\$50,000 - \$74,999	2	21	23	41	36	41	19	5	188	11.4%
\$75,000 - \$99,999	19	39	50	12	10	11	4	2	147	8.9%
\$100,000 - \$124,999	1	2	6	9	8	14	2	3	45	2.7%
\$125,000 - \$149,999	0	1	2	2	1	0	0	0	6	0.4%
\$150,000 - \$199,999	0	3	5	2	4	4	1	0	19	1.1%
\$200,000 and up	0	0	0	1	1	8	1	0	11	0.7%
Total	96	263	275	263	277	234	171	76	1,655	100.0%
Percent	5.8%	15.9%	16.6%	15.9%	16.7%	14.1%	10.3%	4.6%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Rossville city, Georgia										
Estimated Change - 2000 to 2014										
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+		
Less than \$15,000	22	9	2	14	-27	-45	-66	-15	-106	-18.4%
\$15,000 - \$24,999	-40	-8	-37	21	21	-8	27	13	-11	-3.4%
\$25,000 - \$34,999	-22	22	7	-46	9	-4	11	8	-15	-5.4%
\$35,000 - \$49,999	0	-21	-29	6	-2	3	8	3	-32	-14.6%
\$50,000 - \$74,999	-6	-32	-23	-12	14	11	11	2	-35	-15.7%
\$75,000 - \$99,999	11	38	37	2	8	3	4	2	105	250.0%
\$100,000 - \$124,999	1	1	6	8	1	8	2	3	30	200.0%
\$125,000 - \$149,999	0	0	1	2	-6	0	0	0	-3	-33.3%
\$150,000 - \$199,999	0	-4	-1	2	4	4	1	0	6	46.2%
\$200,000 and up	0	0	0	-8	4	8	1	0	-3	-21.4%
Total	-34	5	-37	-11	18	-20	-1	16	-64	-3.7%
Percent Change	-26.2%	1.9%	-11.9%	-4.0%	6.9%	-7.9%	-0.6%	26.7%	-3.7%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Rossville city, Georgia										
Five Year Projections - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	61	56	60	84	106	58	48	30	503	30.2%
\$15,000 - \$24,999	2	46	54	55	61	53	46	22	339	20.4%
\$25,000 - \$34,999	7	59	70	35	35	46	30	13	295	17.7%
\$35,000 - \$49,999	13	26	33	31	28	34	19	6	190	11.4%
\$50,000 - \$74,999	1	17	23	32	29	44	16	4	166	10.0%
\$75,000 - \$99,999	15	26	40	7	8	9	3	2	110	6.6%
\$100,000 - \$124,999	0	2	4	7	6	13	1	3	36	2.2%
\$125,000 - \$149,999	0	2	2	1	2	0	0	0	7	0.4%
\$150,000 - \$199,999	0	2	3	0	2	2	1	0	10	0.6%
\$200,000 and up	0	0	0	0	1	6	0	0	7	0.4%
Total	99	236	289	252	278	265	164	80	1,663	100.0%
Percent	6.0%	14.2%	17.4%	15.2%	16.7%	15.9%	9.9%	4.8%	100.0%	

Source: Nielsen Claritas; Ribbon Demographics

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Households by Income and Age										
Rossville city, Georgia										
Projected Change - 2014 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	7	-1	5	2	7	10	0	2	32	6.8%
\$15,000 - \$24,999	-1	0	9	1	3	10	-1	2	23	7.3%
\$25,000 - \$34,999	4	-5	11	4	4	10	1	1	30	11.3%
\$35,000 - \$49,999	-1	-4	3	2	-1	5	-1	0	3	1.6%
\$50,000 - \$74,999	-1	-4	0	-9	-7	3	-3	-1	-22	-11.7%
\$75,000 - \$99,999	-4	-13	-10	-5	-2	-2	-1	0	-37	-25.2%
\$100,000 - \$124,999	-1	0	-2	-2	-2	-1	-1	0	-9	-20.0%
\$125,000 - \$149,999	0	1	0	-1	1	0	0	0	1	16.7%
\$150,000 - \$199,999	0	-1	-2	-2	-2	-2	0	0	-9	-47.4%
\$200,000 and up	0	0	0	-1	0	-2	-1	0	-4	-36.4%
Total	3	-27	14	-11	1	31	-7	4	8	0.5%
Percent Change	3.1%	-10.3%	5.1%	-4.2%	0.4%	13.2%	-4.1%	5.3%	0.5%	

Source: Nielsen Claritas; Ribbon Demographics



HOUSEHOLD DATA

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Median Household Income Rosville city, Georgia		
Census 2000	2014 Estimate	2019 Projection
\$23,639	\$26,528	\$24,690

Median Household Income by Area			
Rossville city, Georgia			
Geography ID	Census 2000	2014 Estimate	2019 Projection
1367256	\$23,639	\$26,528	\$24,690

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Renter Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	44	36	12	0	5	97
\$10,000-20,000	32	54	0	11	29	126
\$20,000-30,000	3	43	21	6	29	102
\$30,000-40,000	4	4	12	27	0	47
\$40,000-50,000	22	3	17	0	0	42
\$50,000-60,000	1	1	40	0	0	42
\$60,000-75,000	0	1	0	64	0	65
\$75,000-100,000	1	1	6	0	1	9
\$100,000-125,000	3	2	1	3	1	10
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	0	0	0	0	1	1
\$200,000+	1	0	0	1	0	2
Total	111	145	110	112	66	544

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	35	9	0	0	1	45
\$10,000-20,000	42	17	0	1	2	62
\$20,000-30,000	29	21	0	2	0	52
\$30,000-40,000	10	20	26	1	0	57
\$40,000-50,000	5	3	1	0	1	10
\$50,000-60,000	5	6	1	0	0	12
\$60,000-75,000	9	5	1	0	1	16
\$75,000-100,000	2	1	0	1	2	6
\$100,000-125,000	2	1	0	2	0	5
\$125,000-150,000	2	0	0	0	0	2
\$150,000-200,000	1	3	0	0	0	4
\$200,000+	1	1	1	0	0	3
Total	143	87	30	7	7	274

Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9	8	0	0	1	18
\$10,000-20,000	17	1	0	0	1	19
\$20,000-30,000	17	13	0	0	0	30
\$30,000-40,000	0	12	26	1	0	39
\$40,000-50,000	5	2	1	0	0	8
\$50,000-60,000	5	5	1	0	0	11
\$60,000-75,000	4	1	1	0	1	7
\$75,000-100,000	2	0	0	0	2	4
\$100,000-125,000	1	1	0	2	0	4
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	1	0	0	0	0	1
Total	61	43	29	3	5	141

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	79	45	12	0	6	142
\$10,000-20,000	74	71	0	12	31	188
\$20,000-30,000	32	64	21	8	29	154
\$30,000-40,000	14	24	38	28	0	104
\$40,000-50,000	27	6	18	0	1	52
\$50,000-60,000	6	7	41	0	0	54
\$60,000-75,000	9	6	1	64	1	81
\$75,000-100,000	3	2	6	1	3	15
\$100,000-125,000	5	3	1	5	1	15
\$125,000-150,000	2	0	1	0	0	3
\$150,000-200,000	1	3	0	0	1	5
\$200,000+	2	1	1	1	0	5
Total	254	232	140	119	73	818

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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	8.1%	6.6%	2.2%	0.0%	0.9%	17.8%
\$10,000-20,000	5.9%	9.9%	0.0%	2.0%	5.3%	23.2%
\$20,000-30,000	0.6%	7.9%	3.9%	1.1%	5.3%	18.8%
\$30,000-40,000	0.7%	0.7%	2.2%	5.0%	0.0%	8.6%
\$40,000-50,000	4.0%	0.6%	3.1%	0.0%	0.0%	7.7%
\$50,000-60,000	0.2%	0.2%	7.4%	0.0%	0.0%	7.7%
\$60,000-75,000	0.0%	0.2%	0.0%	11.8%	0.0%	11.9%
\$75,000-100,000	0.2%	0.2%	1.1%	0.0%	0.2%	1.7%
\$100,000-125,000	0.6%	0.4%	0.2%	0.6%	0.2%	1.8%
\$125,000-150,000	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
\$200,000+	0.2%	0.0%	0.0%	0.2%	0.0%	0.4%
Total	20.4%	26.7%	20.2%	20.6%	12.1%	100.0%

Percent Renter Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	12.8%	3.3%	0.0%	0.0%	0.4%	16.4%
\$10,000-20,000	15.3%	6.2%	0.0%	0.4%	0.7%	22.6%
\$20,000-30,000	10.6%	7.7%	0.0%	0.7%	0.0%	19.0%
\$30,000-40,000	3.6%	7.3%	9.5%	0.4%	0.0%	20.8%
\$40,000-50,000	1.8%	1.1%	0.4%	0.0%	0.4%	3.6%
\$50,000-60,000	1.8%	2.2%	0.4%	0.0%	0.0%	4.4%
\$60,000-75,000	3.3%	1.8%	0.4%	0.0%	0.4%	5.8%
\$75,000-100,000	0.7%	0.4%	0.0%	0.4%	0.7%	2.2%
\$100,000-125,000	0.7%	0.4%	0.0%	0.7%	0.0%	1.8%
\$125,000-150,000	0.7%	0.0%	0.0%	0.0%	0.0%	0.7%
\$150,000-200,000	0.4%	1.1%	0.0%	0.0%	0.0%	1.5%
\$200,000+	0.4%	0.4%	0.4%	0.0%	0.0%	1.1%
Total	52.2%	31.8%	10.9%	2.6%	2.6%	100.0%

Percent Renter Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.4%	5.7%	0.0%	0.0%	0.7%	12.8%
\$10,000-20,000	12.1%	0.7%	0.0%	0.0%	0.7%	13.5%
\$20,000-30,000	12.1%	9.2%	0.0%	0.0%	0.0%	21.3%
\$30,000-40,000	0.0%	8.5%	18.4%	0.7%	0.0%	27.7%
\$40,000-50,000	3.5%	1.4%	0.7%	0.0%	0.0%	5.7%
\$50,000-60,000	3.5%	3.5%	0.7%	0.0%	0.0%	7.8%
\$60,000-75,000	2.8%	0.7%	0.7%	0.0%	0.7%	5.0%
\$75,000-100,000	1.4%	0.0%	0.0%	0.0%	1.4%	2.8%
\$100,000-125,000	0.7%	0.7%	0.0%	1.4%	0.0%	2.8%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.7%	0.0%	0.0%	0.0%	0.0%	0.7%
Total	43.3%	30.5%	20.6%	2.1%	3.5%	100.0%

Percent Renter Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.7%	5.5%	1.5%	0.0%	0.7%	17.4%
\$10,000-20,000	9.0%	8.7%	0.0%	1.5%	3.8%	23.0%
\$20,000-30,000	3.9%	7.8%	2.6%	1.0%	3.5%	18.8%
\$30,000-40,000	1.7%	2.9%	4.6%	3.4%	0.0%	12.7%
\$40,000-50,000	3.3%	0.7%	2.2%	0.0%	0.1%	6.4%
\$50,000-60,000	0.7%	0.9%	5.0%	0.0%	0.0%	6.6%
\$60,000-75,000	1.1%	0.7%	0.1%	7.8%	0.1%	9.9%
\$75,000-100,000	0.4%	0.2%	0.7%	0.1%	0.4%	1.8%
\$100,000-125,000	0.6%	0.4%	0.1%	0.6%	0.1%	1.8%
\$125,000-150,000	0.2%	0.0%	0.1%	0.0%	0.0%	0.4%
\$150,000-200,000	0.1%	0.4%	0.0%	0.0%	0.1%	0.6%
\$200,000+	0.2%	0.1%	0.1%	0.1%	0.0%	0.6%
Total	31.1%	28.4%	17.1%	14.5%	8.9%	100.0%

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Owner Households						
Age 15 to 54 Years						
<i>Base Year: 2006 - 2010 Estimates</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	0	4	3	7
\$10,000-20,000	0	2	2	0	3	7
\$20,000-30,000	4	2	40	0	2	48
\$30,000-40,000	59	8	14	23	3	107
\$40,000-50,000	1	11	21	3	4	40
\$50,000-60,000	0	5	1	1	4	11
\$60,000-75,000	21	21	12	0	15	69
\$75,000-100,000	0	62	7	35	4	108
\$100,000-125,000	1	2	3	1	3	10
\$125,000-150,000	0	1	0	6	3	10
\$150,000-200,000	1	17	2	0	3	23
\$200,000+	1	1	1	1	1	5
Total	88	132	103	74	48	445

Owner Households						
Aged 55+ Years						
<i>Base Year: 2006 - 2010 Estimates</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	25	3	3	0	2	33
\$10,000-20,000	114	14	0	0	4	132
\$20,000-30,000	26	58	8	0	5	97
\$30,000-40,000	18	17	6	0	4	45
\$40,000-50,000	10	31	3	0	5	49
\$50,000-60,000	28	3	1	1	2	35
\$60,000-75,000	7	7	4	0	3	21
\$75,000-100,000	5	19	2	0	3	29
\$100,000-125,000	4	3	1	0	2	10
\$125,000-150,000	1	0	0	0	1	2
\$150,000-200,000	2	0	2	0	1	5
\$200,000+	0	0	0	0	0	0
Total	240	155	30	1	32	458

Owner Households						
Aged 62+ Years						
<i>Base Year: 2006 - 2010 Estimates</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	25	3	3	0	1	32
\$10,000-20,000	113	10	0	0	3	126
\$20,000-30,000	25	49	3	0	4	81
\$30,000-40,000	14	13	5	0	3	35
\$40,000-50,000	10	14	3	0	4	31
\$50,000-60,000	15	3	0	0	2	20
\$60,000-75,000	6	3	4	0	2	15
\$75,000-100,000	5	6	1	0	2	14
\$100,000-125,000	4	0	0	0	1	5
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	2	0	2	0	0	4
\$200,000+	0	0	0	0	0	0
Total	220	101	21	0	22	364

Owner Households						
All Age Groups						
<i>Base Year: 2006 - 2010 Estimates</i>						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	25	3	3	4	5	40
\$10,000-20,000	114	16	2	0	7	139
\$20,000-30,000	30	60	48	0	7	145
\$30,000-40,000	77	25	20	23	7	152
\$40,000-50,000	11	42	24	3	9	89
\$50,000-60,000	28	8	2	2	6	46
\$60,000-75,000	28	28	16	0	18	90
\$75,000-100,000	5	81	9	35	7	137
\$100,000-125,000	5	5	4	1	5	20
\$125,000-150,000	1	1	0	6	4	12
\$150,000-200,000	3	17	4	0	4	28
\$200,000+	1	1	1	1	1	5
Total	328	287	133	75	80	903

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.0%	0.9%	0.7%	1.6%
\$10,000-20,000	0.0%	0.4%	0.4%	0.0%	0.7%	1.6%
\$20,000-30,000	0.9%	0.4%	9.0%	0.0%	0.4%	10.8%
\$30,000-40,000	13.3%	1.8%	3.1%	5.2%	0.7%	24.0%
\$40,000-50,000	0.2%	2.5%	4.7%	0.7%	0.9%	9.0%
\$50,000-60,000	0.0%	1.1%	0.2%	0.2%	0.9%	2.5%
\$60,000-75,000	4.7%	4.7%	2.7%	0.0%	3.4%	15.5%
\$75,000-100,000	0.0%	13.9%	1.6%	7.9%	0.9%	24.3%
\$100,000-125,000	0.2%	0.4%	0.7%	0.2%	0.7%	2.2%
\$125,000-150,000	0.0%	0.2%	0.0%	1.3%	0.7%	2.2%
\$150,000-200,000	0.2%	3.8%	0.4%	0.0%	0.7%	5.2%
\$200,000+	0.2%	0.2%	0.2%	0.2%	0.2%	1.1%
Total	19.8%	29.7%	23.1%	16.6%	10.8%	100.0%

Percent Owner Households						
Aged 55+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.5%	0.7%	0.7%	0.0%	0.4%	7.2%
\$10,000-20,000	24.9%	3.1%	0.0%	0.0%	0.9%	28.8%
\$20,000-30,000	5.7%	12.7%	1.7%	0.0%	1.1%	21.2%
\$30,000-40,000	3.9%	3.7%	1.3%	0.0%	0.9%	9.8%
\$40,000-50,000	2.2%	6.8%	0.7%	0.0%	1.1%	10.7%
\$50,000-60,000	6.1%	0.7%	0.2%	0.2%	0.4%	7.6%
\$60,000-75,000	1.5%	1.5%	0.9%	0.0%	0.7%	4.6%
\$75,000-100,000	1.1%	4.1%	0.4%	0.0%	0.7%	6.3%
\$100,000-125,000	0.9%	0.7%	0.2%	0.0%	0.4%	2.2%
\$125,000-150,000	0.2%	0.0%	0.0%	0.0%	0.2%	0.4%
\$150,000-200,000	0.4%	0.0%	0.4%	0.0%	0.2%	1.1%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	52.4%	33.8%	6.6%	0.2%	7.0%	100.0%

Percent Owner Households						
Aged 62+ Years						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.9%	0.8%	0.8%	0.0%	0.3%	8.8%
\$10,000-20,000	31.0%	2.7%	0.0%	0.0%	0.8%	34.6%
\$20,000-30,000	6.9%	13.5%	0.8%	0.0%	1.1%	22.3%
\$30,000-40,000	3.8%	3.6%	1.4%	0.0%	0.8%	9.6%
\$40,000-50,000	2.7%	3.8%	0.8%	0.0%	1.1%	8.5%
\$50,000-60,000	4.1%	0.8%	0.0%	0.0%	0.5%	5.5%
\$60,000-75,000	1.6%	0.8%	1.1%	0.0%	0.5%	4.1%
\$75,000-100,000	1.4%	1.6%	0.3%	0.0%	0.5%	3.8%
\$100,000-125,000	1.1%	0.0%	0.0%	0.0%	0.3%	1.4%
\$125,000-150,000	0.3%	0.0%	0.0%	0.0%	0.0%	0.3%
\$150,000-200,000	0.5%	0.0%	0.5%	0.0%	0.0%	1.1%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	60.4%	27.7%	5.8%	0.0%	6.0%	100.0%

Percent Owner Households						
All Age Groups						
Base Year: 2006 - 2010 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.8%	0.3%	0.3%	0.4%	0.6%	4.4%
\$10,000-20,000	12.6%	1.8%	0.2%	0.0%	0.8%	15.4%
\$20,000-30,000	3.3%	6.6%	5.3%	0.0%	0.8%	16.1%
\$30,000-40,000	8.5%	2.8%	2.2%	2.5%	0.8%	16.8%
\$40,000-50,000	1.2%	4.7%	2.7%	0.3%	1.0%	9.9%
\$50,000-60,000	3.1%	0.9%	0.2%	0.2%	0.7%	5.1%
\$60,000-75,000	3.1%	3.1%	1.8%	0.0%	2.0%	10.0%
\$75,000-100,000	0.6%	9.0%	1.0%	3.9%	0.8%	15.2%
\$100,000-125,000	0.6%	0.6%	0.4%	0.1%	0.6%	2.2%
\$125,000-150,000	0.1%	0.1%	0.0%	0.7%	0.4%	1.3%
\$150,000-200,000	0.3%	1.9%	0.4%	0.0%	0.4%	3.1%
\$200,000+	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%
Total	36.3%	31.8%	14.7%	8.3%	8.9%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	40	29	12	0	8	89
\$10,000-20,000	47	84	0	25	43	199
\$20,000-30,000	3	33	33	4	22	95
\$30,000-40,000	7	3	17	32	0	59
\$40,000-50,000	11	3	10	0	0	24
\$50,000-60,000	0	0	22	1	0	23
\$60,000-75,000	0	0	0	26	0	26
\$75,000-100,000	1	1	5	0	1	8
\$100,000-125,000	1	3	1	2	1	8
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	0	1	0	0	0	1
\$200,000+	0	0	0	1	0	1
Total	110	157	101	91	75	534

Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	28	3	0	1	0	32
\$10,000-20,000	57	18	0	1	0	76
\$20,000-30,000	30	22	0	1	0	53
\$30,000-40,000	5	12	20	1	1	39
\$40,000-50,000	3	0	1	1	0	5
\$50,000-60,000	5	1	3	0	0	9
\$60,000-75,000	8	6	2	0	0	16
\$75,000-100,000	3	1	1	1	2	8
\$100,000-125,000	2	4	1	2	0	9
\$125,000-150,000	0	0	1	0	0	1
\$150,000-200,000	1	4	0	0	0	5
\$200,000+	2	1	1	1	0	5
Total	144	72	30	9	3	258

Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9	3	0	0	0	12
\$10,000-20,000	25	0	0	0	0	25
\$20,000-30,000	20	14	0	0	0	34
\$30,000-40,000	0	8	20	1	1	30
\$40,000-50,000	3	0	1	1	0	5
\$50,000-60,000	5	1	3	0	0	9
\$60,000-75,000	5	2	2	0	0	9
\$75,000-100,000	3	1	1	1	1	7
\$100,000-125,000	2	4	1	2	0	9
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	2	0	0	0	3
\$200,000+	2	0	1	1	0	4
Total	75	35	29	6	2	147

Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	68	32	12	1	8	121
\$10,000-20,000	104	102	0	26	43	275
\$20,000-30,000	33	55	33	5	22	148
\$30,000-40,000	12	15	37	33	1	98
\$40,000-50,000	14	3	11	1	0	29
\$50,000-60,000	5	1	25	1	0	32
\$60,000-75,000	8	6	2	26	0	42
\$75,000-100,000	4	2	6	1	3	16
\$100,000-125,000	3	7	2	4	1	17
\$125,000-150,000	0	0	2	0	0	2
\$150,000-200,000	1	5	0	0	0	6
\$200,000+	2	1	1	2	0	6
Total	254	229	131	100	78	792

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Percent Renter Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.5%	5.4%	2.2%	0.0%	1.5%	16.7%
\$10,000-20,000	8.8%	15.7%	0.0%	4.7%	8.1%	37.3%
\$20,000-30,000	0.6%	6.2%	6.2%	0.7%	4.1%	17.8%
\$30,000-40,000	1.3%	0.6%	3.2%	6.0%	0.0%	11.0%
\$40,000-50,000	2.1%	0.6%	1.9%	0.0%	0.0%	4.5%
\$50,000-60,000	0.0%	0.0%	4.1%	0.2%	0.0%	4.3%
\$60,000-75,000	0.0%	0.0%	0.0%	4.9%	0.0%	4.9%
\$75,000-100,000	0.2%	0.2%	0.9%	0.0%	0.2%	1.5%
\$100,000-125,000	0.2%	0.6%	0.2%	0.4%	0.2%	1.5%
\$125,000-150,000	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
\$150,000-200,000	0.0%	0.2%	0.0%	0.0%	0.0%	0.2%
\$200,000+	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%
Total	20.6%	29.4%	18.9%	17.0%	14.0%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.9%	1.2%	0.0%	0.4%	0.0%	12.4%
\$10,000-20,000	22.1%	7.0%	0.0%	0.4%	0.0%	29.5%
\$20,000-30,000	11.6%	8.5%	0.0%	0.4%	0.0%	20.5%
\$30,000-40,000	1.9%	4.7%	7.8%	0.4%	0.4%	15.1%
\$40,000-50,000	1.2%	0.0%	0.4%	0.4%	0.0%	1.9%
\$50,000-60,000	1.9%	0.4%	1.2%	0.0%	0.0%	3.5%
\$60,000-75,000	3.1%	2.3%	0.8%	0.0%	0.0%	6.2%
\$75,000-100,000	1.2%	0.4%	0.4%	0.4%	0.8%	3.1%
\$100,000-125,000	0.8%	1.6%	0.4%	0.8%	0.0%	3.5%
\$125,000-150,000	0.0%	0.0%	0.4%	0.0%	0.0%	0.4%
\$150,000-200,000	0.4%	1.6%	0.0%	0.0%	0.0%	1.9%
\$200,000+	0.8%	0.4%	0.4%	0.4%	0.0%	1.9%
Total	55.8%	27.9%	11.6%	3.5%	1.2%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	2.0%	0.0%	0.0%	0.0%	8.2%
\$10,000-20,000	17.0%	0.0%	0.0%	0.0%	0.0%	17.0%
\$20,000-30,000	13.6%	9.5%	0.0%	0.0%	0.0%	23.1%
\$30,000-40,000	0.0%	5.4%	13.6%	0.7%	0.7%	20.4%
\$40,000-50,000	2.0%	0.0%	0.7%	0.7%	0.0%	3.4%
\$50,000-60,000	3.4%	0.7%	2.0%	0.0%	0.0%	6.1%
\$60,000-75,000	3.4%	1.4%	1.4%	0.0%	0.0%	6.1%
\$75,000-100,000	2.0%	0.7%	0.7%	0.7%	0.7%	4.8%
\$100,000-125,000	1.4%	2.7%	0.7%	1.4%	0.0%	6.1%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.7%	1.4%	0.0%	0.0%	0.0%	2.0%
\$200,000+	1.4%	0.0%	0.7%	0.7%	0.0%	2.7%
Total	51.0%	23.8%	19.7%	4.1%	1.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.6%	4.0%	1.5%	0.1%	1.0%	15.3%
\$10,000-20,000	13.1%	12.9%	0.0%	3.3%	5.4%	34.7%
\$20,000-30,000	4.2%	6.9%	4.2%	0.6%	2.8%	18.7%
\$30,000-40,000	1.5%	1.9%	4.7%	4.2%	0.1%	12.4%
\$40,000-50,000	1.8%	0.4%	1.4%	0.1%	0.0%	3.7%
\$50,000-60,000	0.6%	0.1%	3.2%	0.1%	0.0%	4.0%
\$60,000-75,000	1.0%	0.8%	0.3%	3.3%	0.0%	5.3%
\$75,000-100,000	0.5%	0.3%	0.8%	0.1%	0.4%	2.0%
\$100,000-125,000	0.4%	0.9%	0.3%	0.5%	0.1%	2.1%
\$125,000-150,000	0.0%	0.0%	0.3%	0.0%	0.0%	0.3%
\$150,000-200,000	0.1%	0.6%	0.0%	0.0%	0.0%	0.8%
\$200,000+	0.3%	0.1%	0.1%	0.3%	0.0%	0.8%
Total	32.1%	28.9%	16.5%	12.6%	9.8%	100.0%

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Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0	0	0	6	1	7
\$10,000-20,000	0	6	2	0	1	9
\$20,000-30,000	3	4	48	0	2	57
\$30,000-40,000	43	8	15	26	2	94
\$40,000-50,000	0	5	12	3	3	23
\$50,000-60,000	0	4	0	0	3	7
\$60,000-75,000	7	8	6	0	10	31
\$75,000-100,000	0	63	7	38	4	112
\$100,000-125,000	2	3	2	2	1	10
\$125,000-150,000	0	3	0	1	0	4
\$150,000-200,000	0	6	2	0	1	9
\$200,000+	0	0	0	0	0	0
Total	55	110	94	76	28	363

Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	20	3	2	0	3	28
\$10,000-20,000	137	20	0	2	5	164
\$20,000-30,000	25	70	10	1	4	110
\$30,000-40,000	13	17	8	0	3	41
\$40,000-50,000	8	21	2	1	3	35
\$50,000-60,000	26	5	2	1	4	38
\$60,000-75,000	11	12	11	0	4	38
\$75,000-100,000	6	10	0	0	3	19
\$100,000-125,000	9	6	1	0	2	18
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	2	0	0	1	4
\$200,000+	2	2	0	0	1	5
Total	258	168	36	5	33	500

Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	19	3	2	0	2	26
\$10,000-20,000	135	14	0	2	4	155
\$20,000-30,000	22	59	5	0	3	89
\$30,000-40,000	10	12	7	0	2	31
\$40,000-50,000	8	15	1	1	2	27
\$50,000-60,000	18	5	1	0	3	27
\$60,000-75,000	11	6	10	0	3	30
\$75,000-100,000	6	5	0	0	2	13
\$100,000-125,000	8	2	1	0	1	12
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	1	0	0	1	3
\$200,000+	2	2	0	0	1	5
Total	240	124	27	3	24	418

Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	20	3	2	6	4	35
\$10,000-20,000	137	26	2	2	6	173
\$20,000-30,000	28	74	58	1	6	167
\$30,000-40,000	56	25	23	26	5	135
\$40,000-50,000	8	26	14	4	6	58
\$50,000-60,000	26	9	2	1	7	45
\$60,000-75,000	18	20	17	0	14	69
\$75,000-100,000	6	73	7	38	7	131
\$100,000-125,000	11	9	3	2	3	28
\$125,000-150,000	0	3	0	1	0	4
\$150,000-200,000	1	8	2	0	2	13
\$200,000+	2	2	0	0	1	5
Total	313	278	130	81	61	863

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Percent Owner Households						
Age 15 to 54 Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.0%	1.7%	0.3%	1.9%
\$10,000-20,000	0.0%	1.7%	0.6%	0.0%	0.3%	2.5%
\$20,000-30,000	0.8%	1.1%	13.2%	0.0%	0.6%	15.7%
\$30,000-40,000	11.8%	2.2%	4.1%	7.2%	0.6%	25.9%
\$40,000-50,000	0.0%	1.4%	3.3%	0.8%	0.8%	6.3%
\$50,000-60,000	0.0%	1.1%	0.0%	0.0%	0.8%	1.9%
\$60,000-75,000	1.9%	2.2%	1.7%	0.0%	2.8%	8.5%
\$75,000-100,000	0.0%	17.4%	1.9%	10.3%	1.1%	30.9%
\$100,000-125,000	0.6%	0.8%	0.6%	0.6%	0.3%	2.8%
\$125,000-150,000	0.0%	0.8%	0.0%	0.3%	0.0%	1.1%
\$150,000-200,000	0.0%	1.7%	0.6%	0.0%	0.3%	2.5%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	15.2%	30.3%	25.9%	20.9%	7.7%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.0%	0.6%	0.4%	0.0%	0.6%	5.6%
\$10,000-20,000	27.4%	4.0%	0.0%	0.4%	1.0%	32.8%
\$20,000-30,000	5.0%	14.0%	2.0%	0.2%	0.8%	22.0%
\$30,000-40,000	2.6%	3.4%	1.6%	0.0%	0.6%	8.2%
\$40,000-50,000	1.6%	4.2%	0.4%	0.2%	0.6%	7.0%
\$50,000-60,000	5.2%	1.0%	0.4%	0.2%	0.8%	7.6%
\$60,000-75,000	2.2%	2.4%	2.2%	0.0%	0.8%	7.6%
\$75,000-100,000	1.2%	2.0%	0.0%	0.0%	0.6%	3.8%
\$100,000-125,000	1.8%	1.2%	0.2%	0.0%	0.4%	3.6%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.2%	0.4%	0.0%	0.0%	0.2%	0.8%
\$200,000+	0.4%	0.4%	0.0%	0.0%	0.2%	1.0%
Total	51.6%	33.6%	7.2%	1.0%	6.6%	100.0%

Percent Owner Households						
Aged 62+ Years						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	4.5%	0.7%	0.5%	0.0%	0.5%	6.2%
\$10,000-20,000	32.3%	3.3%	0.0%	0.5%	1.0%	37.1%
\$20,000-30,000	5.3%	14.1%	1.2%	0.0%	0.7%	21.3%
\$30,000-40,000	2.4%	2.9%	1.7%	0.0%	0.5%	7.4%
\$40,000-50,000	1.9%	3.6%	0.2%	0.2%	0.5%	6.5%
\$50,000-60,000	4.3%	1.2%	0.2%	0.0%	0.7%	6.5%
\$60,000-75,000	2.6%	1.4%	2.4%	0.0%	0.7%	7.2%
\$75,000-100,000	1.4%	1.2%	0.0%	0.0%	0.5%	3.1%
\$100,000-125,000	1.9%	0.5%	0.2%	0.0%	0.2%	2.9%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.2%	0.2%	0.0%	0.0%	0.2%	0.7%
\$200,000+	0.5%	0.5%	0.0%	0.0%	0.2%	1.2%
Total	57.4%	29.7%	6.5%	0.7%	5.7%	100.0%

Percent Owner Households						
All Age Groups						
Year 2014 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	2.3%	0.3%	0.2%	0.7%	0.5%	4.1%
\$10,000-20,000	15.9%	3.0%	0.2%	0.2%	0.7%	20.0%
\$20,000-30,000	3.2%	8.6%	6.7%	0.1%	0.7%	19.4%
\$30,000-40,000	6.5%	2.9%	2.7%	3.0%	0.6%	15.6%
\$40,000-50,000	0.9%	3.0%	1.6%	0.5%	0.7%	6.7%
\$50,000-60,000	3.0%	1.0%	0.2%	0.1%	0.8%	5.2%
\$60,000-75,000	2.1%	2.3%	2.0%	0.0%	1.6%	8.0%
\$75,000-100,000	0.7%	8.5%	0.8%	4.4%	0.8%	15.2%
\$100,000-125,000	1.3%	1.0%	0.3%	0.2%	0.3%	3.2%
\$125,000-150,000	0.0%	0.3%	0.0%	0.1%	0.0%	0.5%
\$150,000-200,000	0.1%	0.9%	0.2%	0.0%	0.2%	1.5%
\$200,000+	0.2%	0.2%	0.0%	0.0%	0.1%	0.6%
Total	36.3%	32.2%	15.1%	9.4%	7.1%	100.0%

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Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	54	35	20	0	7	116
\$10,000-20,000	44	78	0	26	37	185
\$20,000-30,000	3	33	34	5	23	98
\$30,000-40,000	5	3	15	32	0	55
\$40,000-50,000	10	2	12	1	0	25
\$50,000-60,000	0	1	17	1	0	19
\$60,000-75,000	0	0	0	25	0	25
\$75,000-100,000	0	0	4	0	0	4
\$100,000-125,000	0	0	2	1	1	4
\$125,000-150,000	0	2	0	0	1	3
\$150,000-200,000	0	0	0	0	2	2
\$200,000+	0	0	0	0	0	0
Total	116	154	104	91	71	536

Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	37	4	0	1	2	44
\$10,000-20,000	55	20	0	2	0	77
\$20,000-30,000	29	23	0	3	0	55
\$30,000-40,000	5	12	22	0	0	39
\$40,000-50,000	2	0	2	0	0	4
\$50,000-60,000	7	3	2	0	0	12
\$60,000-75,000	9	3	2	1	0	15
\$75,000-100,000	2	1	1	0	0	4
\$100,000-125,000	1	4	1	0	0	6
\$125,000-150,000	1	0	0	0	0	1
\$150,000-200,000	1	0	0	0	0	1
\$200,000+	1	0	1	0	0	2
Total	150	70	31	7	2	260

Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10	4	0	0	2	16
\$10,000-20,000	24	1	0	1	0	26
\$20,000-30,000	18	15	0	2	0	35
\$30,000-40,000	0	7	22	0	0	29
\$40,000-50,000	2	0	2	0	0	4
\$50,000-60,000	7	2	2	0	0	11
\$60,000-75,000	5	1	2	1	0	9
\$75,000-100,000	2	1	1	0	0	4
\$100,000-125,000	1	4	1	0	0	6
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	0	0	0	0	0	0
\$200,000+	1	0	1	0	0	2
Total	70	35	31	4	2	142

Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	91	39	20	1	9	160
\$10,000-20,000	99	98	0	28	37	262
\$20,000-30,000	32	56	34	8	23	153
\$30,000-40,000	10	15	37	32	0	94
\$40,000-50,000	12	2	14	1	0	29
\$50,000-60,000	7	4	19	1	0	31
\$60,000-75,000	9	3	2	26	0	40
\$75,000-100,000	2	1	5	0	0	8
\$100,000-125,000	1	4	3	1	1	10
\$125,000-150,000	1	2	0	0	1	4
\$150,000-200,000	1	0	0	0	2	3
\$200,000+	1	0	1	0	0	2
Total	266	224	135	98	73	796

HISTA 2.2 Summary Data Rossville city, Georgia

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	10.1%	6.5%	3.7%	0.0%	1.3%	21.6%
\$10,000-20,000	8.2%	14.6%	0.0%	4.9%	6.9%	34.5%
\$20,000-30,000	0.6%	6.2%	6.3%	0.9%	4.3%	18.3%
\$30,000-40,000	0.9%	0.6%	2.8%	6.0%	0.0%	10.3%
\$40,000-50,000	1.9%	0.4%	2.2%	0.2%	0.0%	4.7%
\$50,000-60,000	0.0%	0.2%	3.2%	0.2%	0.0%	3.5%
\$60,000-75,000	0.0%	0.0%	0.0%	4.7%	0.0%	4.7%
\$75,000-100,000	0.0%	0.0%	0.7%	0.0%	0.0%	0.7%
\$100,000-125,000	0.0%	0.0%	0.4%	0.2%	0.2%	0.7%
\$125,000-150,000	0.0%	0.4%	0.0%	0.0%	0.2%	0.6%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	21.6%	28.7%	19.4%	17.0%	13.2%	100.0%

Percent Renter Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	14.2%	1.5%	0.0%	0.4%	0.8%	16.9%
\$10,000-20,000	21.2%	7.7%	0.0%	0.8%	0.0%	29.6%
\$20,000-30,000	11.2%	8.8%	0.0%	1.2%	0.0%	21.2%
\$30,000-40,000	1.9%	4.6%	8.5%	0.0%	0.0%	15.0%
\$40,000-50,000	0.8%	0.0%	0.8%	0.0%	0.0%	1.5%
\$50,000-60,000	2.7%	1.2%	0.8%	0.0%	0.0%	4.6%
\$60,000-75,000	3.5%	1.2%	0.8%	0.4%	0.0%	5.8%
\$75,000-100,000	0.8%	0.4%	0.4%	0.0%	0.0%	1.5%
\$100,000-125,000	0.4%	1.5%	0.4%	0.0%	0.0%	2.3%
\$125,000-150,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.4%
\$150,000-200,000	0.4%	0.0%	0.0%	0.0%	0.0%	0.4%
\$200,000+	0.4%	0.0%	0.4%	0.0%	0.0%	0.8%
Total	57.7%	26.9%	11.9%	2.7%	0.8%	100.0%

Percent Renter Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.0%	2.8%	0.0%	0.0%	1.4%	11.3%
\$10,000-20,000	16.9%	0.7%	0.0%	0.7%	0.0%	18.3%
\$20,000-30,000	12.7%	10.6%	0.0%	1.4%	0.0%	24.6%
\$30,000-40,000	0.0%	4.9%	15.5%	0.0%	0.0%	20.4%
\$40,000-50,000	1.4%	0.0%	1.4%	0.0%	0.0%	2.8%
\$50,000-60,000	4.9%	1.4%	1.4%	0.0%	0.0%	7.7%
\$60,000-75,000	3.5%	0.7%	1.4%	0.7%	0.0%	6.3%
\$75,000-100,000	1.4%	0.7%	0.7%	0.0%	0.0%	2.8%
\$100,000-125,000	0.7%	2.8%	0.7%	0.0%	0.0%	4.2%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000+	0.7%	0.0%	0.7%	0.0%	0.0%	1.4%
Total	49.3%	24.6%	21.8%	2.8%	1.4%	100.0%

Percent Renter Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	11.4%	4.9%	2.5%	0.1%	1.1%	20.1%
\$10,000-20,000	12.4%	12.3%	0.0%	3.5%	4.6%	32.9%
\$20,000-30,000	4.0%	7.0%	4.3%	1.0%	2.9%	19.2%
\$30,000-40,000	1.3%	1.9%	4.6%	4.0%	0.0%	11.8%
\$40,000-50,000	1.5%	0.3%	1.8%	0.1%	0.0%	3.6%
\$50,000-60,000	0.9%	0.5%	2.4%	0.1%	0.0%	3.9%
\$60,000-75,000	1.1%	0.4%	0.3%	3.3%	0.0%	5.0%
\$75,000-100,000	0.3%	0.1%	0.6%	0.0%	0.0%	1.0%
\$100,000-125,000	0.1%	0.5%	0.4%	0.1%	0.1%	1.3%
\$125,000-150,000	0.1%	0.3%	0.0%	0.0%	0.1%	0.5%
\$150,000-200,000	0.1%	0.0%	0.0%	0.0%	0.3%	0.4%
\$200,000+	0.1%	0.0%	0.1%	0.0%	0.0%	0.3%
Total	33.4%	28.1%	17.0%	12.3%	9.2%	100.0%

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

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Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	0	0	3	7	4	14
\$10,000-20,000	0	8	2	0	4	14
\$20,000-30,000	3	5	53	0	2	63
\$30,000-40,000	41	8	15	32	0	96
\$40,000-50,000	1	7	12	3	3	26
\$50,000-60,000	0	3	0	0	3	6
\$60,000-75,000	4	6	5	1	7	23
\$75,000-100,000	0	45	6	31	2	84
\$100,000-125,000	0	3	2	3	1	9
\$125,000-150,000	0	0	2	0	0	2
\$150,000-200,000	1	2	0	0	0	3
\$200,000+	0	0	0	0	0	0
Total	50	87	100	77	26	340

Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	28	5	3	0	3	39
\$10,000-20,000	144	22	1	0	5	172
\$20,000-30,000	25	86	11	0	3	125
\$30,000-40,000	12	16	9	1	2	40
\$40,000-50,000	10	25	1	0	4	40
\$50,000-60,000	23	6	1	2	2	34
\$60,000-75,000	9	11	8	0	4	32
\$75,000-100,000	6	8	1	1	2	18
\$100,000-125,000	6	7	1	0	3	17
\$125,000-150,000	0	0	0	0	1	1
\$150,000-200,000	1	0	0	2	1	4
\$200,000+	2	1	0	1	1	5
Total	266	187	36	7	31	527

Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	27	5	3	0	2	37
\$10,000-20,000	143	15	0	0	4	162
\$20,000-30,000	23	72	5	0	3	103
\$30,000-40,000	9	11	9	0	2	31
\$40,000-50,000	10	18	1	0	3	32
\$50,000-60,000	17	6	0	1	2	26
\$60,000-75,000	9	7	8	0	3	27
\$75,000-100,000	6	3	1	1	1	12
\$100,000-125,000	6	3	1	0	2	12
\$125,000-150,000	0	0	0	0	0	0
\$150,000-200,000	1	0	0	2	0	3
\$200,000+	2	1	0	0	1	4
Total	253	141	28	4	23	449

Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	28	5	6	7	7	53
\$10,000-20,000	144	30	3	0	9	186
\$20,000-30,000	28	91	64	0	5	188
\$30,000-40,000	53	24	24	33	2	136
\$40,000-50,000	11	32	13	3	7	66
\$50,000-60,000	23	9	1	2	5	40
\$60,000-75,000	13	17	13	1	11	55
\$75,000-100,000	6	53	7	32	4	102
\$100,000-125,000	6	10	3	3	4	26
\$125,000-150,000	0	0	2	0	1	3
\$150,000-200,000	2	2	0	2	1	7
\$200,000+	2	1	0	1	1	5
Total	316	274	136	84	57	867

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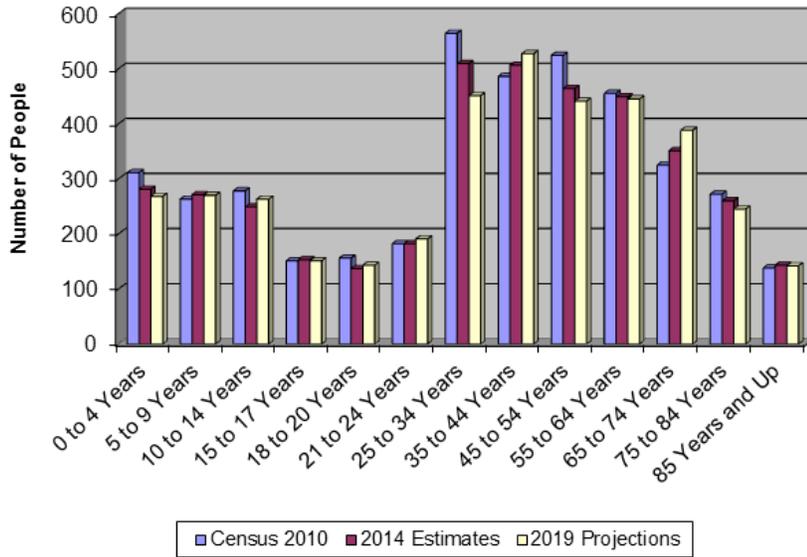
Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.0%	0.0%	0.9%	2.1%	1.2%	4.1%
\$10,000-20,000	0.0%	2.4%	0.6%	0.0%	1.2%	4.1%
\$20,000-30,000	0.9%	1.5%	15.6%	0.0%	0.6%	18.5%
\$30,000-40,000	12.1%	2.4%	4.4%	9.4%	0.0%	28.2%
\$40,000-50,000	0.3%	2.1%	3.5%	0.9%	0.9%	7.6%
\$50,000-60,000	0.0%	0.9%	0.0%	0.0%	0.9%	1.8%
\$60,000-75,000	1.2%	1.8%	1.5%	0.3%	2.1%	6.8%
\$75,000-100,000	0.0%	13.2%	1.8%	9.1%	0.6%	24.7%
\$100,000-125,000	0.0%	0.9%	0.6%	0.9%	0.3%	2.6%
\$125,000-150,000	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%
\$150,000-200,000	0.3%	0.6%	0.0%	0.0%	0.0%	0.9%
\$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	14.7%	25.6%	29.4%	22.6%	7.6%	100.0%

Percent Owner Households						
Aged 55+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.3%	0.9%	0.6%	0.0%	0.6%	7.4%
\$10,000-20,000	27.3%	4.2%	0.2%	0.0%	0.9%	32.6%
\$20,000-30,000	4.7%	16.3%	2.1%	0.0%	0.6%	23.7%
\$30,000-40,000	2.3%	3.0%	1.7%	0.2%	0.4%	7.6%
\$40,000-50,000	1.9%	4.7%	0.2%	0.0%	0.8%	7.6%
\$50,000-60,000	4.4%	1.1%	0.2%	0.4%	0.4%	6.5%
\$60,000-75,000	1.7%	2.1%	1.5%	0.0%	0.8%	6.1%
\$75,000-100,000	1.1%	1.5%	0.2%	0.2%	0.4%	3.4%
\$100,000-125,000	1.1%	1.3%	0.2%	0.0%	0.6%	3.2%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
\$150,000-200,000	0.2%	0.0%	0.0%	0.4%	0.2%	0.8%
\$200,000+	0.4%	0.2%	0.0%	0.2%	0.2%	0.9%
Total	50.5%	35.5%	6.8%	1.3%	5.9%	100.0%

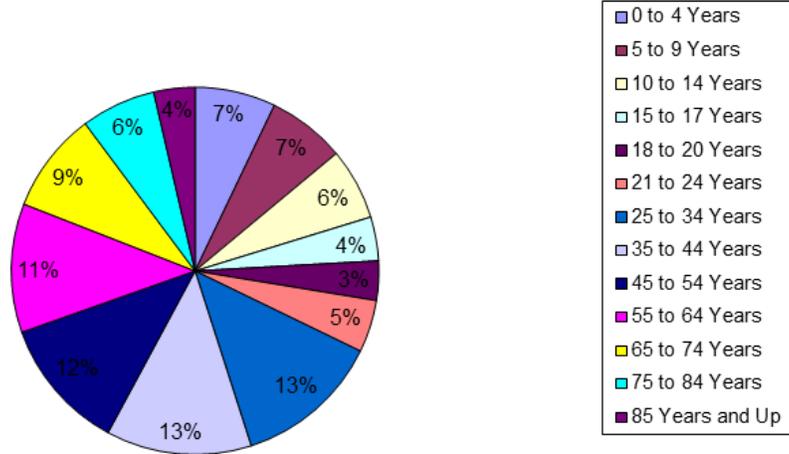
Percent Owner Households						
Aged 62+ Years						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.0%	1.1%	0.7%	0.0%	0.4%	8.2%
\$10,000-20,000	31.8%	3.3%	0.0%	0.0%	0.9%	36.1%
\$20,000-30,000	5.1%	16.0%	1.1%	0.0%	0.7%	22.9%
\$30,000-40,000	2.0%	2.4%	2.0%	0.0%	0.4%	6.9%
\$40,000-50,000	2.2%	4.0%	0.2%	0.0%	0.7%	7.1%
\$50,000-60,000	3.8%	1.3%	0.0%	0.2%	0.4%	5.8%
\$60,000-75,000	2.0%	1.6%	1.8%	0.0%	0.7%	6.0%
\$75,000-100,000	1.3%	0.7%	0.2%	0.2%	0.2%	2.7%
\$100,000-125,000	1.3%	0.7%	0.2%	0.0%	0.4%	2.7%
\$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$150,000-200,000	0.2%	0.0%	0.0%	0.4%	0.0%	0.7%
\$200,000+	0.4%	0.2%	0.0%	0.0%	0.2%	0.9%
Total	56.3%	31.4%	6.2%	0.9%	5.1%	100.0%

Percent Owner Households						
All Age Groups						
Year 2019 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	3.2%	0.6%	0.7%	0.8%	0.8%	6.1%
\$10,000-20,000	16.6%	3.5%	0.3%	0.0%	1.0%	21.5%
\$20,000-30,000	3.2%	10.5%	7.4%	0.0%	0.6%	21.7%
\$30,000-40,000	6.1%	2.8%	2.8%	3.8%	0.2%	15.7%
\$40,000-50,000	1.3%	3.7%	1.5%	0.3%	0.8%	7.6%
\$50,000-60,000	2.7%	1.0%	0.1%	0.2%	0.6%	4.6%
\$60,000-75,000	1.5%	2.0%	1.5%	0.1%	1.3%	6.3%
\$75,000-100,000	0.7%	6.1%	0.8%	3.7%	0.5%	11.8%
\$100,000-125,000	0.7%	1.2%	0.3%	0.3%	0.5%	3.0%
\$125,000-150,000	0.0%	0.0%	0.2%	0.0%	0.1%	0.3%
\$150,000-200,000	0.2%	0.2%	0.0%	0.2%	0.1%	0.8%
\$200,000+	0.2%	0.1%	0.0%	0.1%	0.1%	0.6%
Total	36.4%	31.6%	15.7%	9.7%	6.6%	100.0%

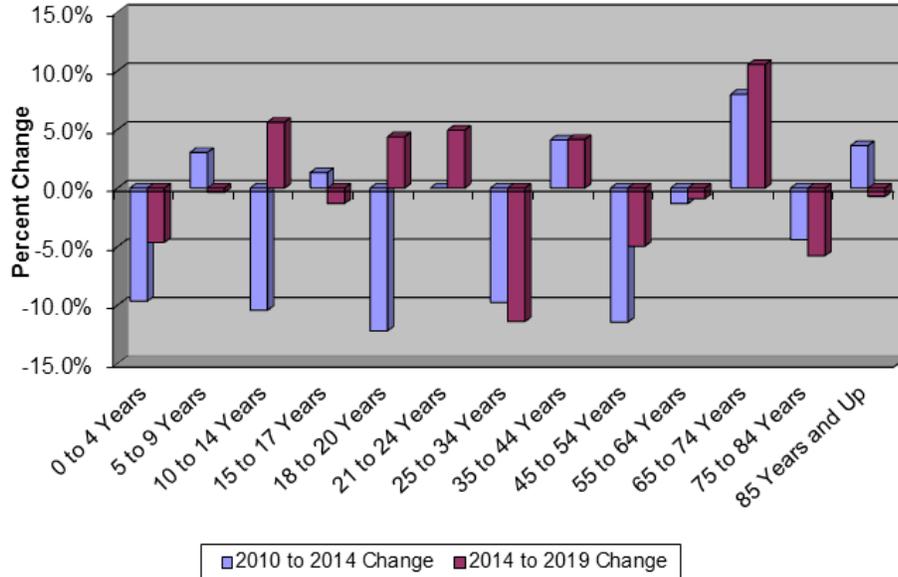
Population by Age
Rossville city, Georgia



2014 Population by Age
Rossville city, Georgia



Population Change by Age Rossville city, Georgia



www.ribbondata.com

POPULATION DATA

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Population by Age & Sex Rossville city, Georgia

Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	160	151	311	0 to 4 Years	141	140	281	0 to 4 Years	137	131	268
5 to 9 Years	139	124	263	5 to 9 Years	139	132	271	5 to 9 Years	135	135	270
10 to 14 Years	154	124	278	10 to 14 Years	134	115	249	10 to 14 Years	136	127	263
15 to 17 Years	74	77	151	15 to 17 Years	81	72	153	15 to 17 Years	80	71	151
18 to 20 Years	66	90	156	18 to 20 Years	71	66	137	18 to 20 Years	76	67	143
21 to 24 Years	86	96	182	21 to 24 Years	87	95	182	21 to 24 Years	102	89	191
25 to 34 Years	265	299	564	25 to 34 Years	230	279	509	25 to 34 Years	204	247	451
35 to 44 Years	227	259	486	35 to 44 Years	239	267	506	35 to 44 Years	250	277	527
45 to 54 Years	271	253	524	45 to 54 Years	237	227	464	45 to 54 Years	211	230	441
55 to 64 Years	212	243	455	55 to 64 Years	207	242	449	55 to 64 Years	221	224	445
65 to 74 Years	126	199	325	65 to 74 Years	151	200	351	65 to 74 Years	171	217	388
75 to 84 Years	94	178	272	75 to 84 Years	86	174	260	75 to 84 Years	83	162	245
85 Years and Up	26	112	138	85 Years and Up	31	112	143	85 Years and Up	30	112	142
Total	1,900	2,205	4,105	Total	1,834	2,121	3,955	Total	1,836	2,089	3,925
62+ Years	n/a	n/a	870	62+ Years	n/a	n/a	878	62+ Years	n/a	n/a	903
Median Age:	38.0			Median Age:	38.9			Median Age:	39.3		

Source: Nielsen Claritas; Ribbon Demographics

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

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Percent Population by Age & Sex											
Rossville city, Georgia											
Census 2010				Current Year Estimates - 2014				Five-Year Projections - 2019			
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	3.6%	3.5%	7.1%	0 to 4 Years	3.5%	3.3%	6.8%
5 to 9 Years	3.4%	3.0%	6.4%	5 to 9 Years	3.5%	3.3%	6.9%	5 to 9 Years	3.4%	3.4%	6.9%
10 to 14 Years	3.8%	3.0%	6.8%	10 to 14 Years	3.4%	2.9%	6.3%	10 to 14 Years	3.5%	3.2%	6.7%
15 to 17 Years	1.8%	1.9%	3.7%	15 to 17 Years	2.0%	1.8%	3.9%	15 to 17 Years	2.0%	1.8%	3.8%
18 to 20 Years	1.6%	2.2%	3.8%	18 to 20 Years	1.8%	1.7%	3.5%	18 to 20 Years	1.9%	1.7%	3.6%
21 to 24 Years	2.1%	2.3%	4.4%	21 to 24 Years	2.2%	2.4%	4.6%	21 to 24 Years	2.6%	2.3%	4.9%
25 to 34 Years	6.5%	7.3%	13.7%	25 to 34 Years	5.8%	7.1%	12.9%	25 to 34 Years	5.2%	6.3%	11.5%
35 to 44 Years	5.5%	6.3%	11.8%	35 to 44 Years	6.0%	6.8%	12.8%	35 to 44 Years	6.4%	7.1%	13.4%
45 to 54 Years	6.6%	6.2%	12.8%	45 to 54 Years	6.0%	5.7%	11.7%	45 to 54 Years	5.4%	5.9%	11.2%
55 to 64 Years	5.2%	5.9%	11.1%	55 to 64 Years	5.2%	6.1%	11.4%	55 to 64 Years	5.6%	5.7%	11.3%
65 to 74 Years	3.1%	4.8%	7.9%	65 to 74 Years	3.8%	5.1%	8.9%	65 to 74 Years	4.4%	5.5%	9.9%
75 to 84 Years	2.3%	4.3%	6.6%	75 to 84 Years	2.2%	4.4%	6.6%	75 to 84 Years	2.1%	4.1%	6.2%
85 Years and Up	0.6%	2.7%	3.4%	85 Years and Up	0.8%	2.8%	3.6%	85 Years and Up	0.8%	2.9%	3.6%
Total	46.3%	53.7%	100.0%	Total	46.4%	53.6%	100.0%	Total	46.8%	53.2%	100.0%
62+ Years	n/a	n/a	21.2%	62+ Years	n/a	n/a	22.2%	62+ Years	n/a	n/a	23.0%

Source: Nielsen Claritas; Ribbon Demographics

POPULATION DATA

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Changes in Population by Age & Sex									
Rossville city, Georgia									
Estimated Change - 2010 to 2014					Projected Change - 2014 to 2019				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-19	-11	-30	-9.6%	0 to 4 Years	-4	-9	-13	-4.6%
5 to 9 Years	0	8	8	3.0%	5 to 9 Years	-4	3	-1	-0.4%
10 to 14 Years	-20	-9	-29	-10.4%	10 to 14 Years	2	12	14	5.6%
15 to 17 Years	7	-5	2	1.3%	15 to 17 Years	-1	-1	-2	-1.3%
18 to 20 Years	5	-24	-19	-12.2%	18 to 20 Years	5	1	6	4.4%
21 to 24 Years	1	-1	0	0.0%	21 to 24 Years	15	-6	9	4.9%
25 to 34 Years	-35	-20	-55	-9.8%	25 to 34 Years	-26	-32	-58	-11.4%
35 to 44 Years	12	8	20	4.1%	35 to 44 Years	11	10	21	4.2%
45 to 54 Years	-34	-26	-60	-11.5%	45 to 54 Years	-26	3	-23	-5.0%
55 to 64 Years	-5	-1	-6	-1.3%	55 to 64 Years	14	-18	-4	-0.9%
65 to 74 Years	25	1	26	8.0%	65 to 74 Years	20	17	37	10.5%
75 to 84 Years	-8	-4	-12	-4.4%	75 to 84 Years	-3	-12	-15	-5.8%
85 Years and Up	2	0	2	3.6%	85 Years and Up	-1	0	-1	-0.7%
Total	-66	-84	-150	-3.7%	Total	2	-32	-30	-0.8%
62+ Years	n/a	n/a	8	0.9%	62+ Years	n/a	n/a	25	2.8%

Source: Nielsen Claritas; Ribbon Demographics

ADDENDUM G

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OVERVIEW

Samuel L. Gill has been completing market studies, appraisals and phase I environmental assessments for over 30 years. He was appointed to the Missouri Real Estate Appraisers Commission by the Governor of the State of Missouri. The Commission was created by the 85th General Assembly for the purpose of certifying and licensing qualified persons engaged in the practice of real estate appraising.

He has extensive multifamily experience specializing in work for the Department of Housing and Urban Development (HUD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program. Also, many years of experience with nursing homes and typical commercial appraisals

He also has extensive experience with Phase I Environmental Assessments through nationwide lenders, developers, etc. He has maintained his education through many outlets as can be seen below.

ACCREDITATIONS

Housing Credit Certified Professional (HCCP)

National Council of Affordable Housing Market Analysts (NCAHMA)
- Member in Good Standing

Certified Environmental Specialist
Environmental Assessment Association

Designated Environmental Inspector
The Foundation of Real Estate Appraisers

Certified Environmental Risk Auditor
National Association of Environmental Risk Auditors

EXPERIENCE
(1976 TO PRESENT)

Primary provider of HUD Mark-to-Market Full Appraisals for mortgage restructuring and Mark-to-Market Lites for rent restructuring. Has worked with HUD in this capacity for several years.

Contract analyst for Kentucky Housing Corporation for the eastern half of the State of Kentucky.

Provider of HUD MAP market studies for many lenders and developers.

Provider of reviews of MAP appraisals and market studies for various lenders.

Provider of nursing home market studies and hotel market studies as well as typical commercial studies nationwide.

Current state reviewer for HUD Rent Comparability Studies for Section 8 Renewals in Hawaii, Indiana, Kansas, Louisiana, Nebraska, New Mexico, North Carolina, Utah, Washington.

Provider of HUD Rent Comparability Studies for contract renewal purposes nationwide.

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

EDUCATION

Bachelor of Science Degree

Missouri State University

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

Annual Multifamily Accelerated Processing Basic and Advanced Valuation (MAP)

U.S. Department of Housing and Urban Development

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Income Property Appraising

National Association of Independent Fee Appraisers

Standards of Uniform Appraisal Practice

National Association of Independent Fee Appraisers

Revisions to USPAP (A-12/III)

The American Society of Farm Managers and Rural Appraisers

Principles of Economics I & II

Southeast Missouri State University

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Advanced Income Capitalization

Appraisal Institute

Basic Residential HUD Appraisal Requirements

National Association of Independent Fee Appraisers

Condemnation Appraising

National Association of Independent Fee Appraisers

Freddie Mac-Guidelines For Real Estate Appraisers

National Association of Independent Fee Appraisers

Appraisal of Farms and Leasehold Interest

National Association of Independent Fee Appraisers

Marshall & Swift Construction Cost Course

National Association of Independent Fee Appraisers

Business Statistics

Southeast Missouri University

Business Law

Southeast Missouri University

Marketing Analysis

Southeast Missouri University

Business Correspondence and Reports

Southeast Missouri University

Corporate Finance

Southeast Missouri University

Advanced income Capitalization

Appraisal Institute

Performing Phase I Environmental Inspection

Environmental Assessment Association

Principles of Environmental Risk Auditing, Courses 301,302 & 303

National Association of Independent Fee Appraisers

Legal Issues Concerning the Environment

Lynn Coyne, J.D.-University of Indiana

**Identifying and Testing Internal Hazards; Safe Building Analysis
and Indoor Air Quality**

Dr. Ingrid Richie-University of Indiana

External Hazards, History and the Future

Dr. Dan Willard-University of Indiana

Techniques for Identification and Testing of Environmental Hazards

James Romine-University of Indiana

Water Quality Concerns and Testing

Dr. Jeffery White-University of Indiana

Evaluation of Groundwater in Environmental Audits

Jack Wittman-University of Indiana

**HUD/FHA Appraiser Training (Ninth Annual Appraiser/Underwriter
Conference)**

Southeast Missouri University