Need and Demand Analysis For
National Church Residences at Ash Branch
104 Ash Branch Road
Pembroke, Georgia 31321

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

Effective Date
March 8, 2018

Date of Report
May 21, 2018

Prepared By

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March 14, 2018

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

Dear Ms. Turner:

Following is a market study which was completed for the property to be known as National Church Residences at Ash Branch, according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject will be located at 104 Ash Branch Road, Pembroke, Bryan County, Georgia. The site will be improved with one three-story elevator building containing 70 units designed for seniors 55 and older. The subject will contain asphalt parking. The total site size is approximately 3.65 acres, or 158,994 square feet.

The purpose of the following market study is to determine if the community has a need for the subject units. To do so, the analyst utilized data from the U.S. Census Bureau, Nielsen Claritas; Ribbon Demographics, and various other demographic resources. Community information and opinion was also utilized. This information was collected during a field survey conducted by Edwin E. Walker while visiting the site. The site was inspected on March 8, 2018, by Edwin E. Walker. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are Georgia Department of Community Affairs and National Church Residences.

I certify that there is not now, nor will there, be an identity of interest between or among the applicant, contractor, architect, engineer, attorney, interim lender, subcontractors, material suppliers, equipment lessors or any of their members, directors, officers, stockholders, partners or beneficiaries without prior written identification to 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.

DCA may rely on the representation made in the market study provided. The document is assignable to other lenders that are parties to the DCA loan transaction. There have been no other reports completed on this property.

Samuel T. Gill

Samuel T. Gill
Market Analyst

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CERTIFICATION

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

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.

Samuel T. Gill

Samuel T. Gill
Market Analyst
March 14, 2018

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.

Samuel T. Gill
Market Analyst

March 14, 2018

Formerly known as
National Council of Affordable
Housing Market Analysts

NCHMA MEMBER CERTIFICATION

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

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

Samuel T. Gill

Samuel T. Gill
Market Analyst
March 14, 2018

PART I:

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

It is the opinion of the analyst that a market does exist for the 70-unit development designed for seniors 55 and older. The proposed development designed for seniors 55 and older will be viable within the market area. The report was prepared assuming that the project will be constructed as detailed in this report.

Project Description

The subject, National Church Residences at Ash Branch, is a proposed 70-unit development designed for seniors 55 and older. The site is located at 104 Ash Branch Road, Pembroke, Bryan County, Georgia, 31321. Ash Branch Road intersects with U.S. Highway 280.

The proposed development will contain one three-story elevator building. The property will contain 53 one-bedroom/one-bath units with 660 square feet for a total of 34,980 square feet, two one-bedroom/one-bath units with 845 square feet for a total of 1,690 square feet and 15 two-bedroom/one-bath units with 872 square feet for a total of 13,080 square feet. The total net rentable area will be 49,750 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**	**Maximum LIHTC Rent**	**Gross Rent**	**Utility Allowance**	**Net Rent**
1/1	10	660-845	50%	$611	$365	N/A	$365
1/1	45	660-845	60%	$734	$730	N/A	$730
2/1	4	872	50%	$733	$438	N/A	$438
2/1	11	872	60%	$880	$876	N/A	$876

The subject will be 100 percent Low Income Housing Tax Credit, with all units set at 50 or 60 percent of the area median income. For the units at 50 percent of the area median income, the residents can make up to the maximum income limit for 50 percent of the area median income, but the developer has elected to restrict the rents to the maximum rent at 30 percent of the area median income.

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, carpet and vinyl floor coverings, blinds, ceiling fans, pull cords and safety bars. In addition, all units will be accessible and adaptable, as defined by the Fair Housing Amendments Act of 1988. Project amenities will include elevator, community room, interior furnished gathering areas, wellness suite, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, gazebo, equipped garden area and open parking. The subject's proposed unit mix and project amenities will be similar to superior most surveyed comparables.

The subject's proposed unit mix of one- and two-bedroom units will be suitable in the market. The subject's proposed unit sizes are within the range of the unit sizes of the comparables. Therefore, the proposed unit sizes will not have a negative impact on the marketability of the units.

The subject property's proposed net rents are lower than the market rent of $850 for the one-bedroom units and $965 for the two-bedroom units.

Site Description/Evaluation

The subject is located at 104 Ash Branch Road and contains approximately 3.65 acres. The subject property is currently zoned R-3, Multifamily Residential District. The proposed development will be a legal, conforming use. Ash Branch Road intersects with U.S. Highway 280. It is the opinion of the analyst that there is good visibility/access to the site.

The subject neighborhood is comprised primarily of single-family residences and is 50 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 10 percent is commercial properties. The remaining 50 percent is vacant. The area is mostly suburban. Single-family residences are located north and south of the site. Vacant land is located west and east of the site.

The site is located near a major thoroughfare which provides it with good visibility and access. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, banks and restaurants within two miles of the site. In addition, schools and health care facilities are located within a reasonable distance from the subject. The site is located in a low crime area. According to **www.neighborhoodscout.com**, the crime index for the neighborhood is 53 (100 is the safest). In addition, the subject will have security features, including intercom/electronic entry and video surveillance, which will help offset any adverse crime issues in the neighborhood.

The subject is a proposed development designed for seniors 55 and older. The subject will be 100 percent Low Income Housing Tax Credit, with 14 units set at 50 percent of the area median income and 56 units set at 60 percent of the area median income, which will provide affordable housing to residents in the area.

Market Area Definition

The market area for the subject consists of Census Tracts 9201.01 and 9201.02 in Bryan County; 1109.00 in Bulloch County; 0108.01 and 0108.02 in Chatham County; and 0302.03, 0302.04, 0304.01 and 0304.02 in Effingham County. The market area for the subject consists of Census Tracts 9201.01 and 9201.02 in Bryan County; 1109.00 in Bulloch County; 0108.01 and 0108.02 in Chatham County; and 0302.03, 0302.04, 0304.01 and 0304.02 in Effingham County. The northern boundary is approximately 16.2 miles from the subject. The western boundary is approximately 9.2 miles from the subject, and the

southern boundary is approximately 2.3 miles from the subject. The eastern boundary is approximately 19.9 miles from the subject.

Community Demographic Data

In 2000, this geographic market area contained an estimated population of 36,540. By 2010, population in this market area had increased by 33.3 percent to 48,709. In 2018, the population in this market area had increased by 14.0 percent to 55,549. It is projected that between 2018 and 2020, population in the market area will increase 3.0 percent to 57,213. It is projected that between 2018 and 2023, population in the market area will increase 4.4 percent to 59,709.

The population for residents ages 55 and older was 9,199 in 2010, representing approximately 20.8 percent of the total population. The population in this age group increased to 13,724, or 24.7 percent, for 2018 and is anticipated to further increase to 15,936 (26.7 percent) by 2023.

Between 2000 and 2010, the market area gained approximately 436 households per year. The market area gained 355 households per year between 2010 and 2018 and is projected to gain 301 households per year through 2023. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2023.

There were 8,076 senior households ages 55 and older in the market area in 2018 and is projected to increase to 9,310 by 2023.

The one-bedroom rents for the competing properties in the market area range from $462 to $675, with an average rent of $536. The two-bedroom rents for the competing properties in the market area range from $477 to $508, with an average rent of $493. There are only three restricted properties which might compete to some degree with the proposed development. All three properties are Section 8. Two of those properties are also LIHTC. These three properties are all substantially older than the subject and are inferior in terms of utilities provided. Therefore, the analyst believes the proposed rents are reasonable and achievable.

Households who have between one and two persons and annual incomes between $10,950 and $26,100 are potential tenants for the one-bedroom units at 50 percent of the area median income. Approximately 22 percent (21.9%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between $21,900 and $31,320 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 10 percent (9.7%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between $13,140 and $26,100 are potential tenants for the two-bedroom units at 50 percent of the area median income. Approximately 19 percent (18.1%) of the primary market area tenants are within this range.

Households who have between one and two persons and annual incomes between $26,280 and $31,320 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately six percent (5.3%) of the primary market area tenants are within this range.

According to **www.realtytrac.com**, there are currently 14 properties in some stage of foreclosure within the subject's zip code. In December 2017, the number of properties that received a foreclosure filing in 31321 was similar to the previous month and similar to the same time last year. The subject's zip code has a foreclosure rate of 0.08 percent which is similar to the City of Pembroke's foreclosure rate and higher than Bryan County's foreclosure rate (0.04 percent). Although there have been some fluctuations, the overall foreclosure rate has been decreasing over the past few years in the zip code. 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; and educational, health and social services sectors. Each of these categories has experienced reasonable growth within the past few years.

Employment in Bryan County has been increasing an average of 0.8 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005. The unemployment rate for Bryan County has fluctuated from 5.2 to 9.6 percent since 2005. These fluctuations are in line with the unemployment rate for the State of Georgia.

For the past few years, Bryan County has experienced modest economic growth. Daniel Defense recently completed an expansion of its existing operations and is expected to add 75 jobs. In addition, Dorel Home Furnishings opened a facility in Pembroke in August 2016, adding approximately 100 employees. Additional businesses opening or expanding facilities in Bryan County within the past three years include Caesarstone, West Penn Testing Group and Crossroads South. Overall, it is believed that the economy of Pembroke and Bryan County will remain stable.

Project-Specific Affordability and Demand Analysis

The following table uses a 40 percent lease rent-to-income to determine the minimum target income required for each unit and the tax credit income limits to determine the upper range of eligibility for each LIHTC unit. The following table lists the number of households ages 55 and older within the required target income for each unit type.

INCOME ELIGIBLE HOUSEHOLDS					
Unit Type	**Gross Rent**	**Lower Range**	**Upper Range**	**Percent Renter**	**Renter Households**
1/1 @ 50%	$365	$10,950	$26,100	21.9%	235
1/1 @ 60%	$730	$21,900	$31,320	9.7%	104
2/1 @ 50%	$438	$13,140	$26,100	18.1%	194
2/1 @ 60%	$876	$26,280	$31,320	5.3%	57
All @ 50%	$357	$10,710	$26,100	22.4%	240
All @ 60%	$714	$21,420	$31,320	10.1%	109
Total Units		**$10,710**	**$31,320**	**27.8%**	**299**

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

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	$10,710 to $26,000	10	135	0	135	7.4%	6-8/Month	$850	N/A	$357
	2 BR/1 BA	$12,870 to $26,000	4	74	0	74	5.4%	6-8/Month	$965	N/A	$714
60% AMI	1 BR/ 1 BA	$21,420 to $31,200	45	80	0	80	56.1%	6-8/Month	$850	N/A	$429
	2 BR/ 1 BA	$25,740 to $31,200	11	44	0	44	25.1%	6-8/Month	$965	N/A	$858
Total For Project	All 1 BR	$10,710 to $31,200	55	177	0	177	31.0%	6-8/Month	$850	N/A	$357-$714
	All 2 BR	$21,420 to $31,200	15	97	0	97	15.5%	6-8/Month	$850-$965	N/A	$429-$858
	All at 50%	$10,710 to $26,000	14	290	0	290	4.8%	6-8/Month	$850	N/A	$357-$429
	All at 60%	$21,420 to $31,200	56	172	0	172	32.5%	6-8/Month	$850-$965	N/A	$714-$858
	All Tax Credit Units	$10,710 to $31,200	70	381	0	381	18.4%	6-8/Month	$850-$965	N/A	$357-$858

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently no vacant LIHTC units at 50 or 60 percent of the area median income within the market area. The subject will need to capture 18.4 percent of the demand in the market area for all its proposed units, 4.8 percent of the demand in the market area for its proposed units at 50 percent of the area median income and 32.5 percent of the demand in the market area for its proposed units at 60 percent of the area median income. As indicated in the chart above, the capture rates for all proposed one- and two-bedroom units are below the 35 percent threshold requirement. Additionally, the capture rates for each bedroom type at percent of area median income is below the 60 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Competitive Rental Analysis

There were ten confirmed apartment complexes in and surrounding the market area. There were 17 vacant units at the time of the survey out of 448 units surveyed, for an overall vacancy rate of 3.8 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rent of $850 for the one-bedroom units and $965 for the two-bedroom units. The analysts were unable to locate any market-rate properties within the market area. Therefore, some comparables outside the market area were utilized and adjusted for differences in location. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Absorption/Stabilization Estimate

The subject is a proposed multifamily development that will contain 70 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The absorption level is typically based on the most recent multifamily developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to eleven months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to eleven 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 and percent of area median income. The capture rates for the individual unit types are also within the acceptable range. It is believed that the subject is a viable development.

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

Development Name: National Church Residences at Ash Branch Total # Units: 70
Location: 104 Ash Branch Road, Pembroke, GA # LIHTC Units: 70
PMA Boundary: The primary market area consists of the following census tracts: 9201.01 and 9201.02 in Bryan County; 1109.00 in Bulloch County; 0108.01 and 0108.02 in Chatham County; and 0302.03, 0302.04, 0304.01 and 0304.02 in Effingham County. Farthest Boundary Distance to Subject: 19.9 Miles

RENTAL HOUSING STOCK (found on page 72-91)

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	10	448	17	97.2%
Market-Rate Housing	5	214	14	93.5%
Assisted/Subsidized Housing not to include LIHTC	5	234	3	98.7%
LIHTC	0	0	0	0.0%
Stabilized Comps	10	448	17	97.2%
Properties in Construction & Lease Up	0	0	0	0.0%

Subject Development					Average Market Rent			Highest Unadjusted Comp Rent	
# Units	# Bedrooms	# Baths	Size SF	Proposed Tenant Rent	Per Unit	Per SF	Advantage	Per Unit	Per SF
10	1	1	660	$365	$850	$1.29	132.9%	$775	$1.18
45	1	1	660	$730	$850	$1.29	16.4%	$775	$1.18
4	2	1	872	$438	$965	$1.11	120.3%	$875	$1.01
11	2	1	872	$876	$965	$1.11	10.2%	$875	$1.01

DEMOGRAPHIC DATA (found on page 49-58)

	2010		2018		2019	
Renters Households	3,684	21.4%	4,200	21.3%	4,325	21.3%
Income-Qualified Renter HHs (LIHTC)	276	28.5%	299	27.8%	318	26.4%
Income-Qualified Renter HHs (MR) (if applicable)	N/A	N/A	N/A	N/A	N/A	N/A

Targeted Income-Qualified Renter Household Demand (found on page 69-70)

Type of Demand	30%%	50%	60%	Market-rate	Other:	Overall
Renter Household Growth		24	11			29
Existing Households (Overburdened & Substandard)		267	161			352
Homeowner Conversion (Seniors)		0	0			0
Secondary Market Demand		0	0			0
Less Comparable/Competitive Study		0	0			0
Net Income-Qualified Renters HHS		290	172			381

Capture Rates (found on page 69-70)

Target Population	30%%	50%	60%	Market-rate	Other:	Overall
Capture Rate		4.8%	32.5%			18.4%

PART II:

PROJECT DESCRIPTION

PROJECT DESCRIPTION

Project Name:	National Church Residences at Ash Branch
Location:	104 Ash Branch Road Pembroke, Bryan County, Georgia 31321
Project Type:	Housing for Older Persons 55+
Construction Type:	Proposed New Construction
Developer:	Pembroke GA Senior Housing, LP

The proposed development will contain one three-story elevator building containing 70 units. The property will have brick and siding exterior. The property will contain 53 one-bedroom/one-bath units with 660 square feet for a total of 34,980 square feet, two one-bedroom/one-bath units with 845 square feet for a total of 1,690 square feet and 15 two-bedroom/one-bath units with 872 square feet for a total of 13,080 square feet. The total net rentable area will be 49,750 square feet.

Unit Type	# of Units	Square Feet	Total Square Feet
1/1	53	660	34,980
1/1	2	845	1,690
2/1	15	872	13,080
	70		**49,750**

Project Design

The subject will contain one three-story elevator building containing 70 units. The building will be of wood frame construction with brick and siding exterior.

Unit Features, Project Amenities and Services

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, carpet and vinyl floor coverings, blinds, ceiling fans, pull cords and safety bars. In addition, all units will be accessible and adaptable, as defined by the Fair Housing Amendments Act of 1988. Project amenities will include elevator, community room, interior furnished gathering areas, wellness suite, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, gazebo, equipped garden area and open parking.

Parking

The subject will contain open parking areas. The property will contain 70 parking spaces.

Utilities

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

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

Unit Mix, Size and Rent Structure

The subject will contain 70 total units, with a mixture of units at 50 and 60 percent of the area median income. The following chart lists the subject's proposed unit distribution by unit type, size, income restriction and rent structure.

MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES							
Unit Type	**# of Units**	**Square Feet**	**% of Median Income**	**Maximum LIHTC Rent**	**Gross Rent**	**Utility Allowance**	**Net Rent**
1/1	10	660-845	50%	$611	$365	N/A	$365
1/1	45	660-845	60%	$734	$730	N/A	$730
2/1	4	872	50%	$733	$438	N/A	$438
2/1	11	872	60%	$880	$876	N/A	$876

Eligibility

Households who have between one and two persons and annual incomes between $10,950 and $26,100 (21.9%) are potential tenants for the one-bedroom units at 50 percent of the area median income. Households who have between one and two persons and annual incomes between $21,900 and $31,320 (9.7%) are potential tenants for the one-bedroom units at 60 percent of the area median income. Households who have between one and two persons and annual incomes between $13,140 and $26,100 (18.1%) are potential tenants for the two-bedroom units at 50 percent of the area median income. Households who have between one and two persons and annual incomes between $26,280 and $31,320 (5.3%) are potential tenants for the two-bedroom units at 60 percent of the area median income.

LIHTC INCOME LIMITS		
Person in Households	**50%**	**60%**
1	$22,750	$27,420
2	$26,100	$31,320
3	$29,350	$35,220
4	$35,250	$39,120
5	$37,850	$42,300
6	$40,450	$45,420

Source: HUD

Rehabilitation/New Construction

The property is a new construction. Construction is anticipated to begin in August 2019 and be complete by October 2020.

PART III:

SITE EVALUATION

SITE EVALUATION

Date of Inspection: March 8, 2018

Site Inspectors: Edwin E. Walker and Samuel T. Gill

Project Location/Site Features

The subject is located at 104 Ash Branch Road in the northern portion of the City of Pembroke, Georgia. Ash Branch Road intersects with U.S. Highway 280. The site is nearly level and is located within one mile of most services. It contains 3.65 total acres, with 3.40 developable acres. According to City of Pembroke, the subject is zoned R-3, Multifamily Residential District. The proposed development will be a legal, conforming use. Therefore, it is unlikely that a zoning change will occur. The proposed subject appears to meet site and setback requirements and appears to conform to the current zoning restrictions. 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.

Neighborhood Characteristics/Composition

The subject neighborhood is comprised primarily of single-family residences and is 50 percent built up. Approximately 40 percent of the land use is made up of single-family residences. About 10 percent is commercial properties. The remaining 50 percent is vacant. The area is mostly suburban. Single-family residences are located north and south of the site. Vacant land is located west and east of the site.

Visibility/Access

The subject property is located at 104 Ash Branch Road which connects to U.S. Highway 280. 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.

Significant Positive/Negative Aspects of the Site

The site is compatible with the surrounding land uses. There were no significant negative aspects noted during the site inspection.

Developments

Existing developments within the market area include McFadden Place Apartments, Rolling Oaks Elderly, Rolling Oaks Family, Northwood Apartments and Sawmill Landing. McFadden Place Apartments is a Section 8 property designated for seniors 62 and older. This property will compete directly with the subject. Rolling Oaks Elderly is a Section 8 and Low Income Housing

Tax Credit complex designated for seniors 62 and older. This property will also compete directly with the subject. Rolling Oaks Family is a Section 8 and Low Income Housing Tax Credit complex designated for families. This property will not compete directly with the subject. Northwood Apartments is a Rural Development and Low Income Housing Tax Credit complex designated for families. This property will not compete with the subject. Sawmill Landing is a restricted complex designated for workforce housing. Workforce housing typically has rents between 61 and 120 percent of the area median income. Therefore, this property will not compete with the subject.

Schools

According to **www.neighborhoodscout.com**, the subject is served by the Bryan County School District. The school quality rating is 52. The district has 11 schools for grades pre-kindergarten through high school. There are 8,253 students enrolled in the district. Some of the schools in the neighborhood include Bryan County Elementary School, Bryan County High School and Bryan County Middle School.

Transportation

Major highways in Bryan County include Interstates 16 and 95 and State Highways 67, 119, 144 and 204. Claxton-Evans County Airport is located near Claxton, approximately 20 miles away from the city. Georgia Savannah/Hilton Head International Airport is located in Savannah, Georgia, approximately 32 miles away from Pembroke.

Health Services

Neighborhood Healthcare Center, Bryan County Health Department and St. Joseph's/Chandler Medical Group are health care facilities that serve the residents of the City of Pembroke and Bryan County. Additional health care and medical facilities nearby include Evans Memorial Hospital, East Georgia Regional Medical Center, Urgent Care 24/7, Optim Medical Center-Tattnall, Optim Healthcare, Diversity Health Center, Effingham Family Medicine, Willingway Hospital, Tattnall Community Hospital, Liberty Regional Medical Center, Winn Army Community Hospital, Candler Hospital and Effingham Hospital.

Parks and Recreational Opportunities

Pembroke offers many different types of recreational opportunities including a swimming pool, skate park, softball field, youth sports, Movies in the Park, Historical Jail, Canooche River and Fort Stewart.

Crime

According to **www.neighborhoodscout.com**, the crime index for the subject neighborhood is 53. There were 57 total crimes in the neighborhood, 7 of which are violent crimes and 50 of which are

property crimes. The annual violent crime rate is 2.86 per 1,000 residents, while the property crime rate is 20.45 per 1,000 residents. The total annual crime rate is 23.31 per 1,000 residents. The chances of becoming a victim of a violent crime are 1 in 349 which is lower than for the state which is 1 in 264. The chances of becoming a victim of a property crime are 1 in 49 which is lower than for the state which is 1 in 33.

Planned Road and 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 Conclusion

Strengths – The site is located near a major thoroughfare which provides it with good visibility and access. The family development provides affordable housing to residents in the area.

Weaknesses – The site has no apparent weaknesses.

It is the opinion of the market analyst that the site is appropriate for the proposed use. It is in close proximity to services and is compatible with surrounding land uses.

View of Site From South Property Line

View of Site From West Property Line

View of Site From North Property Line

View of Site on the East From Ash Branch Road

View of Ash Branch Road Looking North From the South

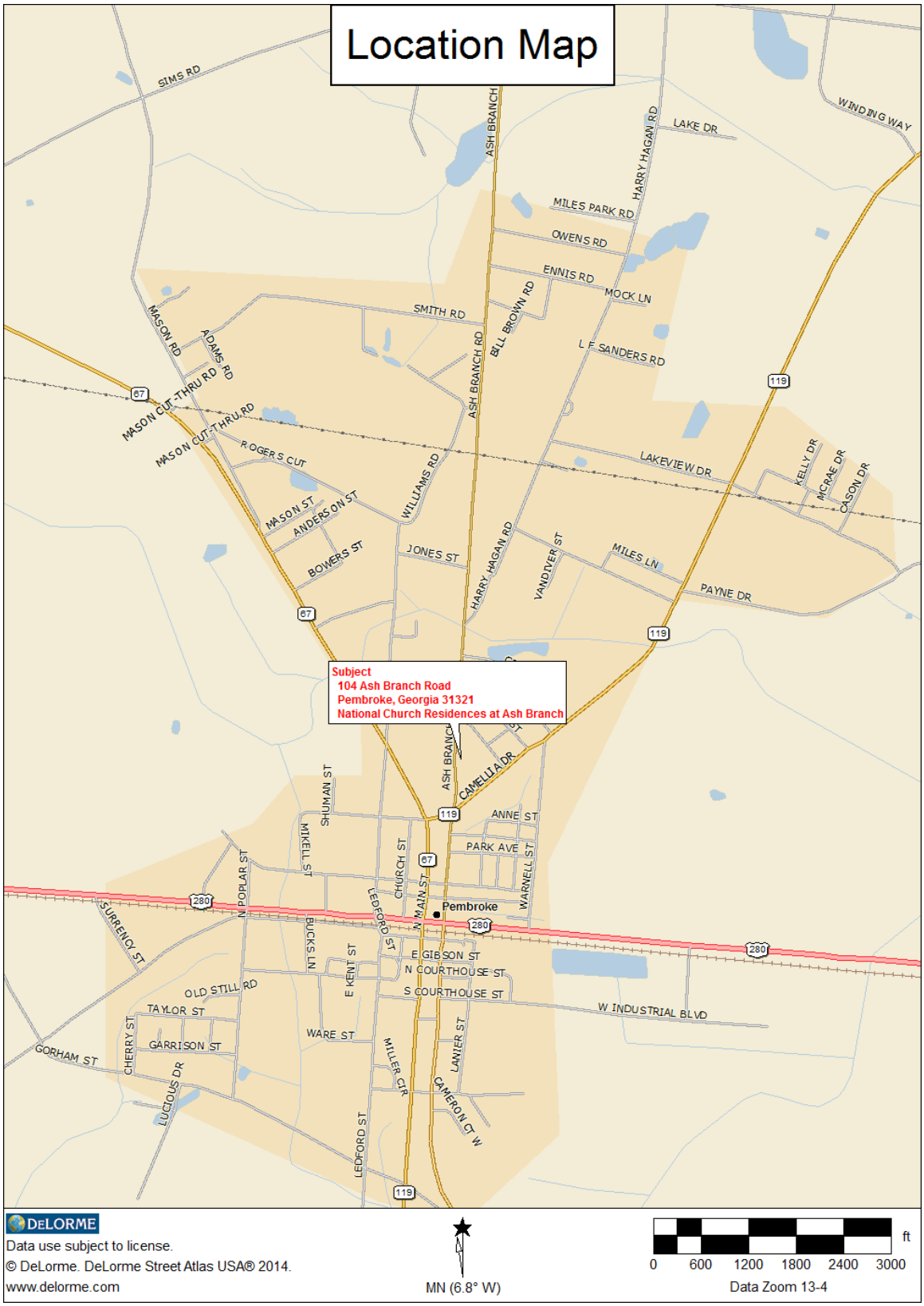
View of Camellia Drive Looking West From North College Street

View to the North From North Side of Property

View to the South From South Side of Property

View to the East from East Side of Property

View to the West Side of Property


Location Map
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Pembroke
SIMS RD
ASH BRANCH
HARRY HAGAN RD
LAKE DR
WINDING WAY
MILES PARK RD
OWENS RD
ENNIS RD
MOCK LN
SMITH RD
BILL BROWN RD
L F SANDERS RD
MASON RD
ADAMS RD
MASON CUT-THRU RD
ROGERS CUT
WILLIAMS RD
LAKEVIEW DR
KELLY DR
MCRAE DR
CASON DR
MASON ST
ANDERSON ST
BOWERS ST
JONES ST
VANDIVER ST
MILES LN
PAYNE DR
CAMELLIA DR
ANNE ST
PARK AVE
WARNELL ST
SHUMAN ST
MIKELL ST
CHURCH ST
N MAIN ST
LEDFORD ST
N POPLAR ST
BUCKS LN
E KENT ST
E GIBSON ST
N COURTHOUSE ST
S COURTHOUSE ST
W INDUSTRIAL BLVD
SURRENCY ST
OLD STILL RD
TAYLOR ST
GARRISON ST
GORHAM ST
CHERRY ST
LUCIOUS DR
WARE ST
MILLER CIR
LANIER ST
CAMERON CT W
67
119
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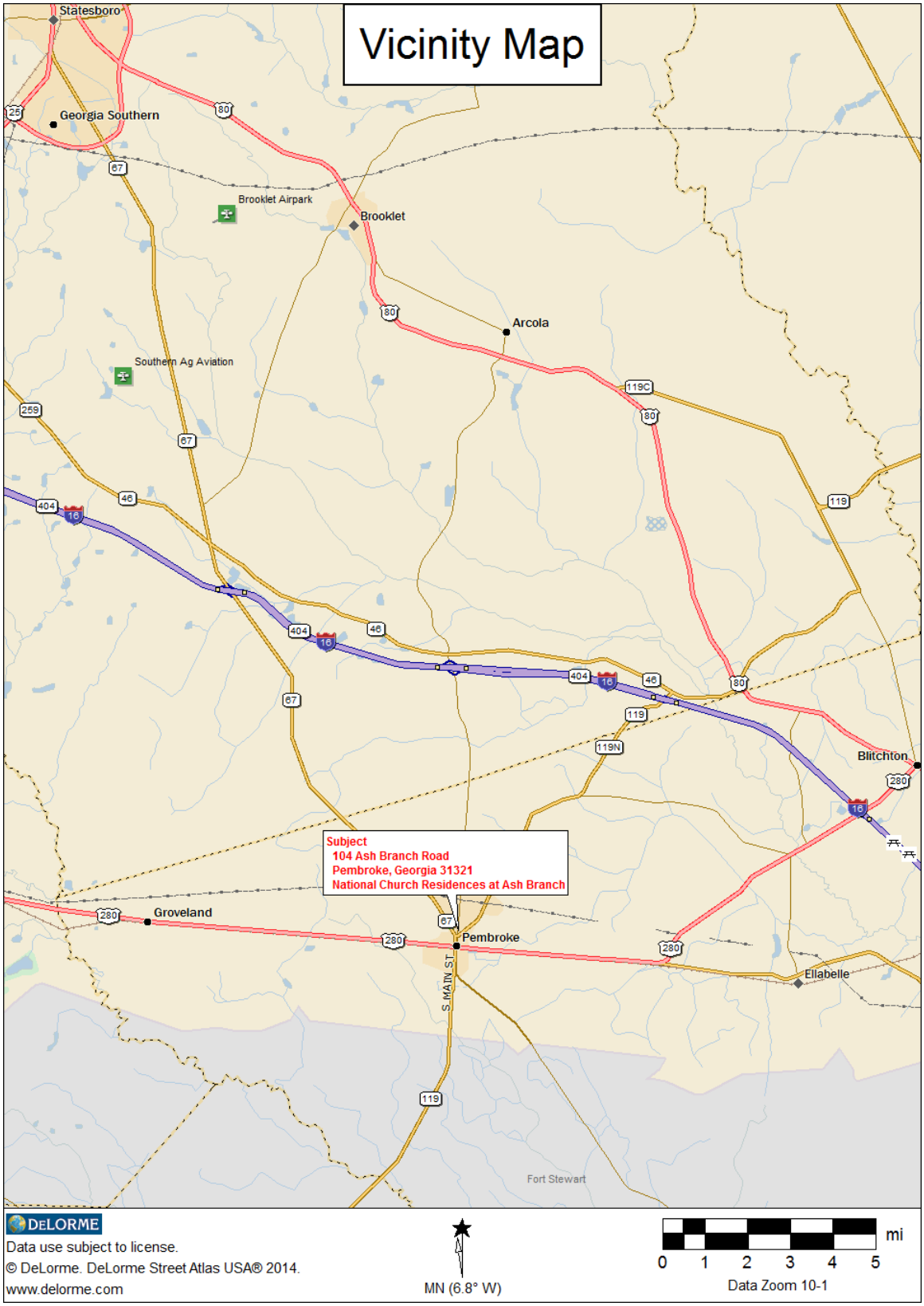
Vicinity Map
Statesboro
Georgia Southern
Brooklet Airpark
Brooklet
Arcola
Southern Ag Aviation
Blitchton
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Groveland
Pembroke
Ellabelle
S MAIN ST
Fort Stewart
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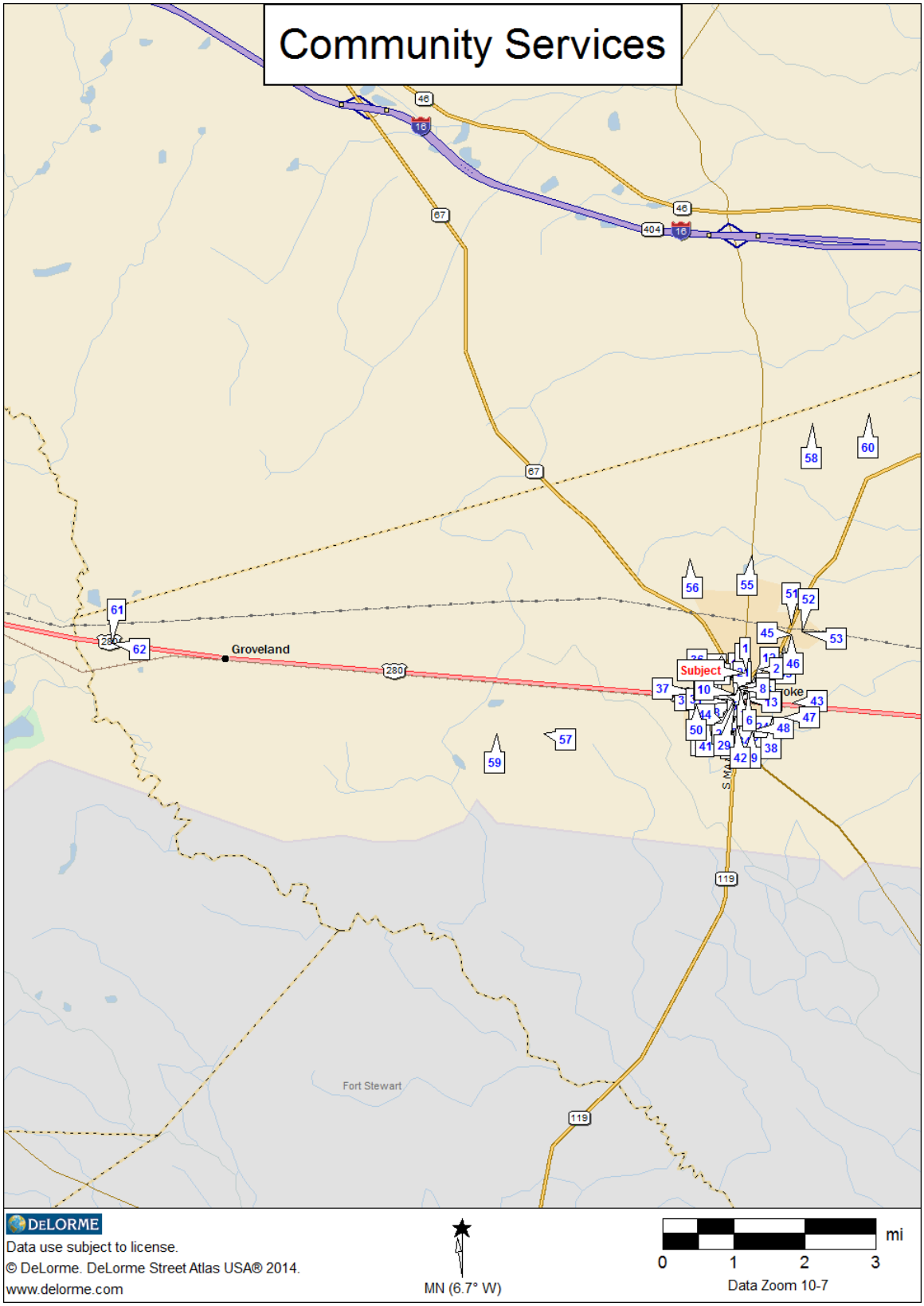
BANKING SERVICES		
Legend	**Service**	**Distance From Site**
28	Heritage Bank	0.47
32	First Bank of Coastal Georgia	0.51
GROCERY SUPERMARKET AND BAKERY SERVICES		
Legend	**Service**	**Distance From Site**
36	Harveys Supermarket	0.73
61	Country Market	8.90
62	Piggly Wiggly	8.90
PHARMACY SERVICES		
Legend	**Service**	**Distance From Site**
17	Pembroke Pharmacy	0.42
RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES		
Legend	**Service**	**Distance From Site**
12	McDonald's	0.38
14	China #1	0.4
15	Subway	0.41
18	DeanO's Pizza	0.42
24	Johnny's Grill	0.44
33	DQ Grill & Chill Restaurant	0.55
60	Sticky Fingers	4.00
CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES		
Legend	**Service**	**Distance From Site**
19	Embellish Boutique	0.42
30	Soo Amazyng	0.48
57	Wes Vic's Clothing & Shoe Brokerage	2.98
SALON/BARBER FLORIST AND JEWELRY STORE SERVICES		
Legend	**Service**	**Distance From Site**
3	Jeffery Byer Hair	0.21
9	New Attitude Beauty Salon	0.31
11	Main Street Salon	0.36
37	Harveys Supermarket	0.73
39	Q-Nails	0.74
51	Hair Trends	0.91

HARDWARE STORE AND HOME GOODS STORE SERVICES		
Legend	**Service**	**Distance From Site**
20	Southern Sportsman	0.42
21	Carla's Furniture Gallery & Gifts, LLC	0.42
25	Pembroke Hardware Co.	0.44
38	Savannah Global Solutions LLC	0.73
43	Owens Supply Company	0.77
BUS/SUBWAY/TRAIN STATION, TAXI AND AIRPORT SERVICES		
Legend	**Service**	**Distance From Site**
63	MidCoast Regional Airport	18.17
HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES		
Legend	**Service**	**Distance From Site**
16	West Rehab & Sports Medicine Inc.	0.41
22	West Rehab	0.42
31	St. Joseph's/Candler Medical Group	0.48
48	Bryan County Health Department	0.83
LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES		
Legend	**Service**	**Distance From Site**
35	Pembroke Library	0.63
PARK AND AMUSEMENT PARKSERVICES		
Legend	**Service**	**Distance From Site**
54	Forestry Department	0.97
58	Lucy Belle Farm	3.60
POST OFFICE SERVICES		
Legend	**Service**	**Distance From Site**
40	U.S. Post Office	0.75
CONVENIENCE STORE GAS STATIONSERVICES		
Legend	**Service**	**Distance From Site**
4	Quick Stop	0.24
5	Chevron Pembroke	0.24
13	Clyde's Market	0.38
23	Zip-N #19	0.43

CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES		
Legend	**Service**	**Distance From Site**
2	Methodist Parsonage	0.18
10	First Baptist Church	0.35
26	Holy Cross Catholic Church	0.44
27	Pembroke Christian Church	0.44
41	Mount Moriah Baptist Church	0.76
44	Word of Life Tabernacle Inc.	0.77
56	Holy Church of God-Pembroke	1.77
POLICE, CITY HALL AND COURTHOUSE SERVICES		
Legend	**Service**	**Distance From Site**
29	Pembroke Police Department	0.47
34	Bryan County Probate Court	0.57
FIRE STATION SERVICES		
Legend	**Service**	**Distance From Site**
7	Pembroke Fire Department	0.26
59	Bacontown Fire Department	3.61
SCHOOL SERVICES		
Legend	**Service**	**Distance From Site**
1	Bryan County Elementary School	0.00
6	Fort Stewart NCO Academy	0.25
45	Bryan County High School	0.81
46	Bryan County High School	0.81
47	Pembroke Pre-K Center	0.82
50	Bryan County Head Start	0.85
52	Bryan County Elementary School	0.96
53	Bryan County Middle School	0.96
55	Bryan County Adult Education	1.64


Community Services
Groveland
Subject
Fort Stewart
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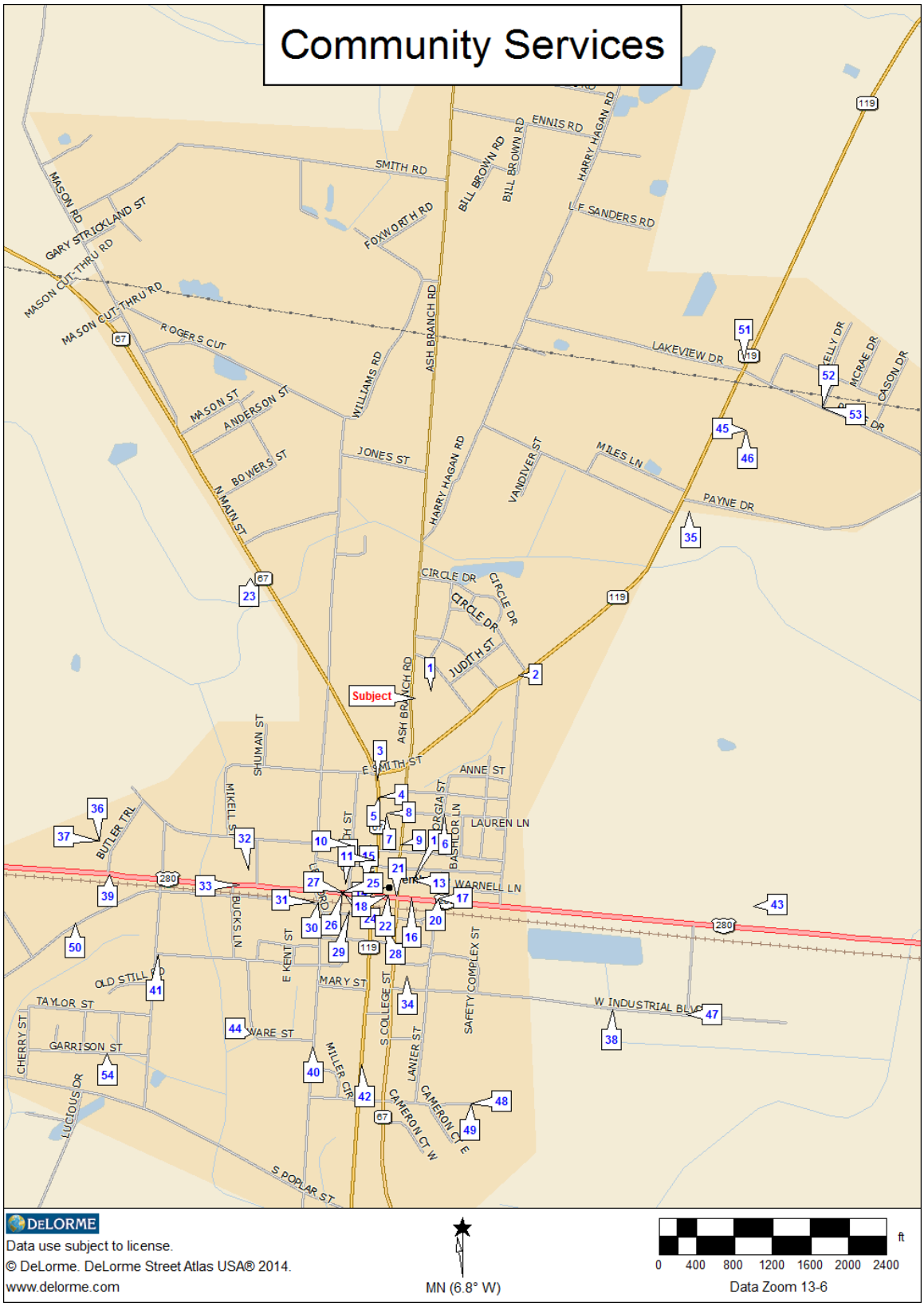
Community Services
Subject
ENNIS RD
SMITH RD
BILL BROWN RD
HARRY HAGAN RD
L F SANDERS RD
FOXWORTH RD
MASON RD
GARY STRICKLAND ST
MASON CUT-THRU RD
ROGERS CUT
ASH BRANCH RD
LAKEVIEW DR
MCRAE DR
CASON DR
WILLIAMS RD
MASON ST
ANDERSON ST
BOWERS ST
JONES ST
VANDIVER ST
MILES LN
PAYNE DR
N MAIN ST
CIRCLE DR
JUDITH ST
SHUMAN ST
E SMITH ST
ANNE ST
LAUREN LN
BASHLOR LN
WARNELL LN
MIKELL ST
BUTLER TRL
BUCKS LN
E KENT ST
MARY ST
S COLLEGE ST
SAFETY COMPLEX ST
W INDUSTRIAL BLVD
OLD STILL RD
TAYLOR ST
GARRISON ST
CHERRY ST
LUCIOUS DR
WARE ST
MILLER CIR
LANIER ST
CAMERON CT W
CAMERON CT E
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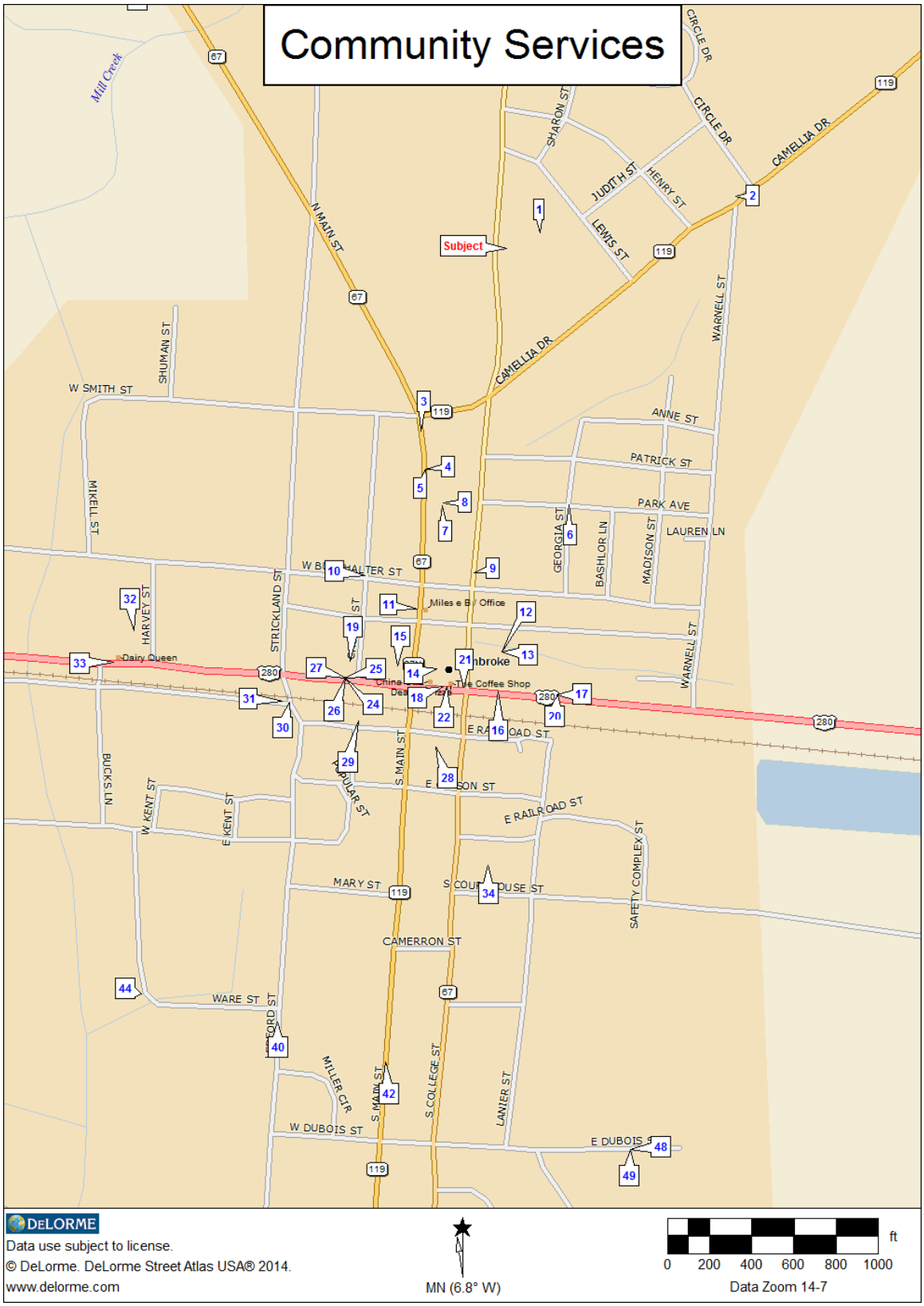
Community Services
Subject
Mill Creek
N MAIN ST
CIRCLE DR
CAMELLIA DR
SHARON ST
JUDITH ST
HENRY ST
LEWIS ST
WARNELL ST
SHUMAN ST
W SMITH ST
ANNE ST
PATRICK ST
PARK AVE
LAUREN LN
MIKELL ST
GEORGIA ST
BASHLOR LN
MADISON ST
W BALTER ST
STRICKLAND ST
HARVEY ST
Miles e B / Office
Dairy Queen
TVe Coffee Shop
E RAILROAD ST
S MAIN ST
POPULAR ST
W KENT ST
E KENT ST
BUCKS LN
MARY ST
S COURTHOUSE ST
SAFETY COMPLEX ST
CAMERRON ST
WARE ST
FORD ST
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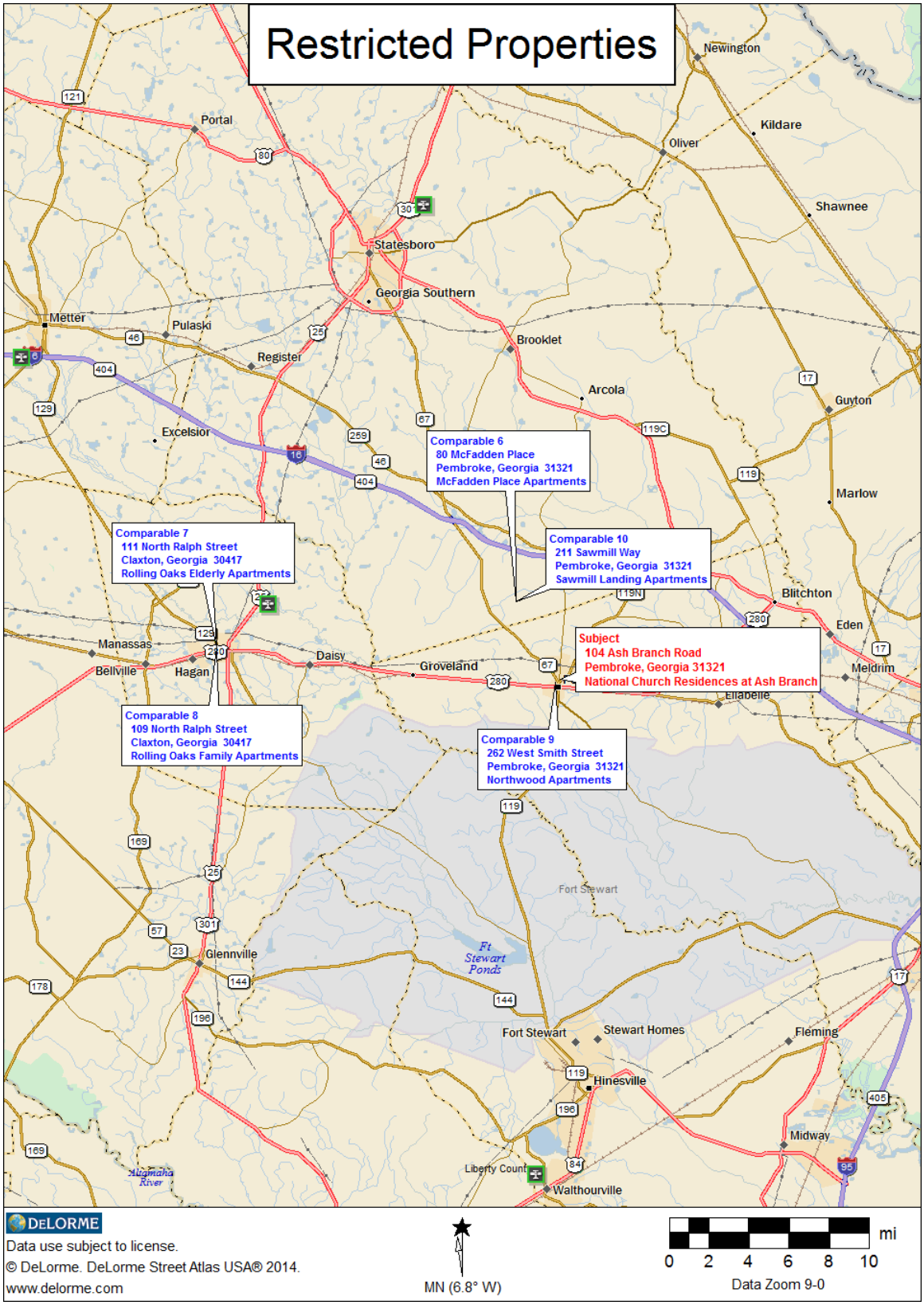
SUBSIDIZED/RESTRICTED LEGEND

Name of Development	Type of Financing	Distance from Subject
McFadden Place Apartments	Section 8	1.1 Miles
Rolling Oaks Elderly	Section 8/LIHTC	17.9 Miles
Rolling Oaks Family	Section 8/LIHTC	17.9 Miles
Northwood Apartments	Rural Development/LIHTC	0.4 Miles
Sawmill Landing	Workforce Housing	6.8 Miles


Restricted Properties
Comparable 6
80 McFadden Place
Pembroke, Georgia 31321
McFadden Place Apartments
Comparable 7
111 North Ralph Street
Claxton, Georgia 30417
Rolling Oaks Elderly Apartments
Comparable 10
211 Sawmill Way
Pembroke, Georgia 31321
Sawmill Landing Apartments
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Comparable 8
109 North Ralph Street
Claxton, Georgia 30417
Rolling Oaks Family Apartments
Comparable 9
262 West Smith Street
Pembroke, Georgia 31321
Northwood Apartments
Newington
Portal
Kildare
Oliver
Shawnee
Statesboro
Georgia Southern
Metter
Pulaski
Register
Brooklet
Arcola
Guyton
Excelsior
Marlow
Blitchton
Eden
Manassas
Bellville
Hagan
Daisy
Groveland
Meldrim
Ellabelle
Fort Stewart
Ft Stewart Ponds
Glennville
Stewart Homes
Fleming
Hinesville
Midway
Liberty County
Walthourville
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PART IV:

MARKET AREA

MARKET AREA

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

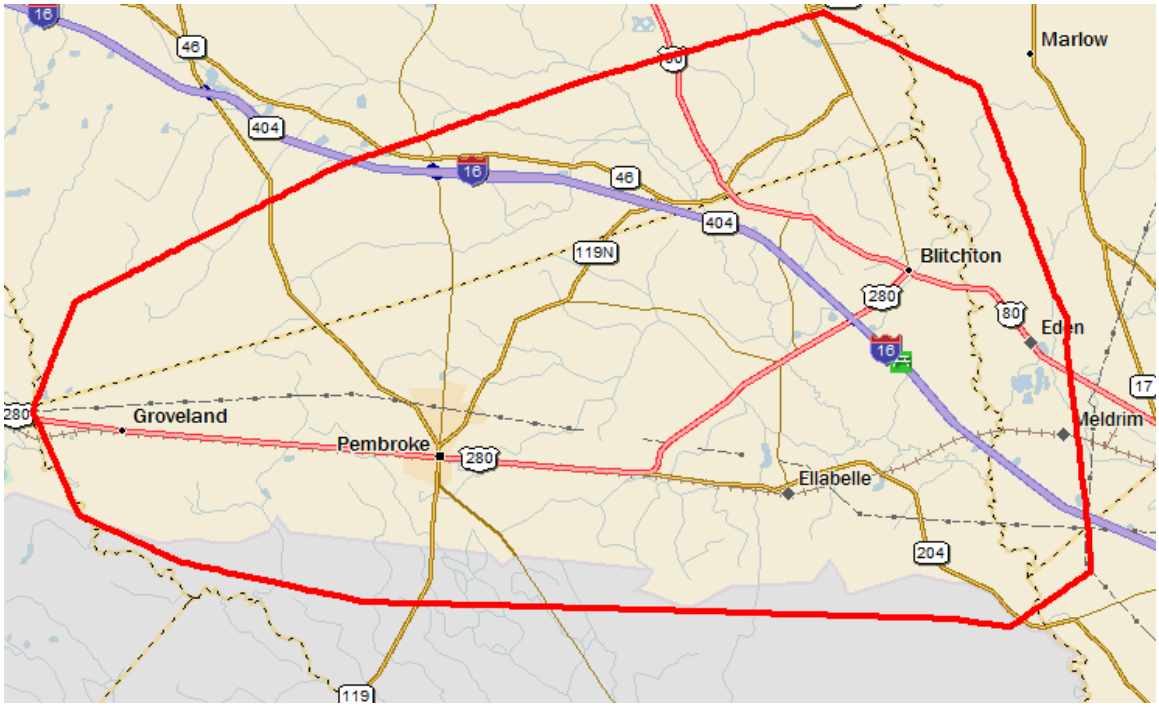
- Population and Households Counts: The number of households in a market area is directly proportionate to its geographic size within an individual market. Total householders residing in a market area can greatly influence demand calculations.
- General Demographics: The socio-economic composition of 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.

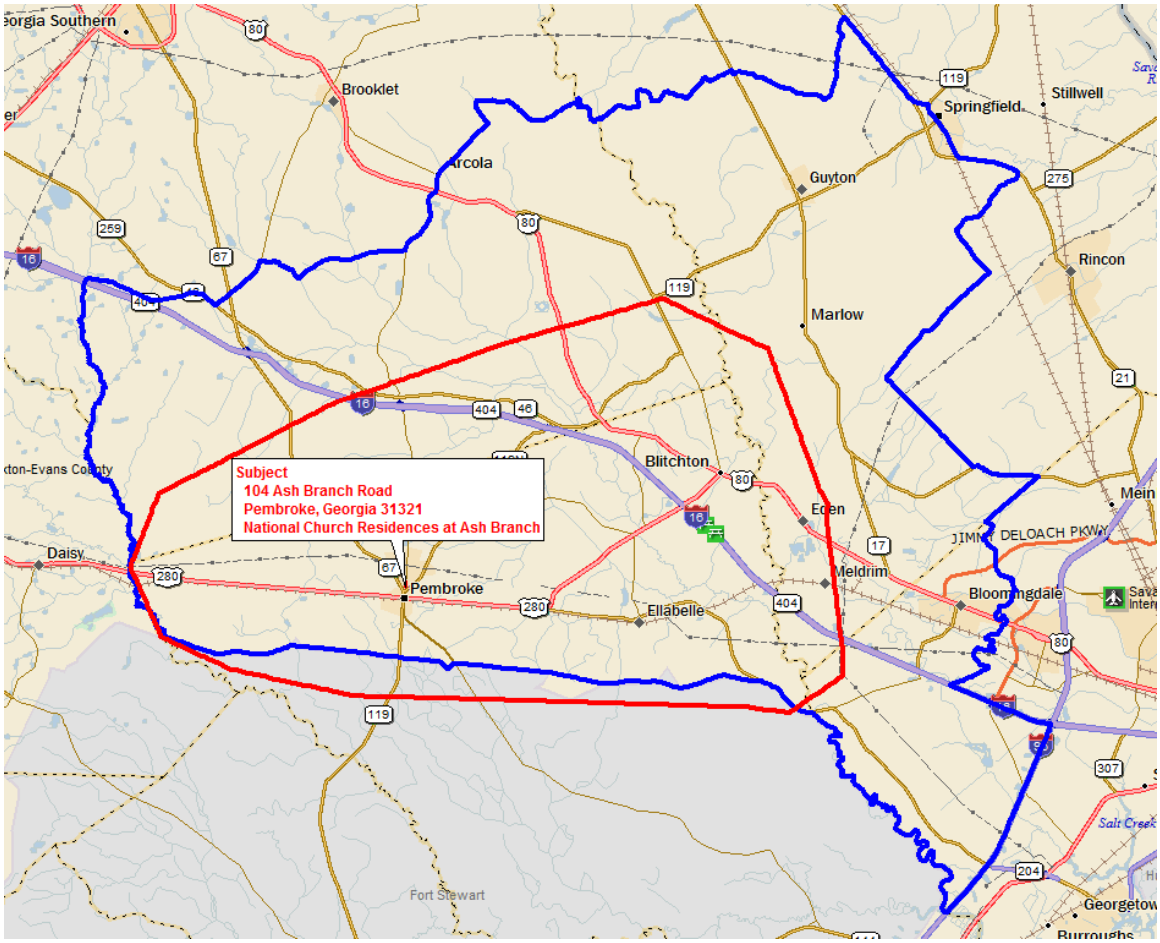
The National Council of Housing Market Analysts (NCHMA) Standards Committee also published a white paper called Best Practices for Rural Market Studies. In that paper, NCHMA discusses using the gravity model to determine market area boundaries in rural areas. The gravity model concept as it relates to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

The subject's City of Pembroke is west of Savannah, southwest of Springfield, east of Vidalia, south of Statesboro, northeast of Richmond Hill and north of Hinesville. The distance between the subject and each of these cities was calculated, and the geographic boundaries were determined using the gravity model. According to the gravity model, the population of each adjacent city or town should be added to Pembroke. Then the population of the subject city should be divided by the sum of the population of Pembroke and the adjacent city or town in order to determine the percentage of the distance to the adjacent city or town that the subject's city will pull population. For example, according to ESRI Information Solutions, the subject city had a 2016 population of 2,535. The population of Statesboro is 29,298. These two populations are added together to reach a sum of 31,833. Next, Pembroke's population of 2,535 is divided by 31,833. The result is 8.0 percent ((2,535/(2,535 + 29,298) = 8.0 percent)). Statesboro is approximately 23.4 miles from Pembroke. This distance is multiplied by 8.0 percent. The result is 1.9 miles. Therefore, based on the gravity model, the pull for Pembroke is 1.9 miles beyond the city limits when heading north toward Statesboro. The same calculations were then applied to the distance between Pembroke and Springfield, Savannah, Vidalia, Richmond Hill and Hinesville. The 2016 population of Springfield is 2,954, and the city is approximately 24.2 miles from Pembroke. Therefore, the calculations for distance are as follows: ((2,535/(2,535+2,954) = 46.2% x 24.2 = 11.2 miles)). The 2016 population of Savannah is 145,612, and the city is approximately 30.8 miles from Pembroke. Therefore, the calculations for distance are as follows: ((2,535/(2,535+145,612) = 1.7% x 30.8 = 0.5 miles)). The 2016 population of Vidalia is 10,717, and the city is approximately 46.5 miles from Pembroke. Therefore, the calculations for distance are as follows: ((2,535/(2,535+10,717) = 19.1% x 46.5 = 8.9 miles)). The 2016 population of Richmond Hill is 11,120, and the city is 22.5 miles from Pembroke. Therefore, the calculations for distance are as follows: ((2,535/(2,535+11,120) = 18.6% x 22.5 = 4.2 miles)). The 2016 population of Hinesville is 34,915, and the city is 19.7 miles from Pembroke. Therefore, the calculations for distance are as follows: ((2,535/(2,535+34,915) = 6.8% x 19.7 = 1.3 miles)). The following map shows what the market area would be if the gravity model based only on the data mentioned above:

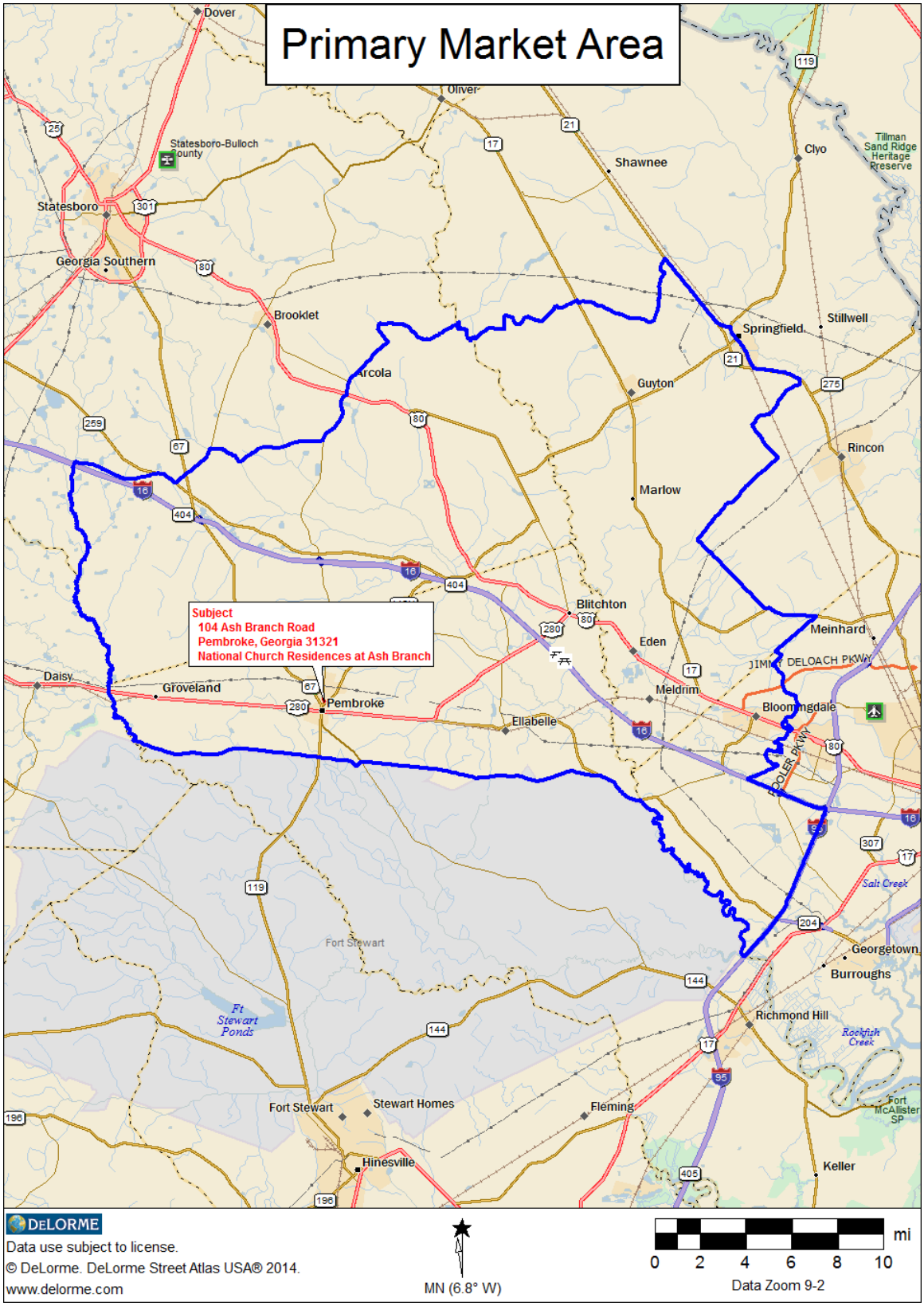


The basic market area shown in the map must be modified, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown on the previous page.

The gravity model map encompasses portions of the following census tracts: 9201.01 and 92.1.02 in Bryan County; 1109.00 in Bulloch County; 0108.02 in Chatham County; and 0302.04, 0304.01 and 0304.02 in Effingham County. Additionally, the fact that the subject is a proposed senior development located in an area with few senior facilities was considered. Population for seniors 55 and older is steadily growing in the area surrounding the subject. In addition, the households for the same age group are also steadily increasing. The subject has also expanded its potential tenant base by offering rents at the maximum rent level for 30 percent of the area median income. Therefore, it was considered appropriate to add two additional census tracts, 0108.01 in Chatham County and 0302.03 in Effingham County. These additional census tracts expanded the market area slightly to the east. The following map shows the census tract boundaries as well as the gravity model overlay. Because demographic data is available for the census tracts, but is not available for the area defined solely through the gravity model, the primary market area was expanded to include the entire census tract. In addition, the census tracts help provides a more homogenous area from which the tenants may come.



The market area for the subject consists of Census Tracts 9201.01 and 9201.02 in Bryan County; 1109.00 in Bulloch County; 0108.01 and 0108.02 in Chatham County; and 0302.03, 0302.04, 0304.01 and 0304.02 in Effingham County. The market area has the following boundaries: North – Aden Lanier Road, State Highway 46, Nevils Denmark Road, Brooklet Denmark Road, Lower Black Creek, Mud Road, Arcola Road, Bennett Grooms Road, Lanes Creek and Effingham County; South – Fort Stewart; East – State Highway 21, Little Ebenezer Creek, McCall Road, Low Ground Road, Midland Road, Noel C. Conaway Road, City of Pooler, Pine Barren Road, Interstate 16 and Interstate 95; and West – Evans County. The northern boundary is approximately 16.2 miles from the subject. The western boundary is approximately 9.2 miles from the subject, and the southern boundary is approximately 2.3 miles from the subject. The eastern boundary is approximately 19.9 miles from the subject.


Primary Market Area
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Dover
Oliver
Statesboro-Bulloch County
Statesboro
Georgia Southern
Brooklet
Arcola
Shawnee
Clyo
Tillman Sand Ridge Heritage Preserve
Springfield
Stillwell
Guyton
Rincon
Marlow
Blitchton
Eden
Meinhard
Meldrim
Bloomingdale
Ellabelle
Pembroke
Groveland
Daisy
Fort Stewart
Ft Stewart Ponds
Salt Creek
Georgetown
Burroughs
Richmond Hill
Rockfish Creek
Fort McAllister SP
Stewart Homes
Fleming
Hinesville
Keller
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PART V:

COMMUNITY DEMOGRAPHIC DATA

COMMUNITY DEMOGRAPHIC DATA

Population Trends

The subject is located in the City of Pembroke, Georgia. The market area for the subject consists of Census Tracts 9201.01 and 9201.02 in Bryan County; 1109.00 in Bulloch County; 0108.01 and 0108.02 in Chatham County; and 0302.03, 0302.04, 0304.01 and 0304.02 in Effingham County. The market area has the following boundaries: North – Aden Lanier Road, State Highway 46, Nevils Denmark Road, Brooklet Denmark Road, Lower Black Creek, Mud Road, Arcola Road, Bennett Grooms Road, Lanes Creek and Effingham County; South – Fort Stewart; East – State Highway 21, Little Ebenezer Creek, McCall Road, Low Ground Road, Midland Road, Noel C. Conaway Road, City of Pooler, Pine Barren Road, Interstate 16 and Interstate 95; and West – Evans County.

In 2000, this geographic market area contained an estimated population of 36,540. By 2010, population in this market area had increased by 33.3 percent to 48,709. In 2018, the population in this market area had increased by 14.0 percent to 55,549. It is projected that between 2018 and 2020, population in the market area will increase 3.0 percent to 57,213. It is projected that between 2018 and 2023, population in the market area will increase 4.4 percent to 59,709.

CHANGE IN TOTAL POPULATION						
			TOTAL		ANNUAL	
SUBJECT	YEAR	POPULATION	CHANGE	PERCENT	CHANGE	PERCENT
BRYAN COUNTY	2000	23,417				
	2010	30,233	6,816	29.1%	682	2.9%
Estimated	2018	37,817	7,584	25.1%	948	3.1%
Projected	2020	39,259	1,442	3.8%	721	1.9%
Projected	2023	41,421	2,162	5.5%	721	1.8%
MARKET AREA	2000	36,540				
	2010	48,709	12,169	33.3%	1,217	3.3%
Estimated	2018	55,549	6,840	14.0%	855	1.8%
Projected	2020	57,213	1,664	3.0%	832	1.5%
Projected	2023	59,709	2,496	4.4%	832	1.5%
PEMBROKE	2000	2,379				
	2010	2,196	(183)	-7.7%	(18)	-0.8%
Estimated	2018	2,369	173	7.9%	22	1.0%
Projected	2020	2,415	46	2.0%	23	1.0%
Projected	2023	2,485	70	2.9%	23	1.0%

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

CHANGE IN POPULATION BY AGE GROUPS							
BRYAN COUNTY							
AGE	2010	2018	CHANGE	2020	CHANGE	2023	CHANGE
0-4	2,082	2,674	28.4%	2,741	2.5%	2,841	3.7%
5-9	2,492	2,855	14.6%	2,842	-0.5%	2,822	-0.7%
10-14	2,380	3,214	35.0%	3,182	-1.0%	3,135	-1.5%
15-17	1,511	1,794	18.7%	1,893	5.5%	2,041	7.8%
18-20	1,269	1,568	23.6%	1,677	7.0%	1,841	9.8%
21-24	1,073	1,936	80.4%	2,132	10.1%	2,426	13.8%
25-34	3,396	4,844	42.6%	4,882	0.8%	4,938	1.2%
35-44	4,793	5,591	16.6%	5,606	0.3%	5,629	0.4%
45-54	4,508	5,000	10.9%	5,237	4.7%	5,592	6.8%
55-64	3,117	4,102	31.6%	4,369	6.5%	4,769	9.2%
65-74	1,430	2,692	88.3%	2,942	9.3%	3,318	12.8%
75-84	814	1,139	39.9%	1,328	16.6%	1,611	21.3%
85+	174	408	134.5%	428	4.9%	458	7.0%
Total Population	29,039	37,817	30.2%	39,259	3.8%	41,421	5.5%
Elderly % Population	19.1%	22.1%	4.2%	23.1%	1.0%	24.5%	1.4%
MARKET AREA							
AGE	2010	2018	CHANGE	2020	CHANGE	2023	CHANGE
0-4	3,281	3,947	20.3%	4,032	2.1%	4,159	3.2%
5-9	3,100	4,010	29.4%	4,062	1.3%	4,141	1.9%
10-14	3,437	4,140	20.5%	4,181	1.0%	4,243	1.5%
15-17	2,220	2,303	3.7%	2,418	5.0%	2,591	7.1%
18-20	2,006	2,081	3.7%	2,193	5.4%	2,360	7.6%
21-24	1,870	2,778	48.6%	2,920	5.1%	3,132	7.3%
25-34	6,197	7,685	24.0%	7,635	-0.6%	7,561	-1.0%
35-44	6,565	7,697	17.2%	7,839	1.9%	8,053	2.7%
45-54	6,357	7,184	13.0%	7,324	1.9%	7,533	2.9%
55-64	4,767	6,691	40.4%	6,881	2.8%	7,165	4.1%
65-74	2,578	4,485	74.0%	4,851	8.2%	5,401	11.3%
75-84	1,513	1,980	30.9%	2,258	14.1%	2,676	18.5%
85+	341	568	66.6%	618	8.9%	694	12.2%
Total Population	44,232	55,549	25.6%	57,213	3.0%	59,709	4.4%
Elderly % Population	20.8%	24.7%	5.1%	25.5%	1.3%	26.7%	1.2%
PEMBROKE							
AGE	2010	2018	CHANGE	2020	CHANGE	2023	CHANGE
0-4	337	155	-54.0%	156	0.8%	158	1.2%
5-9	179	171	-4.5%	166	-2.8%	159	-4.3%
10-14	179	174	-2.8%	179	3.0%	187	4.4%
15-17	73	98	34.2%	102	3.7%	107	5.3%
18-20	99	87	-12.1%	92	5.5%	99	7.8%
21-24	75	121	61.3%	123	1.3%	125	2.0%
25-34	422	352	-16.6%	338	-4.0%	317	-6.2%
35-44	352	341	-3.1%	356	4.3%	378	6.2%
45-54	298	273	-8.4%	285	4.5%	304	6.5%
55-64	301	254	-15.6%	259	1.9%	266	2.8%
65-74	190	208	9.5%	213	2.5%	221	3.7%
75-84	216	99	-54.2%	110	11.3%	127	15.2%
85+	36	36	0.0%	36	1.1%	37	1.6%
Total Population	2,757	2,369	-14.1%	2,415	2.0%	2,485	2.9%
Elderly % Population	26.9%	25.2%	6.8%	25.6%	1.7%	26.2%	0.6%

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

The population for residents ages 55 and older was 9,199 in 2010, representing approximately 20.8 percent of the total population. The population in this age group increased to 13,724, or 24.7 percent, for 2018 and is anticipated to further increase to 15,936 (26.7 percent) by 2023.

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 Bryan County in 2018 was 25.3 percent, and the percentage for Pembroke was 27.6 percent. The percentage of renters for the market area was 21.4 percent for 2018. According to the U.S. Census Bureau, the national rental percentage is 27 percent.

There were 8,076 senior households ages 55 and older in the market area in 2018 and is projected to increase to 9,310 by 2023. The senior renter households ages 55 and older represent 41.6 percent of the total senior households in the market area. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
		TOTAL	OWNER		RENTER	
SUBJECT	YEAR	HOUSEHOLDS	NO.	%	NO.	%
BRYAN COUNTY	2000	8,089	6,287	77.7%	1,802	22.3%
	2010	10,738	8,057	75.0%	2,681	25.0%
Estimated	2018	13,624	10,224	75.0%	3,400	25.0%
Projected	2020	14,169	10,633	75.0%	3,536	25.0%
Projected	2023	14,986	11,246	75.0%	3,740	25.0%
MARKET AREA	2000	12,858	10,734	83.5%	2,124	16.5%
	2010	17,217	13,533	78.6%	3,684	21.4%
Estimated	2018	19,702	15,502	78.7%	4,200	21.3%
Projected	2020	20,304	15,980	78.7%	4,325	21.3%
Projected	2023	21,208	16,696	78.7%	4,512	21.3%
PEMBROKE	2000	830	547	65.9%	283	34.1%
	2010	834	515	61.8%	319	38.2%
Estimated	2018	895	648	72.4%	247	27.6%
Projected	2020	916	665	72.6%	251	27.4%
Projected	2023	948	691	72.9%	257	27.1%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
BRYAN COUNTY	25-34	968	727	1,695
	35-44	1,765	634	2,399
	45-54	2,162	443	2,605
	55-64	1,652	272	1,924
	65-74	889	145	1,034
	75+	491	195	686
MARKET AREA	25-34	1,990	959	2,949
	35-44	2,725	833	3,558
	45-54	3,259	699	3,958
	55-64	2,633	445	3,078
	65-74	1,675	232	1,907
	75+	971	185	1,156
PEMBROKE	25-34	63	53	116
	35-44	92	52	144
	45-54	107	60	167
	55-64	105	53	158
	65-74	64	40	104
	75+	73	26	99

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE			
OWNER-OCCUPIED	BRYAN COUNTY	MARKET AREA	PEMBROKE
1 person	1,174	2,339	114
2 persons	2,801	4,710	167
3 persons	1,644	2,585	93
4 persons	1,537	2,278	77
5 persons	619	1,039	35
6 persons	193	361	18
7 or more persons	89	221	11
RENTER-OCCUPIED			
1 person	723	891	114
2 persons	628	943	79
3 persons	536	686	43
4 persons	433	607	49
5 persons	223	320	17
6 persons	90	161	11
7 or more persons	48	76	6

Source: U.S. Census Bureau

The subject's units are most suitable for households between one and two persons, who account for 49.8 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	**NUMBER**	**PERCENT**
1 person	891	24.2%
2 persons	943	25.6%
3 persons	686	18.6%
4 persons	607	16.5%
5 persons	320	8.7%
6 persons	161	4.4%
7 or more persons	76	2.1%
TOTAL	3,684	100.0%

Source: U.S. Census Bureau

CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK			
	BRYAN COUNTY	MARKET AREA	PEMBROKE
TOTAL HOUSING UNITS	11,842	19,058	1,006
OCCUPANCY AND TENURE			
Occupied Housing Units	10,738	17,217	834
Owner-Occupied	8,057	13,533	515
Percent Owner-Occupied	75.0%	78.6%	61.8%
Renter-Occupied	2,681	3,684	319
VACANT HOUSING UNITS			
For seasonal, recreational, etc.	151	208	9
Persons per owner-occupied unit	2.83	1.92	2.72
Persons per renter-occupied unit	2.74	1.97	2.49
TENURE BY YEAR STRUCTURE BUILT RENTER-OCCUPIED			
2005 or later	241	294	15
2000-2004	415	544	28
1990-1999	688	1,117	58
1980-1989	523	766	26
1970-1979	339	399	74
1960-1969	153	247	36
1950-1959	125	202	49
1940-1949	152	143	71
1939 or earlier	67	218	34
PERSONS PER ROOM: RENTER			
0.50 or less	1,650	2,632	258
0.51-1.00	951	1,193	100
1.01-1.50	102	94	33
1.51-2.00	0	11	0
2.01 or more	0	0	0
PLUMBING FACILITES - PERSON/ROOM: RENTER-OCCUPIED			
Lacking Complete Plumbing Facilities:			
1.00 or less	0	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, those that are overcrowded and those that living in housing built prior to 1940. The chart above indicates there are 105 renter households with more than 1.01 occupants per room in the market area. There are no renter households that are lacking complete plumbing facilities in the market area. There are 218 households living in units built in 1939 or earlier.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	**OWNER-OCCUPIED**		**RENTER-OCCUPIED**	
BRYAN COUNTY	**NUMBER**	**PERCENT**	**NUMBER**	**PERCENT**
1, Detached	6,292	81.1%	1,460	54.0%
1, Attached	63	0.8%	51	1.9%
2	6	0.1%	77	2.8%
3 to 4	9	0.1%	190	7.0%
5 to 9	23	0.3%	281	10.4%
10 to 19	0	0.0%	15	0.6%
20 to 49	0	0.0%	126	4.7%
50 or more	0	0.0%	123	4.6%
Mobile Home, Trailer, Other	1,370	17.6%	380	14.1%
TOTAL	**7,763**	**100.0%**	**2,703**	**100.0%**
MARKET AREA				
1, Detached	8,258	67.9%	1,664	42.3%
1, Attached	84	0.7%	82	2.1%
2	6	0.0%	112	2.8%
3 to 4	0	0.0%	36	0.9%
5 to 9	0	0.0%	145	3.7%
10 to 19	0	0.0%	116	3.0%
20 to 49	0	0.0%	96	2.4%
50 or more	0	0.0%	35	0.9%
Mobile Home, Trailer, Other	3,819	31.4%	1,644	41.8%
TOTAL	**12,167**	**100.0%**	**3,930**	**100.0%**
PEMBROKE				
1, Detached	574	90.1%	217	55.5%
1, Attached	0	0.0%	28	7.2%
2	0	0.0%	0	0.0%
3 to 4	0	0.0%	36	9.2%
5 to 9	0	0.0%	27	6.9%
10 to 19	0	0.0%	0	0.0%
20 to 49	0	0.0%	42	10.7%
50 or more	0	0.0%	0	0.0%
Mobile Home, Trailer, Other	63	9.9%	41	10.5%
TOTAL	**637**	**100.0%**	**391**	**100.0%**

Source: U.S. Census Bureau

Households Income Trends and Analysis

Renters within the target incomes between $10,950 and $26,100, or 22.3 percent, qualify for one-bedroom units at 50 percent of the area median income. Renters within the target incomes between $21,900 and $31,320, or 10.0 percent, qualify for one-bedroom units at 60 percent of the area median income. Residents within the target incomes between $13,140 and $26,100, or 18.5 percent, qualify for two-bedroom units at 50 percent of the area median income. Renters within the target incomes between $25,710 and $31,320, or 5.7 percent, qualify for two-bedroom units at 60 percent of the area median income.

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE			
INCOME	**BRYAN COUNTY**	**MARKET AREA**	**PEMBROKE**
Less than $10,000			
Less than 20%	0	0	0
20-24%	0	0	0
25-29%	0	0	0
30-34%	13	13	13
35%+	247	459	103
Not Computed	85	151	0
$10,000 - $19,999			
Less than 20%	0	0	0
20-24%	7	7	7
25-29%	0	0	0
30-34%	0	0	0
35%+	348	382	79
Not Computed	75	81	2
$20,000 - $34,999			
Less than 20%	21	35	21
20-24%	44	112	0
25-29%	41	127	34
30-34%	154	189	0
35%+	274	548	15
Not Computed	70	202	7
$35,000 - $49,999			
Less than 20%	80	187	10
20-24%	150	64	0
25-29%	47	84	12
30-34%	55	28	26
35%+	183	146	0
Not Computed	18	75	0
$50,000 - $74,999			
Less than 20%	46	339	21
20-24%	94	98	0
25-29%	73	53	7
30-34%	67	0	0
35%+	53	0	0
Not Computed	43	63	0
$75,000 or more			
Less than 20%	300	444	34
20-24%	89	0	0
25-29%	26	0	0
30-34%	0	0	0
35%+	0	0	0
Not Computed	0	43	0
TOTAL	**2,703**	**3,930**	**391**

Source: U.S. Census Bureau

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Renter Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	191	50	16	39	33	**329**
$10,000-20,000	63	71	96	42	21	**293**
$20,000-30,000	122	76	59	93	24	**374**
$30,000-40,000	83	73	100	144	30	**430**
$40,000-50,000	192	106	54	32	50	**434**
$50,000-60,000	32	66	75	29	22	**224**
$60,000-75,000	40	82	112	20	170	**424**
$75,000-100,000	39	30	80	42	59	**250**
$100,000-125,000	29	42	33	39	29	**172**
$125,000-150,000	0	3	0	0	0	**3**
$150,000-200,000	7	22	19	33	2	**83**
$200,000+	19	3	38	40	11	**111**
Total	**817**	**624**	**682**	**553**	**451**	**3,127**

Renter Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	145	69	6	1	1	**222**
$10,000-20,000	72	77	38	0	1	**188**
$20,000-30,000	50	55	0	1	1	**107**
$30,000-40,000	33	89	3	2	2	**129**
$40,000-50,000	18	37	23	15	4	**97**
$50,000-60,000	16	82	1	0	1	**100**
$60,000-75,000	24	12	48	2	4	**90**
$75,000-100,000	9	8	6	1	5	**29**
$100,000-125,000	59	6	1	2	1	**69**
$125,000-150,000	7	3	1	2	1	**14**
$150,000-200,000	6	4	1	6	1	**18**
$200,000+	3	3	1	1	2	**10**
Total	**442**	**445**	**129**	**33**	**24**	**1,073**

Renter Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	101	47	5	1	1	**155**
$10,000-20,000	51	41	1	0	1	**94**
$20,000-30,000	47	4	0	1	1	**53**
$30,000-40,000	32	26	1	1	2	**62**
$40,000-50,000	18	9	11	12	4	**54**
$50,000-60,000	4	35	1	0	1	**41**
$60,000-75,000	10	11	48	2	4	**75**
$75,000-100,000	8	2	2	1	3	**16**
$100,000-125,000	11	6	1	2	0	**20**
$125,000-150,000	7	2	0	2	1	**12**
$150,000-200,000	5	2	0	6	1	**14**
$200,000+	2	2	1	1	2	**8**
Total	**296**	**187**	**71**	**29**	**21**	**604**

Renter Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	336	119	22	40	34	**551**
$10,000-20,000	135	148	134	42	22	**481**
$20,000-30,000	172	131	59	94	25	**481**
$30,000-40,000	116	162	103	146	32	**559**
$40,000-50,000	210	143	77	47	54	**531**
$50,000-60,000	48	148	76	29	23	**324**
$60,000-75,000	64	94	160	22	174	**514**
$75,000-100,000	48	38	86	43	64	**279**
$100,000-125,000	88	48	34	41	30	**241**
$125,000-150,000	7	6	1	2	1	**17**
$150,000-200,000	13	26	20	39	3	**101**
$200,000+	22	6	39	41	13	**121**
Total	**1,259**	**1,069**	**811**	**586**	**475**	**4,200**

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Owner Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	74	11	94	9	20	**208**
$10,000-20,000	5	148	71	58	15	**297**
$20,000-30,000	64	64	206	197	39	**570**
$30,000-40,000	112	179	112	202	92	**697**
$40,000-50,000	34	142	111	178	167	**632**
$50,000-60,000	61	189	231	172	19	**672**
$60,000-75,000	63	176	187	189	351	**966**
$75,000-100,000	47	206	501	492	261	**1,507**
$100,000-125,000	75	159	167	392	462	**1,255**
$125,000-150,000	42	251	187	237	112	**829**
$150,000-200,000	29	107	187	131	60	**514**
$200,000+	4	99	37	145	67	**352**
Total	**610**	**1,731**	**2,091**	**2,402**	**1,665**	**8,499**

Owner Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	230	86	23	2	4	**345**
$10,000-20,000	526	236	48	10	48	**868**
$20,000-30,000	310	386	38	11	11	**756**
$30,000-40,000	141	488	81	30	8	**748**
$40,000-50,000	129	372	17	7	3	**528**
$50,000-60,000	130	364	58	26	32	**610**
$60,000-75,000	98	393	144	6	42	**683**
$75,000-100,000	188	465	221	29	54	**957**
$100,000-125,000	26	301	107	34	73	**541**
$125,000-150,000	27	165	94	38	47	**371**
$150,000-200,000	25	149	30	6	42	**252**
$200,000+	67	171	41	61	4	**344**
Total	**1,897**	**3,576**	**902**	**260**	**368**	**7,003**

Owner Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	133	74	14	1	2	**224**
$10,000-20,000	515	204	28	1	0	**748**
$20,000-30,000	304	288	12	2	8	**614**
$30,000-40,000	86	378	78	1	1	**544**
$40,000-50,000	102	310	6	1	2	**421**
$50,000-60,000	103	303	52	7	30	**495**
$60,000-75,000	88	230	86	2	37	**443**
$75,000-100,000	78	347	137	18	24	**604**
$100,000-125,000	26	202	12	3	35	**278**
$125,000-150,000	26	74	35	0	5	**140**
$150,000-200,000	19	67	14	2	4	**106**
$200,000+	32	132	11	11	3	**189**
Total	**1,512**	**2,609**	**485**	**49**	**151**	**4,806**

Owner Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	304	97	117	11	24	**553**
$10,000-20,000	531	384	119	68	63	**1,165**
$20,000-30,000	374	450	244	208	50	**1,326**
$30,000-40,000	253	667	193	232	100	**1,445**
$40,000-50,000	163	514	128	185	170	**1,160**
$50,000-60,000	191	553	289	198	51	**1,282**
$60,000-75,000	161	569	331	195	393	**1,649**
$75,000-100,000	235	671	722	521	315	**2,464**
$100,000-125,000	101	460	274	426	535	**1,796**
$125,000-150,000	69	416	281	275	159	**1,200**
$150,000-200,000	54	256	217	137	102	**766**
$200,000+	71	270	78	206	71	**696**
Total	**2,507**	**5,307**	**2,993**	**2,662**	**2,033**	**15,502**

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Renter Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	181	45	17	41	33	**317**
$10,000-20,000	59	70	79	41	18	**267**
$20,000-30,000	115	77	56	86	23	**357**
$30,000-40,000	87	74	80	152	23	**416**
$40,000-50,000	207	127	61	32	52	**479**
$50,000-60,000	32	77	87	29	28	**253**
$60,000-75,000	46	77	106	21	190	**440**
$75,000-100,000	33	31	84	51	70	**269**
$100,000-125,000	33	48	34	47	37	**199**
$125,000-150,000	0	3	1	1	0	**5**
$150,000-200,000	6	54	31	46	3	**140**
$200,000+	32	4	59	54	17	**166**
Total	**831**	**687**	**695**	**601**	**494**	**3,308**

Renter Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	155	76	7	1	0	**239**
$10,000-20,000	75	83	41	0	0	**199**
$20,000-30,000	64	48	0	2	1	**115**
$30,000-40,000	38	88	5	3	1	**135**
$40,000-50,000	26	37	27	15	5	**110**
$50,000-60,000	18	80	2	0	2	**102**
$60,000-75,000	30	21	67	3	3	**124**
$75,000-100,000	15	10	6	2	2	**35**
$100,000-125,000	75	4	1	2	0	**82**
$125,000-150,000	8	4	4	4	1	**21**
$150,000-200,000	7	5	4	8	1	**25**
$200,000+	8	6	2	0	1	**17**
Total	**519**	**462**	**166**	**40**	**17**	**1,204**

Renter Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	108	57	7	0	0	**172**
$10,000-20,000	55	50	2	0	0	**107**
$20,000-30,000	58	3	0	2	1	**64**
$30,000-40,000	36	32	1	3	1	**73**
$40,000-50,000	26	13	13	12	5	**69**
$50,000-60,000	7	33	2	0	1	**43**
$60,000-75,000	11	16	67	3	3	**100**
$75,000-100,000	14	3	0	2	1	**20**
$100,000-125,000	17	3	1	2	0	**23**
$125,000-150,000	7	3	1	4	1	**16**
$150,000-200,000	6	3	4	8	1	**22**
$200,000+	7	5	2	0	1	**15**
Total	**352**	**221**	**100**	**36**	**15**	**724**

Renter Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	336	121	24	42	33	**556**
$10,000-20,000	134	153	120	41	18	**466**
$20,000-30,000	179	125	56	88	24	**472**
$30,000-40,000	125	162	85	155	24	**551**
$40,000-50,000	233	164	88	47	57	**589**
$50,000-60,000	50	157	89	29	30	**355**
$60,000-75,000	76	98	173	24	193	**564**
$75,000-100,000	48	41	90	53	72	**304**
$100,000-125,000	108	52	35	49	37	**281**
$125,000-150,000	8	7	5	5	1	**26**
$150,000-200,000	13	59	35	54	4	**165**
$200,000+	40	10	61	54	18	**183**
Total	**1,350**	**1,149**	**861**	**641**	**511**	**4,512**

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Owner Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	57	10	94	7	18	**186**
$10,000-20,000	5	107	58	52	10	**232**
$20,000-30,000	53	44	202	172	34	**505**
$30,000-40,000	82	134	105	217	85	**623**
$40,000-50,000	29	136	104	186	163	**618**
$50,000-60,000	55	157	203	158	20	**593**
$60,000-75,000	59	149	191	170	365	**934**
$75,000-100,000	42	173	497	516	270	**1,498**
$100,000-125,000	57	165	178	418	518	**1,336**
$125,000-150,000	71	284	216	309	114	**994**
$150,000-200,000	35	112	245	160	80	**632**
$200,000+	2	112	51	165	109	**439**
Total	**547**	**1,583**	**2,144**	**2,530**	**1,786**	**8,590**

Owner Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	249	92	32	1	5	**379**
$10,000-20,000	575	240	41	8	43	**907**
$20,000-30,000	353	410	34	11	11	**819**
$30,000-40,000	136	552	89	27	10	**814**
$40,000-50,000	159	429	18	9	3	**618**
$50,000-60,000	161	396	73	29	37	**696**
$60,000-75,000	118	432	170	6	41	**767**
$75,000-100,000	216	516	270	40	57	**1,099**
$100,000-125,000	36	359	116	43	82	**636**
$125,000-150,000	34	211	146	52	52	**495**
$150,000-200,000	47	210	50	4	62	**373**
$200,000+	107	247	70	73	6	**503**
Total	**2,191**	**4,094**	**1,109**	**303**	**409**	**8,106**

Owner Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	159	81	20	1	4	**265**
$10,000-20,000	564	210	31	0	1	**806**
$20,000-30,000	348	322	13	3	9	**695**
$30,000-40,000	95	435	85	1	1	**617**
$40,000-50,000	130	367	7	3	2	**509**
$50,000-60,000	134	340	69	8	36	**587**
$60,000-75,000	109	268	108	2	40	**527**
$75,000-100,000	97	401	175	28	30	**731**
$100,000-125,000	36	256	15	4	40	**351**
$125,000-150,000	34	104	60	1	6	**205**
$150,000-200,000	38	93	26	0	10	**167**
$200,000+	60	192	22	15	4	**293**
Total	**1,804**	**3,069**	**631**	**66**	**183**	**5,753**

Owner Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	306	102	126	8	23	**565**
$10,000-20,000	580	347	99	60	53	**1,139**
$20,000-30,000	406	454	236	183	45	**1,324**
$30,000-40,000	218	686	194	244	95	**1,437**
$40,000-50,000	188	565	122	195	166	**1,236**
$50,000-60,000	216	553	276	187	57	**1,289**
$60,000-75,000	177	581	361	176	406	**1,701**
$75,000-100,000	258	689	767	556	327	**2,597**
$100,000-125,000	93	524	294	461	600	**1,972**
$125,000-150,000	105	495	362	361	166	**1,489**
$150,000-200,000	82	322	295	164	142	**1,005**
$200,000+	109	359	121	238	115	**942**
Total	**2,738**	**5,677**	**3,253**	**2,833**	**2,195**	**16,696**

PART VI:

EMPLOYMENT TREND

Employment Trends

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

Employment in Bryan County has been increasing an average of 0.8 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
	CIVILIAN LABOR	EMPLOYMENT		UNEMPLOYMENT	
ANNUALS	FORCE*	TOTAL	%	TOTAL	%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,773	4,263,314	89.8%	485,459	10.2%
2012	4,787,389	4,348,099	90.8%	439,290	9.2%
2013	4,758,379	4,367,153	91.8%	391,226	8.2%
2014	4,757,073	4,418,480	92.9%	338,593	7.1%
2015	4,787,379	4,502,025	94.0%	285,354	6.0%
2016	4,920,464	4,656,255	94.6%	264,209	5.4%
2017**	5,061,399	4,821,622	95.3%	239,777	4.7%

* Data based on place of residence.

**Preliminary - based on monthly data through December 2017

Source: U.S. Bureau of Labor Statistics Data

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 4.5 percent in 2007. The rate for the State of Georgia in December 2017 was 4.7 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR BRYAN COUNTY					
	CIVILIAN LABOR	EMPLOYMENT		UNEMPLOYMENT	
ANNUALS	FORCE*	TOTAL	%	TOTAL	%
2005	15,280	14,673	96.0%	607	4.0%
2006	16,108	15,539	96.5%	569	3.5%
2007	16,623	16,054	96.6%	569	3.4%
2008	17,096	16,255	95.1%	841	4.9%
2009	16,983	15,653	92.2%	1,330	7.8%
2010	14,455	13,070	90.4%	1,385	9.6%
2011	14,722	13,344	90.6%	1,378	9.4%
2012	15,156	13,902	91.7%	1,254	8.3%
2013	15,430	14,280	92.5%	1,150	7.5%
2014	15,547	14,545	93.6%	1,002	6.4%
2015	15,784	14,967	94.8%	817	5.2%
2016	16,847	16,041	95.2%	806	4.8%
2017**	16,994	16,333	96.1%	661	3.9%

* Data based on place of residence.
**Preliminary - based on monthly data through December 2017
Source: U.S. Bureau of Labor Statistics Data

Unemployment in the county reached a high of 9.6 percent in 2010 and a low of 3.4 percent in 2007. The unemployment rate for December 2017 was 3.9 percent.

CHANGE IN TOTAL EMPLOYMENT FOR BRYAN COUNTY				
	NUMBER		PERCENT	
PERIOD	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	(1,603)	(321)	-10.9%	-2.2%
2010-2015	1,897	379	14.5%	2.9%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Bryan County increased an average of 0.4 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR BRYAN COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	13,070	(2,583)	9.6%
2011	13,344	274	9.4%
2012	13,902	558	8.3%
2013	14,280	378	7.5%
2014	14,545	265	6.4%
2015	14,967	422	5.2%
2016	16,041	1,074	4.8%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 4.8 percent to 9.6 percent over the past seven years. These fluctuations are in line with the unemployment rates for the State of Georgia.

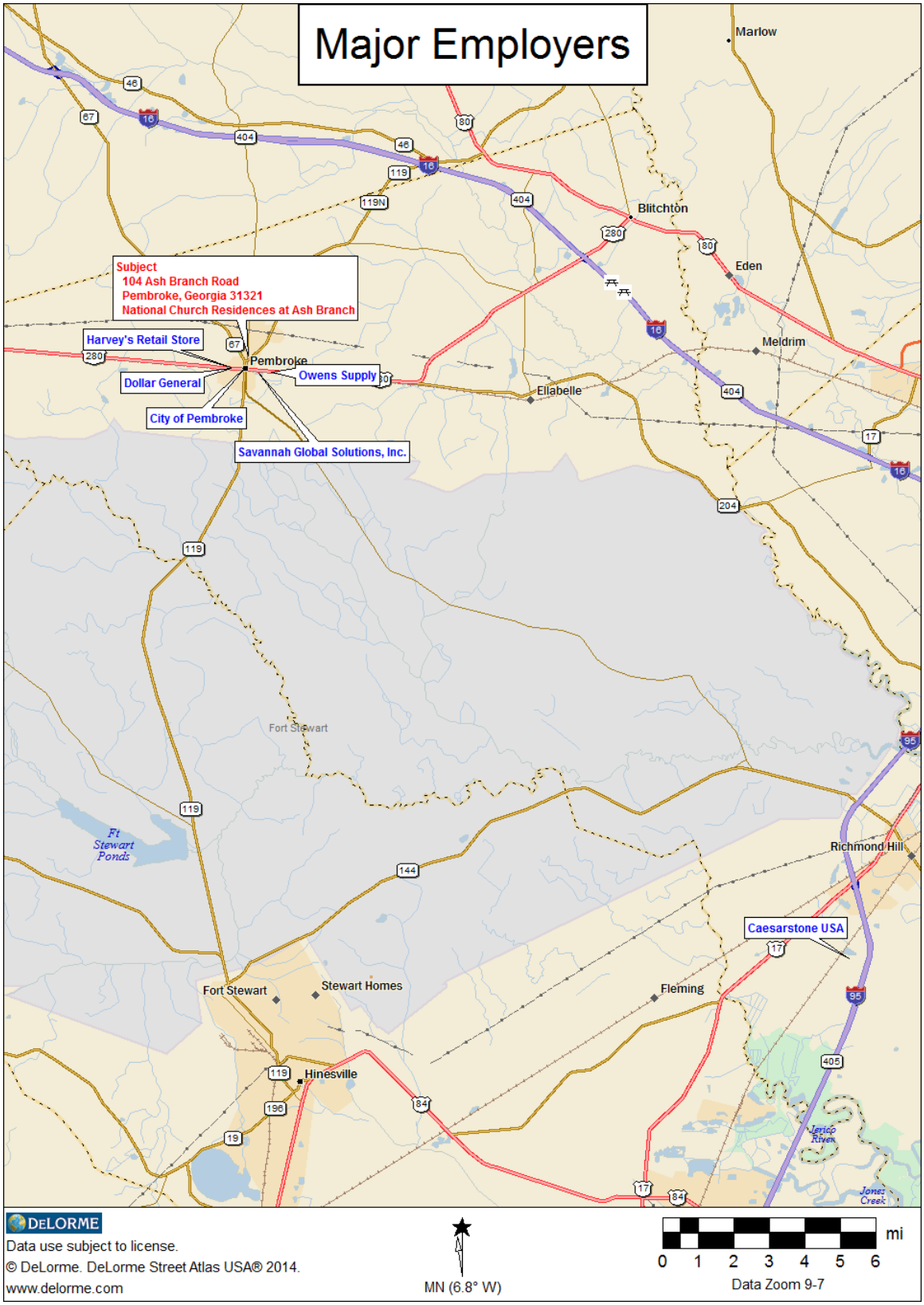
The following table indicates the major employers serving the residents of Bryan County.

MAJOR EMPLOYERS	
Name	**Product/Service**
Owens Supply	Hardware/Home Repair
Savannah Global Solutions, LLC	Construction/Mining Companies
City of Pembroke	Government
Dollar General	Retail
Caesarstone USA	Stone Supplier
Harvey's Retail Store	Grocery Store

PLACE OF WORK EMPLOYMENT DATA						
	BRYAN COUNTY		MARKET AREA		PEMBROKE	
INDUSTRY	TOTAL	%	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	51	0.3%	205	0.9%	10	1.1%
Construction	1,538	9.3%	2,159	9.0%	80	8.9%
Manufacturing	2,182	13.2%	3,826	16.0%	119	13.2%
Wholesale Trade	324	2.0%	588	2.5%	16	1.8%
Retail Trade	1,737	10.5%	2,865	12.0%	122	13.6%
Transportation, Communication & Utilities	1,228	7.4%	2,163	9.0%	52	5.8%
Information	78	0.5%	325	1.4%	21	2.3%
Finance, Insurance & Real Estate	684	4.1%	963	4.0%	57	6.3%
Professional & Related Services	1,208	7.3%	1,794	7.5%	50	5.6%
Educational, Health & Social Services	3,825	23.1%	4,368	18.3%	164	18.2%
Entertainment & Recreation Services	1,741	10.5%	1,513	6.3%	79	8.8%
Other	979	5.9%	1,615	6.7%	70	7.8%
Public Administration	992	6.0%	1,547	6.5%	60	6.7%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of the Bryan County, Pembroke and market area economy in 2018. According to interviews conducted by the analyst, employers in the area indicate that the area economy should remain stable in the next two to five years.


Major Employers
Marlow
Blitchton
Eden
Meldrim
Ellabelle
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Harvey's Retail Store
Pembroke
Owens Supply
Dollar General
City of Pembroke
Savannah Global Solutions, Inc.
Fort Stewart
Ft Stewart Ponds
Richmond Hill
Caesarstone USA
Fort Stewart
Stewart Homes
Fleming
Hinesville
Jerico River
Jones Creek
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For the past few years, Bryan County has experienced modest economic growth. Daniel Defense recently completed an expansion of its existing operations and is expected to add 75 jobs. In addition, Dorel Home Furnishings opened a facility in Pembroke in August 2016, adding approximately 100 employees. Additional businesses opening or expanding facilities in Bryan County within the past three years include Caesarstone, West Penn Testing Group and Crossroads South. Overall, it is believed that the economy of Pembroke and Bryan County will remain stable.

Wages

The average annual wage of Bryan County employees was $36,450 in 2015. Wages have been increasing 1.9 percent per year. Wages in the education and health services; public administration; other services; retail trade; and leisure and hospitality sectors are within the income limits of the proposed development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	**2015**	**2016**	**ANNUAL**
Mining	N/A*	N/A*	N/A*
Utilities	N/A*	N/A*	N/A*
Wholesale Trade	$60,828	$72,370	19.0%
Manufacturing	$56,020	$54,630	-2.5%
Information	$41,837	$32,186	-23.1%
Construction	$40,114	$42,058	4.8%
Professional and Business Services	$37,520	$40,876	8.9%
Financial Activities	$37,475	$38,747	3.4%
Agriculture, Forestry, and Fisheries	$36,731	$37,290	1.5%
Transportation and Warehousing	$35,151	$34,795	-1.0%
Education and Health Services	$27,436	$27,772	1.2%
Public Administration (Local Government)	$27,258	$28,081	3.0%
Other Services	$26,741	$27,449	2.6%
Retail Trade	$24,905	$24,066	-3.4%
Leisure and Hospitality	$12,772	$13,524	5.9%

Source: U.S. Bureau of Labor Statistics
**Data was not available.*

Employment Outside the County

For residents employed in the market area, the travel time to work from the site will be less than 25 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, 14.0 percent in the market area have a travel time of less than 15 minutes; 32.2 percent have a travel time of 15 to 29 minutes; and 53.8 percent have a travel time of over 30 minutes. This relatively low travel time indicates that the subject site is in an area in close proximity to employment centers.

ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS		
TRAVEL TIME IN MINUTES	NUMBER OF COMMUTERS	PERCENT
Less than 15	3,222	14.0%
15-29	7,407	32.2%
30-44	6,658	28.9%
45-59	3,640	15.8%
60+	2,078	9.0%
Total Commuters	23,005	

Source: Nielsen Claritas and Ribbon Demographics

Conclusion of Community Demographic and Employment Data

The senior households 55 and older in the market area are showing significant growth, with an increase of 494 households anticipated between 2018 and 2020. Additionally, the county is experiencing modest economic growth. There have been no significant business closings and several small business openings as well as a couple of new businesses anticipated to create more than 175 jobs. Additionally, the unemployment rate has decreased significantly since 2010. All of these factors will have a positive impact on housing demand in the market area.

PART VII:

PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS

PROJECT-SPECIFIC DEMAND ANALYSIS

Household Income Trends and Analysis

Income is a key characteristic in analyzing housing markets. Renters within the target incomes between $10,950 and $26,100, or 22.3 percent, qualify for one-bedroom units at 50 percent of the area median income. Renters within the target incomes between $21,900 and $31,320, or 10.0 percent, qualify for the one-bedroom units at 60 percent of the area median income. Renters within the target incomes between $13,140 and $26,100, or 18.5 percent, qualify for the two-bedroom units at 50 percent of the area median income. Renters within the target incomes between $26,280 and $31,320, or 5.7 percent, qualify for the two-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 40 percent for senior properties. The resulting number is then multiplied by 12 to derive an annual income ($357 / 40% = $892.50 x 12 = $10,950). This process is based on the premise that a senior tenant should not pay more than 40 percent of his annual income on rent and utilities. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the LIHTC program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom x 1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used).

Sources of Demand

The potential tenants for the existing development include households who now live within the market area. It will appeal to potential tenants who have adequate incomes to pay the proposed rents and find the development more attractive in terms of price, unit features and project amenities than other available rental units. The market area is gaining approximately 79 senior households per year (in the ages 55 and older demographic).

Required Unit Mix

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that 75 percent of one-person households and 50 percent of two-person households will occupy one-bedroom units. Further, we expect that 25 percent of one-person households and 50 percent of two-person households will occupy two-bedroom units. The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that one-bedroom units should account for 46.5 percent of the renter housing demand, and two-bedroom units should account for 25.4 percent of the renter housing demand.

SENIOR RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	**0 BR**	**1 BR**	**2 BR**	**3 BR**	**4 BR**	**TOTAL**
1 Person	0	389	130	0	0	518
2 Persons	0	182	182	0	0	364
3 Persons	0	0	0	137	0	137
4 Persons	0	0	0	41	14	55
5 Persons	0	0	0	0	153	153
6 Persons	0	0	0	0	0	0
7 or More Persons	0	0	0	0	0	0
TOTAL	**0**	**571**	**312**	**178**	**167**	**1,227**
PERCENT	**0.0%**	**46.5%**	**25.4%**	**14.5%**	**13.6%**	**100.0%**

Eligible Households

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

INCOME ELIGIBLE HOUSEHOLDS					
Unit Type	**Gross Rent**	**Lower Range**	**Upper Range**	**Percent Renter**	**Renter Households**
1/1 @ 50%	$357	$10,710	$26,000	22.3%	239
1/1 @ 60%	$714	$21,420	$31,200	10.0%	107
2/1 @ 50%	$429	$12,870	$26,000	18.5%	198
2/1 @ 60%	$858	$25,740	$31,200	5.7%	61
All @ 50%	$357	$10,710	$26,000	22.3%	239
All @ 60%	$714	$21,420	$31,200	10.0%	107
Total Units		**$10,710**	**$31,200**	**27.7%**	**297**

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

Penetration Rate

There are no vacant senior LIHTC units. The subject will contain 70 units. There are no senior units planned in the market area. Therefore, the total senior LIHTC inventory is 70. If these units attain full occupancy, they will have an aggregate penetration rate of 23.6 percent.

REQUIRED PENETRATION RATE	
Income Eligible Senior Renter Households	297
Existing Vacant LIHTC Units	0
LIHTC Units Planned	0
Proposed Units at Subject	70
Total Inventory	70
Penetration Rate	23.6%

Projects Under Construction

According to the City of Pembroke, there are currently no multifamily projects under construction in the market area. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

Planned Projects

According to the City of Pembroke, there are currently no multifamily planned projects in the market area. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits.

New and Pipeline Units

There are currently no new developments in the market area.

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

REQUIRED DEMAND - ALL UNITS			
	All Units	**All Units (50%)**	**All Units (60%)**
Demand from New Senior Household Growth			
Senior Household Growth (2018-2020)	494	494	494
Percent Income Qualified	27.8%	22.4%	10.1%
Percent Plan to Rent	21.3%	21.3%	21.3%
Demand from New Senior Household Growth	29	24	11
Demand from Senior Renter Substandard Housing			
Total Senior Substandard Households (2018)	132	132	132
Percent Income Qualified	27.8%	22.4%	10.1%
Demand from Senior Substandard Housing	37	30	13
Demand from Senior Rent Overburdened			
Total Senior Rent Overburdened Households	315	237	148
Demand from Senior Rent Overburdened	315	237	148
Total Senior Demand			
Demand from Senior Household Growth	29	24	11
Demand from Senior Substandard Housing	37	30	13
Demand from Senior Rent Overburdened	315	237	148
TOTAL SENIOR DEMAND	**381**	**290**	**172**
Less Vacant Current Supply and Pipeline	**0**	**0**	**0**
NET SENIOR DEMAND	**381**	**290**	**172**
Subject Units	70	14	56
Capture Rate	**18.4%**	**4.8%**	**32.5%**

Demand and Net Demand

	HH at 50% AMI ($10,710 to $26,000)	HH at 60% AMI ($21,420 to $31,200)	All Units ($10,710 to $31,200)
Demand from New Household (age and income appropriate)	23	11	29
Plus			
Demand from Existing Renter Households - Substandard Housing	29	13	37
Plus			
Demand from Existing Renter Households - Rent Overburdened Households	235	147	313
Equals Total Demand	288	170	379
Less			
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0	0	0
Equals Net Demand	288	170	379

Required Capture Rate

In order to determine the capture rates for each bedroom type at each percent of area median income, the demand in the above chart was multiplied by the appropriate household percentage as determined on Pages 67 and 68. Based on the chart on Page 68, one-bedroom units should account for 46.5 percent of the renter housing demand, and two-bedroom units should account for 25.4 percent of the renter housing demand. Therefore, these percentages were applied to the total household demand at 60 percent of the area median income to allocate the demand for each bedroom type. That result is shown in the total demand column in the following table. The following chart indicates the net demand and the capture rates:

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	$10,710 to $26,000	10	135	0	135	7.4%	6-8/Month	$850	N/A	$357
	2 BR/1 BA	$12,870 to $26,000	4	74	0	74	5.4%	6-8/Month	$965	N/A	$714
60% AMI	1 BR/ 1 BA	$21,420 to $31,200	45	80	0	80	56.1%	6-8/Month	$850	N/A	$429
	2 BR/ 1 BA	$25,740 to $31,200	11	44	0	44	25.1%	6-8/Month	$965	N/A	$858
Total For Project	All 1 BR	$10,710 to $31,200	55	177	0	177	31.0%	6-8/Month	$850	N/A	$357-$714
	All 2 BR	$21,420 to $31,200	15	97	0	97	15.5%	6-8/Month	$850-$965	N/A	$429-$858
	All at 50%	$10,710 to $26,000	14	290	0	290	4.8%	6-8/Month	$850	N/A	$357-$429
	All at 60%	$21,420 to $31,200	56	172	0	172	32.5%	6-8/Month	$850-$965	N/A	$714-$858
	All Tax Credit Units	$10,710 to $31,200	70	381	0	381	18.4%	6-8/Month	$850-$965	N/A	$357-$858

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently no vacant LIHTC units at 50 or 60 percent of the area median income within the market area. The subject will need to capture 18.4 percent of the demand in the market area for all its proposed units, 4.8 percent of the demand in the market area for its proposed units at 50 percent of the area median income and 32.5 percent of the demand in the market area for its proposed units at 60 percent of the area median income. As indicated in the chart above, the capture rates for all proposed one- and two-bedroom units are below the 35 percent threshold requirement. Additionally, the capture rates for each bedroom type at percent of area median income is below the 60 percent threshold requirement. As a result, the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

PART VIII:

COMPETITIVE RENTAL ANALYSIS

COMPARABLE RENTAL DEVELOPMENT ANALYSIS
Multi-Family Lease No. 1

Property Identification

Record ID	15360
Property Type	Garden/Walk-Up
Property Name	Wyngrove Apartments
Address	942 Grove Point Drive, Hinesville, Liberty County, Georgia 31313
Market Type	Market
Verification	Sophie; 912-368-6105, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1		779	$800	$1.03
2/2		1,106	$965	$0.84
3/2		1,318	$1,025	$0.78

Occupancy	WND
Rent Premiums	N
Total Units	140

Multi-Family Lease No. 1 (Cont.)

Physical Data

No. of Buildings	7
Construction Type	Siding
HVAC	Central Elec/Central Elec
Stories	1,2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2002
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Ceiling Fans, Walk-In Closet, Balcony, Patio, Playground, Limited Access Gate

Remarks

The contact would not disclose the current occupancy or waiting list information. The facility is general occupancy.

Multi-Family Lease No. 2

Property Identification

Record ID	15361
Property Type	Walk-Up/Garden
Property Name	Liberty Place Apartments
Address	214 Hall Street, Hinesville, Liberty County, Georgia 31313
Market Type	Market
Verification	Khloe; 912-368-6105, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	20	435	$500	$1.15
2/2	20	1,157	$600	$0.52
2/2	6	1,398	$675	$0.48

Occupancy	100%
Rent Premiums	N
Total Units	46
Unit Size Range	435 - 1398
Avg. Unit Size	875
Avg. Rent/Unit	$566
Avg. Rent/SF	$0.65
SF	40,228

Multi-Family Lease No. 2 (Cont.)

Physical Data

No. of Buildings	4
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	1,2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1995
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups (Select), Carpet, Vinyl, Blinds, Ceiling Fans

Remarks

The property does not maintain a waiting list. It is general occupancy.

Multi-Family Lease No. 3

Property Identification

Record ID	13573
Property Type	Walk-Up
Property Name	Treetop Apartments
Address	600 Taylor Road, Hinesville, Liberty County, Georgia 31313
Market Type	Market
Verification	Misti; 912-369-8211, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	16	634	$775	$1.22
1/1		634	$800	$1.26
2/1	44	830	$825	$0.99
2/1		830	$875	$1.05
3/1	16	925	$965	$1.00
3/1		925	$975	$1.05

Occupancy	88%
Rent Premiums	N
Total Units	76
Unit Size Range	634 - 925
Avg. Unit Size	809
Avg. Rent/Unit	$836
Avg. Rent/SF	$1.03
SF	61,464

Multi-Family Lease No. 3 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Stucco
HVAC	Central Gas/Central Elec
Stories	2
Utilities with Rent	Water, Sewer
Parking	L/0
Year Built	1983
Condition	Average
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Electric

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Swimming Pool, Basketball Court, On-Site Management, On-Site Maintenance, Security Patrol

Remarks

The contact stated there are several units under renovation which contributes to the high vacancy rate. The facility is general occupancy.

Multi-Family Lease No. 4

Property Identification

Record ID	13559
Property Type	Duplex/Townhouse
Property Name	Wedgewood Townhomes/Aspen Court Duplex Apartments
Address	939 South Main Street, Hinesville, Liberty County, Georgia 31313
Market Type	Market
Verification	Constance; 912-368-2244, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
2/1 (D)	24	960	$700	$0.73
2/1.5 (TH)	48	980	$725	$0.74

Occupancy	95%
Rent Premiums	N
Total Units	72
Unit Size Range	960 - 980
Avg. Unit Size	973
Avg. Rent/Unit	$717
Avg. Rent/SF	$0.74
SF	70,080

Multi-Family Lease No. 4 (Cont.)

Physical Data

No. of Buildings	24
Construction Type	Brick/Siding
HVAC	Central Gas/Central Elec
Stories	1, 2
Utilities with Rent	None
Parking	L/0
Year Built	1982
Condition	Average
Gas Utilities	Heating, Cooking, Hot Water
Electric Utilities	Cooling, Other Electric

Amenities

Refrigerator, Range/Oven, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Patio, Playground

Remarks

The two-bedroom/one-bath units are duplexes and are referred to as the Aspen Court Duplex Apartments. The two-bedroom/one-and-one-half-bath townhouse units referred to as the Wedgewood Townhomes. The property does not maintain a waiting list. It is general occupancy.

Multi-Family Lease No. 5

Property Identification

Record ID	11811
Property Type	Walk-Up
Property Name	The Barn at Goshen Apartments
Address	142 Goshen Road, Rincon, Effingham County, Georgia 31326
Market Type	Market
Verification	Keyana; 912-352-0983, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	7	750	$575	$0.77
2/1	7	1,000	$625	$0.63
3/2	6	1,200	$725	$0.60

Occupancy	95%
Rent Premiums	N
Total Units	20
Unit Size Range	750 - 1200
Avg. Unit Size	972
Avg. Rent/Unit	$638
Avg. Rent/SF	$0.66

Multi-Family Lease No. 5 (Cont.)

SF	19,450

Physical Data

No. of Buildings	1
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/0
Year Built	1976
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Ceiling Fans

Remarks

The property does not maintain a waiting list. The facility is general occupancy. Tenants are charged a flat rate for water as follows: One-Bedroom - $35; Two-Bedroom - $45; and Three-Bedroom - $55.

Multi-Family Lease No. 6

Property Identification	
Record ID	15359
Property Type	Walk-Up
Property Name	McFadden Place Apartments
Address	80 McFadden Place, Pembroke, Bryan County, Georgia 31321
Market Type	Section 8

Verification Danielle; 912-653-3113, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	30	540	$675	$1.25

Occupancy	100%
Rent Premiums	N
Total Units	30
Unit Size Range	540
Avg. Unit Size	540
Avg. Rent/Unit	$675
Avg. Rent/SF	$1.25
SF	16,200

Multi-Family Lease No. 6 (Cont.)

Physical Data

No. of Buildings	1
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2004
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Carpet (Select), Vinyl, Wood, Laundry Facility

Remarks

The property has a waiting list with five applicants. The facility is designated for seniors 62 and older. The annual turnover rate is 10.4 percent.

Multi-Family Lease No. 7

Property Identification

Record ID	15353
Property Type	Garden
Property Name	Rolling Oaks Elderly Apartments
Address	111 North Ralph Street, Claxton, Evans County, Georgia 30417
Market Type	Section 8/LIHTC
Verification	Cindy; 912-739-4975, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	20	653	$462	$0.71
2/1.5	4	805	$477	$0.59

Occupancy	100%
Rent Premiums	N
Total Units	24
Unit Size Range	653 - 805
Avg. Unit Size	678
Avg. Rent/Unit	$464
Avg. Rent/SF	$0.68
SF	16,280

Multi-Family Lease No. 7 (Cont.)

Physical Data

No. of Buildings	9
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	1
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	1990
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Patio, Meeting Room, Exercise Room, On-Site Management, On-Site Maintenance

Remarks

The property is designated for seniors 62 and older. The property does not maintain a waiting list.

Multi-Family Lease No. 8

Property Identification

Record ID	15358
Property Type	Garden/Walk-Up
Property Name	Rolling Oaks Family Apartments
Address	109 North Ralph Street, Claxton, Evans County, Georgia 30417
Market Type	Section 8/LIHTC
Verification	Ruth; 912-739-3170, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1		672	$470	$0.70
2/1		922	$508	$0.55
3/2		1,018	$601	$0.59
3/2		1,162	$601	$0.52

Occupancy	100%
Rent Premiums	N
Total Units	88

Multi-Family Lease No. 8 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	1, 2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2003
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Patio, Meeting Room, Exercise Room, On-Site Management, On-Site Maintenance

Remarks

The property is general occupancy. The facility does not maintain a waiting list.

Multi-Family Lease No. 9

Property Identification

Record ID	20081
Property Type	Walk-Up
Property Name	Northwood Apartments
Address	262 West Smith Street, Pembroke, Bryan County, Georgia 31321
Market Type	Rural Development/LIHTC

Verification Mrs. Deal; 912-653-4488, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
2/1	32	928	$415	$0.45

Occupancy	90%
Rent Premiums	N
Total Units	32
Unit Size Range	928
Avg. Unit Size	928
Avg. Rent/Unit	$415
Avg. Rent/SF	$0.45
SF	29,696

Multi-Family Lease No. 9 (Cont.)

Physical Data

No. of Buildings	9
Construction Type	Brick
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	None
Parking	L/0
Year Built	1982
Condition	Average
Gas Utilities	None
Electric Utilities	All

Amenities

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

Remarks

The property does not maintain a waiting list.

Multi-Family Lease No. 10

Property Identification

Record ID	21503
Property Type	Walk-Up
Property Name	Sawmill Landing Apartments
Address	211 Sawmill Way, Pembroke, Bryan County, Georgia 31321
Market Type	Section 8
Verification	Management; 912-653-0081, March 08, 2018

Unit Mix

Unit Type	No. of Units	Size SF	Rent/Mo.	Mo. Rent/SF
1/1	9	719	$472	$0.66
2/1	21	1,029	$645	$0.63
3/2	30	1,297	$669	$0.52

Occupancy	100%
Rent Premiums	N
Total Units	60
Unit Size Range	719 - 1297
Avg. Unit Size	1,116
Avg. Rent/Unit	$631
Avg. Rent/SF	$0.57
SF	66,990

Multi-Family Lease No. 10 (Cont.)

Physical Data

No. of Buildings	10
Construction Type	Brick/Siding
HVAC	Central Elec/Central Elec
Stories	2
Utilities with Rent	Water, Sewer, Trash Collection
Parking	L/0
Year Built	2017
Condition	Good
Gas Utilities	None
Electric Utilities	All

Amenities

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Blinds, Ceiling Fans, Coat Closet, Meeting Room, Exercise Room, Picnic Area, Business Center, Laundry Facility, On-Site Management

Remarks

The property is workforce housing with rents between 61 and 120 percent of the area median income. The property opened and fully leased in less than six months. The property does not maintain a waiting list.

Market-Rate Vacancies

The field survey was completed during the first week of March 2018. There were 14 vacant units at the time of the survey out of 214 surveyed, for an overall vacancy rate of 6.5 percent. The market-rate occupancy is 93.5 percent.

MARKET VACANCIES			
Name of Property	**# of Units**	**# of Vacant Units**	**Vacancy Rate**
Liberty Place	46	0	0.0%
Treetop Apartments	76	9	12.0%
Wedgewood TH/Aspen Court Duplexes	72	4	5.0%
The Barn at Goshen Apartments	20	1	5.0%
Totals	**214**	**14**	**6.5%**

Subsidized/Restricted Vacancies

The field survey was completed during the first week of March 2018. There were three vacant units at the time of the survey out of 234 surveyed, for an overall vacancy rate of 1.3 percent. The subsidized/restricted occupancy is 98.7 percent.

AFFORDABLE HOUSING VACANCIES			
Name of Property	**# of Units**	**# of Vacant Units**	**Vacancy Rate**
McFadden Place Apartments	30	0	0.0%
Rolling Oaks Elderly	24	0	0.0%
Rolling Oaks Family	88	0	0.0%
Northwood Apartments	32	3	10.0%
Sawmill Landing	60	0	0.0%
Totals	**234**	**3**	**1.3%**

Overall Vacancy

The overall vacancy rate for the market area is 3.8 percent. Of the 448 market and rent restricted units surveyed, 17 units were vacant. The overall occupancy rate for the market area is 96.2 percent.

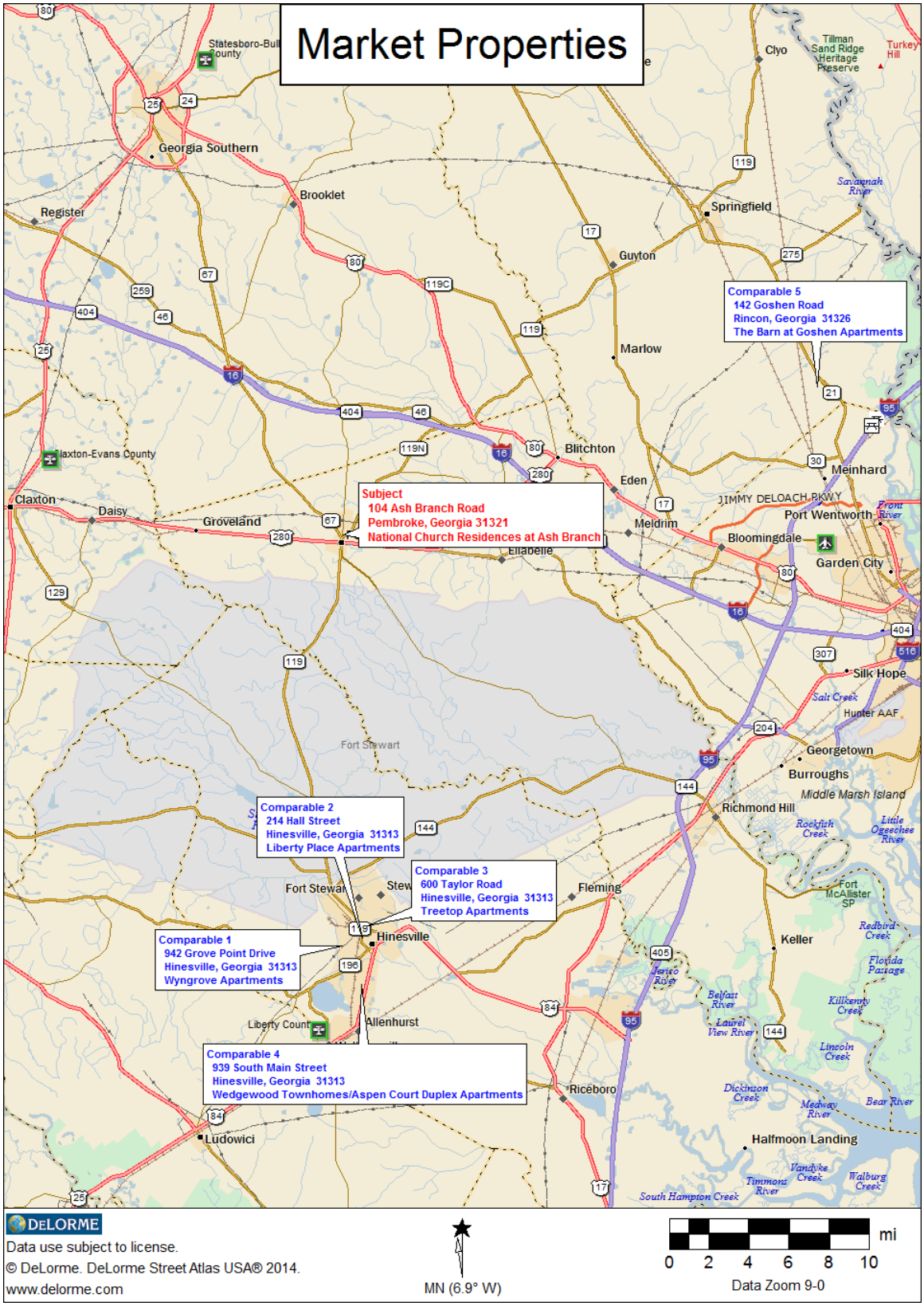
EXISTING HOUSING MAP LEGEND

MARKET-RATE MAP

Name of Development	Type of Financing	Distance from Subject
Wyngrove Apartments	Market Rate	22.4 Miles
Liberty Place	Market Rate	21.9 Miles
Treetop Apartments	Market Rate	22.3 Miles
Wedgewood TH/Aspen Court Duplexes	Market Rate	24.4 Miles
The Barn at Goshen Apartments	Market Rate	40.7 Miles
Carlisle Village Townhomes	Market Rate	43.8 Miles

SUBSIDIZED/RESTRICTED LEGEND

Name of Development	Type of Financing	Distance from Subject
McFadden Place Apartments	Section 8	1.1 Miles
Rolling Oaks Elderly	Section 8/LIHTC	17.9 Miles
Rolling Oaks Family	Section 8/LIHTC	17.9 Miles
Northwood Apartments	Rural Development/LIHTC	0.4 Miles
Sawmill Landing	Workforce Housing	6.8 Miles


Market Properties
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Comparable 1
942 Grove Point Drive
Hinesville, Georgia 31313
Wyngrove Apartments
Comparable 2
214 Hall Street
Hinesville, Georgia 31313
Liberty Place Apartments
Comparable 3
600 Taylor Road
Hinesville, Georgia 31313
Treetop Apartments
Comparable 4
939 South Main Street
Hinesville, Georgia 31313
Wedgewood Townhomes/Aspen Court Duplex Apartments
Comparable 5
142 Goshen Road
Rincon, Georgia 31326
The Barn at Goshen Apartments
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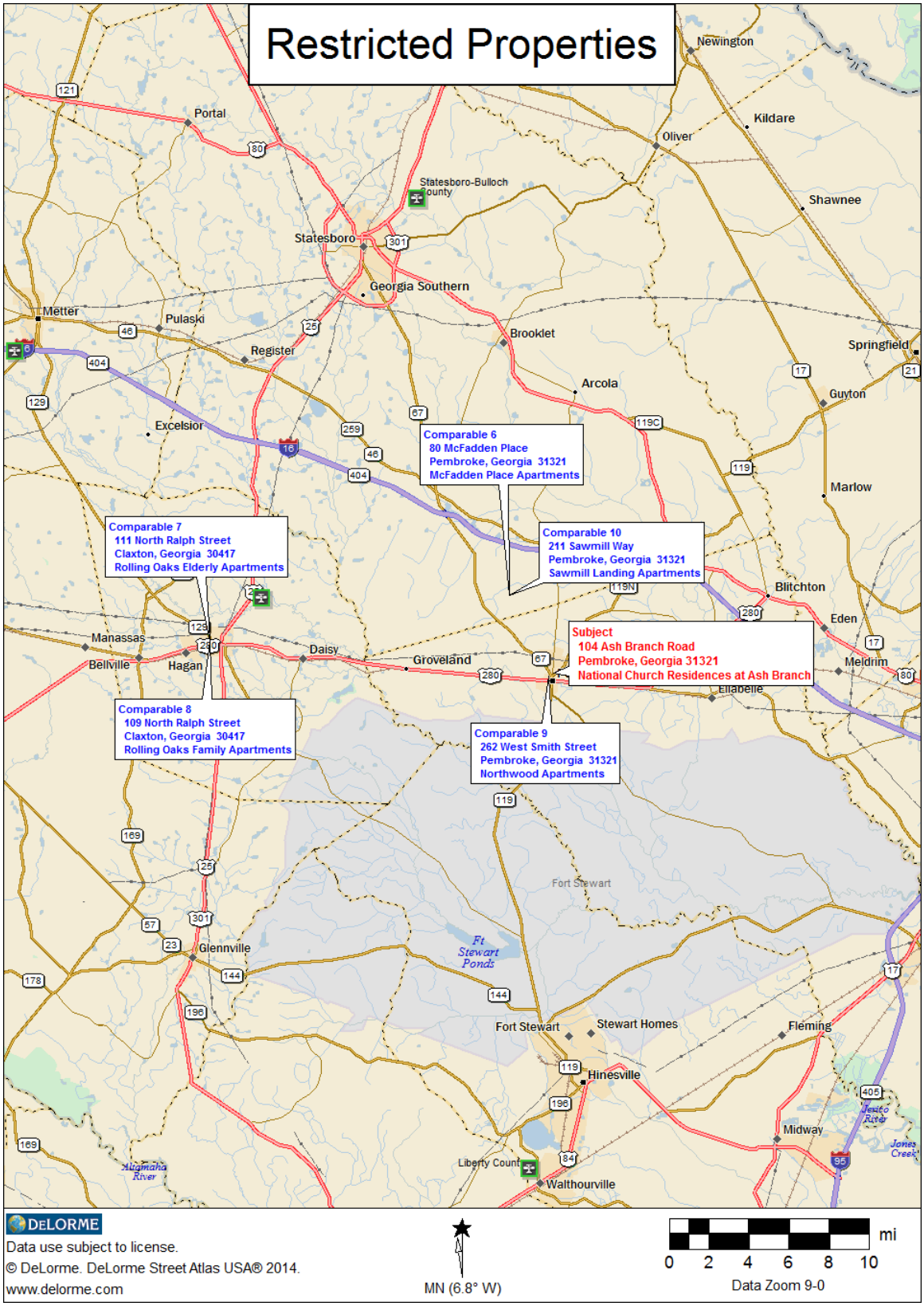
Restricted Properties
Comparable 6
80 McFadden Place
Pembroke, Georgia 31321
McFadden Place Apartments
Comparable 7
111 North Ralph Street
Claxton, Georgia 30417
Rolling Oaks Elderly Apartments
Comparable 10
211 Sawmill Way
Pembroke, Georgia 31321
Sawmill Landing Apartments
Subject
104 Ash Branch Road
Pembroke, Georgia 31321
National Church Residences at Ash Branch
Comparable 8
109 North Ralph Street
Claxton, Georgia 30417
Rolling Oaks Family Apartments
Comparable 9
262 West Smith Street
Pembroke, Georgia 31321
Northwood Apartments
Newington
Portal
Kildare
Oliver
Statesboro-Bulloch County
Shawnee
Statesboro
Georgia Southern
Metter
Pulaski
Brooklet
Springfield
Register
Arcola
Guyton
Excelsior
Marlow
Blitchton
Eden
Manassas
Bellville
Hagan
Daisy
Groveland
Meldrim
Ellabelle
Fort Stewart
Ft Stewart Ponds
Glennville
Stewart Homes
Fleming
Hinesville
Midway
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Walthourville
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Jesse River
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EXTERIOR AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS															
	Project Type	Year Built	Club-house	Meeting Room	Swimming Pool	Picnic Area	Exercise Room	Business Center	Carport/ Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject	LIHTC	Proposed		X		X		X				X	X		X
Comp 1	Market	2002								X				X	
Comp 2	Market	1995													
Comp 3	Market	1983			X										X
Comp 4	Market	1982								X					
Comp 5	Market	1976													
Comp 6	Sec. 8	2004										X			
Comp 7	Sec. 8/ LIHTC	1991		X			X								
Comp 8	Sec. 8/ LIHTC	1990		X			X								
Comp 9	RD/LIHTC	1982													
Comp 10	Sec. 8	2017		X		X	X	X				X			

IN-UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS															
	Project Type	Year Built	Refrigerator	Range/ Oven	Disposal	Dishwasher	Microwave	Washer/ Dryer	W/D Hook-Ups	Carpet	Blinds	Ceiling Fans	Balcony/ Patio	Pull Cords	Special Features
Subject	LIHTC	Proposed	X	X		X	X			X	X	X		X	X
Comp 1	Market	2002	X	X	X	X			X	X	X	X	X		
Comp 2	Market	1995	X	X					X	X	X	X			
Comp 3	Market	1983	X	X	X	X			X	X	X				
Comp 4	Market	1982	X	X			X		X	X	X	X			
Comp 5	Market	1976	X	X		X			X	X	X				X
Comp 6	Sec. 8	2004	X	X						X	X				
Comp 7	Sec. 8/ LIHTC	1991	X	X	X	X	X		X	X	X		X		
Comp 8	Sec. 8/ LIHTC	1990	X	X	X	X	X		X	X	X		X		
Comp 9	RD/LIHTC	1982	X	X		X			X	X	X	X			
Comp 10	Sec. 8	2017	X	X	X	X	X		X	X	X	X			

Evaluation of the Proposed Development

Location

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

Project Design

The subject will contain one three-story elevator building containing 70 units. The buildings have a frame construction with brick and siding exterior.

Project Amenities

Project amenities will include elevator, community room, interior furnished gathering areas, wellness suite, laundry facility, on-site management, on-site maintenance, intercom/electronic entry, video surveillance, gazebo, equipped garden area and open parking. These amenities are generally superior competing properties in the market area.

Unit Amenities

Unit amenities will include a refrigerator, range/oven, dishwasher, microwave, carpet and vinyl floor coverings, blinds, ceiling fans, pull cords and safety bars. In addition, all units will be handicapped-accessible. These amenities are generally similar to superior competing properties in the market area.

Tenant Services

The subject will not provide additional tenant services. The comparables are similar.

Parking

The subject will contain 70 open parking areas. This arrangement is comparable to other developments in the market area.

Unit Mix

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

Utilities

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

Unit Size

The average size of the units in the surveyed developments is 638 square feet for one-bedroom units and 1,018 square feet for two-bedroom units. The proposed unit sizes of the subject are within the comparable range. Therefore, it does not appear that unit size 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	435	779	638	660	3.4%
1 BR	435	779	638	845	32.4%
2 BR	830	1,398	1,018	872	-14.3%

Source: Gill Group Field Survey

Vacancy Rates/Rental Trends

The overall vacancy rate for the market area is 3.8 percent. Of the 448 market and rent restricted units surveyed, 17 units were vacant. The overall occupancy rate for the market area is 95.2 percent. The vacancy appears to be stable and typical for the market area.

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

Summary of Developments Strength and Weaknesses

Strengths – The development is located near a major thoroughfare which provides it with good visibility and access. The subject's amenities will be similar to superior to the comparables in the market area.

Weaknesses – The development has no apparent weaknesses.

Estimates of Market Rent by Comparison - As Complete

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

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

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required by the Housing Appropriation Act of 9/28/1994. The information is needed to analyze the reasonableness of the Annual Adjustment Factor formula, and will be used where rent levels for a specific unit type, in a Substantial Rehabilitation or New Construction Contract, exceed the existing FMR rent. The information is considered nonsensitive 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: One-Bedroom	2. Subject Property (Address): National Church Residences at Ash Branch, 104 Ash Branch Road, Pembroke, Bryan, GA	A. Comparable Property No. 1 (address): Wyngrove Apartments, 942 Grove Point Drive, Hinesville, Liberty, GA			B. Comparable Property No. 2 (address): Liberty Place, 214 Hall Street, Hinesville, Liberty, GA			C. Comparable Property No. 3 (address): Treetop Apartments, 600 Taylor Road, Hinesville, Liberty, GA			D. Comparable Property No. 4 (address): Wedgewood Townhomes/Aspen Court Duplex Apartments, 939 South Main Street, Hinesville, Liberty, GA			E. Comparable Property No. 5 (address): The Barn at Goshen Apartments, 142 Goshen Road, Rincon, Effingham, GA		
Characteristics	Data	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +
3. Effective Date of Rental	03/2018	03/2018			03/2018			03/2018			03/2018			03/2018		
4. Type of Project/Stories	E/3	G/1, WU/2			G/1, WU/2			WU/2			G/1			WU/2		
5. Floor of Unit in Building	Varies	Varies			Varies			Varies			First			Varies		
6. Project Occupancy %	Proposed	WND			100%			88%			95%			95%		
7. Concessions	N	N			N			N			N			N		
8. Year Built	Proposed	2002		$54	1995		$75	1983		$111	1982		$114	1976		$132
9. Sq. Ft. Area	660	779	($30)		435		$55	634		$5	960	($70)		750	($20)	
10. Number of Bedrooms	1	1			1			1			2	($25)		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			4			3		
13. Balc./Terrace/Patio	N	Y	($5)		N			N			Y	($5)		N		
14. Garage or Carport	L/0	L/0			L/0			L/0			L/0			L/0		
15. Equipment a. A/C	C	C			C			C			C			C		
b. Range/Refrigerator	RF	RF			RF			RF			RF			RF		
c. Disposal	N	Y			N			Y			N			N		
d. Microwave/Dishwasher	MD	D		$5	N		$15	D		$5	N		$15	D		$5
e. Washer/Dryer	L	HU	($5)		N		$5	HU	($5)		HU	($5)		HU	($5)	
f. Carpet	C	C			C			C			C			C		
g. Drapes	B	N		$5	B			B			B			B		
h. Pool/Rec. Area	R	R			N		$10	PR	($10)		R			N		$10
16. Services a. Heat/Type	Y/E	N/E		$12	N/E		$12	N/G		$8	N/G		$8	N/E		$12
b. Cooling	Y/E	N/E		$10	N/E		$10	N/E		$10	N/E		$10	N/E		$10
c. Cook/Type	Y/E	N/E		$7	N/E		$7	N/G		$3	N/E		$7	N/E		$7
d. Electricity	Y	N		$21	N		$21	N		$21	N		$21	N		$21
e. Hot Water	Y/E	N/E		$14	N/E		$14	N/G		$5	N/G		$5	N/E		$14
f. Cold Water/Sewer	Y	Y			Y			Y			N		$38	N		$38
g. Trash	Y	Y			Y			N		$15	N		$15	N		$15
17. Storage	N	N			N			N			N			N		
18. Project Location	Good	Good			Good			Good			Good			Good		
19. Security	Y	Y			N		$10	Y		$5	N		$10	N		$10
20. Clubhouse/Meeting Room	MR	N		$5	N		$5	N		$5	N		$5	N		$5
21 Special Features	A	N		$10	N		$10	N		$10	N		$10	N		$10
22. Business Center / Nbhd Netwk	N	N			N			N			N			N		
23. Unit Rent Per Month		$750			$500			$775			$695			$575		
24. Total Adjustment			$103			$249			$188			$153			$264	
25. Indicated Rent		$853			$749			$963			$848			$839		

26. Correlated Subject Rent **$850**

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

high rent $963 low rent $749 **60% range $792 to $920**

Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.

Appraiser's Signature: Samuel T. Gill — Date (mm/dd/yy): 03/08/18

Reviewer's Signature — Date (mm/dd/yyyy)

Previous editions are obsolete

form **HUD-92273** (07/2003)

Estimates of Market Rent by Comparison - As Complete

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

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

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

1. Unit Type	2. Subject Property (Address)	A. Comparable Property No. 1 (address)	B. Comparable Property No. 2 (address)	C. Comparable Property No. 3 (address)	D. Comparable Property No. 4 (address)	E. Comparable Property No. 5 (address)
Two-Bedroom	National Church Residences at Ash Branch 104 Ash Branch Road Pembroke, Bryan, GA	Wyngrove Apartments 942 Grove Point Drive Hinesville, Liberty, GA	Liberty Place 214 Hall Street Hinesville, Liberty, GA	Treetop Apartments 600 Taylor Road Hinesville, Liberty, GA	Wedgewood Townhomes/Aspen Court Duplex Apartments 939 South Main Street Hinesville, Liberty, GA	The Barn at Goshen Apartments 142 Goshen Road Rincon, Effingham, GA

Characteristics	Data	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +	Data	Adjustments -	Adjustments +
3. Effective Date of Rental	03/2018	03/2018			03/2018			03/2018			03/2018			03/2018		
4. Type of Project/Stories	E/3	G/1, WU/2			G/1, WU/2			WU/2			G/1			WU/2		
5. Floor of Unit in Building	Varies	Varies			Varies			Varies			First			Varies		
6. Project Occupancy %	Proposed	WND			100%			88%			95%			95%		
7. Concessions	N	N			N			N			N			N		
8. Year Built	Proposed	2002		$54	1995		$75	1983		$111	1982		$114	1976		$132
9. Sq. Ft. Area	872	1,106	($40)		1,157	($50)		830		$10	960	($15)		1,000	($25)	
10. Number of Bedrooms	2	2			2			2			2			2		
11. Number of Baths	1.0	2.0	($20)		2.0	($20)		1.0			1.0			1.0		
12. Number of Rooms	4	4			4			4			4			4		
13. Balc./Terrace/Patio	N	Y	($5)		N			N			Y	($5)		N		
14. Garage or Carport	L/0	L/0			L/0			L/0			L/0			L/0		
15. Equipment a. A/C	C	C			C			C			C			C		
b. Range/Refrigerator	RF	RF			RF			RF			RF			RF		
c. Disposal	N	Y			N			Y			N			N		
d. Microwave/Dishwasher	MD	D		$5	N		$15	D		$5	N		$15	D		$5
e. Washer/Dryer	L	HU	($5)		N		$5	HU	($5)		HU	($5)		HU	($5)	
f. Carpet	C	C			C			C			C			C		
g. Drapes	B	N		$5	B			B			B			B		
h. Pool/Rec. Area	R	R			N		$10	PR	($10)		R			N		$10
16. Services a. Heat/Type	Y/E	N/E		$15	N/E		$15	N/G		$10	N/G		$10	N/E		$15
b. Cooling	Y/E	N/E		$13	N/E		$13	N/E		$13	N/E		$13	N/E		$13
c. Cook/Type	Y/E	N/E		$9	N/E		$9	N/G		$4	N/E		$9	N/E		$9
d. Electricity	Y	N		$27	N		$27	N		$27	N		$27	N		$27
e. Hot Water	Y/E	N/E		$18	N/E		$18	N/G		$6	N/G		$6	N/E		$18
f. Cold Water/Sewer	Y	Y			Y			Y			N		$47	N		$47
g. Trash	Y	Y			Y			N		$15	N		$15	N		$15
17. Storage	N	N			N			N			N			N		
18. Project Location	Good	Good			Good			Good			Good			Good		
19. Security	Y	Y			N		$10	Y		$5	N		$10	N		$10
20. Clubhouse/Meeting Room	MR	N		$5	N		$5	N		$5	N		$5	N		$5
21 Special Features	A	N		$10	N		$10	N		$10	N		$10	N		$10
22. Business Center / Nbhd Netwk	N	N			N			N			N			N		
23. Unit Rent Per Month		$875			$600			$825			$695			$625		
24. Total Adjustment			$91			$142			$206			$256			$286	
25. Indicated Rent		$966			$742			$1,031			$951			$911		

26. Correlated Subject Rent **$965**

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

high rent $1,031 low rent $742 **60% range $800 to $973**

Note: In the adjustments column, enter dollar amounts by which subject property varies from comparable properties. If subject is better, enter a "Plus" amount and if subject is inferior to the comparable, enter a "Minus" amount. Use back of page to explain adjustments as needed.

Appraiser's Signature: Samuel T. Gill — Date (mm/dd/yy): 03/08/18

Reviewer's Signature — Date (mm/dd/yyyy)

Previous editions are obsolete

form **HUD-92273** (07/2003)

Explanation of Adjustments and Market Rent Conclusions – As Complete

National Church Residences at Ash Branch

Primary Unit Types – One-Bedroom Units (660 SF) and Two-Bedroom Units (872 SF)

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

Rent comparability grids were prepared for the primary unit types with 660 square feet and 872 square feet. Comparable apartments used include the following: Wyngrove Apartments (Comparable 1), Liberty Place Apartments (Comparable 2), Treetop Apartments (Comparable 3), Wedgewood Townhomes/Aspen Court Duplex Apartments (Comparable 4) and The Barn at Goshen Apartments (Comparable 5).

Structure/Stories – The subject will be located in one three-story elevator building. Comparables 1 and 2 are located in garden one-story and walk-up two-story buildings. Comparable 3 contains two-story walk-up buildings. Comparable 4 contains duplex one-story buildings. Comparable 5 contains walk-up two-story buildings. The market did not indicate an adjustment for differences in number of stories. No adjustments were needed.

Project Occupancy – The subject is a proposed development. The occupancy rates of the comparables range from 88 to 100 percent. Comparable 3 is currently undergoing renovations and is, therefore, experiencing a higher than typical vacancy rate. The contact for Comparable 1 would not disclose the occupancy rate. No adjustments were needed.

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

Year Built/Year Renovated – The subject is a proposed development and will be in good condition. Comparable 1 was built in 2002, and Comparable 2 was constructed in 1995. Comparable 3 was constructed in 1983, and Comparable 4 was built in 1982. Comparable 5 was constructed in 1976. All comparables were considered inferior to varying degrees. It is difficult to determine adjustment amounts for condition/street appeal as it is difficult to determine rent level fluctuations based on these items. Therefore, it was necessary to rely in large part on opinions of area apartment managers and tenants. In addition, adjusted rents of the comparables were considered as the difference in rents of the comparables

after everything else is factored out is assumed to be attributable to condition/street appeal. Comparable 1 is the most similar in condition/street appeal to the subject. Therefore, it was compared to the remaining comparables in order to determine an appropriate per year adjustment factor that could be used to apply to all comparables. Following is the paired analysis between Comparable 1 and the remaining four comparables:

Paired Analysis - One-Bedroom Units				
Item	**Comparable 2**	**Comparable 3**	**Comparable 4**	**Comparable 5**
Street Rent	$500	$775	$695	$575
# Bedrooms	$0	$0	-$25	$0
Unit Interior Sq. ft.	$85	$35	-$45	$5
Balcony/Patio	$5	$5	$0	$5
Microwave/Dishwasher	$10	$0	$10	$0
Washer/Dryer	$10	$0	$0	$0
Window Coverings	-$5	-$5	-$5	-$5
Pool/Recreation Areas	$10	-$10	$0	$10
Cold Water/Sewer	$0	$0	$38	$38
Trash	$0	$0	$15	$15
Security	$10	$5	$10	$10
Net Rent	$625	$805	$693	$653
Comparable 1 Street Rent	$750	$750	$750	$750
Indicated Adjustment	**$125**	**-$55**	**$57**	**$97**

Paired Analysis - Two-Bedroom Units				
Item	**Comparable 2**	**Comparable 3**	**Comparable 4**	**Comparable 5**
Street Rent	$600	$825	$695	$625
# of Baths	$0	$20	$20	$20
Unit Interior Sq. ft.	-$10	$50	$25	$20
Balcony/Patio	$5	$5	$0	$5
Microwave/Dishwasher	$10	$0	$10	$0
Washer/Dryer	$10	$0	$0	$0
Window Coverings	-$5	-$5	-$5	-$5
Pool/Recreation Areas	$10	-$10	$0	$10
Cold Water/Sewer	$0	$0	$47	$47
Trash	$0	$0	$15	$15
Security	$10	$5	$10	$10
Net Rent	$630	$890	$817	$747
Comparable 1 Street Rent	$875	$875	$875	$875
Indicated Adjustment	**$245**	**-$15**	**$58**	**$128**

The previous two tables show paired analysis for the one- and two-bedroom units at each comparable. The average results for each comparable were determined. In addition, the number of years between each date of construction of Comparable 1 and the other four comparables were determined. Then, the average adjustment was divided by the age difference in years. The results were then organized in a range, and a reasonable number within the range was selected as the appropriate per year dollar amount

to use for the adjustments. The following table shows the paired analysis averages, the age difference in years and the average per year for each comparable compared to Comparable 1.

Average	$185	-$35	$58	$113
Age Difference in Years	7	19	20	26
Average/Year	$26	-$2	$3	$4

An adjustment of $3 per year for each year between the proposed construction date of the subject (2019) and the year built of the comparables. The adjustment for each comparable are based on the age difference between the subject and the comparables multiplied by $3 per year. For instance, the adjustment for Comparable 1 was determined to be $51 (2020 – 2002 = 18 Years x $3 = $54). Therefore, Comparable 1 was adjusted upward $54; Comparable 2 was adjusted upward $75; Comparable 3 was adjusted upward $111; Comparable 4 was adjusted upward $114; and Comparable 5 was adjusted upward $132.

SF Area – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparable's dollar per square foot rental rate was determined. This number was then multiplied by 25 percent for each comparable to derive an adjusted dollar per square foot rental rate. The median dollar per square foot rental rate is determined. Next, the difference in square footage between the subject and each comparable is determined. The difference is multiplied by the determined adjusted dollar per square foot rate to arrive at the adjustment for each comparable. The selected dollar per square foot for the one-bedroom comparison is $0.24 and for the two-bedroom comparison is $0.18. No adjustments were made to comparables within 25 square feet of the subject. The adjustments were rounded to the nearest $5. These adjustments are reflected on the HUD-Forms 92273, which are attached. The subject will also contain two units with 845 square feet. However, as there will only be two units at this size, no adjustments were made to the estimated market rent.

# of Bedrooms – The subject will contain one- and two-bedroom units. All comparables except Comparable 4 have similar number of bedroom units. Comparable 4 contains two-bedroom units only and was adjusted downward $25 per month. The majority of the difference in number of bedrooms is accounted for in the unit square footage adjustment. However, an adjustment is made for number of bedrooms to consider the convenience of the additional bedroom. The extra room will enhance the marketability of a unit even if the square footage remains the same. Therefore, the comparable was adjusted downward for the additional bedroom.

# of Baths – The subject will contain one bath in the units. Each complex with a differing number of baths than the subject was adjusted $20 per full bath. The majority of the difference in number of baths is accounted for in the unit square footage adjustment. However, an adjustment is made here to consider the added convenience of additional baths. The extra room(s) will enhance marketability of a

unit even if the square footage remains the same. There was insufficient market data available for a paired analysis as the majority of properties market contain similar number of baths.

Balcony/Patio – The subject will not contain either amenity. Comparables 1 and 4 do contain balconies and/or patios. The comparables with balconies or patios were adjusted downward $5 per month. Although the comparables do not indicate a rent differential for units with these features versus units without these features, the added amenity is an enhancement. Therefore, a nominal $5 adjustment was selected for these features.

Parking – The subject will contain open lot parking with no additional monthly fee. The comparables were similar. No adjustment was needed.

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

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

Garbage Disposal – The subject will not contain a garbage disposal in the units. Comparables 1 and 3 contain garbage disposals. However, since there is no market data concerning units with this feature, no adjustment was given.

Microwave/Dishwasher – The subject will contain dishwashers and microwaves in all units. Comparables 1, 3 and 5 contain dishwashers in the units. Comparables 2 and 4 do not contain either feature. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 1, 3 and 5 were adjusted upward $5 per month, and Comparables 2 and 4 were adjusted upward $15 per month.

Washer/Dryer – The subject will contain a laundry facility. Comparables 1, 3, 4 and 5 contain washer/dryer hook-ups. Comparable 2 does not contain laundry equipment. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, Comparables 1, 3, 4 and 5 were adjusted downward $5 per month, and Comparable 2 was adjusted upward $5 per month.

Carpet – The subject will contain carpet floor covering. All comparables contain carport floor covering. No adjustments were needed.

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

Pool/Recreation Areas – The subject will contain a gazebo and equipped garden area. Comparable 1 contains playground. Comparables 2 and 5 do not contain pool or recreation areas. Comparable 3 contains swimming pool and basketball court. Comparable 4 contains a playground. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, the comparables with both types of recreation area were adjusted downward $10 per month, and the comparables without either feature were adjusted upward $10 per month.

Heat – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward $12 per month for electric and $8 per month for gas for one-bedroom units and $15 per month for electric and $10 per month for gas for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cooling – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward $10 per month for one-bedroom units and $13 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cooking – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward $7 per month for electric and $3 per month for gas for one-bedroom units and $9 per month for electric and $4 per month for gas for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Electricity – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward $21 per month for one-bedroom units and $27 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Hot Water – The subject will have this utility provided by the landlord. None of the comparables have this utility provided. All comparables were adjusted upward $14 per month for electric and $5 per month for gas for one-bedroom units and $18 per month for electric and $6 per month for gas for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Cold Water/Sewer – The subject will have this utility provided by the landlord. Comparables 1, 2 and 3 do provide these utilities. The remaining comparables do not provide these utilities. Comparables 4 and 5 were adjusted upward $38 per month for one-bedroom units and $48 per month for two-bedroom units as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Trash – The subject will have this utility provided by the landlord. Comparables 1 and 2 do provide this utility. The remaining comparables do not provide this utility. Comparables 3, 4 and 5 were adjusted upward $15 per month for both unit types as indicated by the Georgia Department of Community Affairs Housing Authority's Allowances for Tenant-Furnished Utilities and Other Services.

Extra Storage – The subject will not contain this feature. All comparables are similar. No adjustments were needed.

Location – The subject's location is good with easy access to all services available within the city limits. All comparables are similar. No adjustments were needed.

Security – The subject will contain intercom/electronic entry and video surveillance. Comparable 1 contains limited access gate. Comparables 2, 4 and 5 do not contain security features. Comparable 3 contains security patrol. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement to the unit, particularly security that limits access to the property. Therefore, Comparable 3 was adjusted upward $5 per month, and Comparables 2, 4 and 5 were adjusted upward $10 per month.

Clubhouse/Meeting Room – The subject will contain a meeting room. None of the comparables contain either feature. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Therefore, all comparables were adjusted upward $5 per month.

Special Features – The subject will contain pull cords. None of the comparables contain special features. Pull cords are an enhancement to the unit, particularly in units occupied by senior residents. The comparables were adjusted upward $10 per month for the lack of special features.

Business Center/Neighborhood Network – The subject will not contain this feature. None of the comparables contain this feature. No adjustment was needed.

Conclusion of Market Rents – As Complete

The adjusted rents range from $749 to $963 for the one-bedroom comparison and from $742 to $1,031 for the two-bedroom comparison. All comparables were given consideration. The appraiser concluded the market rent for the units at the subject as follows:

- **660 SF One-Bedroom Units - $850**
- **845 SF One-Bedroom Unit - $850**
- **872 SF Two-Bedroom Units - $965**

Average Rents for Competing Properties and Rent Advantage

The one-bedroom rents for the competing properties in the market area range from $462 to $675, with an average rent of $536. The two-bedroom rents for the competing properties in the market area range from $477 to $508, with an average rent of $493.

The average market rents for the subject are $850 for one-bedroom units and $965 for two-bedroom units. The following table shows the rent advantages for the proposed rents at the subject.

Unit Type	% of AMI	Proposed Rent	Market Rent	$ Rent Advantage	% Rent Advantage
1/1	50%	$365	$850	$485	132.9%
1/1	60%	$730	$850	$120	16.4%
2/1	50%	$438	$965	$527	120.3%
2/1	60%	$876	$965	$89	10.2%

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 1980s and 1990s. The market-rate complexes were built between 1976 and 2009. The restricted apartment complexes were built between 1990 and 2014. The market area's rental units have high occupancy rates.

Housing Inventory

Number of Units

The following table shows the building permits data for the City of Pembroke since 2005. There have been 5,321 building permits issued, with 14.1 percent of the building permits issued for multifamily units.

BUILDING PERMITS ISSUED			
YEAR	**SINGLE-FAMILY**	**MULTIFAMILY**	**TOTAL**
2005	577	122	699
2006	550	18	568
2007	352	19	371
2008	242	10	252
2009	225	0	225
2010	223	0	223
2011	260	174	434
2012	244	21	265
2013	251	20	271
2014	332	80	412
2015	383	24	407
2016	409	24	433
2017*	450	152	602
2018*	75	84	159
TOTAL	**4,573**	**748**	**5,321**

**Preliminary Numbers through December 2017 and January 2018*
Source: SOCDS

Projects Under Construction

According to the City of Pembroke, there are currently no multifamily projects under construction in the market area that would directly compete with the subject. In addition, according to the Georgia Department of Community Affairs website, there are no recent projects in the market area awarded tax credits. In the past two years, there have been nine mobile homes and two multifamily projects constructed in the city. The first construction is a 60-unit workforce housing development complex called Sawmill Landing which opened in 2017. The second is an addition of 16 units to an existing apartment complex. Neither of these properties will compete with the subject.

Planned Projects

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

Age of Rental Units

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

AGE OF RENTAL UNITS		
YEAR BUILT	**NUMBER**	**PERCENT**
2005 or later	19	0.8%
2000-2004	365	14.5%
1990-1999	404	16.0%
1980-1989	520	20.6%
1970-1979	335	13.3%
1960-1969	253	10.0%
1950-1959	260	10.3%
1940-1949	215	8.5%
1939 or earlier	149	5.9%
TOTAL	**2,520**	**100.0%**

Source: U.S. Census Bureau

Unit Condition

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

Bedroom Distribution

In 2010, 5.7 percent of the market area's rental units were efficiency or one-bedroom units, and 37.2 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 57.1 percent of the market area's rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	**NUMBER**	**PERCENT**
No Bedrooms	5	0.2%
One-Bedrooms	138	5.5%
Two-Bedrooms	938	37.2%
Three-Bedrooms	1,271	50.4%
Four-Bedrooms	164	6.5%
Five or More Bedrooms	4	0.2%
TOTAL	**2,520**	**100.0%**

Source: U.S. Census Bureau

Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the fourth quarter 2017 were 6.9 percent for rental housing and 1.6 percent for homeowner housing. The rental vacancy rate of 6.9 percent was virtually unchanged from the rate in the fourth quarter 2016 (6.9 percent) and 0.6 percentage points lower than the rate in the third quarter 2017 (7.5 percent). The homeowner vacancy rate of 1.6 percent was 0.2 percentage points lower than the rate in the fourth quarter 2016 (1.8 percent) and virtually unchanged from the rate in the third quarter 2017 (1.6 percent).

For rental housing by area, the fourth quarter 2017 rental vacancy rate was higher outside Metropolitan Statistical Areas (7.9 percent) than in the suburbs (6.2 percent), but not statistically different from the rate inside principal cities (7.3 percent). The rate was lowest in the suburbs. The rental vacancy rates inside principal cities, in the suburbs and outside MSAs were not statistically different from the fourth quarter 2016 rates.

The fourth quarter 2017 rental vacancy rate was highest in the South (8.8 percent), followed by the Midwest (7.6 percent), Northeast (5.5 percent) and West (4.5 percent). The rental vacancy rates in the Northeast, Midwest, South and West were not statistically different from the fourth quarter 2016 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	**4th Quarter 2017**	**4th Quarter 2016**	**% of 2017 Rate**	**% of Difference**
United States	6.9%	6.9%	0.3%	0.3%
Inside MSAs	6.8%	6.7%	0.3%	0.4%
Outside MSAs	7.9%	8.5%	0.9%	1.0%
In Principal Cities	7.3%	7.0%	0.4%	0.5%
Not In Principal Cities	6.2%	6.4%	0.4%	0.5%
4th QUARTER 2017 VACANCY RATES BY REGION				
NORTHEAST	**MIDWEST**	**SOUTH**	**WEST**	
5.5%	7.6%	8.8%	4.5%	

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 9.4 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**
Wyngrove Apartments	10.0%
Liberty Place	5.0%
The Barn at Goshen Road	12.0%
McFadden Place Apartments	10.4%
Average Annual Turnover	**9.4%**

Likely Impact of Rehabilitated Development on Rental Occupancy Rates

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

Foreclosure/Abandoned/Vacant Housing

According to **www.realtytrac.com**, there are currently 14 properties in some stage of foreclosure within the subject's zip code. In December 2017, the number of properties that received a foreclosure filing in 31321 was similar to the previous month and similar to the same time last year. The subject's zip code has a foreclosure rate of 0.08 percent which is similar to the City of Pembroke's foreclosure rate and higher than Bryan County's foreclosure rate (0.04 percent). Although there have been some fluctuations, the overall foreclosure rate has been decreasing over the past few years in the zip code. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

Primary Housing Voids

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

PART IX:

ABSORPTION & STABILIZATION RATES

Absorption/Stabilization Estimate

The subject is a proposed multifamily development that will contain 70 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The absorption level is typically based on the most recent multifamily developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to eleven months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to eleven months.

PART X:

INTERVIEWS

INTERVIEWS

Housing Interview

According to Anton Shaw, Director of Policy and Administration for the Department of Community Affairs, the agency has 17,000 total vouchers, approximately 1,800 of which are not utilized. The Department of Community Affairs covers all counties in Georgia except Cobb, DeKalb, Clayton, Fulton, Bibb, Richmond, Muscogee, Sumter, Chatham and Glynn. The agency has a waiting list for Bryan County, with 16 applicants on the list. The waiting list is currently closed. Mr. Shaw indicated that the current housing stock is not sufficient to meet the existing affordable housing need and further noted that one- and two-bedroom units are needed most. The telephone number for the housing agency is 770-806-5058.

City of Pembroke Planning Department

According to Dain Reams, Planner I for the City of Pembroke, the subject is zoned R-3, Multifamily Residential District. The subject will be a legal, permissible use. According to Mr. Reams, there is no limit to the number of multifamily permits allowed in the city in any given year. Since 2014, there have been no new stick-built houses in the city. In the past two years, there have been nine mobile homes and two multifamily projects constructed. The first construction is a 60-unit workforce housing development complex which was completed in 2017. The second is an addition of 16 units to an existing apartment complex. The telephone number for the City of Pembroke Planning Department is 912-653-4426.

City of Pembroke Downtown Development Authority

According to Alex Floyd of the City of Pembroke Downtown Development Authority, residents in the neighborhood would be in favor of the proposed development. Mr. Floyd indicated there is a need for additional housing in the market area, both conventional and restricted. Mr. Floyd noted that there are no specific areas within the city that are more desirable than others. Mr. Floyd also indicated that there are a few small businesses in the process of expanding, including Express Packaging and CCM. He further reported that the department has been fielding some telephone calls from entities looking for large commercial buildings to rent. The telephone number for the City of Pembroke Downtown Development Authority is 912-658-8647.

PART XI:

RECOMMENDATIONS AND CONCLUSIONS

RECOMMENDATIONS AND CONCLUSIONS

Project Evaluation

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

Site Evaluation

The site's location is considered good. It is located near a major thoroughfare to the city which provides the site with good visibility and access. It is located in relatively close proximity to medical facilities, schools, shopping, employment, local government facilities and recreational facilities. The site is 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 36,540. By 2010, population in this market area had increased by 33.3 percent to 48,709. In 2018, the population in this market area had increased by 14.0 percent to 55,549. It is projected that between 2018 and 2020, population in the market area will increase 3.0 percent to 57,213. It is projected that between 2018 and 2023, population in the market area will increase 4.4 percent to 59,709.

The population for residents ages 55 and older was 9,199 in 2010, representing approximately 20.8 percent of the total population. The population in this age group increased to 13,724, or 24.7 percent, for 2018 and is anticipated to further increase to 15,936 (26.7 percent) by 2023.

Between 2000 and 2010, the market area gained approximately 436 households per year. The market area gained 355 households per year between 2010 and 2018 and is projected to gain 301 households per year through 2023. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2023.

There were 8,076 senior households ages 55 and older in the market area in 2018 and is projected to increase to 9,310 by 2023.

Employment in Bryan County has been increasing an average of 0.8 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.6 percent per year since 2005.

Existing Housing

There were ten confirmed apartment complexes in and surrounding the market area. There were 17 vacant units at the time of the survey out of 448 units surveyed, for an overall vacancy rate of 3.8 percent. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area. The amenities of these comparables are relatively similar to inferior to the subject's proposed amenities. Therefore, it is believed the subject will be competitive within the market area.

Adjusted Market Rental Rates

Market rental rate grids were completed for the subject. The subject property's proposed net rents are lower than the market rent of $850 for the one-bedroom units and $965 for the two-bedroom units. The analysts was unable to locate any market-rate properties within the market area. Therefore, some comparables outside the market area were utilized and adjusted for differences in location. It is believed that the comparables used in the rent grid analysis were the best available. The proposed tax credit rents are lower than the adjusted market rental rates. Therefore, it is believed that the proposed tax credit rents will be competitive with existing properties.

Demand & Capture Rates

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

AMI	Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Average Market Rent	Market Rents Band Min - Max	Proposed Rents
50% AMI	1 BR/ 1 BA	$10,710 to $26,000	10	135	0	135	7.4%	6-8/Month	$850	N/A	$357
	2 BR/1 BA	$12,870 to $26,000	4	74	0	74	5.4%	6-8/Month	$965	N/A	$714
60% AMI	1 BR/ 1 BA	$21,420 to $31,200	45	80	0	80	56.1%	6-8/Month	$850	N/A	$429
	2 BR/ 1 BA	$25,740 to $31,200	11	44	0	44	25.1%	6-8/Month	$965	N/A	$858
Total For Project	All 1 BR	$10,710 to $31,200	55	177	0	177	31.0%	6-8/Month	$850	N/A	$357-$714
	All 2 BR	$21,420 to $31,200	15	97	0	97	15.5%	6-8/Month	$850-$965	N/A	$429-$858
	All at 50%	$10,710 to $26,000	14	290	0	290	4.8%	6-8/Month	$850	N/A	$357-$429
	All at 60%	$21,420 to $31,200	56	172	0	172	32.5%	6-8/Month	$850-$965	N/A	$714-$858
	All Tax Credit Units	$10,710 to $31,200	70	381	0	381	18.4%	6-8/Month	$850-$965	N/A	$357-$858

The subject is applying for tax credits at 50 and 60 percent of the area median income. There are no tax credit comparables located in the market area constructed within the past two years that compete with the subject. There are currently no vacant LIHTC units at 50 or 60 percent of the area median income within the market area. The subject will need to capture 18.4 percent of the demand in the market area for all its proposed units, 4.8 percent of the demand in the market area for its proposed units at 50 percent of the area median income and 32.5 percent of the demand in the market area for its proposed units at 60 percent of the area median income. As indicated in the chart above, the capture rates for all proposed one- and two-bedroom units are below the 35 percent threshold requirement. Additionally, the capture rates for each bedroom type at percent of area median income is below the 60 percent threshold requirement. As a result,

the analyst feels there is a need for affordable housing, and the subject will help fill the need for affordable units to the market area.

Absorption/Stabilization Estimate

The subject is a proposed multifamily development that will contain 70 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the proposed development will satisfy a portion of the continued demand for the units within the market. The absorption level is typically based on the most recent multifamily developments. However, the analysts were unable to find any new constructions within the market area. Therefore, it was necessary to base absorption projections primarily on discussions with local leasing agents. It is estimated that a 93 percent occupancy level can be achieved in nine to eleven months. Interviews with apartment managers substantiate the absorption rate. It is believed that the existing development will absorb six to eight units per month; therefore, it will reach a stable occupancy level within nine to eleven 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 and percent of area median income. The capture rates for the individual unit types are also within the acceptable range. It is believed that the subject is a viable development.

Data Sources

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

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

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

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

Samuel T. Gill
Market Analyst

ADDENDUM A

NCHMA Market Study Index

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

		Page Number(s)
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5	Target market/population description	18
6	Project description including unit features and community amenities	18
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23	For senior or special needs projects, provide data specific to target market	47-53

NCHMA Market Study Index

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

		Page Number(s)
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ADDENDUM B

MARKET STUDY TERMINOLOGY

Absorption Period

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

Absorption Rate

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

Acceptable Rent Burden

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

Affordable Housing

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

Amenity

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

Annual Demand

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

Area Median Income (AMI)

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

Assisted Housing

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

Attached Housing

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

Basic Rent

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

Below Market Interest Rate Program (BMIR)

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

Capture Rate

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

Census Tract

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

Central Business District (CBD)

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

Community Development Corporation (CDC)

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

Comparable Property

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

Competitive Property

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

Concession

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

Condominium

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

Contract Rent

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

Demand

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

Difficult Development Area (DDA)

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

Detached Housing

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

Effective Rents

Contract Rent less concessions.

Elderly or Senior Housing

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

Extremely Low Income

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

Fair Market Rent (FMR)

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

Garden Apartments

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

Gross Rent

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

High-rise

A residential building having more than ten stories.

Household

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

Household Trends

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

Housing Unit

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

Housing Choice Voucher (Section 8 Program)

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

Housing Finance Agency (HFA)

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

HUD Section 8 Program

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

HUD Section 202 Program

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

HUD Section 811 Program

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

HUD Section 236 Program

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

Income Band

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

Income Limits

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

Infrastructure

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

Low Income

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

Low Income Housing Tax Credit

A program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built by restricted for occupancy to households earning 60 percent of 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 Date Center (SDC)

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

Subsidy

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

Substandard Conditions

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

Target Income Band

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

Target Population

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

Tenant

One who rents real property from another.

Tenant Paid Utilities

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

Tenure

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

Townhouse (or Row House)

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

Turnover

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

Unmet Housing Need

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

Unrestricted Rents

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

Vacancy Period

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

Vacancy Rate – Economic

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

Vacancy Rate – Physical

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

Very Low Income

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

Zoning

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

ADDENDUM C

Allowances for Tenant-Furnished Utilities and Other Services

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

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

Locality		Unit Type					Date
Georgia South		**Low Rise**					
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	6	8	10	12	15	18
	b. Bottle Gas	19	27	31	39	50	58
	c. Electric	8	12	15	18	24	27
	d. Electric - Heat Pump	2	2	3	4	5	5
Cooking	a. Natural Gas	2	3	4	5	6	7
	b. Bottle Gas	10	12	17	21	25	29
	c. Electric	5	7	9	11	15	17
		-	-	-	-	-	-
Other Electric		15	21	27	33	42	48
Air Conditioning		8	10	13	16	19	21
Water Heating	a. Natural Gas	3	5	6	8	9	11
	b. Bottle Gas	10	14	21	25	29	37
	c. Electric	9	14	18	23	28	33
	d. Oil	-	-	-	-	-	-
Water		17	18	22	27	32	37
Sewer		19	20	25	30	35	41
Trash Collection		15	15	15	15	15	15
Range/Microwave		11	11	11	11	11	11
Refrigerator		13	13	13	13	13	13
Other -							

Actual Family Allowances To be used by the family to compute allowance.
Complete below for the actual unit rented

Name of Family

Unit Address

Number of Bedrooms

Utility or Service	per month cost
Space Heating	
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	0

based on form HUD-52667 (04/15)

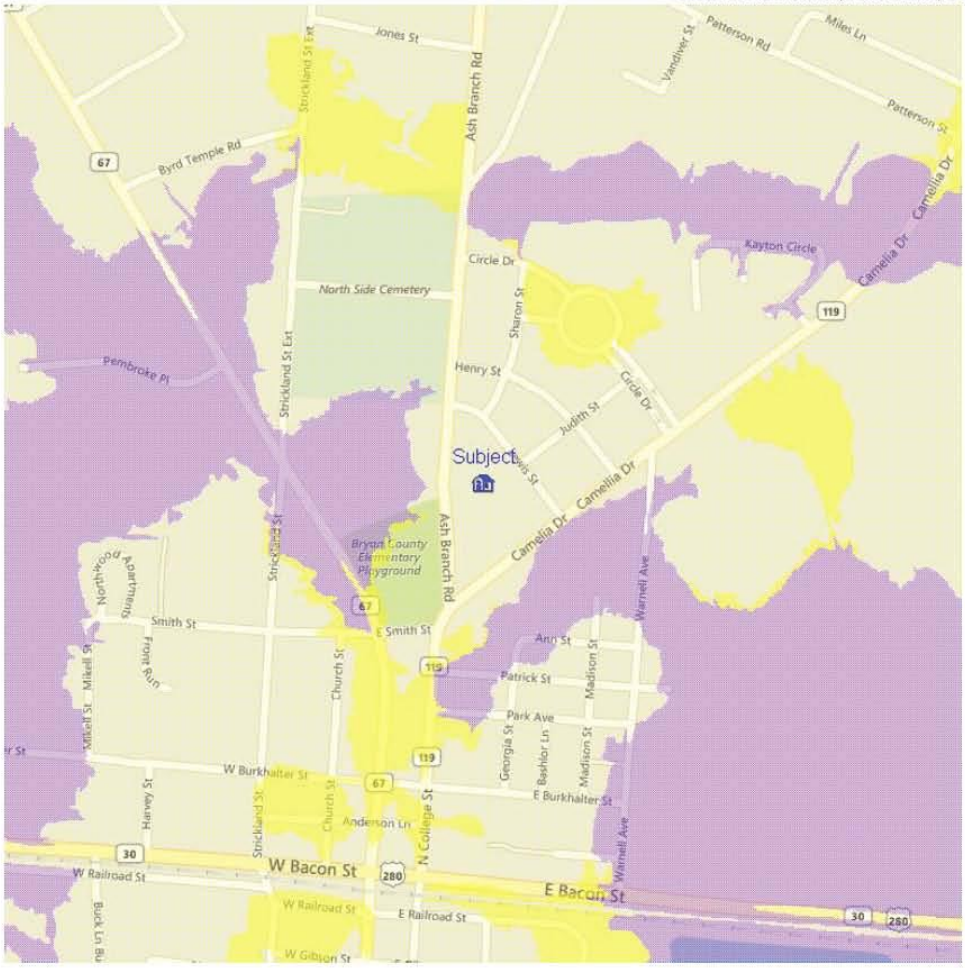
Previous editions are obsolete
EFFECTIVE 1/1/2017

ref. Handbook 7420.8

ADDENDUM D

STDB

You are currently logged in as: **(Amy Earnheart)** on **20-Mar-2017**
104 Ash Branch Road, Pembroke, GA
104 ASH BRANCH RD, PEMBROKE, GA



MAP DATA

Map Number	:	**13029C0065D**
Panel Date	:	**May 05,2014**
FIPS Code	:	**13029**
Census Tract	:	**9201.02**
Geo Result	:	**S8 (Most Accurate) - single valid address match, point located at a single known address point candidate (Parcel)**

Flood

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

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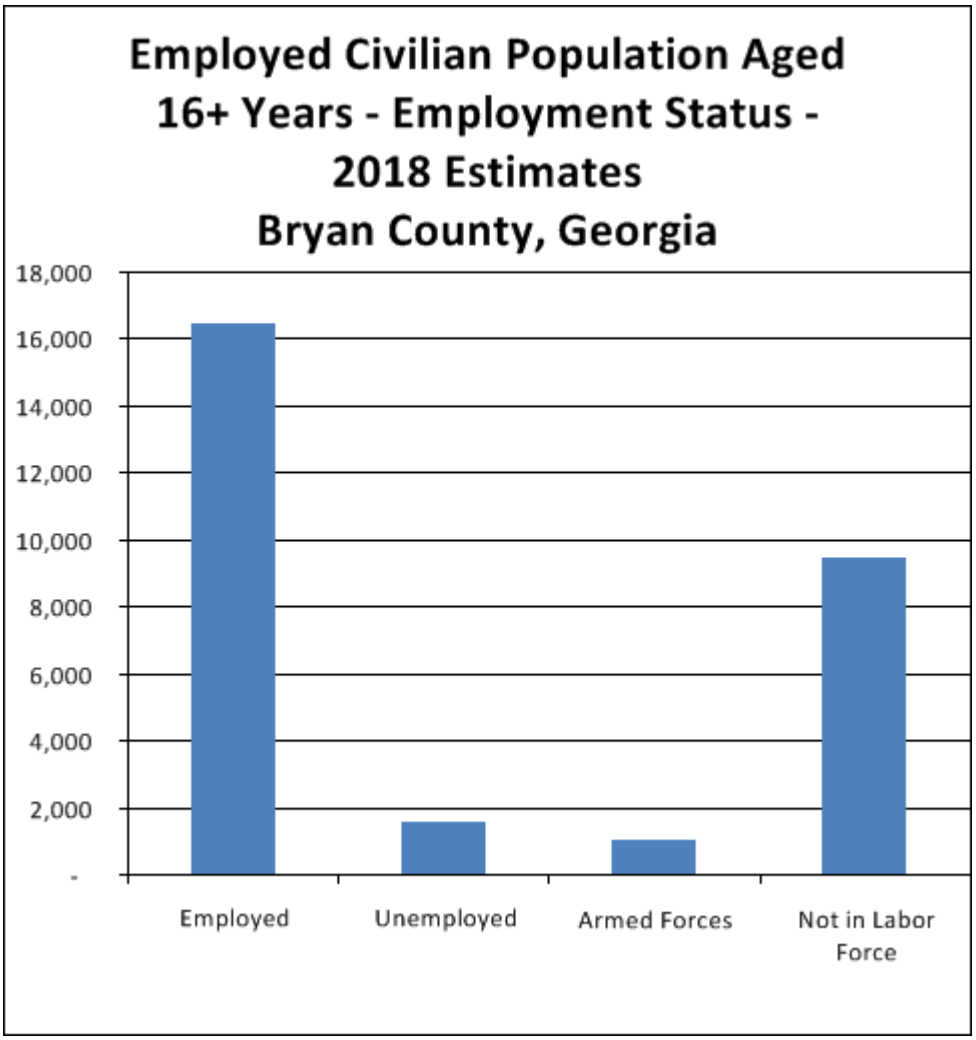
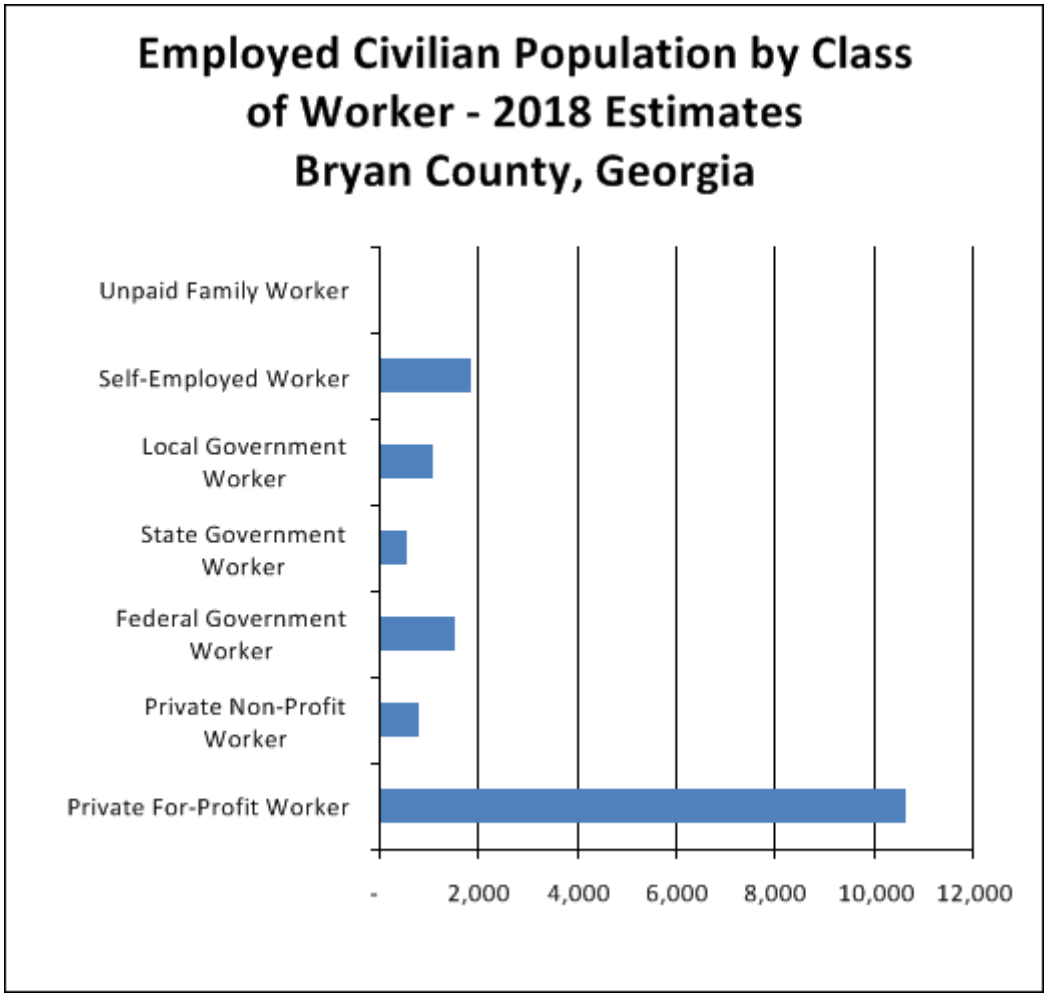
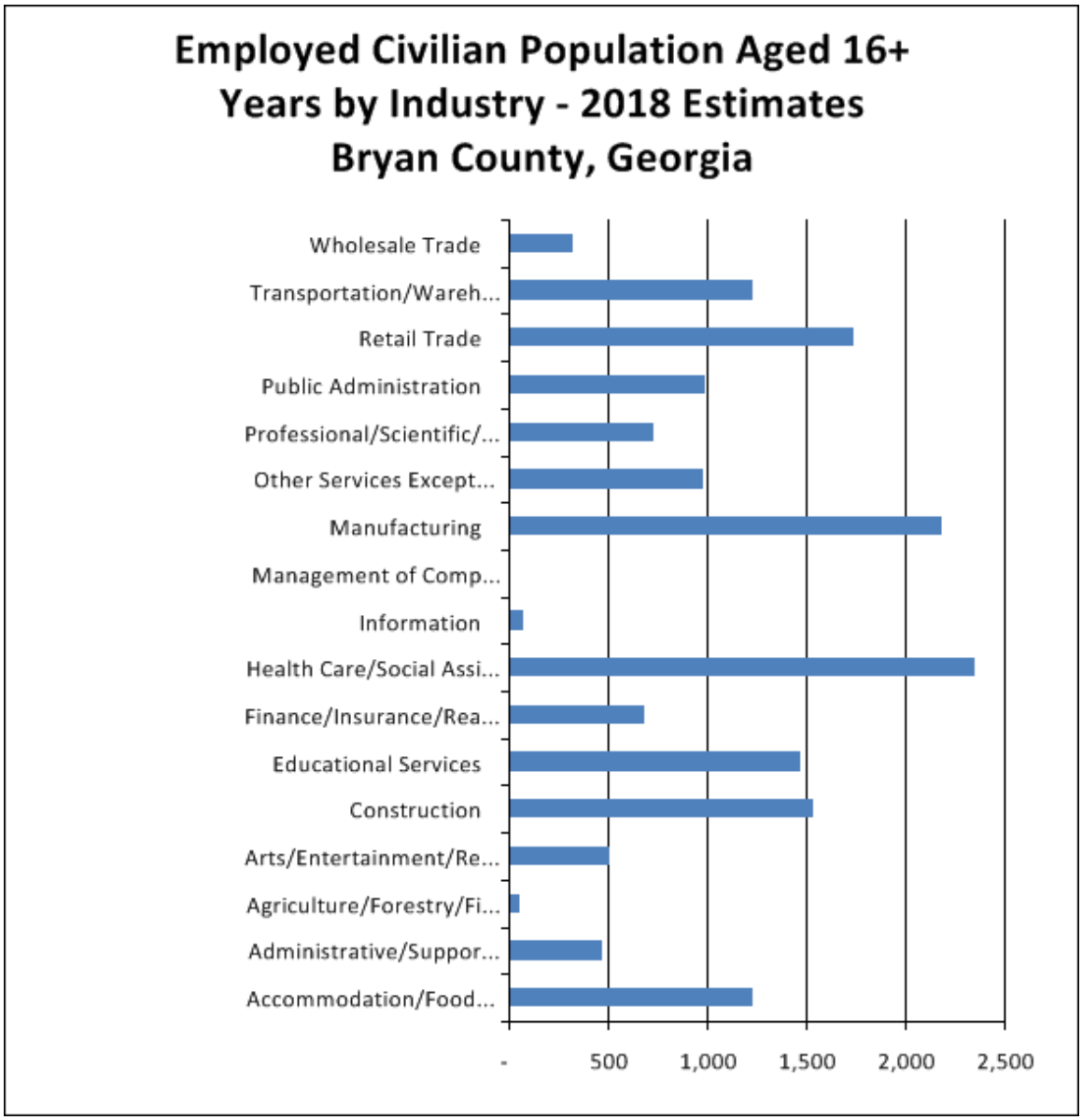
ADDENDUM E

National Church Residences at Ash Branch
Lambert St
Sharon St
Henry St
Lewis St
Kaylor Ct
Creed Dr
N Main St
Stine Manor St
W Smith St
E Smith St
N College St
Anne St

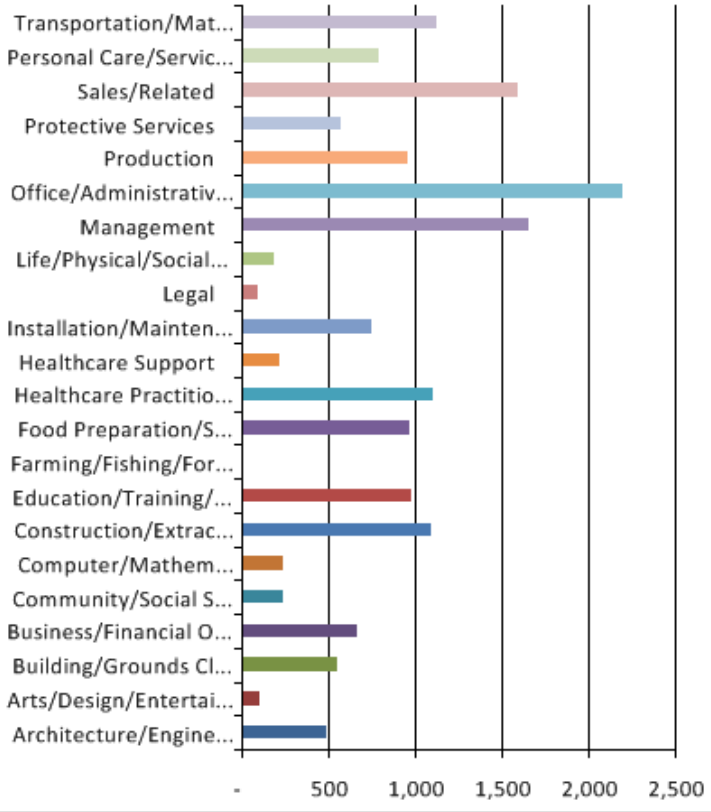
ADDENDUM F

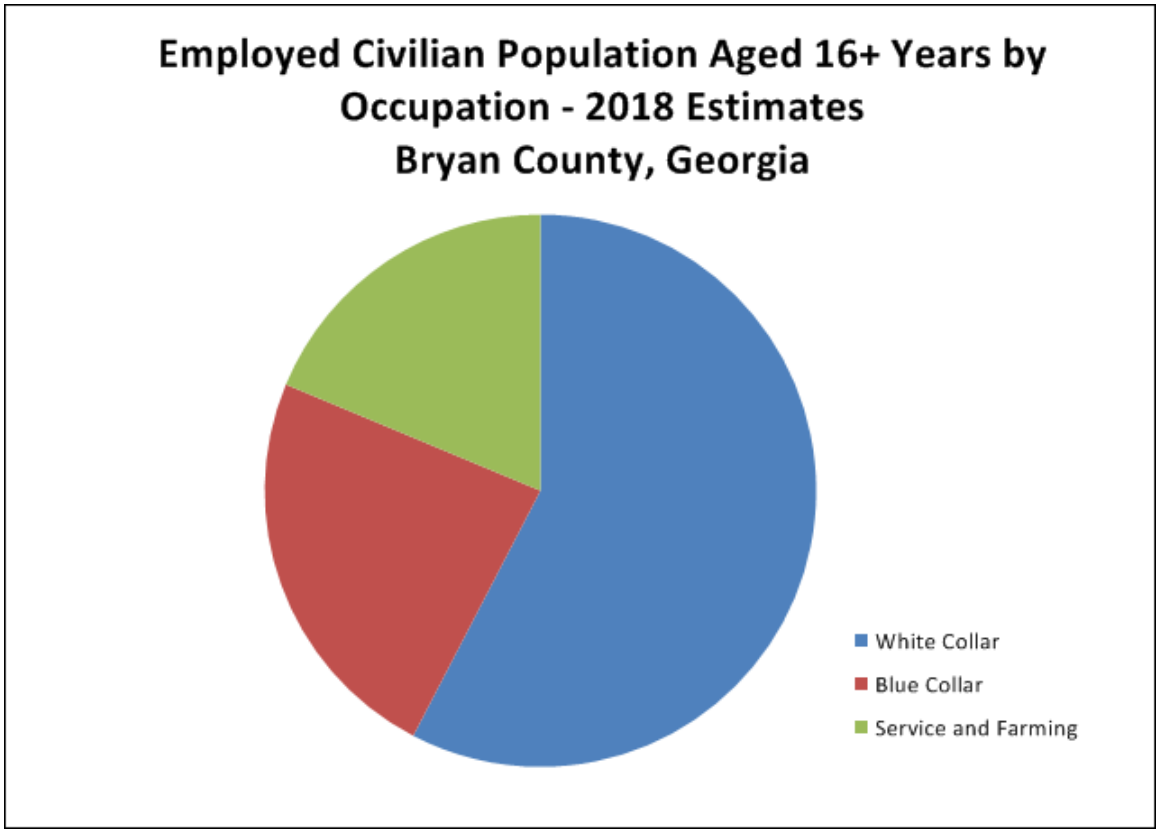

Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates
Bryan County, Georgia
18,000
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
-
Employed
Unemployed
Armed Forces
Not in Labor Force

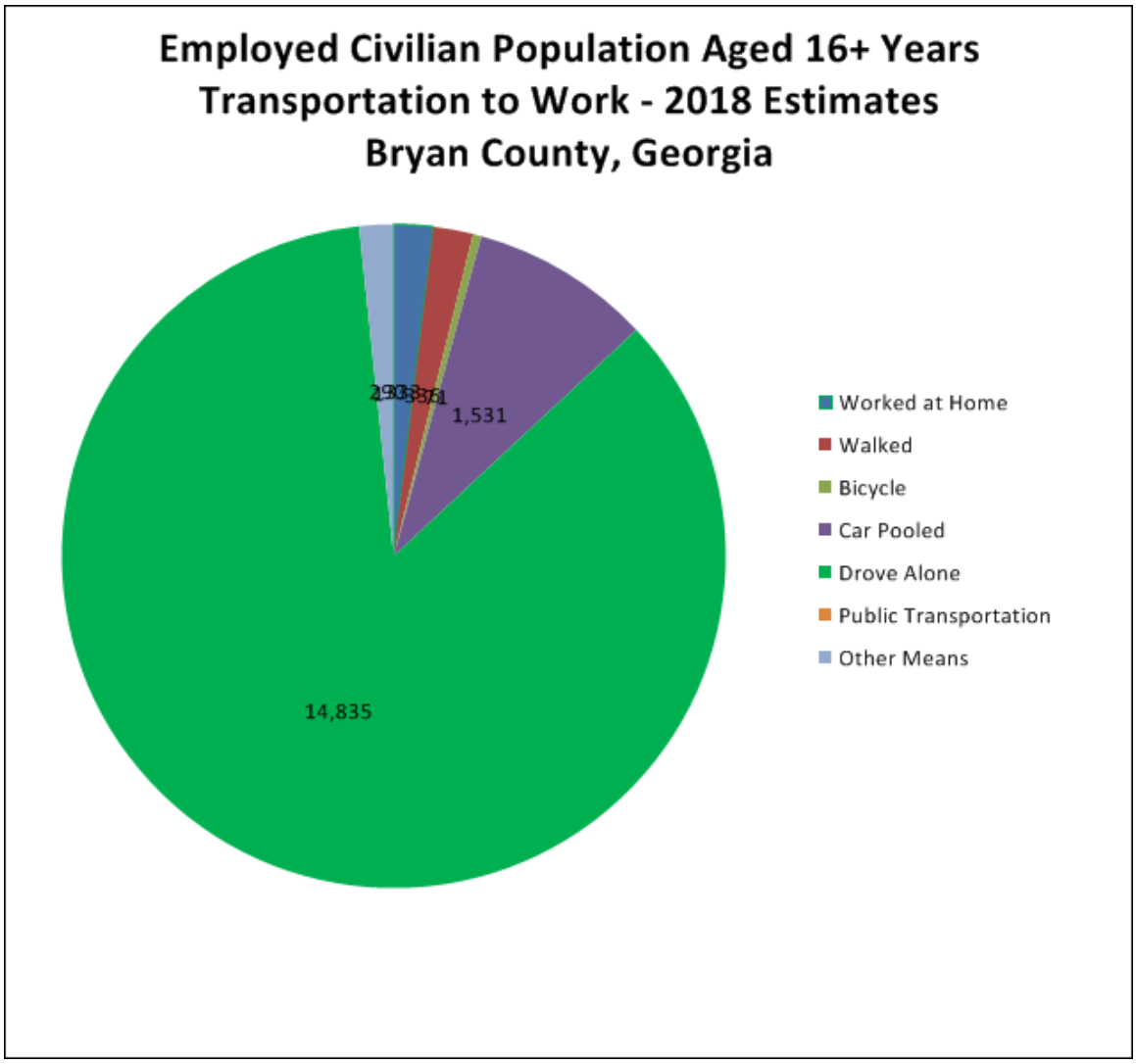

Employed Civilian Population by Class of Worker - 2018 Estimates
Bryan County, Georgia
Unpaid Family Worker
Self-Employed Worker
Local Government Worker
State Government Worker
Federal Government Worker
Private Non-Profit Worker
Private For-Profit Worker
-
2,000
4,000
6,000
8,000
10,000
12,000


Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates
Bryan County, Georgia
Wholesale Trade
Transportation/Wareh...
Retail Trade
Public Administration
Professional/Scientific/...
Other Services Except...
Manufacturing
Management of Comp...
Information
Health Care/Social Assi...
Finance/Insurance/Rea...
Educational Services
Construction
Arts/Entertainment/Re...
Agriculture/Forestry/Fi...
Administrative/Suppor...
Accommodation/Food...
-
500
1,000
1,500
2,000
2,500

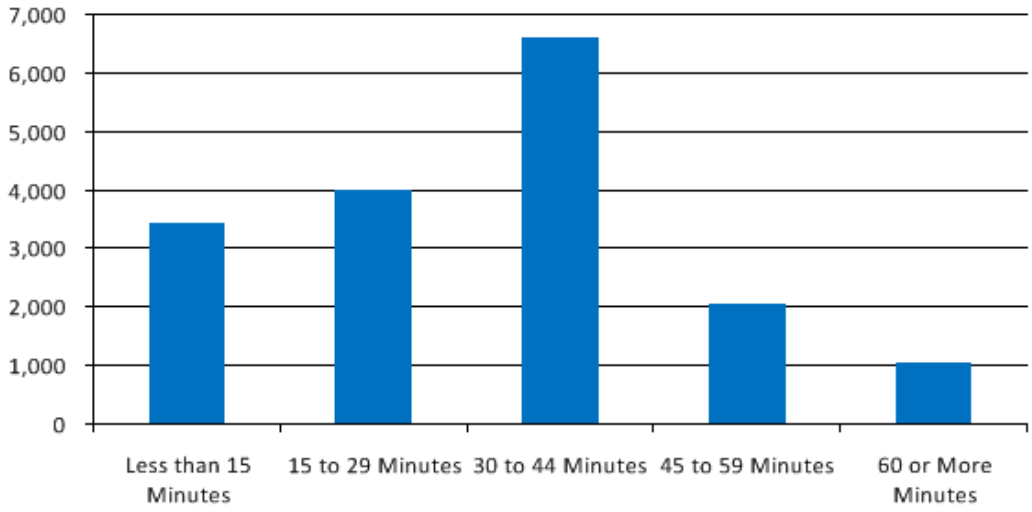
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Bryan County, Georgia




Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Bryan County, Georgia
White Collar
Blue Collar
Service and Farming


Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Bryan County, Georgia
1,531
14,835
Worked at Home
Walked
Bicycle
Car Pooled
Drove Alone
Public Transportation
Other Means

Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Bryan County, Georgia



Source: Ribbon Demographics; Claritas

ribbon demographics

www.ribbondata.com

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Employed Civilian Population Aged 16+ Years
Employment Status
Current Year Estimates - 2018

Bryan County, Georgia

Status	Number
Employed	16,465
Unemployed	1,547
Armed Forces	1,022
Not in Labor Force	9,448
Unemployed	8.59%

Source: Ribbon Demographics; Claritas

ribbon demographics

www.ribbondata.com

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Employed Civilian Population by Class of Worker
Current Year Estimates - 2018

Bryan County, Georgia

Industry	Number Employed	Percent Employed
Private For-Profit Worker	10,682	64.5%
Private Non-Profit Worker	808	4.9%
Federal Government Worker	1,525	9.2%
State Government Worker	568	3.4%
Local Government Worker	1,104	6.7%
Self-Employed Worker	1,864	11.3%
Unpaid Family Worker	16	0.1%
Total:	**16,567**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

www.ribbondata.com

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Employed Civilian Population Aged 16+ Years by Industry
Current Year Estimates - 2018

Bryan County, Georgia

Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,234	7.4%
Administrative/Support/Waste Management	476	2.9%
Agriculture/Forestry/Fishing/Hunting/Mining	51	0.3%
Arts/Entertainment/Recreation	507	3.1%
Construction	1,538	9.3%
Educational Services	1,475	8.9%
Finance/Insurance/Real Estate/Rent/Lease	684	4.1%
Health Care/Social Assistance	2,350	14.2%
Information	78	0.5%
Management of Companies and Enterprises	-	0.0%
Manufacturing	2,182	13.2%
Other Services Except Public Administration	979	5.9%
Professional/Scientific/Technical Services	732	4.4%
Public Administration	992	6.0%
Retail Trade	1,737	10.5%
Transportation/Warehousing/Utilities	1,228	7.4%
Wholesale Trade	324	2.0%
Total:	**16,567**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

www.ribbondata.com

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Employed Civilian Population Aged 16+ Years by Occupation
Current Year Estimates - 2018

Bryan County, Georgia

Occupation	Number Employed	Percent Employed
Architecture/Engineering	485	2.9%
Arts/Design/Entertainment/Sports/Media	108	0.7%
Building/Grounds Cleaning/Maintenance	548	3.3%
Business/Financial Operations	668	4.0%
Community/Social Services	236	1.4%
Computer/Mathematical	241	1.5%
Construction/Extraction	1,089	6.6%
Education/Training/Library	981	5.9%
Farming/Fishing/Forestry	-	0.0%
Food Preparation/Serving Related	968	5.8%
Healthcare Practitioner/Technician	1,099	6.6%
Healthcare Support	219	1.3%
Installation/Maintenance/Repair	751	4.5%
Legal	93	0.6%
Life/Physical/Social Science	190	1.1%
Management	1,656	10.0%
Office/Administrative Support	2,199	13.3%
Production	956	5.8%
Protective Services	570	3.4%
Sales/Related	1,592	9.6%
Personal Care/Service	795	4.8%
Transportation/Material Moving	1,123	6.8%
Total:	**16,567**	**100.0%**
White Collar	9,548	57.6%
Blue Collar	3,919	23.7%
Service and Farming	3,100	18.7%
Total:	**16,567**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years
Transportation to Work
Current Year Estimates - 2018
Bryan County, Georgia

Transportation Mode	Number	Percent
Worked at Home	333	1.9%
Walked	336	1.9%
Bicycle	71	0.4%
Car Pooled	1,531	8.8%
Drove Alone	14,835	85.3%
Public Transportation	1	0.0%
Other Means	290	1.7%
Total:	**17,397**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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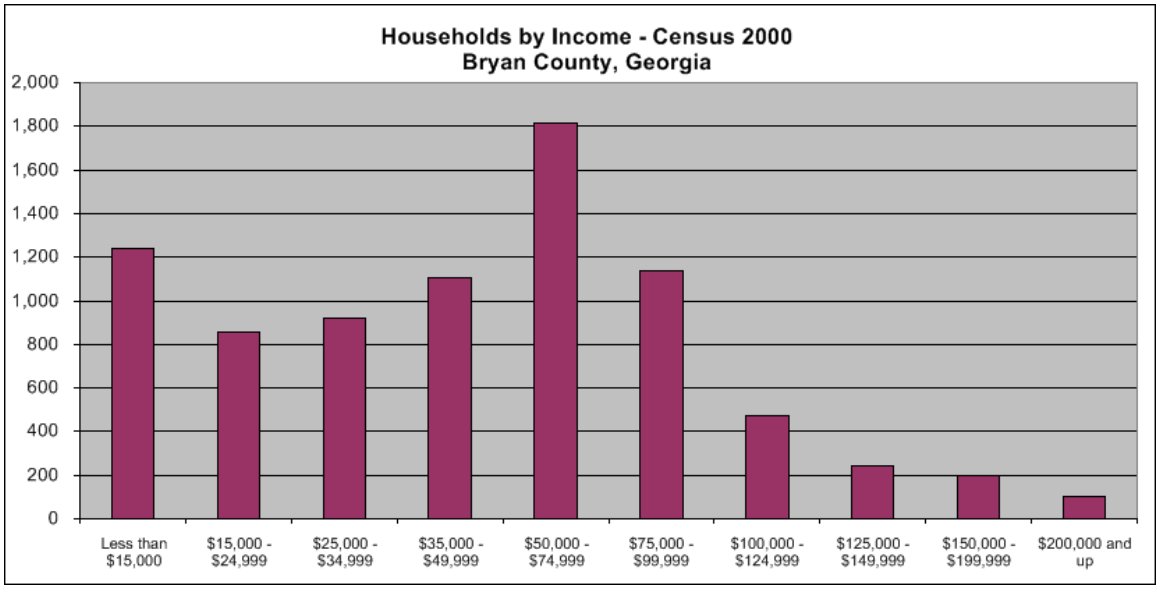
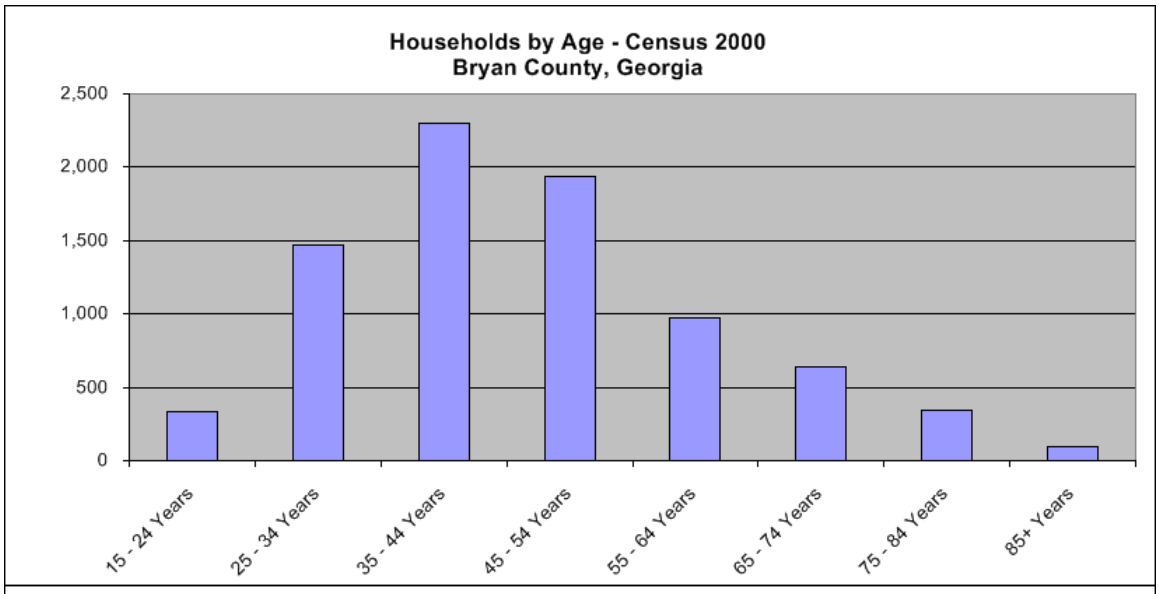
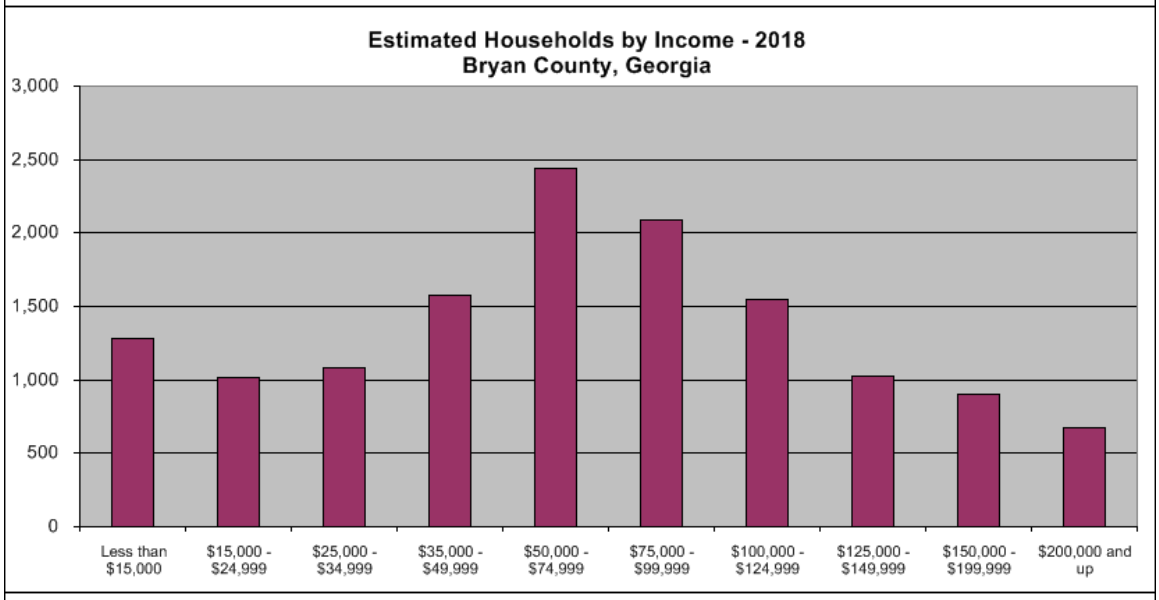
Employed Civilian Population Aged 16+ Years
Travel Time to Work
Current Year Estimates - 2018
Bryan County, Georgia

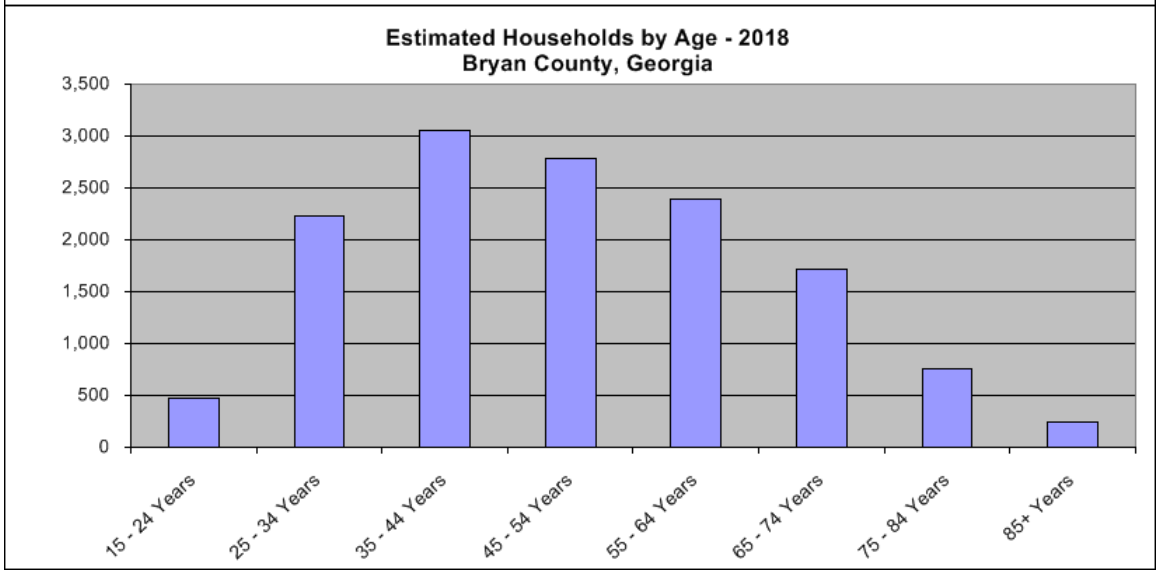
Travel Time	Number	Percent
Less than 15 Minutes	3,421	20.0%
15 to 29 Minutes	3,992	23.4%
30 to 44 Minutes	6,587	38.6%
45 to 59 Minutes	2,047	12.0%
60 or More Minutes	1,039	6.1%
Total:	**17,086**	**100.0%**

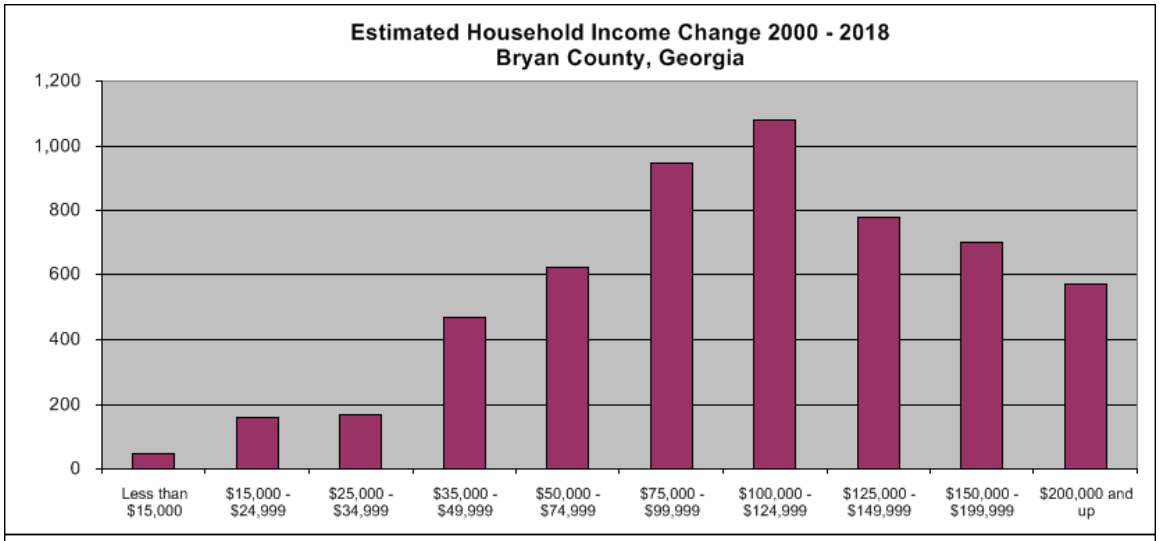
Source: Ribbon Demographics; Claritas

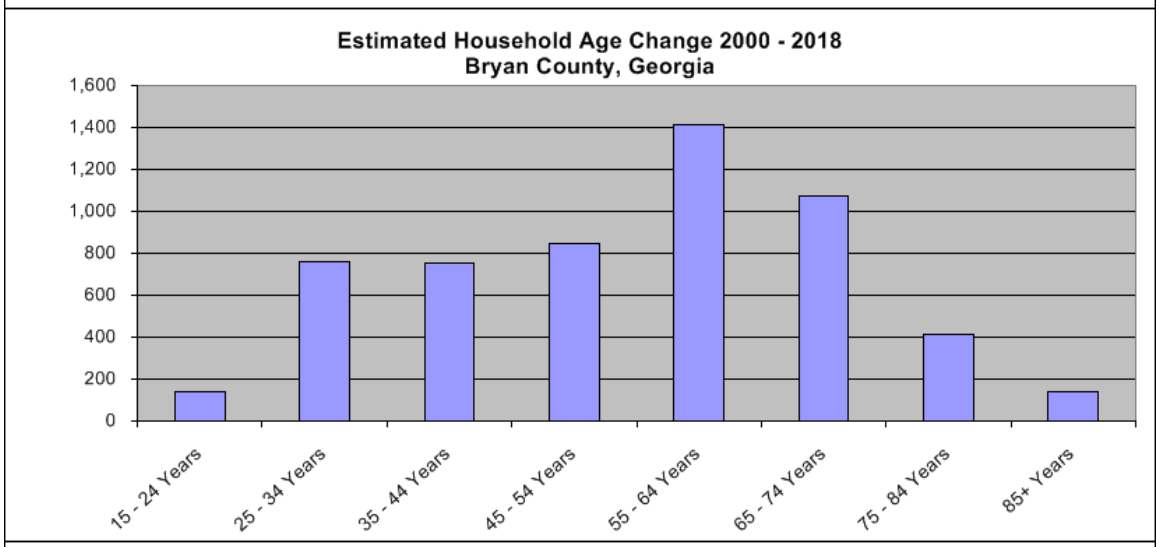


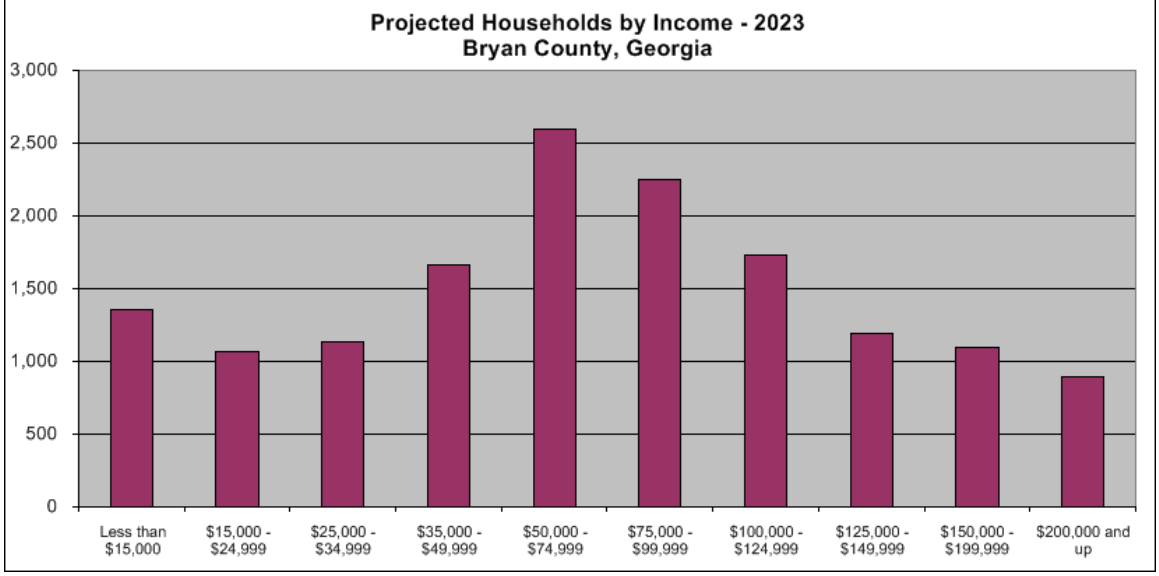

Households by Age - Census 2000
Bryan County, Georgia
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

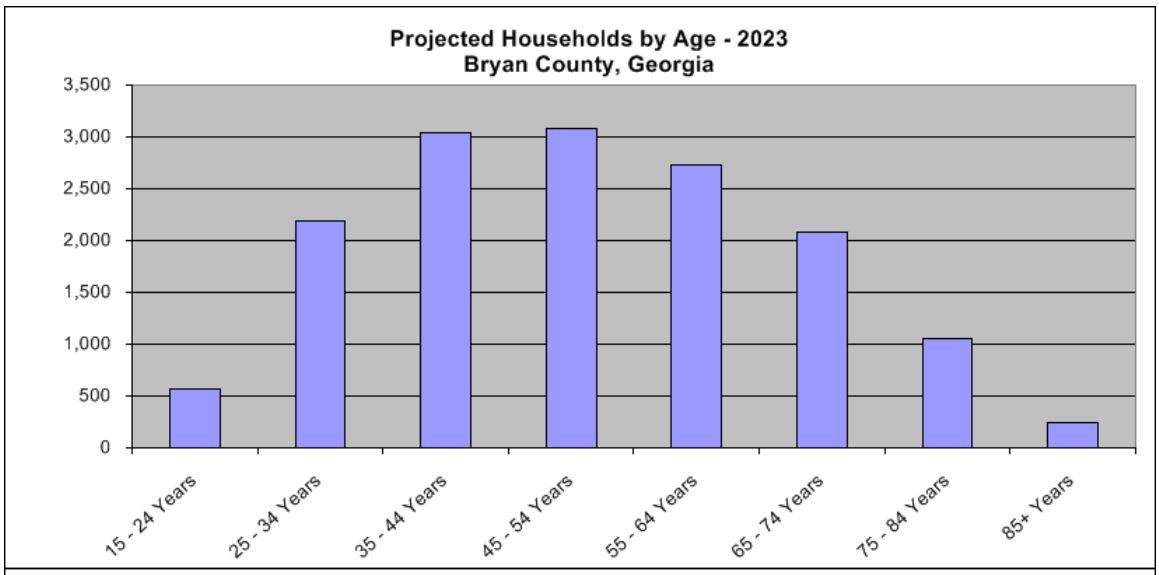

Estimated Households by Income - 2018
Bryan County, Georgia
3,000
2,500
2,000
1,500
1,000
500
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

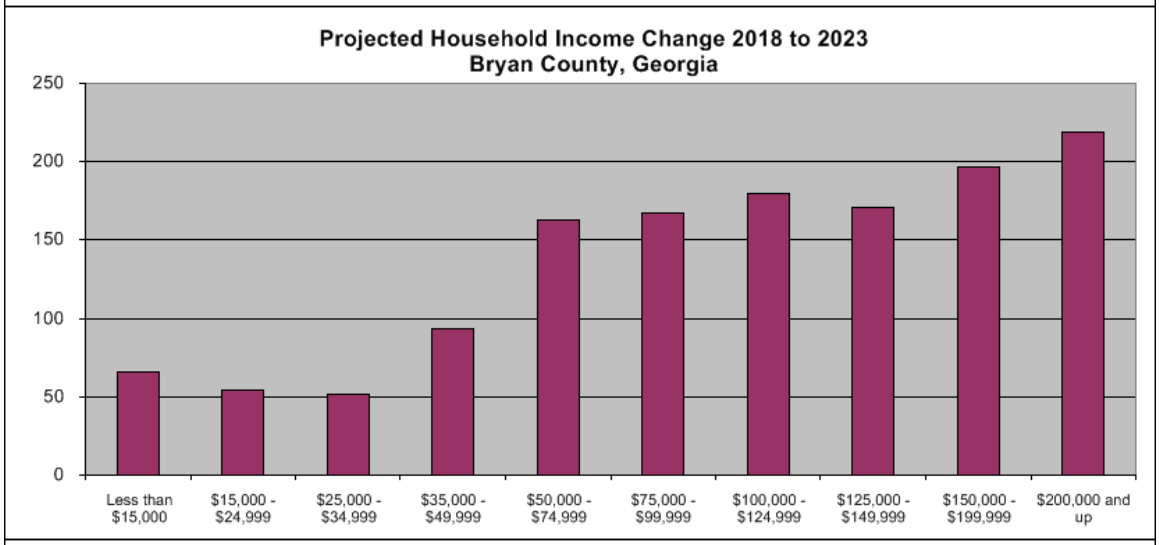

Estimated Households by Age - 2018
Bryan County, Georgia
3,500
3,000
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

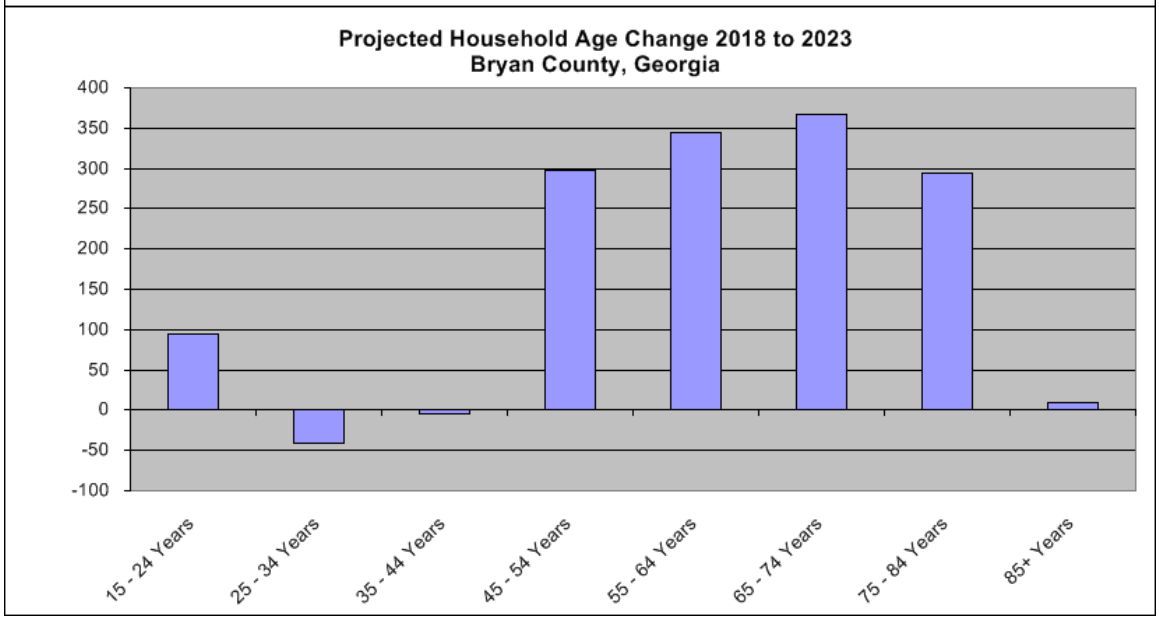

Estimated Household Income Change 2000 - 2018
Bryan County, Georgia
1,200
1,000
800
600
400
200
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

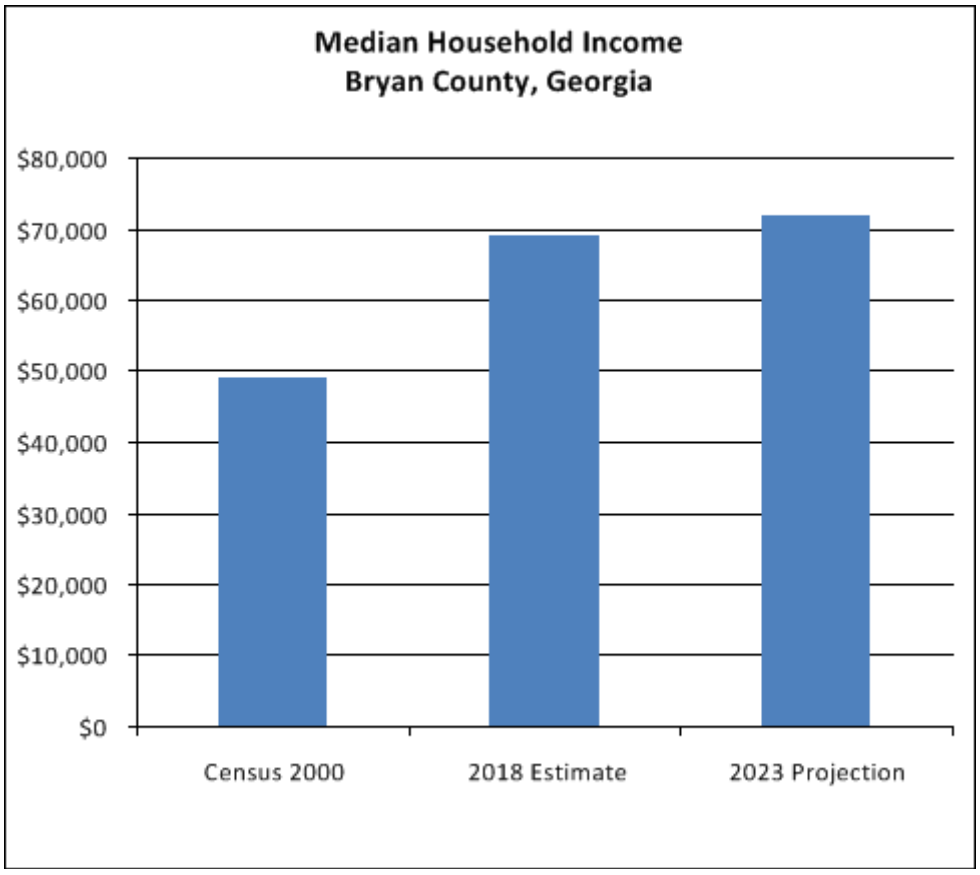

Estimated Household Age Change 2000 - 2018
Bryan County, Georgia
1,600
1,400
1,200
1,000
800
600
400
200
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Households by Income - 2023
Bryan County, Georgia
3,000
2,500
2,000
1,500
1,000
500
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Households by Age - 2023
Bryan County, Georgia
3,500
3,000
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Household Income Change 2018 to 2023
Bryan County, Georgia
250
200
150
100
50
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Household Age Change 2018 to 2023
Bryan County, Georgia
400
350
300
250
200
150
100
50
0
-50
-100
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years



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Households by Income and Age
Bryan County, Georgia
Census Data - 2000

Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	*Percent*
Less than $15,000	127	168	159	215	216	173	135	45	**1,238**	***15.3%***
$15,000 - $24,999	42	178	179	145	72	161	60	18	**855**	***10.6%***
$25,000 - $34,999	67	310	123	168	102	83	51	13	**917**	***11.3%***
$35,000 - $49,999	53	226	392	205	126	57	37	7	**1,103**	***13.6%***
$50,000 - $74,999	18	401	688	376	197	97	30	5	**1,812**	***22.4%***
$75,000 - $99,999	24	139	457	426	73	14	6	1	**1,140**	***14.1%***
$100,000 - $124,999	0	32	187	170	71	13	0	0	**473**	***5.9%***
$125,000 - $149,999	0	5	61	110	37	22	5	3	**243**	***3.0%***
$150,000 - $199,999	0	8	35	81	54	12	8	2	**200**	***2.5%***
$200,000 and up	0	1	16	38	25	12	10	2	**104**	***1.3%***
Total	**331**	**1,468**	**2,297**	**1,934**	**973**	**644**	**342**	**96**	**8,085**	***100.0%***
Percent	***4.1%***	***18.2%***	***28.4%***	***23.9%***	***12.0%***	***8.0%***	***4.2%***	***1.2%***	***100.0%***	

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Households by Income and Age
Bryan County, Georgia
Current Year Estimates - 2018

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	75	177	215	190	239	208	123	58	**1,285**	***9.4%***
$15,000 - $24,999	24	183	219	113	131	167	126	50	**1,013**	***7.4%***
$25,000 - $34,999	186	155	164	161	179	128	82	29	**1,084**	***8.0%***
$35,000 - $49,999	46	352	406	232	206	200	102	28	**1,572**	***11.5%***
$50,000 - $74,999	117	518	632	402	331	284	126	26	**2,436**	***17.9%***
$75,000 - $99,999	19	420	600	362	291	280	91	23	**2,086**	***15.3%***
$100,000 - $124,999	0	198	359	389	324	213	58	10	**1,551**	***11.4%***
$125,000 - $149,999	1	132	229	258	201	158	32	11	**1,022**	***7.5%***
$150,000 - $199,999	0	51	107	401	273	55	10	3	**900**	***6.6%***
$200,000 and up	2	43	117	270	211	26	6	0	**675**	***5.0%***
Total	**470**	**2,229**	**3,048**	**2,778**	**2,386**	**1,719**	**756**	**238**	13,624	***100.0%***
Percent	***3.4%***	***16.4%***	***22.4%***	***20.4%***	***17.5%***	***12.6%***	***5.5%***	***1.7%***	***100.0%***	

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Households by Income and Age
Bryan County, Georgia
Estimated Change - 2000 to 2018

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	-52	9	56	-25	23	35	-12	13	**47**	***3.8%***
$15,000 - $24,999	-18	5	40	-32	59	6	66	32	**158**	***18.5%***
$25,000 - $34,999	119	-155	41	-7	77	45	31	16	**167**	***18.2%***
$35,000 - $49,999	-7	126	14	27	80	143	65	21	**469**	***42.5%***
$50,000 - $74,999	99	117	-56	26	134	187	96	21	**624**	***34.4%***
$75,000 - $99,999	-5	281	143	-64	218	266	85	22	**946**	***83.0%***
$100,000 - $124,999	0	166	172	219	253	200	58	10	**1,078**	***227.9%***
$125,000 - $149,999	1	127	168	148	164	136	27	8	**779**	***320.6%***
$150,000 - $199,999	0	43	72	320	219	43	2	1	**700**	***350.0%***
$200,000 and up	2	42	101	232	186	14	-4	-2	**571**	***549.0%***
Total	**139**	**761**	**751**	**844**	**1,413**	**1,075**	**414**	**142**	5,539	***68.5%***
Percent Change	***42.0%***	***51.8%***	***32.7%***	***43.6%***	***145.2%***	***166.9%***	***121.1%***	***147.9%***	***68.5%***	

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Households by Income and Age
Bryan County, Georgia
Five Year Projections - 2023

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	86	166	199	192	252	235	162	59	**1,351**	***9.0%***
$15,000 - $24,999	29	168	205	113	140	193	171	48	**1,067**	***7.1%***
$25,000 - $34,999	216	140	155	160	187	142	107	29	**1,136**	***7.6%***
$35,000 - $49,999	58	341	391	244	224	239	137	31	**1,665**	***11.1%***
$50,000 - $74,999	144	506	615	423	362	343	178	28	**2,599**	***17.3%***
$75,000 - $99,999	25	415	599	388	326	346	129	25	**2,253**	***15.0%***
$100,000 - $124,999	0	203	368	424	370	267	88	11	**1,731**	***11.6%***
$125,000 - $149,999	3	139	247	296	238	207	50	13	**1,193**	***8.0%***
$150,000 - $199,999	1	58	121	479	341	75	18	4	**1,097**	***7.3%***
$200,000 and up	3	52	143	357	290	39	10	0	**894**	***6.0%***
Total	**565**	**2,188**	**3,043**	**3,076**	**2,730**	**2,086**	**1,050**	**248**	**14,986**	***100.0%***
Percent	***3.8%***	***14.6%***	***20.3%***	***20.5%***	***18.2%***	***13.9%***	***7.0%***	***1.7%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Bryan County, Georgia
Projected Change - 2018 to 2023

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	11	-11	-16	2	13	27	39	1	**66**	***5.1%***
$15,000 - $24,999	5	-15	-14	0	9	26	45	-2	**54**	***5.3%***
$25,000 - $34,999	30	-15	-9	-1	8	14	25	0	**52**	***4.8%***
$35,000 - $49,999	12	-11	-15	12	18	39	35	3	**93**	***5.9%***
$50,000 - $74,999	27	-12	-17	21	31	59	52	2	**163**	***6.7%***
$75,000 - $99,999	6	-5	-1	26	35	66	38	2	**167**	***8.0%***
$100,000 - $124,999	0	5	9	35	46	54	30	1	**180**	***11.6%***
$125,000 - $149,999	2	7	18	38	37	49	18	2	**171**	***16.7%***
$150,000 - $199,999	1	7	14	78	68	20	8	1	**197**	***21.9%***
$200,000 and up	1	9	26	87	79	13	4	0	**219**	***32.4%***
Total	**95**	**-41**	**-5**	**298**	**344**	**367**	**294**	**10**	**1,362**	***10.0%***
Percent Change	***20.2%***	***-1.8%***	***-0.2%***	***10.7%***	***14.4%***	***21.3%***	***38.9%***	***4.2%***	***10.0%***	

Source: Claritas; Ribbon Demographics

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Median Household Income Bryan County, Georgia		
Census 2000	2018 Estimate	2023 Projection
$49,041	$69,068	$71,874

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Median Household Income by Area
Bryan County, Georgia

Geography ID	Census 2000	2018 Estimate	2023 Projection
13029	$49,041	$69,068	$71,874

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HISTA 2.2 Summary Data — Bryan County, Georgia

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Renter Households
Age 15 to 54 Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	51	27	15	48	54	**195**
$10,000-20,000	54	42	56	5	46	**203**
$20,000-30,000	70	34	41	42	23	**210**
$30,000-40,000	65	121	199	35	0	**420**
$40,000-50,000	92	32	33	25	11	**193**
$50,000-60,000	34	35	52	20	14	**155**
$60,000-75,000	22	223	42	21	48	**356**
$75,000-100,000	21	88	69	17	35	**230**
$100,000-125,000	3	37	44	60	32	**176**
$125,000-150,000	0	1	13	25	0	**39**
$150,000-200,000	1	0	3	0	0	**4**
$200,000+	7	4	13	3	10	**37**
Total	**420**	**644**	**580**	**301**	**273**	**2,218**

Renter Households
Aged 55+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	92	43	7	4	1	**147**
$10,000-20,000	53	41	28	0	0	**122**
$20,000-30,000	69	25	13	0	1	**108**
$30,000-40,000	32	7	5	1	1	**46**
$40,000-50,000	21	2	9	1	4	**37**
$50,000-60,000	14	0	1	1	1	**17**
$60,000-75,000	29	3	21	0	0	**53**
$75,000-100,000	9	0	15	0	16	**40**
$100,000-125,000	71	1	15	0	0	**87**
$125,000-150,000	8	1	2	0	0	**11**
$150,000-200,000	6	3	3	0	0	**12**
$200,000+	13	0	2	0	0	**15**
Total	**417**	**126**	**121**	**7**	**24**	**695**

Renter Households
Aged 62+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	52	35	3	4	0	**94**
$10,000-20,000	44	41	2	0	0	**87**
$20,000-30,000	50	2	6	0	0	**58**
$30,000-40,000	24	6	5	1	1	**37**
$40,000-50,000	8	2	4	1	4	**19**
$50,000-60,000	13	0	1	1	1	**16**
$60,000-75,000	15	3	14	0	0	**32**
$75,000-100,000	8	0	5	0	1	**14**
$100,000-125,000	7	1	14	0	0	**22**
$125,000-150,000	4	0	1	0	0	**5**
$150,000-200,000	4	0	2	0	0	**6**
$200,000+	10	0	1	0	0	**11**
Total	**239**	**90**	**58**	**7**	**7**	**401**

Renter Households
All Age Groups
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	143	70	22	52	55	**342**
$10,000-20,000	107	83	84	5	46	**325**
$20,000-30,000	139	59	54	42	24	**318**
$30,000-40,000	97	128	204	36	1	**466**
$40,000-50,000	113	34	42	26	15	**230**
$50,000-60,000	48	35	53	21	15	**172**
$60,000-75,000	51	226	63	21	48	**409**
$75,000-100,000	30	88	84	17	51	**270**
$100,000-125,000	74	38	59	60	32	**263**
$125,000-150,000	8	2	15	25	0	**50**
$150,000-200,000	7	3	6	0	0	**16**
$200,000+	20	4	15	3	10	**52**
Total	**837**	**770**	**701**	**308**	**297**	**2,913**

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Percent Renter Households
Age 15 to 54 Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.3%	1.2%	0.7%	2.2%	2.4%	**8.8%**
$10,000-20,000	2.4%	1.9%	2.5%	0.2%	2.1%	**9.2%**
$20,000-30,000	3.2%	1.5%	1.8%	1.9%	1.0%	**9.5%**
$30,000-40,000	2.9%	5.5%	9.0%	1.6%	0.0%	**18.9%**
$40,000-50,000	4.1%	1.4%	1.5%	1.1%	0.5%	**8.7%**
$50,000-60,000	1.5%	1.6%	2.3%	0.9%	0.6%	**7.0%**
$60,000-75,000	1.0%	10.1%	1.9%	0.9%	2.2%	**16.1%**
$75,000-100,000	0.9%	4.0%	3.1%	0.8%	1.6%	**10.4%**
$100,000-125,000	0.1%	1.7%	2.0%	2.7%	1.4%	**7.9%**
$125,000-150,000	0.0%	0.0%	0.6%	1.1%	0.0%	**1.8%**
$150,000-200,000	0.0%	0.0%	0.1%	0.0%	0.0%	**0.2%**
$200,000+	0.3%	0.2%	0.6%	0.1%	0.5%	**1.7%**
Total	**18.9%**	**29.0%**	**26.1%**	**13.6%**	**12.3%**	**100.0%**

Percent Renter Households
Aged 55+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	13.2%	6.2%	1.0%	0.6%	0.1%	**21.2%**
$10,000-20,000	7.6%	5.9%	4.0%	0.0%	0.0%	**17.6%**
$20,000-30,000	9.9%	3.6%	1.9%	0.0%	0.1%	**15.5%**
$30,000-40,000	4.6%	1.0%	0.7%	0.1%	0.1%	**6.6%**
$40,000-50,000	3.0%	0.3%	1.3%	0.1%	0.6%	**5.3%**
$50,000-60,000	2.0%	0.0%	0.1%	0.1%	0.1%	**2.4%**
$60,000-75,000	4.2%	0.4%	3.0%	0.0%	0.0%	**7.6%**
$75,000-100,000	1.3%	0.0%	2.2%	0.0%	2.3%	**5.8%**
$100,000-125,000	10.2%	0.1%	2.2%	0.0%	0.0%	**12.5%**
$125,000-150,000	1.2%	0.1%	0.3%	0.0%	0.0%	**1.6%**
$150,000-200,000	0.9%	0.4%	0.4%	0.0%	0.0%	**1.7%**
$200,000+	1.9%	0.0%	0.3%	0.0%	0.0%	**2.2%**
Total	**60.0%**	**18.1%**	**17.4%**	**1.0%**	**3.5%**	**100.0%**

Percent Renter Households
Aged 62+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	13.0%	8.7%	0.7%	1.0%	0.0%	**23.4%**
$10,000-20,000	11.0%	10.2%	0.5%	0.0%	0.0%	**21.7%**
$20,000-30,000	12.5%	0.5%	1.5%	0.0%	0.0%	**14.5%**
$30,000-40,000	6.0%	1.5%	1.2%	0.2%	0.2%	**9.2%**
$40,000-50,000	2.0%	0.5%	1.0%	0.2%	1.0%	**4.7%**
$50,000-60,000	3.2%	0.0%	0.2%	0.2%	0.2%	**4.0%**
$60,000-75,000	3.7%	0.7%	3.5%	0.0%	0.0%	**8.0%**
$75,000-100,000	2.0%	0.0%	1.2%	0.0%	0.2%	**3.5%**
$100,000-125,000	1.7%	0.2%	3.5%	0.0%	0.0%	**5.5%**
$125,000-150,000	1.0%	0.0%	0.2%	0.0%	0.0%	**1.2%**
$150,000-200,000	1.0%	0.0%	0.5%	0.0%	0.0%	**1.5%**
$200,000+	2.5%	0.0%	0.2%	0.0%	0.0%	**2.7%**
Total	**59.6%**	**22.4%**	**14.5%**	**1.7%**	**1.7%**	**100.0%**

Percent Renter Households
All Age Groups
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	4.9%	2.4%	0.8%	1.8%	1.9%	**11.7%**
$10,000-20,000	3.7%	2.8%	2.9%	0.2%	1.6%	**11.2%**
$20,000-30,000	4.8%	2.0%	1.9%	1.4%	0.8%	**10.9%**
$30,000-40,000	3.3%	4.4%	7.0%	1.2%	0.0%	**16.0%**
$40,000-50,000	3.9%	1.2%	1.4%	0.9%	0.5%	**7.9%**
$50,000-60,000	1.6%	1.2%	1.8%	0.7%	0.5%	**5.9%**
$60,000-75,000	1.8%	7.8%	2.2%	0.7%	1.6%	**14.0%**
$75,000-100,000	1.0%	3.0%	2.9%	0.6%	1.8%	**9.3%**
$100,000-125,000	2.5%	1.3%	2.0%	2.1%	1.1%	**9.0%**
$125,000-150,000	0.3%	0.1%	0.5%	0.9%	0.0%	**1.7%**
$150,000-200,000	0.2%	0.1%	0.2%	0.0%	0.0%	**0.5%**
$200,000+	0.7%	0.1%	0.5%	0.1%	0.3%	**1.8%**
Total	**28.7%**	**26.4%**	**24.1%**	**10.6%**	**10.2%**	**100.0%**

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Owner Households
Age 15 to 54 Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	43	29	87	6	9	**174**
$10,000-20,000	2	58	101	25	3	**189**
$20,000-30,000	17	24	106	107	86	**340**
$30,000-40,000	20	37	43	9	44	**153**
$40,000-50,000	56	108	55	171	112	**502**
$50,000-60,000	14	157	65	80	13	**329**
$60,000-75,000	33	156	90	290	229	**798**
$75,000-100,000	71	154	321	323	183	**1,052**
$100,000-125,000	8	120	134	204	85	**551**
$125,000-150,000	4	120	65	103	77	**369**
$150,000-200,000	1	105	71	98	52	**327**
$200,000+	11	14	41	112	19	**197**
Total	**280**	**1,082**	**1,179**	**1,528**	**912**	**4,981**

Owner Households
Aged 55+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	115	53	26	1	4	**199**
$10,000-20,000	215	74	28	12	3	**332**
$20,000-30,000	146	106	13	11	1	**277**
$30,000-40,000	39	273	21	32	2	**367**
$40,000-50,000	68	113	18	10	17	**226**
$50,000-60,000	39	198	17	25	19	**298**
$60,000-75,000	65	239	17	16	6	**343**
$75,000-100,000	43	278	141	72	12	**546**
$100,000-125,000	103	180	30	14	34	**361**
$125,000-150,000	22	105	83	5	34	**249**
$150,000-200,000	55	92	18	45	1	**211**
$200,000+	9	83	31	14	1	**138**
Total	**919**	**1,794**	**443**	**257**	**134**	**3,547**

Owner Households
Aged 62+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	66	45	11	1	4	**127**
$10,000-20,000	209	57	21	1	3	**291**
$20,000-30,000	122	67	10	0	1	**200**
$30,000-40,000	36	209	12	0	1	**258**
$40,000-50,000	48	94	8	1	9	**160**
$50,000-60,000	39	109	17	11	19	**195**
$60,000-75,000	58	139	4	0	6	**207**
$75,000-100,000	20	238	67	0	12	**337**
$100,000-125,000	102	92	3	0	2	**199**
$125,000-150,000	16	53	27	0	34	**130**
$150,000-200,000	13	54	4	2	1	**74**
$200,000+	6	19	6	9	1	**41**
Total	**735**	**1,176**	**190**	**25**	**93**	**2,219**

Owner Households
All Age Groups
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	158	82	113	7	13	**373**
$10,000-20,000	217	132	129	37	6	**521**
$20,000-30,000	163	130	119	118	87	**617**
$30,000-40,000	59	310	64	41	46	**520**
$40,000-50,000	124	221	73	181	129	**728**
$50,000-60,000	53	355	82	105	32	**627**
$60,000-75,000	98	395	107	306	235	**1,141**
$75,000-100,000	114	432	462	395	195	**1,598**
$100,000-125,000	111	300	164	218	119	**912**
$125,000-150,000	26	225	148	108	111	**618**
$150,000-200,000	56	197	89	143	53	**538**
$200,000+	20	97	72	126	20	**335**
Total	**1,199**	**2,876**	**1,622**	**1,785**	**1,046**	**8,528**

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Percent Owner Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	0.9%	0.6%	1.7%	0.1%	0.2%	**3.5%**
$10,000-20,000	0.0%	1.2%	2.0%	0.5%	0.1%	**3.8%**
$20,000-30,000	0.3%	0.5%	2.1%	2.1%	1.7%	**6.8%**
$30,000-40,000	0.4%	0.7%	0.9%	0.2%	0.9%	**3.1%**
$40,000-50,000	1.1%	2.2%	1.1%	3.4%	2.2%	**10.1%**
$50,000-60,000	0.3%	3.2%	1.3%	1.6%	0.3%	**6.6%**
$60,000-75,000	0.7%	3.1%	1.8%	5.8%	4.6%	**16.0%**
$75,000-100,000	1.4%	3.1%	6.4%	6.5%	3.7%	**21.1%**
$100,000-125,000	0.2%	2.4%	2.7%	4.1%	1.7%	**11.1%**
$125,000-150,000	0.1%	2.4%	1.3%	2.1%	1.5%	**7.4%**
$150,000-200,000	0.0%	2.1%	1.4%	2.0%	1.0%	**6.6%**
$200,000+	0.2%	0.3%	0.8%	2.2%	0.4%	**4.0%**
Total	**5.6%**	**21.7%**	**23.7%**	**30.7%**	**18.3%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.2%	1.5%	0.7%	0.0%	0.1%	**5.6%**
$10,000-20,000	6.1%	2.1%	0.8%	0.3%	0.1%	**9.4%**
$20,000-30,000	4.1%	3.0%	0.4%	0.3%	0.0%	**7.8%**
$30,000-40,000	1.1%	7.7%	0.6%	0.9%	0.1%	**10.3%**
$40,000-50,000	1.9%	3.2%	0.5%	0.3%	0.5%	**6.4%**
$50,000-60,000	1.1%	5.6%	0.5%	0.7%	0.5%	**8.4%**
$60,000-75,000	1.8%	6.7%	0.5%	0.5%	0.2%	**9.7%**
$75,000-100,000	1.2%	7.8%	4.0%	2.0%	0.3%	**15.4%**
$100,000-125,000	2.9%	5.1%	0.8%	0.4%	1.0%	**10.2%**
$125,000-150,000	0.6%	3.0%	2.3%	0.1%	1.0%	**7.0%**
$150,000-200,000	1.6%	2.6%	0.5%	1.3%	0.0%	**5.9%**
$200,000+	0.3%	2.3%	0.9%	0.4%	0.0%	**3.9%**
Total	**25.9%**	**50.6%**	**12.5%**	**7.2%**	**3.8%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.0%	2.0%	0.5%	0.0%	0.2%	**5.7%**
$10,000-20,000	9.4%	2.6%	0.9%	0.0%	0.1%	**13.1%**
$20,000-30,000	5.5%	3.0%	0.5%	0.0%	0.0%	**9.0%**
$30,000-40,000	1.6%	9.4%	0.5%	0.0%	0.0%	**11.6%**
$40,000-50,000	2.2%	4.2%	0.4%	0.0%	0.4%	**7.2%**
$50,000-60,000	1.8%	4.9%	0.8%	0.5%	0.9%	**8.8%**
$60,000-75,000	2.6%	6.3%	0.2%	0.0%	0.3%	**9.3%**
$75,000-100,000	0.9%	10.7%	3.0%	0.0%	0.5%	**15.2%**
$100,000-125,000	4.6%	4.1%	0.1%	0.0%	0.1%	**9.0%**
$125,000-150,000	0.7%	2.4%	1.2%	0.0%	1.5%	**5.9%**
$150,000-200,000	0.6%	2.4%	0.2%	0.1%	0.0%	**3.3%**
$200,000+	0.3%	0.9%	0.3%	0.4%	0.0%	**1.8%**
Total	**33.1%**	**53.0%**	**8.6%**	**1.1%**	**4.2%**	**100.0%**

Percent Owner Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.9%	1.0%	1.3%	0.1%	0.2%	**4.4%**
$10,000-20,000	2.5%	1.5%	1.5%	0.4%	0.1%	**6.1%**
$20,000-30,000	1.9%	1.5%	1.4%	1.4%	1.0%	**7.2%**
$30,000-40,000	0.7%	3.6%	0.8%	0.5%	0.5%	**6.1%**
$40,000-50,000	1.5%	2.6%	0.9%	2.1%	1.5%	**8.5%**
$50,000-60,000	0.6%	4.2%	1.0%	1.2%	0.4%	**7.4%**
$60,000-75,000	1.1%	4.6%	1.3%	3.6%	2.8%	**13.4%**
$75,000-100,000	1.3%	5.1%	5.4%	4.6%	2.3%	**18.7%**
$100,000-125,000	1.3%	3.5%	1.9%	2.6%	1.4%	**10.7%**
$125,000-150,000	0.3%	2.6%	1.7%	1.3%	1.3%	**7.2%**
$150,000-200,000	0.7%	2.3%	1.0%	1.7%	0.6%	**6.3%**
$200,000+	0.2%	1.1%	0.8%	1.5%	0.2%	**3.9%**
Total	**14.1%**	**33.7%**	**19.0%**	**20.9%**	**12.3%**	**100.0%**

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Renter Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	74	37	10	47	65	**233**
$10,000-20,000	64	42	69	6	65	**246**
$20,000-30,000	105	41	39	41	25	**251**
$30,000-40,000	60	154	192	36	0	**442**
$40,000-50,000	115	24	38	29	10	**216**
$50,000-60,000	52	37	73	11	17	**190**
$60,000-75,000	25	220	45	20	55	**365**
$75,000-100,000	27	91	76	14	35	**243**
$100,000-125,000	2	58	76	76	37	**249**
$125,000-150,000	1	0	46	39	0	**86**
$150,000-200,000	0	0	5	0	0	**5**
$200,000+	6	3	33	2	18	**62**
Total	**531**	**707**	**702**	**321**	**327**	**2,588**

Renter Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	105	37	4	4	1	**151**
$10,000-20,000	66	38	40	2	0	**146**
$20,000-30,000	67	22	13	0	1	**103**
$30,000-40,000	40	7	1	0	2	**50**
$40,000-50,000	36	0	4	0	3	**43**
$50,000-60,000	21	2	1	1	0	**25**
$60,000-75,000	20	6	14	0	0	**40**
$75,000-100,000	16	0	8	0	21	**45**
$100,000-125,000	128	1	12	1	0	**142**
$125,000-150,000	11	0	6	0	0	**17**
$150,000-200,000	11	0	3	0	1	**15**
$200,000+	31	1	2	0	1	**35**
Total	**552**	**114**	**108**	**8**	**30**	**812**

Renter Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	70	29	1	4	1	**105**
$10,000-20,000	53	38	1	2	0	**94**
$20,000-30,000	50	1	6	0	1	**58**
$30,000-40,000	30	6	1	0	2	**39**
$40,000-50,000	16	0	2	0	3	**21**
$50,000-60,000	20	2	0	1	0	**23**
$60,000-75,000	14	6	11	0	0	**31**
$75,000-100,000	16	0	3	0	1	**20**
$100,000-125,000	15	1	11	1	0	**28**
$125,000-150,000	9	0	5	0	0	**14**
$150,000-200,000	8	0	1	0	1	**10**
$200,000+	28	1	1	0	1	**31**
Total	**329**	**84**	**43**	**8**	**10**	**474**

Renter Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	179	74	14	51	66	**384**
$10,000-20,000	130	80	109	8	65	**392**
$20,000-30,000	172	63	52	41	26	**354**
$30,000-40,000	100	161	193	36	2	**492**
$40,000-50,000	151	24	42	29	13	**259**
$50,000-60,000	73	39	74	12	17	**215**
$60,000-75,000	45	226	59	20	55	**405**
$75,000-100,000	43	91	84	14	56	**288**
$100,000-125,000	130	59	88	77	37	**391**
$125,000-150,000	12	0	52	39	0	**103**
$150,000-200,000	11	0	8	0	1	**20**
$200,000+	37	4	35	2	19	**97**
Total	**1,083**	**821**	**810**	**329**	**357**	**3,400**

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Percent Renter Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.9%	1.4%	0.4%	1.8%	2.5%	**9.0%**
$10,000-20,000	2.5%	1.6%	2.7%	0.2%	2.5%	**9.5%**
$20,000-30,000	4.1%	1.6%	1.5%	1.6%	1.0%	**9.7%**
$30,000-40,000	2.3%	6.0%	7.4%	1.4%	0.0%	**17.1%**
$40,000-50,000	4.4%	0.9%	1.5%	1.1%	0.4%	**8.3%**
$50,000-60,000	2.0%	1.4%	2.8%	0.4%	0.7%	**7.3%**
$60,000-75,000	1.0%	8.5%	1.7%	0.8%	2.1%	**14.1%**
$75,000-100,000	1.0%	3.5%	2.9%	0.5%	1.4%	**9.4%**
$100,000-125,000	0.1%	2.2%	2.9%	2.9%	1.4%	**9.6%**
$125,000-150,000	0.0%	0.0%	1.8%	1.5%	0.0%	**3.3%**
$150,000-200,000	0.0%	0.0%	0.2%	0.0%	0.0%	**0.2%**
$200,000+	0.2%	0.1%	1.3%	0.1%	0.7%	**2.4%**
Total	**20.5%**	**27.3%**	**27.1%**	**12.4%**	**12.6%**	**100.0%**

Percent Renter Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	12.9%	4.6%	0.5%	0.5%	0.1%	**18.6%**
$10,000-20,000	8.1%	4.7%	4.9%	0.2%	0.0%	**18.0%**
$20,000-30,000	8.3%	2.7%	1.6%	0.0%	0.1%	**12.7%**
$30,000-40,000	4.9%	0.9%	0.1%	0.0%	0.2%	**6.2%**
$40,000-50,000	4.4%	0.0%	0.5%	0.0%	0.4%	**5.3%**
$50,000-60,000	2.6%	0.2%	0.1%	0.1%	0.0%	**3.1%**
$60,000-75,000	2.5%	0.7%	1.7%	0.0%	0.0%	**4.9%**
$75,000-100,000	2.0%	0.0%	1.0%	0.0%	2.6%	**5.5%**
$100,000-125,000	15.8%	0.1%	1.5%	0.1%	0.0%	**17.5%**
$125,000-150,000	1.4%	0.0%	0.7%	0.0%	0.0%	**2.1%**
$150,000-200,000	1.4%	0.0%	0.4%	0.0%	0.1%	**1.8%**
$200,000+	3.8%	0.1%	0.2%	0.0%	0.1%	**4.3%**
Total	**68.0%**	**14.0%**	**13.3%**	**1.0%**	**3.7%**	**100.0%**

Percent Renter Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	14.8%	6.1%	0.2%	0.8%	0.2%	**22.2%**
$10,000-20,000	11.2%	8.0%	0.2%	0.4%	0.0%	**19.8%**
$20,000-30,000	10.5%	0.2%	1.3%	0.0%	0.2%	**12.2%**
$30,000-40,000	6.3%	1.3%	0.2%	0.0%	0.4%	**8.2%**
$40,000-50,000	3.4%	0.0%	0.4%	0.0%	0.6%	**4.4%**
$50,000-60,000	4.2%	0.4%	0.0%	0.2%	0.0%	**4.9%**
$60,000-75,000	3.0%	1.3%	2.3%	0.0%	0.0%	**6.5%**
$75,000-100,000	3.4%	0.0%	0.6%	0.0%	0.2%	**4.2%**
$100,000-125,000	3.2%	0.2%	2.3%	0.2%	0.0%	**5.9%**
$125,000-150,000	1.9%	0.0%	1.1%	0.0%	0.0%	**3.0%**
$150,000-200,000	1.7%	0.0%	0.2%	0.0%	0.2%	**2.1%**
$200,000+	5.9%	0.2%	0.2%	0.0%	0.2%	**6.5%**
Total	**69.4%**	**17.7%**	**9.1%**	**1.7%**	**2.1%**	**100.0%**

Percent Renter Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	5.3%	2.2%	0.4%	1.5%	1.9%	**11.3%**
$10,000-20,000	3.8%	2.4%	3.2%	0.2%	1.9%	**11.5%**
$20,000-30,000	5.1%	1.9%	1.5%	1.2%	0.8%	**10.4%**
$30,000-40,000	2.9%	4.7%	5.7%	1.1%	0.1%	**14.5%**
$40,000-50,000	4.4%	0.7%	1.2%	0.9%	0.4%	**7.6%**
$50,000-60,000	2.1%	1.1%	2.2%	0.4%	0.5%	**6.3%**
$60,000-75,000	1.3%	6.6%	1.7%	0.6%	1.6%	**11.9%**
$75,000-100,000	1.3%	2.7%	2.5%	0.4%	1.6%	**8.5%**
$100,000-125,000	3.8%	1.7%	2.6%	2.3%	1.1%	**11.5%**
$125,000-150,000	0.4%	0.0%	1.5%	1.1%	0.0%	**3.0%**
$150,000-200,000	0.3%	0.0%	0.2%	0.0%	0.0%	**0.6%**
$200,000+	1.1%	0.1%	1.0%	0.1%	0.6%	**2.9%**
Total	**31.9%**	**24.1%**	**23.8%**	**9.7%**	**10.5%**	**100.0%**

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Owner Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	61	30	101	4	6	**202**
$10,000-20,000	0	91	82	37	0	**210**
$20,000-30,000	22	31	140	117	72	**382**
$30,000-40,000	29	38	46	7	41	**161**
$40,000-50,000	66	103	60	224	102	**555**
$50,000-60,000	18	203	87	80	15	**403**
$60,000-75,000	23	151	72	254	211	**711**
$75,000-100,000	80	175	369	329	205	**1,158**
$100,000-125,000	8	145	173	245	126	**697**
$125,000-150,000	5	172	98	150	109	**534**
$150,000-200,000	1	194	116	156	87	**554**
$200,000+	14	26	98	209	23	**370**
Total	**327**	**1,359**	**1,442**	**1,812**	**997**	**5,937**

Owner Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	128	56	20	3	2	**209**
$10,000-20,000	248	94	28	10	1	**381**
$20,000-30,000	165	120	10	12	2	**309**
$30,000-40,000	42	341	21	29	1	**434**
$40,000-50,000	55	128	16	9	22	**230**
$50,000-60,000	40	244	15	23	26	**348**
$60,000-75,000	61	269	13	6	5	**354**
$75,000-100,000	48	338	189	55	10	**640**
$100,000-125,000	182	212	31	10	28	**463**
$125,000-150,000	36	133	116	3	97	**385**
$150,000-200,000	80	152	26	66	2	**326**
$200,000+	10	131	54	12	1	**208**
Total	**1,095**	**2,218**	**539**	**238**	**197**	**4,287**

Owner Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	78	42	9	1	2	**132**
$10,000-20,000	245	76	22	0	1	**344**
$20,000-30,000	140	84	7	0	2	**233**
$30,000-40,000	39	281	10	0	1	**331**
$40,000-50,000	42	110	6	0	13	**171**
$50,000-60,000	40	147	15	6	26	**234**
$60,000-75,000	57	178	3	0	5	**243**
$75,000-100,000	17	306	118	1	10	**452**
$100,000-125,000	181	144	6	0	2	**333**
$125,000-150,000	30	67	46	0	93	**236**
$150,000-200,000	15	93	8	4	2	**122**
$200,000+	9	24	8	10	1	**52**
Total	**893**	**1,552**	**258**	**22**	**158**	**2,883**

Owner Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	189	86	121	7	8	**411**
$10,000-20,000	248	185	110	47	1	**591**
$20,000-30,000	187	151	150	129	74	**691**
$30,000-40,000	71	379	67	36	42	**595**
$40,000-50,000	121	231	76	233	124	**785**
$50,000-60,000	58	447	102	103	41	**751**
$60,000-75,000	84	420	85	260	216	**1,065**
$75,000-100,000	128	513	558	384	215	**1,798**
$100,000-125,000	190	357	204	255	154	**1,160**
$125,000-150,000	41	305	214	153	206	**919**
$150,000-200,000	81	346	142	222	89	**880**
$200,000+	24	157	152	221	24	**578**
Total	**1,422**	**3,577**	**1,981**	**2,050**	**1,194**	**10,224**

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Percent Owner Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.0%	0.5%	1.7%	0.1%	0.1%	**3.4%**
$10,000-20,000	0.0%	1.5%	1.4%	0.6%	0.0%	**3.5%**
$20,000-30,000	0.4%	0.5%	2.4%	2.0%	1.2%	**6.4%**
$30,000-40,000	0.5%	0.6%	0.8%	0.1%	0.7%	**2.7%**
$40,000-50,000	1.1%	1.7%	1.0%	3.8%	1.7%	**9.3%**
$50,000-60,000	0.3%	3.4%	1.5%	1.3%	0.3%	**6.8%**
$60,000-75,000	0.4%	2.5%	1.2%	4.3%	3.6%	**12.0%**
$75,000-100,000	1.3%	2.9%	6.2%	5.5%	3.5%	**19.5%**
$100,000-125,000	0.1%	2.4%	2.9%	4.1%	2.1%	**11.7%**
$125,000-150,000	0.1%	2.9%	1.7%	2.5%	1.8%	**9.0%**
$150,000-200,000	0.0%	3.3%	2.0%	2.6%	1.5%	**9.3%**
$200,000+	0.2%	0.4%	1.7%	3.5%	0.4%	**6.2%**
Total	**5.5%**	**22.9%**	**24.3%**	**30.5%**	**16.8%**	**100.0%**

Percent Owner Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.0%	1.3%	0.5%	0.1%	0.0%	**4.9%**
$10,000-20,000	5.8%	2.2%	0.7%	0.2%	0.0%	**8.9%**
$20,000-30,000	3.8%	2.8%	0.2%	0.3%	0.0%	**7.2%**
$30,000-40,000	1.0%	8.0%	0.5%	0.7%	0.0%	**10.1%**
$40,000-50,000	1.3%	3.0%	0.4%	0.2%	0.5%	**5.4%**
$50,000-60,000	0.9%	5.7%	0.3%	0.5%	0.6%	**8.1%**
$60,000-75,000	1.4%	6.3%	0.3%	0.1%	0.1%	**8.3%**
$75,000-100,000	1.1%	7.9%	4.4%	1.3%	0.2%	**14.9%**
$100,000-125,000	4.2%	4.9%	0.7%	0.2%	0.7%	**10.8%**
$125,000-150,000	0.8%	3.1%	2.7%	0.1%	2.3%	**9.0%**
$150,000-200,000	1.9%	3.5%	0.6%	1.5%	0.0%	**7.6%**
$200,000+	0.2%	3.1%	1.3%	0.3%	0.0%	**4.9%**
Total	**25.5%**	**51.7%**	**12.6%**	**5.6%**	**4.6%**	**100.0%**

Percent Owner Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.7%	1.5%	0.3%	0.0%	0.1%	**4.6%**
$10,000-20,000	8.5%	2.6%	0.8%	0.0%	0.0%	**11.9%**
$20,000-30,000	4.9%	2.9%	0.2%	0.0%	0.1%	**8.1%**
$30,000-40,000	1.4%	9.7%	0.3%	0.0%	0.0%	**11.5%**
$40,000-50,000	1.5%	3.8%	0.2%	0.0%	0.5%	**5.9%**
$50,000-60,000	1.4%	5.1%	0.5%	0.2%	0.9%	**8.1%**
$60,000-75,000	2.0%	6.2%	0.1%	0.0%	0.2%	**8.4%**
$75,000-100,000	0.6%	10.6%	4.1%	0.0%	0.3%	**15.7%**
$100,000-125,000	6.3%	5.0%	0.2%	0.0%	0.1%	**11.6%**
$125,000-150,000	1.0%	2.3%	1.6%	0.0%	3.2%	**8.2%**
$150,000-200,000	0.5%	3.2%	0.3%	0.1%	0.1%	**4.2%**
$200,000+	0.3%	0.8%	0.3%	0.3%	0.0%	**1.8%**
Total	**31.0%**	**53.8%**	**8.9%**	**0.8%**	**5.5%**	**100.0%**

Percent Owner Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.8%	0.8%	1.2%	0.1%	0.1%	**4.0%**
$10,000-20,000	2.4%	1.8%	1.1%	0.5%	0.0%	**5.8%**
$20,000-30,000	1.8%	1.5%	1.5%	1.3%	0.7%	**6.8%**
$30,000-40,000	0.7%	3.7%	0.7%	0.4%	0.4%	**5.8%**
$40,000-50,000	1.2%	2.3%	0.7%	2.3%	1.2%	**7.7%**
$50,000-60,000	0.6%	4.4%	1.0%	1.0%	0.4%	**7.3%**
$60,000-75,000	0.8%	4.1%	0.8%	2.5%	2.1%	**10.4%**
$75,000-100,000	1.3%	5.0%	5.5%	3.8%	2.1%	**17.6%**
$100,000-125,000	1.9%	3.5%	2.0%	2.5%	1.5%	**11.3%**
$125,000-150,000	0.4%	3.0%	2.1%	1.5%	2.0%	**9.0%**
$150,000-200,000	0.8%	3.4%	1.4%	2.2%	0.9%	**8.6%**
$200,000+	0.2%	1.5%	1.5%	2.2%	0.2%	**5.7%**
Total	**13.9%**	**35.0%**	**19.4%**	**20.1%**	**11.7%**	**100.0%**

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Renter Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	76	36	13	50	68	**243**
$10,000-20,000	59	43	61	6	74	**243**
$20,000-30,000	107	43	41	43	23	**257**
$30,000-40,000	60	165	186	36	0	**447**
$40,000-50,000	127	27	36	30	12	**232**
$50,000-60,000	55	44	88	11	19	**217**
$60,000-75,000	31	242	44	19	55	**391**
$75,000-100,000	25	98	75	18	39	**255**
$100,000-125,000	0	71	80	87	39	**277**
$125,000-150,000	2	1	54	44	0	**101**
$150,000-200,000	1	0	8	0	0	**9**
$200,000+	9	5	53	2	30	**99**
Total	**552**	**775**	**739**	**346**	**359**	**2,771**

Renter Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	120	37	4	5	1	**167**
$10,000-20,000	67	49	41	1	3	**161**
$20,000-30,000	73	22	15	0	0	**110**
$30,000-40,000	50	9	2	0	1	**62**
$40,000-50,000	50	2	9	0	5	**66**
$50,000-60,000	20	1	3	0	0	**24**
$60,000-75,000	24	6	18	0	0	**48**
$75,000-100,000	18	0	12	0	25	**55**
$100,000-125,000	155	3	18	0	0	**176**
$125,000-150,000	19	0	6	0	0	**25**
$150,000-200,000	11	1	4	0	0	**16**
$200,000+	54	1	3	0	1	**59**
Total	**661**	**131**	**135**	**6**	**36**	**969**

Renter Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	78	30	2	5	0	**115**
$10,000-20,000	60	48	2	1	3	**114**
$20,000-30,000	52	2	6	0	0	**60**
$30,000-40,000	36	8	2	0	1	**47**
$40,000-50,000	20	1	5	0	4	**30**
$50,000-60,000	19	1	2	0	0	**22**
$60,000-75,000	17	6	15	0	0	**38**
$75,000-100,000	18	0	5	0	0	**23**
$100,000-125,000	19	3	17	0	0	**39**
$125,000-150,000	15	0	3	0	0	**18**
$150,000-200,000	8	1	3	0	0	**12**
$200,000+	51	1	1	0	1	**54**
Total	**393**	**101**	**63**	**6**	**9**	**572**

Renter Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	196	73	17	55	69	**410**
$10,000-20,000	126	92	102	7	77	**404**
$20,000-30,000	180	65	56	43	23	**367**
$30,000-40,000	110	174	188	36	1	**509**
$40,000-50,000	177	29	45	30	17	**298**
$50,000-60,000	75	45	91	11	19	**241**
$60,000-75,000	55	248	62	19	55	**439**
$75,000-100,000	43	98	87	18	64	**310**
$100,000-125,000	155	74	98	87	39	**453**
$125,000-150,000	21	1	60	44	0	**126**
$150,000-200,000	12	1	12	0	0	**25**
$200,000+	63	6	56	2	31	**158**
Total	**1,213**	**906**	**874**	**352**	**395**	**3,740**

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Percent Renter Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.7%	1.3%	0.5%	1.8%	2.5%	**8.8%**
$10,000-20,000	2.1%	1.6%	2.2%	0.2%	2.7%	**8.8%**
$20,000-30,000	3.9%	1.6%	1.5%	1.6%	0.8%	**9.3%**
$30,000-40,000	2.2%	6.0%	6.7%	1.3%	0.0%	**16.1%**
$40,000-50,000	4.6%	1.0%	1.3%	1.1%	0.4%	**8.4%**
$50,000-60,000	2.0%	1.6%	3.2%	0.4%	0.7%	**7.8%**
$60,000-75,000	1.1%	8.7%	1.6%	0.7%	2.0%	**14.1%**
$75,000-100,000	0.9%	3.5%	2.7%	0.6%	1.4%	**9.2%**
$100,000-125,000	0.0%	2.6%	2.9%	3.1%	1.4%	**10.0%**
$125,000-150,000	0.1%	0.0%	1.9%	1.6%	0.0%	**3.6%**
$150,000-200,000	0.0%	0.0%	0.3%	0.0%	0.0%	**0.3%**
$200,000+	0.3%	0.2%	1.9%	0.1%	1.1%	**3.6%**
Total	**19.9%**	**28.0%**	**26.7%**	**12.5%**	**13.0%**	**100.0%**

Percent Renter Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	12.4%	3.8%	0.4%	0.5%	0.1%	**17.2%**
$10,000-20,000	6.9%	5.1%	4.2%	0.1%	0.3%	**16.6%**
$20,000-30,000	7.5%	2.3%	1.5%	0.0%	0.0%	**11.4%**
$30,000-40,000	5.2%	0.9%	0.2%	0.0%	0.1%	**6.4%**
$40,000-50,000	5.2%	0.2%	0.9%	0.0%	0.5%	**6.8%**
$50,000-60,000	2.1%	0.1%	0.3%	0.0%	0.0%	**2.5%**
$60,000-75,000	2.5%	0.6%	1.9%	0.0%	0.0%	**5.0%**
$75,000-100,000	1.9%	0.0%	1.2%	0.0%	2.6%	**5.7%**
$100,000-125,000	16.0%	0.3%	1.9%	0.0%	0.0%	**18.2%**
$125,000-150,000	2.0%	0.0%	0.6%	0.0%	0.0%	**2.6%**
$150,000-200,000	1.1%	0.1%	0.4%	0.0%	0.0%	**1.7%**
$200,000+	5.6%	0.1%	0.3%	0.0%	0.1%	**6.1%**
Total	**68.2%**	**13.5%**	**13.9%**	**0.6%**	**3.7%**	**100.0%**

Percent Renter Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	13.6%	5.2%	0.3%	0.9%	0.0%	**20.1%**
$10,000-20,000	10.5%	8.4%	0.3%	0.2%	0.5%	**19.9%**
$20,000-30,000	9.1%	0.3%	1.0%	0.0%	0.0%	**10.5%**
$30,000-40,000	6.3%	1.4%	0.3%	0.0%	0.2%	**8.2%**
$40,000-50,000	3.5%	0.2%	0.9%	0.0%	0.7%	**5.2%**
$50,000-60,000	3.3%	0.2%	0.3%	0.0%	0.0%	**3.8%**
$60,000-75,000	3.0%	1.0%	2.6%	0.0%	0.0%	**6.6%**
$75,000-100,000	3.1%	0.0%	0.9%	0.0%	0.0%	**4.0%**
$100,000-125,000	3.3%	0.5%	3.0%	0.0%	0.0%	**6.8%**
$125,000-150,000	2.6%	0.0%	0.5%	0.0%	0.0%	**3.1%**
$150,000-200,000	1.4%	0.2%	0.5%	0.0%	0.0%	**2.1%**
$200,000+	8.9%	0.2%	0.2%	0.0%	0.2%	**9.4%**
Total	**68.7%**	**17.7%**	**11.0%**	**1.0%**	**1.6%**	**100.0%**

Percent Renter Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	5.2%	2.0%	0.5%	1.5%	1.8%	**11.0%**
$10,000-20,000	3.4%	2.5%	2.7%	0.2%	2.1%	**10.8%**
$20,000-30,000	4.8%	1.7%	1.5%	1.1%	0.6%	**9.8%**
$30,000-40,000	2.9%	4.7%	5.0%	1.0%	0.0%	**13.6%**
$40,000-50,000	4.7%	0.8%	1.2%	0.8%	0.5%	**8.0%**
$50,000-60,000	2.0%	1.2%	2.4%	0.3%	0.5%	**6.4%**
$60,000-75,000	1.5%	6.6%	1.7%	0.5%	1.5%	**11.7%**
$75,000-100,000	1.1%	2.6%	2.3%	0.5%	1.7%	**8.3%**
$100,000-125,000	4.1%	2.0%	2.6%	2.3%	1.0%	**12.1%**
$125,000-150,000	0.6%	0.0%	1.6%	1.2%	0.0%	**3.4%**
$150,000-200,000	0.3%	0.0%	0.3%	0.0%	0.0%	**0.7%**
$200,000+	1.7%	0.2%	1.5%	0.1%	0.8%	**4.2%**
Total	**32.4%**	**24.2%**	**23.4%**	**9.4%**	**10.6%**	**100.0%**

ribbon demographics

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Owner Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	46	30	105	4	5	**190**
$10,000-20,000	2	76	73	33	0	**184**
$20,000-30,000	23	24	147	104	74	**372**
$30,000-40,000	28	39	49	6	36	**158**
$40,000-50,000	52	98	56	232	99	**537**
$50,000-60,000	24	190	80	73	14	**381**
$60,000-75,000	25	149	72	236	217	**699**
$75,000-100,000	67	161	389	341	214	**1,172**
$100,000-125,000	7	137	171	261	142	**718**
$125,000-150,000	5	175	125	170	109	**584**
$150,000-200,000	0	207	126	208	109	**650**
$200,000+	16	30	119	262	29	**456**
Total	**295**	**1,316**	**1,512**	**1,930**	**1,048**	**6,101**

Owner Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	137	74	25	2	3	**241**
$10,000-20,000	293	103	31	12	4	**443**
$20,000-30,000	195	137	13	14	2	**361**
$30,000-40,000	39	389	24	30	1	**483**
$40,000-50,000	61	148	16	11	26	**262**
$50,000-60,000	53	298	21	23	30	**425**
$60,000-75,000	70	313	15	12	4	**414**
$75,000-100,000	51	409	240	61	10	**771**
$100,000-125,000	221	260	32	15	32	**560**
$125,000-150,000	50	153	144	8	128	**483**
$150,000-200,000	97	206	28	87	4	**422**
$200,000+	9	170	80	17	4	**280**
Total	**1,276**	**2,660**	**669**	**292**	**248**	**5,145**

Owner Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	87	60	12	0	3	**162**
$10,000-20,000	286	83	26	1	1	**397**
$20,000-30,000	167	102	9	1	2	**281**
$30,000-40,000	36	330	12	0	1	**379**
$40,000-50,000	49	133	9	0	17	**208**
$50,000-60,000	53	190	21	5	30	**299**
$60,000-75,000	67	219	2	1	4	**293**
$75,000-100,000	21	373	160	0	10	**564**
$100,000-125,000	221	188	6	0	3	**418**
$125,000-150,000	45	79	57	0	128	**309**
$150,000-200,000	24	128	8	3	3	**166**
$200,000+	9	26	13	15	1	**64**
Total	**1,065**	**1,911**	**335**	**26**	**203**	**3,540**

Owner Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	183	104	130	6	8	**431**
$10,000-20,000	295	179	104	45	4	**627**
$20,000-30,000	218	161	160	118	76	**733**
$30,000-40,000	67	428	73	36	37	**641**
$40,000-50,000	113	246	72	243	125	**799**
$50,000-60,000	77	488	101	96	44	**806**
$60,000-75,000	95	462	87	248	221	**1,113**
$75,000-100,000	118	570	629	402	224	**1,943**
$100,000-125,000	228	397	203	276	174	**1,278**
$125,000-150,000	55	328	269	178	237	**1,067**
$150,000-200,000	97	413	154	295	113	**1,072**
$200,000+	25	200	199	279	33	**736**
Total	**1,571**	**3,976**	**2,181**	**2,222**	**1,296**	**11,246**

ribbon demographics

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Percent Owner Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	0.8%	0.5%	1.7%	0.1%	0.1%	**3.1%**
$10,000-20,000	0.0%	1.2%	1.2%	0.5%	0.0%	**3.0%**
$20,000-30,000	0.4%	0.4%	2.4%	1.7%	1.2%	**6.1%**
$30,000-40,000	0.5%	0.6%	0.8%	0.1%	0.6%	**2.6%**
$40,000-50,000	0.9%	1.6%	0.9%	3.8%	1.6%	**8.8%**
$50,000-60,000	0.4%	3.1%	1.3%	1.2%	0.2%	**6.2%**
$60,000-75,000	0.4%	2.4%	1.2%	3.9%	3.6%	**11.5%**
$75,000-100,000	1.1%	2.6%	6.4%	5.6%	3.5%	**19.2%**
$100,000-125,000	0.1%	2.2%	2.8%	4.3%	2.3%	**11.8%**
$125,000-150,000	0.1%	2.9%	2.0%	2.8%	1.8%	**9.6%**
$150,000-200,000	0.0%	3.4%	2.1%	3.4%	1.8%	**10.7%**
$200,000+	0.3%	0.5%	2.0%	4.3%	0.5%	**7.5%**
Total	**4.8%**	**21.6%**	**24.8%**	**31.6%**	**17.2%**	**100.0%**

Percent Owner Households
Aged 55+ Years
Year 2023 Projections

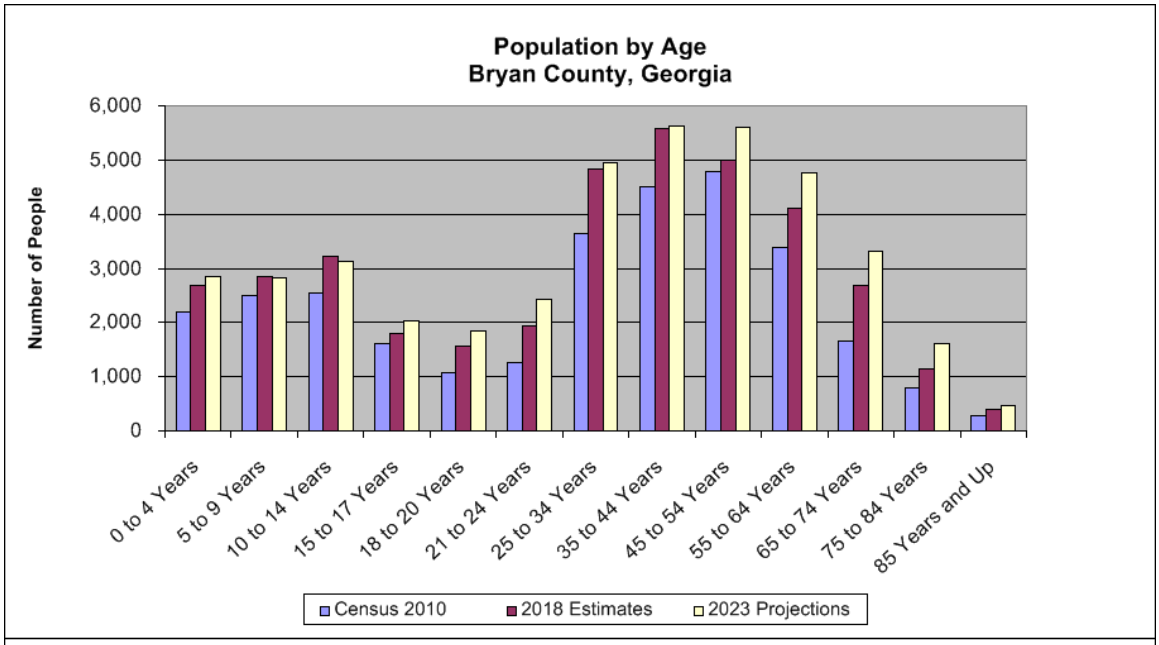
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.7%	1.4%	0.5%	0.0%	0.1%	**4.7%**
$10,000-20,000	5.7%	2.0%	0.6%	0.2%	0.1%	**8.6%**
$20,000-30,000	3.8%	2.7%	0.3%	0.3%	0.0%	**7.0%**
$30,000-40,000	0.8%	7.6%	0.5%	0.6%	0.0%	**9.4%**
$40,000-50,000	1.2%	2.9%	0.3%	0.2%	0.5%	**5.1%**
$50,000-60,000	1.0%	5.8%	0.4%	0.4%	0.6%	**8.3%**
$60,000-75,000	1.4%	6.1%	0.3%	0.2%	0.1%	**8.0%**
$75,000-100,000	1.0%	7.9%	4.7%	1.2%	0.2%	**15.0%**
$100,000-125,000	4.3%	5.1%	0.6%	0.3%	0.6%	**10.9%**
$125,000-150,000	1.0%	3.0%	2.8%	0.2%	2.5%	**9.4%**
$150,000-200,000	1.9%	4.0%	0.5%	1.7%	0.1%	**8.2%**
$200,000+	0.2%	3.3%	1.6%	0.3%	0.1%	**5.4%**
Total	**24.8%**	**51.7%**	**13.0%**	**5.7%**	**4.8%**	**100.0%**

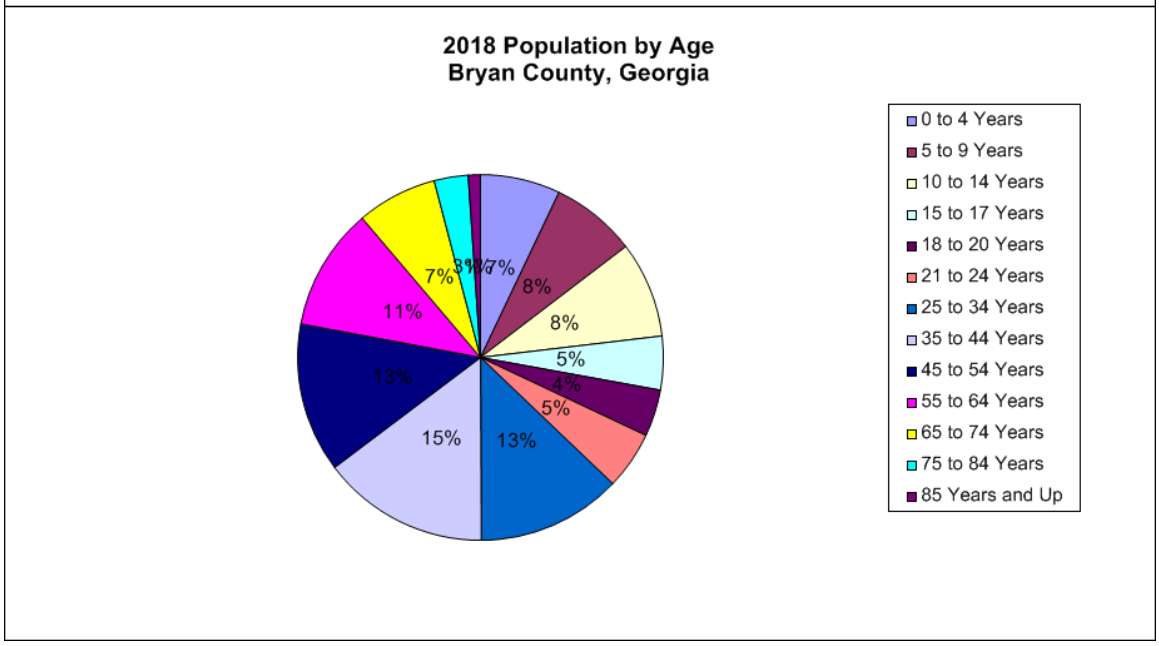
Percent Owner Households
Aged 62+ Years
Year 2023 Projections

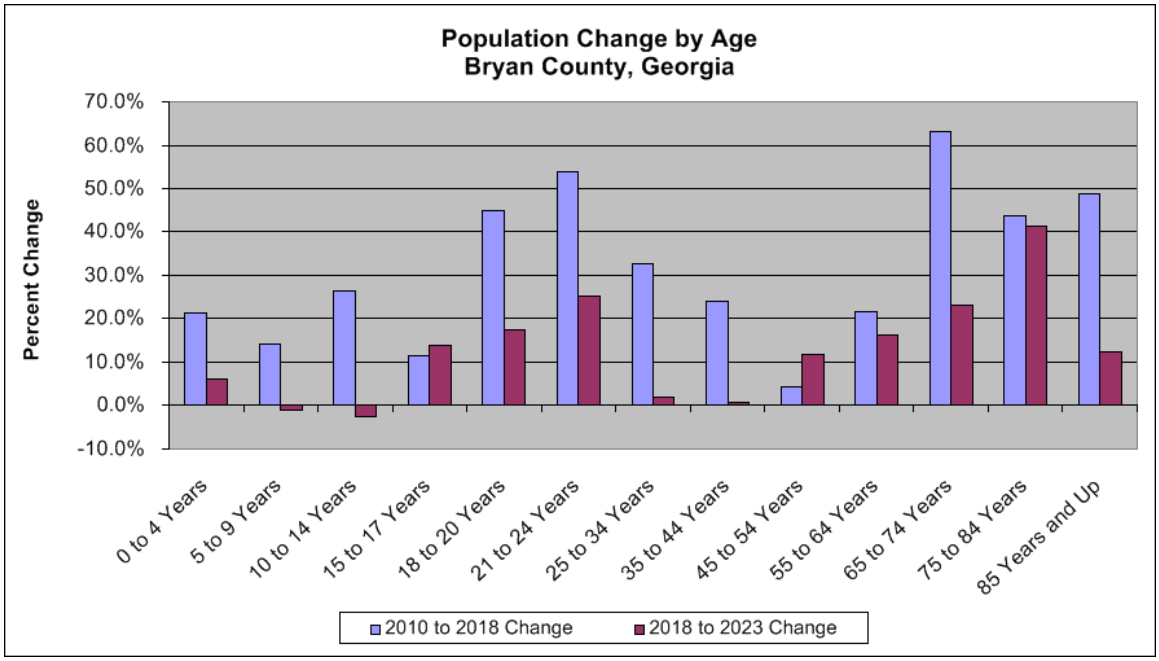
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.5%	1.7%	0.3%	0.0%	0.1%	**4.6%**
$10,000-20,000	8.1%	2.3%	0.7%	0.0%	0.0%	**11.2%**
$20,000-30,000	4.7%	2.9%	0.3%	0.0%	0.1%	**7.9%**
$30,000-40,000	1.0%	9.3%	0.3%	0.0%	0.0%	**10.7%**
$40,000-50,000	1.4%	3.8%	0.3%	0.0%	0.5%	**5.9%**
$50,000-60,000	1.5%	5.4%	0.6%	0.1%	0.8%	**8.4%**
$60,000-75,000	1.9%	6.2%	0.1%	0.0%	0.1%	**8.3%**
$75,000-100,000	0.6%	10.5%	4.5%	0.0%	0.3%	**15.9%**
$100,000-125,000	6.2%	5.3%	0.2%	0.0%	0.1%	**11.8%**
$125,000-150,000	1.3%	2.2%	1.6%	0.0%	3.6%	**8.7%**
$150,000-200,000	0.7%	3.6%	0.2%	0.1%	0.1%	**4.7%**
$200,000+	0.3%	0.7%	0.4%	0.4%	0.0%	**1.8%**
Total	**30.1%**	**54.0%**	**9.5%**	**0.7%**	**5.7%**	**100.0%**

Percent Owner Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.6%	0.9%	1.2%	0.1%	0.1%	**3.8%**
$10,000-20,000	2.6%	1.6%	0.9%	0.4%	0.0%	**5.6%**
$20,000-30,000	1.9%	1.4%	1.4%	1.0%	0.7%	**6.5%**
$30,000-40,000	0.6%	3.8%	0.6%	0.3%	0.3%	**5.7%**
$40,000-50,000	1.0%	2.2%	0.6%	2.2%	1.1%	**7.1%**
$50,000-60,000	0.7%	4.3%	0.9%	0.9%	0.4%	**7.2%**
$60,000-75,000	0.8%	4.1%	0.8%	2.2%	2.0%	**9.9%**
$75,000-100,000	1.0%	5.1%	5.6%	3.6%	2.0%	**17.3%**
$100,000-125,000	2.0%	3.5%	1.8%	2.5%	1.5%	**11.4%**
$125,000-150,000	0.5%	2.9%	2.4%	1.6%	2.1%	**9.5%**
$150,000-200,000	0.9%	3.7%	1.4%	2.6%	1.0%	**9.5%**
$200,000+	0.2%	1.8%	1.8%	2.5%	0.3%	**6.5%**
Total	**14.0%**	**35.4%**	**19.4%**	**19.8%**	**11.5%**	**100.0%**


Population by Age
Bryan County, Georgia
Number of People
6,000
5,000
4,000
3,000
2,000
1,000
0
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up
Census 2010
2018 Estimates
2023 Projections


2018 Population by Age
Bryan County, Georgia
7%
8%
8%
5%
4%
5%
13%
15%
13%
11%
7%
3%
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up



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POPULATION DATA

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Population by Age & Sex
Bryan County, Georgia

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	1,122	1,081	**2,203**	0 to 4 Years	1,363	1,311	**2,674**	0 to 4 Years	1,451	1,390	**2,841**
5 to 9 Years	1,320	1,179	**2,499**	5 to 9 Years	1,469	1,386	**2,855**	5 to 9 Years	1,438	1,384	**2,822**
10 to 14 Years	1,353	1,192	**2,545**	10 to 14 Years	1,680	1,534	**3,214**	10 to 14 Years	1,651	1,484	**3,135**
15 to 17 Years	857	753	**1,610**	15 to 17 Years	939	855	**1,794**	15 to 17 Years	1,040	1,001	**2,041**
18 to 20 Years	578	504	**1,082**	18 to 20 Years	833	735	**1,568**	18 to 20 Years	954	887	**1,841**
21 to 24 Years	595	662	**1,257**	21 to 24 Years	1,038	898	**1,936**	21 to 24 Years	1,269	1,157	**2,426**
25 to 34 Years	1,663	1,984	**3,647**	25 to 34 Years	2,394	2,450	**4,844**	25 to 34 Years	2,571	2,367	**4,938**
35 to 44 Years	2,112	2,392	**4,504**	35 to 44 Years	2,703	2,888	**5,591**	35 to 44 Years	2,726	2,903	**5,629**
45 to 54 Years	2,363	2,434	**4,797**	45 to 54 Years	2,398	2,602	**5,000**	45 to 54 Years	2,664	2,928	**5,592**
55 to 64 Years	1,660	1,714	**3,374**	55 to 64 Years	1,964	2,138	**4,102**	55 to 64 Years	2,278	2,491	**4,769**
65 to 74 Years	815	834	**1,649**	65 to 74 Years	1,278	1,414	**2,692**	65 to 74 Years	1,543	1,775	**3,318**
75 to 84 Years	334	458	**792**	75 to 84 Years	504	635	**1,139**	75 to 84 Years	721	890	**1,611**
85 Years and Up	80	194	**274**	85 Years and Up	141	267	**408**	85 Years and Up	164	294	**458**
Total	**14,852**	**15,381**	**30,233**	**Total**	**18,704**	**19,113**	**37,817**	**Total**	**20,470**	**20,951**	**41,421**
62+ Years	n/a	n/a	3,574	62+ Years	n/a	n/a	5,310	62+ Years	n/a	n/a	6,698
		Median Age:	**35.6**			**Median Age:**	**35.0**			**Median Age:**	**36.2**

Source: Claritas; Ribbon Demographics

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

ribbon demographics
www.ribbondata.com

POPULATION DATA

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Percent Population by Age & Sex

Bryan County, Georgia

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.7%	3.6%	**7.3%**	0 to 4 Years	3.6%	3.5%	**7.1%**	0 to 4 Years	3.5%	3.4%	**6.9%**
5 to 9 Years	4.4%	3.9%	**8.3%**	5 to 9 Years	3.9%	3.7%	**7.5%**	5 to 9 Years	3.5%	3.3%	**6.8%**
10 to 14 Years	4.5%	3.9%	**8.4%**	10 to 14 Years	4.4%	4.1%	**8.5%**	10 to 14 Years	4.0%	3.6%	**7.6%**
15 to 17 Years	2.8%	2.5%	**5.3%**	15 to 17 Years	2.5%	2.3%	**4.7%**	15 to 17 Years	2.5%	2.4%	**4.9%**
18 to 20 Years	1.9%	1.7%	**3.6%**	18 to 20 Years	2.2%	1.9%	**4.1%**	18 to 20 Years	2.3%	2.1%	**4.4%**
21 to 24 Years	2.0%	2.2%	**4.2%**	21 to 24 Years	2.7%	2.4%	**5.1%**	21 to 24 Years	3.1%	2.8%	**5.9%**
25 to 34 Years	5.5%	6.6%	**12.1%**	25 to 34 Years	6.3%	6.5%	**12.8%**	25 to 34 Years	6.2%	5.7%	**11.9%**
35 to 44 Years	7.0%	7.9%	**14.9%**	35 to 44 Years	7.1%	7.6%	**14.8%**	35 to 44 Years	6.6%	7.0%	**13.6%**
45 to 54 Years	7.8%	8.1%	**15.9%**	45 to 54 Years	6.3%	6.9%	**13.2%**	45 to 54 Years	6.4%	7.1%	**13.5%**
55 to 64 Years	5.5%	5.7%	**11.2%**	55 to 64 Years	5.2%	5.7%	**10.8%**	55 to 64 Years	5.5%	6.0%	**11.5%**
65 to 74 Years	2.7%	2.8%	**5.5%**	65 to 74 Years	3.4%	3.7%	**7.1%**	65 to 74 Years	3.7%	4.3%	**8.0%**
75 to 84 Years	1.1%	1.5%	**2.6%**	75 to 84 Years	1.3%	1.7%	**3.0%**	75 to 84 Years	1.7%	2.1%	**3.9%**
85 Years and Up	0.3%	0.6%	**0.9%**	85 Years and Up	0.4%	0.7%	**1.1%**	85 Years and Up	0.4%	0.7%	**1.1%**
Total	**49.1%**	**50.9%**	**100.0%**	**Total**	**49.5%**	**50.5%**	**100.0%**	**Total**	**49.4%**	**50.6%**	**100.0%**
62+ Years	n/a	n/a	11.8%	62+ Years	n/a	n/a	14.0%	62+ Years	n/a	n/a	16.2%

Source: Claritas; Ribbon Demographics

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

ribbon demographics
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POPULATION DATA

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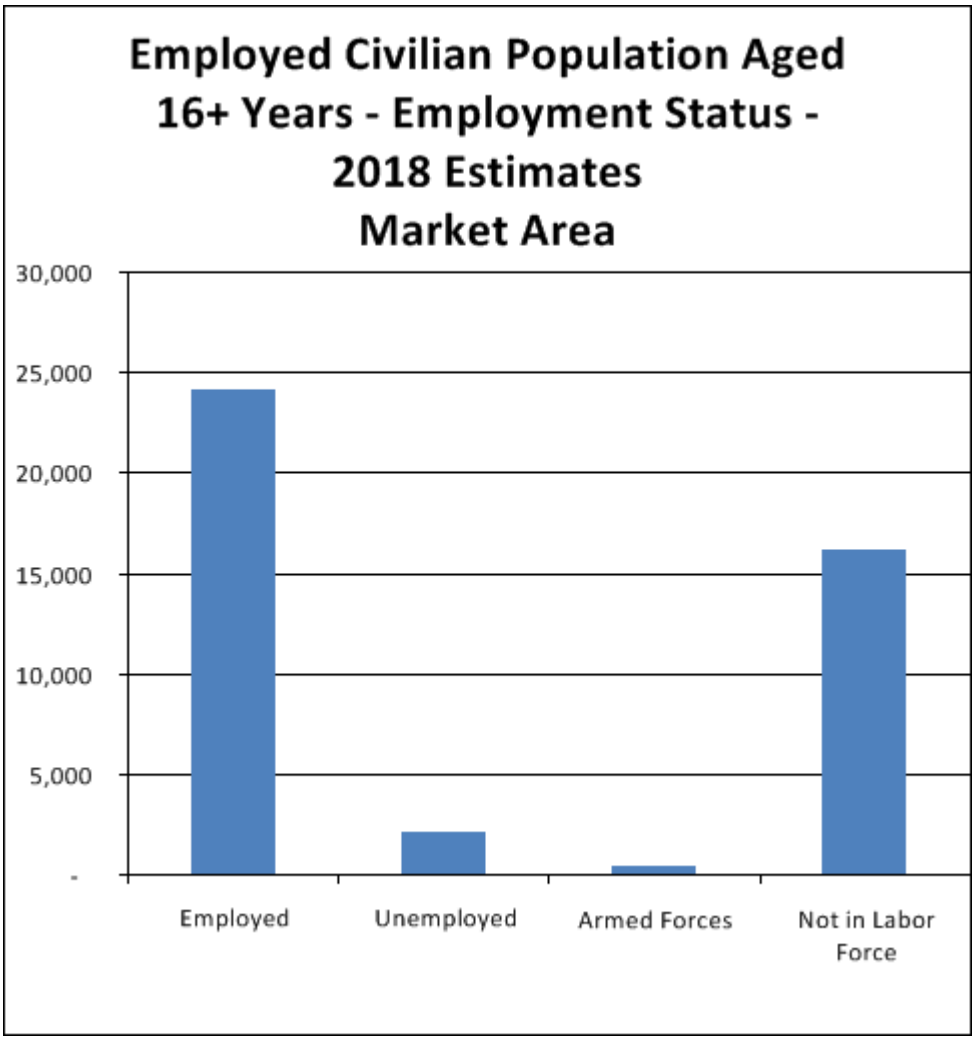
Changes in Population by Age & Sex

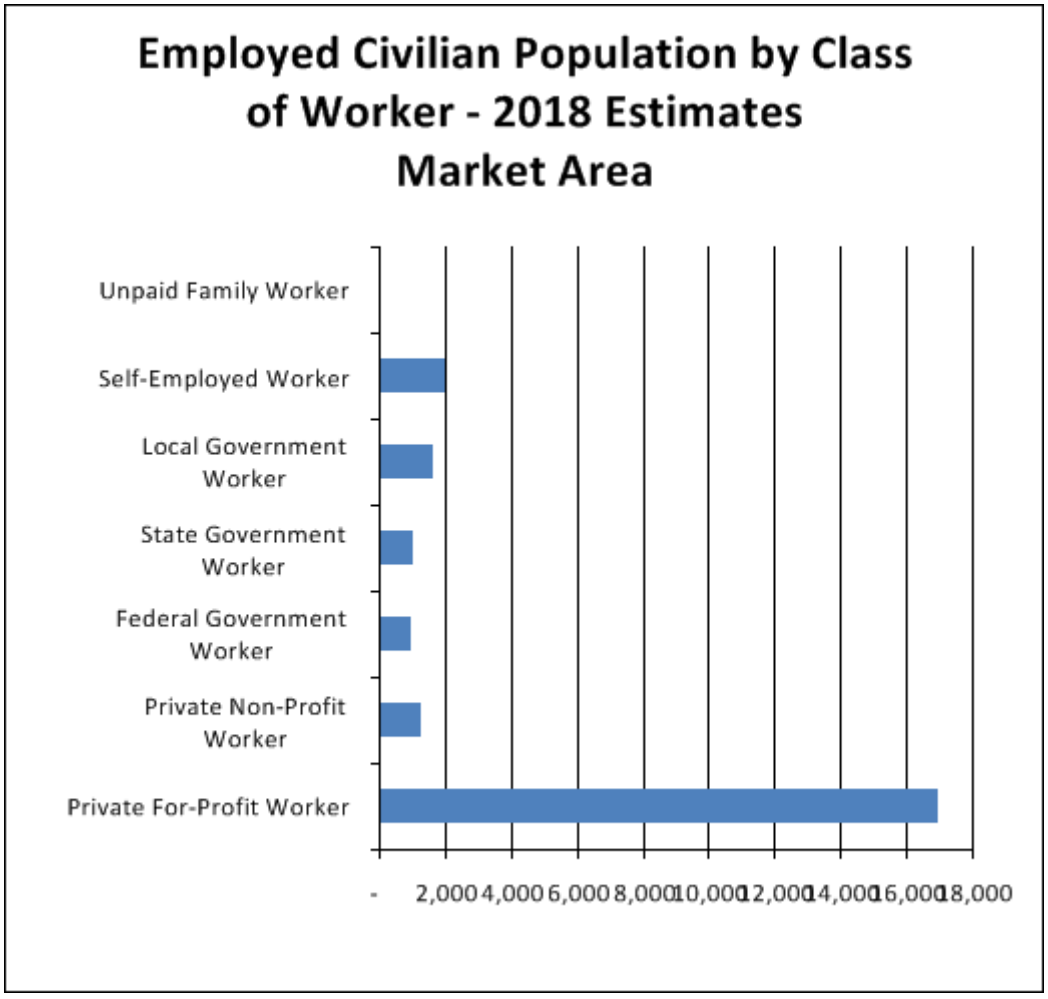
Bryan County, Georgia

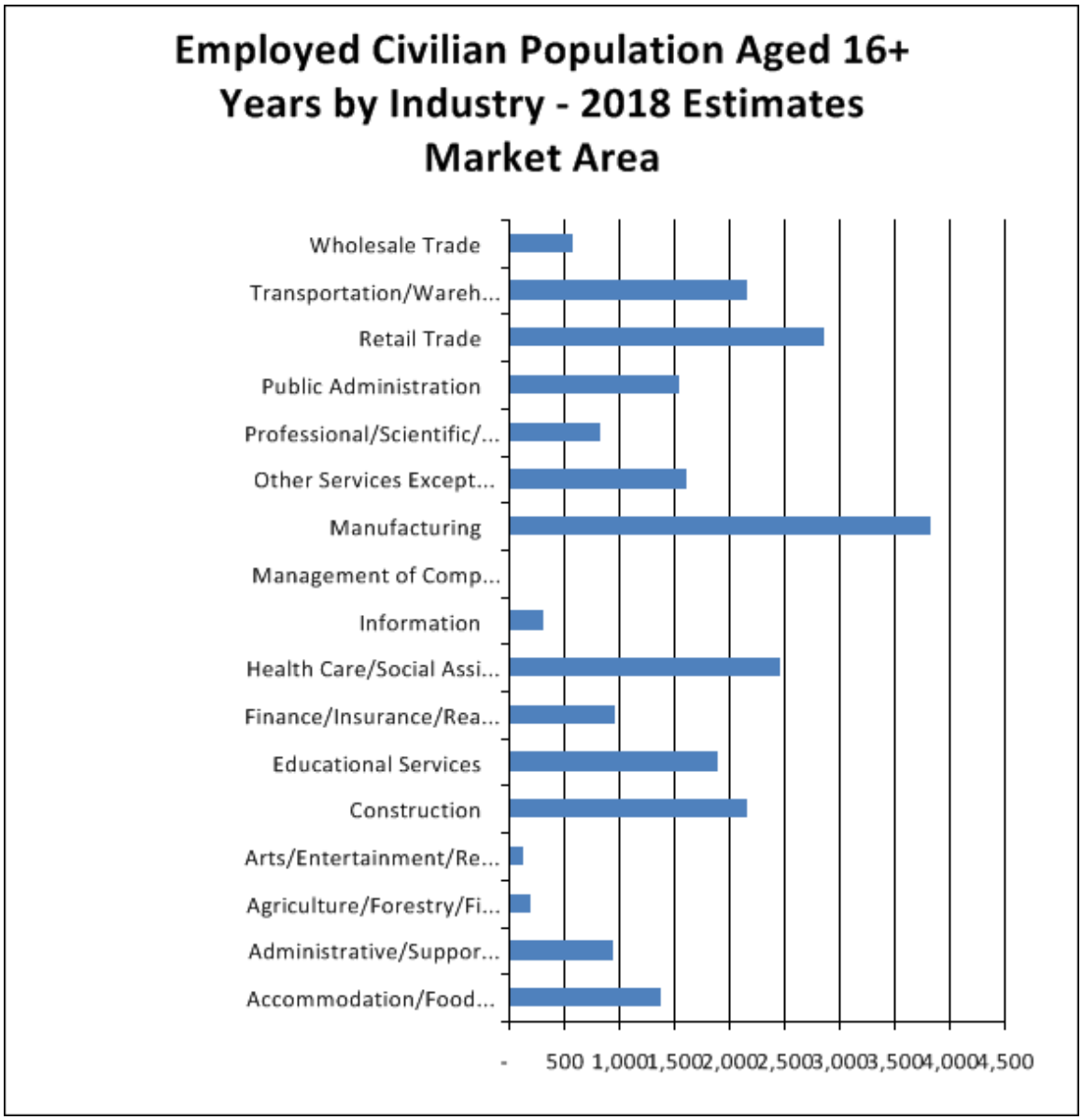
Estimated Change - 2010 to 2018					*Projected Change - 2018 to 2023*				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	241	230	**471**	**21.4%**	0 to 4 Years	88	79	**167**	**6.2%**
5 to 9 Years	149	207	**356**	**14.2%**	5 to 9 Years	-31	-2	**-33**	**-1.2%**
10 to 14 Years	327	342	**669**	**26.3%**	10 to 14 Years	-29	-50	**-79**	**-2.5%**
15 to 17 Years	82	102	**184**	**11.4%**	15 to 17 Years	101	146	**247**	**13.8%**
18 to 20 Years	255	231	**486**	**44.9%**	18 to 20 Years	121	152	**273**	**17.4%**
21 to 24 Years	443	236	**679**	**54.0%**	21 to 24 Years	231	259	**490**	**25.3%**
25 to 34 Years	731	466	**1,197**	**32.8%**	25 to 34 Years	177	-83	**94**	**1.9%**
35 to 44 Years	591	496	**1,087**	**24.1%**	35 to 44 Years	23	15	**38**	**0.7%**
45 to 54 Years	35	168	**203**	**4.2%**	45 to 54 Years	266	326	**592**	**11.8%**
55 to 64 Years	304	424	**728**	**21.6%**	55 to 64 Years	314	353	**667**	**16.3%**
65 to 74 Years	463	580	**1,043**	**63.3%**	65 to 74 Years	265	361	**626**	**23.3%**
75 to 84 Years	170	177	**347**	**43.8%**	75 to 84 Years	217	255	**472**	**41.4%**
85 Years and Up	61	73	**134**	**48.9%**	85 Years and Up	23	27	**50**	**12.3%**
Total	**3,852**	**3,732**	**7,584**	**25.1%**	**Total**	**1,766**	**1,838**	**3,604**	**9.5%**
62+ Years	n/a	n/a	1,736	**48.6%**	62+ Years	n/a	n/a	1,388	**26.1%**

Source: Claritas; Ribbon Demographics

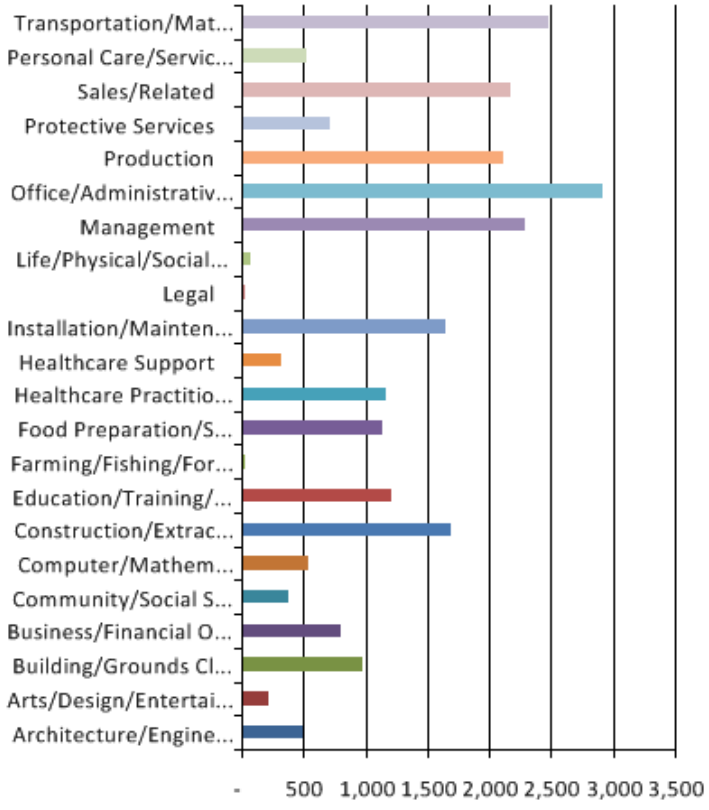
Ribbon Demographics, LLC
www.ribbondata.com
Tel: 916-880-1644

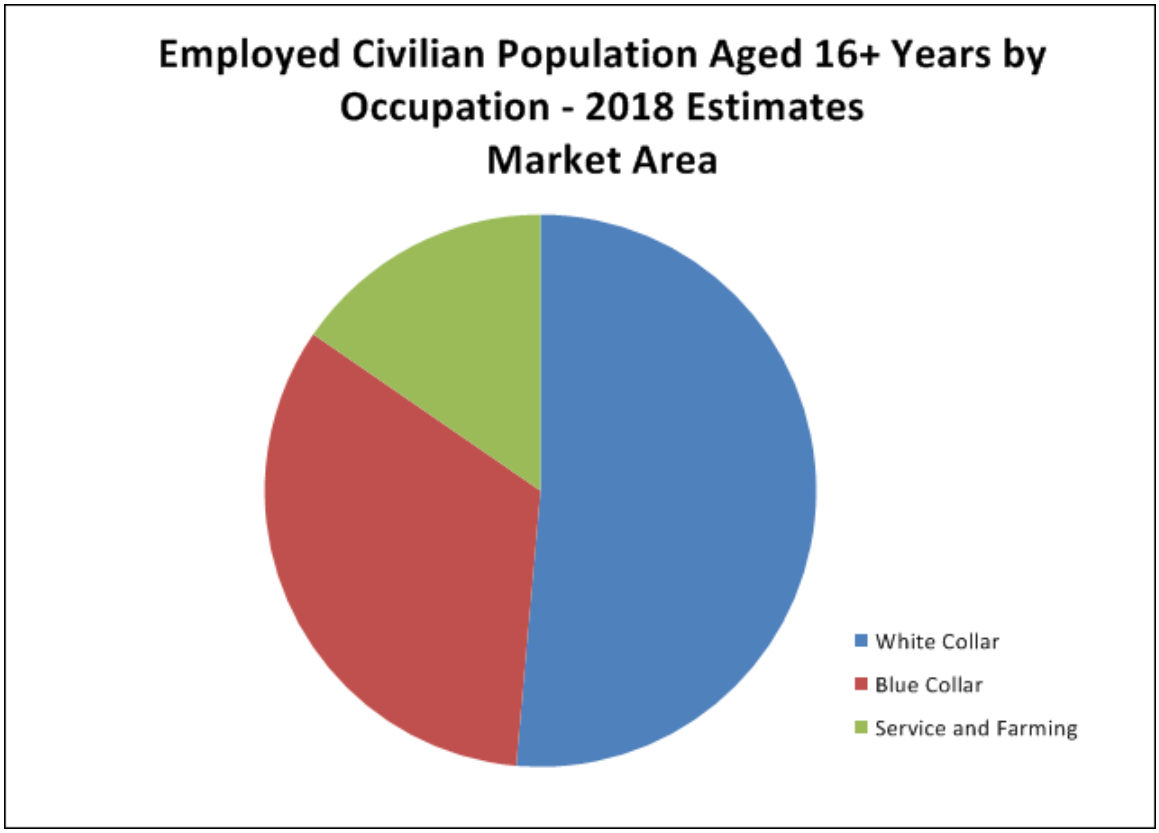

Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates Market Area
30,000
25,000
20,000
15,000
10,000
5,000
-
Employed
Unemployed
Armed Forces
Not in Labor Force

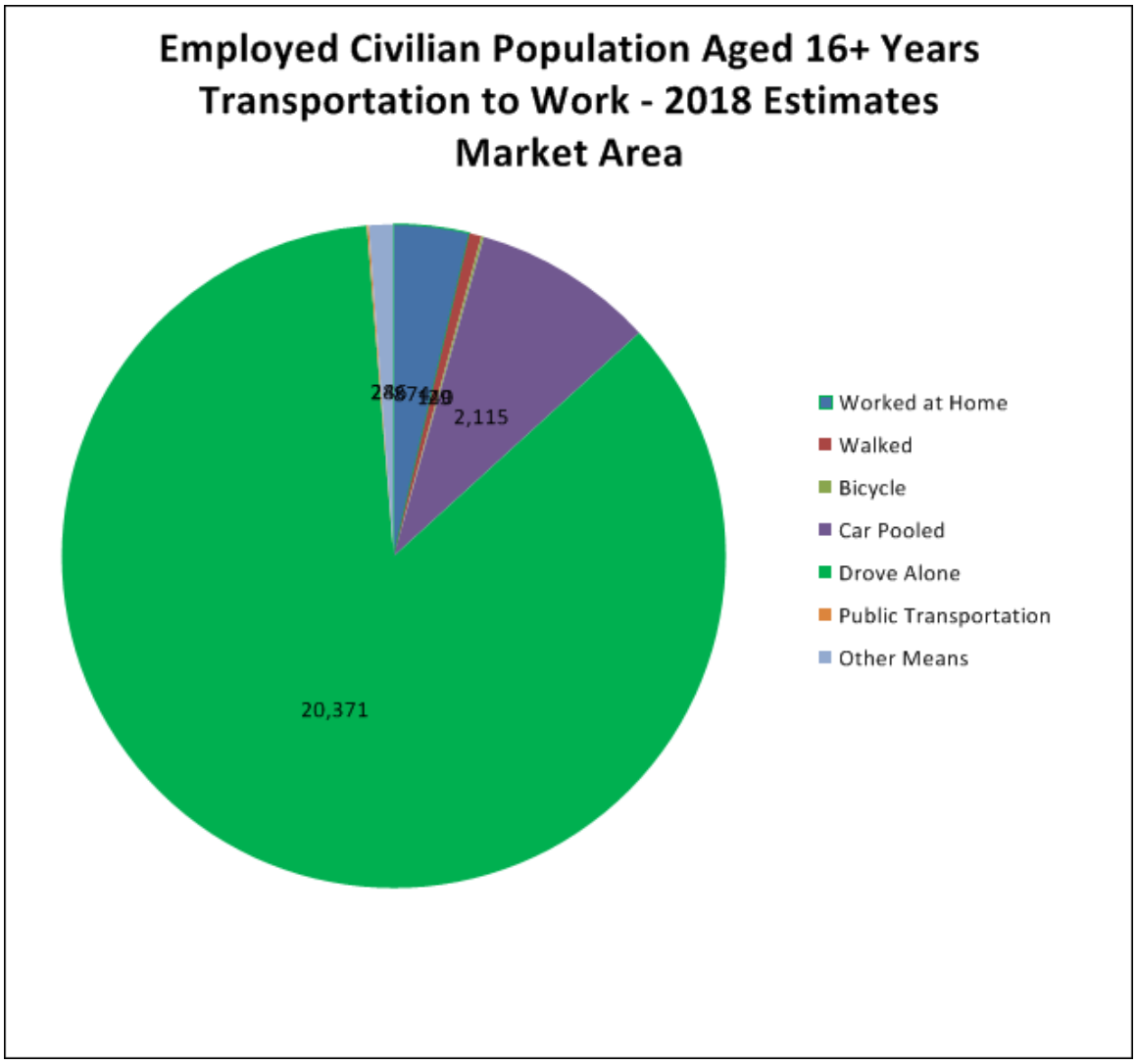

Employed Civilian Population by Class of Worker - 2018 Estimates Market Area
Unpaid Family Worker
Self-Employed Worker
Local Government Worker
State Government Worker
Federal Government Worker
Private Non-Profit Worker
Private For-Profit Worker
-
2,000
4,000
6,000
8,000
10,000
12,000
14,000
16,000
18,000


Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Market Area
Wholesale Trade
Transportation/Wareh...
Retail Trade
Public Administration
Professional/Scientific/...
Other Services Except...
Manufacturing
Management of Comp...
Information
Health Care/Social Assi...
Finance/Insurance/Rea...
Educational Services
Construction
Arts/Entertainment/Re...
Agriculture/Forestry/Fi...
Administrative/Suppor...
Accommodation/Food...
- 500 1,000 1,500 2,000 2,500 3,000 3,500 4,000 4,500

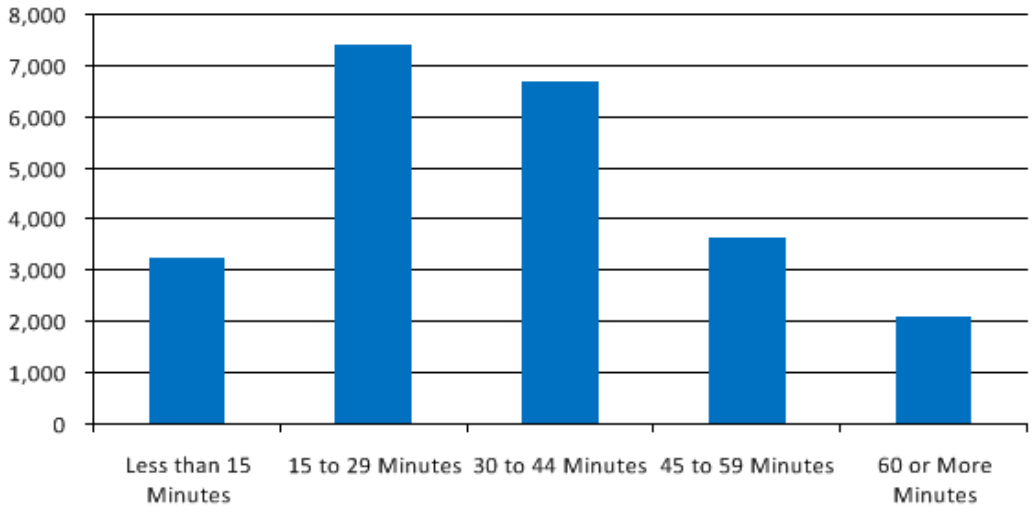
Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Market Area




Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Market Area
White Collar
Blue Collar
Service and Farming


Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Market Area
2,115
20,371
Worked at Home
Walked
Bicycle
Car Pooled
Drove Alone
Public Transportation
Other Means

Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Market Area



Source: Ribbon Demographics; Claritas

ribbon demographics

www.ribbondata.com

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Employed Civilian Population Aged 16+ Years
Employment Status
Current Year Estimates - 2018

Market Area

Status	Number
Employed	24,109
Unemployed	2,046
Armed Forces	429
Not in Labor Force	16,111
Unemployed	7.82%

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population by Class of Worker
Current Year Estimates - 2018

Market Area

Industry	Number Employed	Percent Employed
Private For-Profit Worker	16,965	70.9%
Private Non-Profit Worker	1,262	5.3%
Federal Government Worker	998	4.2%
State Government Worker	1,033	4.3%
Local Government Worker	1,661	6.9%
Self-Employed Worker	2,003	8.4%
Unpaid Family Worker	9	0.0%
Total:	**23,931**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years by Industry
Current Year Estimates - 2018

Market Area

Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,377	5.8%
Administrative/Support/Waste Management	952	4.0%
Agriculture/Forestry/Fishing/Hunting/Mining	205	0.9%
Arts/Entertainment/Recreation	136	0.6%
Construction	2,159	9.0%
Educational Services	1,898	7.9%
Finance/Insurance/Real Estate/Rent/Lease	963	4.0%
Health Care/Social Assistance	2,470	10.3%
Information	325	1.4%
Management of Companies and Enterprises	1	0.0%
Manufacturing	3,826	16.0%
Other Services Except Public Administration	1,615	6.7%
Professional/Scientific/Technical Services	841	3.5%
Public Administration	1,547	6.5%
Retail Trade	2,865	12.0%
Transportation/Warehousing/Utilities	2,163	9.0%
Wholesale Trade	588	2.5%
Total:	**23,931**	**100.0%**

Source: Ribbon Demographics; Claritas

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Employed Civilian Population Aged 16+ Years by Occupation
Current Year Estimates - 2018

Market Area

Occupation	Number Employed	Percent Employed
Architecture/Engineering	500	2.1%
Arts/Design/Entertainment/Sports/Media	220	0.9%
Building/Grounds Cleaning/Maintenance	971	4.1%
Business/Financial Operations	802	3.4%
Community/Social Services	382	1.6%
Computer/Mathematical	545	2.3%
Construction/Extraction	1,689	7.1%
Education/Training/Library	1,204	5.0%
Farming/Fishing/Forestry	22	0.1%
Food Preparation/Serving Related	1,137	4.8%
Healthcare Practitioner/Technician	1,164	4.9%
Healthcare Support	316	1.3%
Installation/Maintenance/Repair	1,655	6.9%
Legal	22	0.1%
Life/Physical/Social Science	78	0.3%
Management	2,285	9.5%
Office/Administrative Support	2,920	12.2%
Production	2,112	8.8%
Protective Services	720	3.0%
Sales/Related	2,179	9.1%
Personal Care/Service	522	2.2%
Transportation/Material Moving	2,486	10.4%
Total:	**23,931**	**100.0%**
White Collar	12,301	51.4%
Blue Collar	7,942	33.2%
Service and Farming	3,688	15.4%
Total:	**23,931**	**100.0%**

Source: Ribbon Demographics; Claritas

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Employed Civilian Population Aged 16+ Years
Transportation to Work
Current Year Estimates - 2018

Market Area

Transportation Mode	Number	Percent
Worked at Home	874	3.7%
Walked	140	0.6%
Bicycle	29	0.1%
Car Pooled	2,115	8.9%
Drove Alone	20,371	85.5%
Public Transportation	24	0.1%
Other Means	286	1.2%
Total:	**23,839**	**100.0%**

Source: Ribbon Demographics; Claritas

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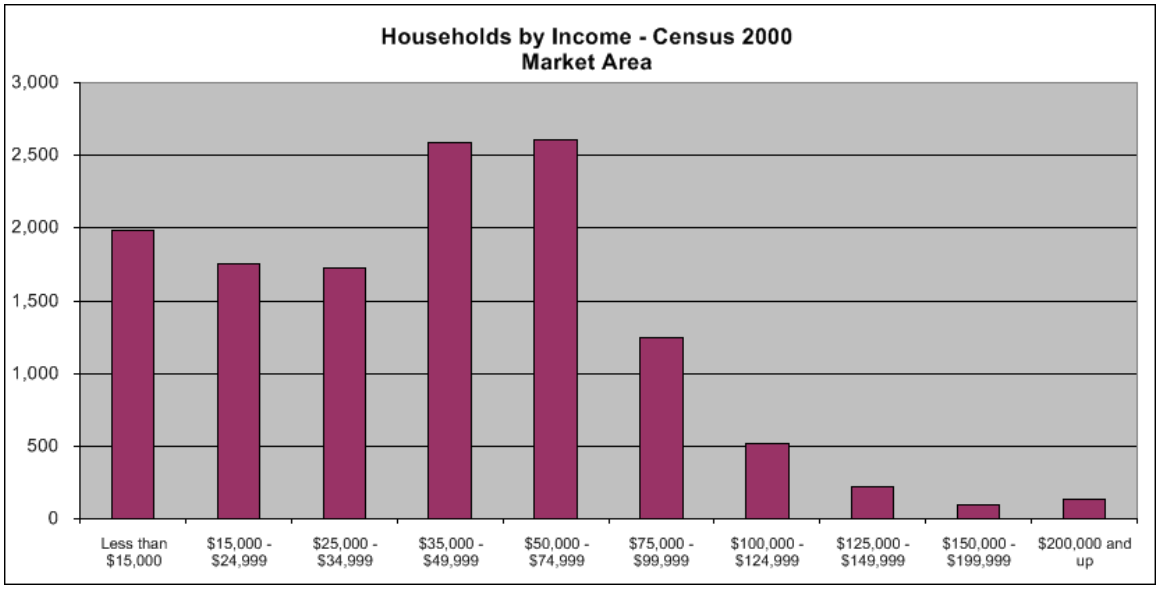
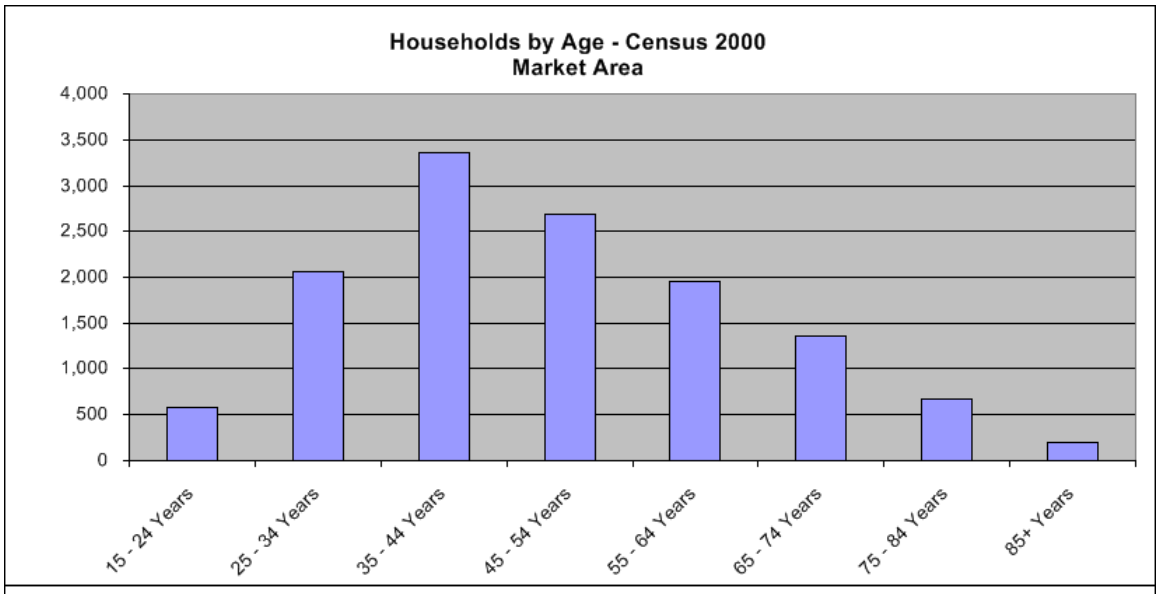
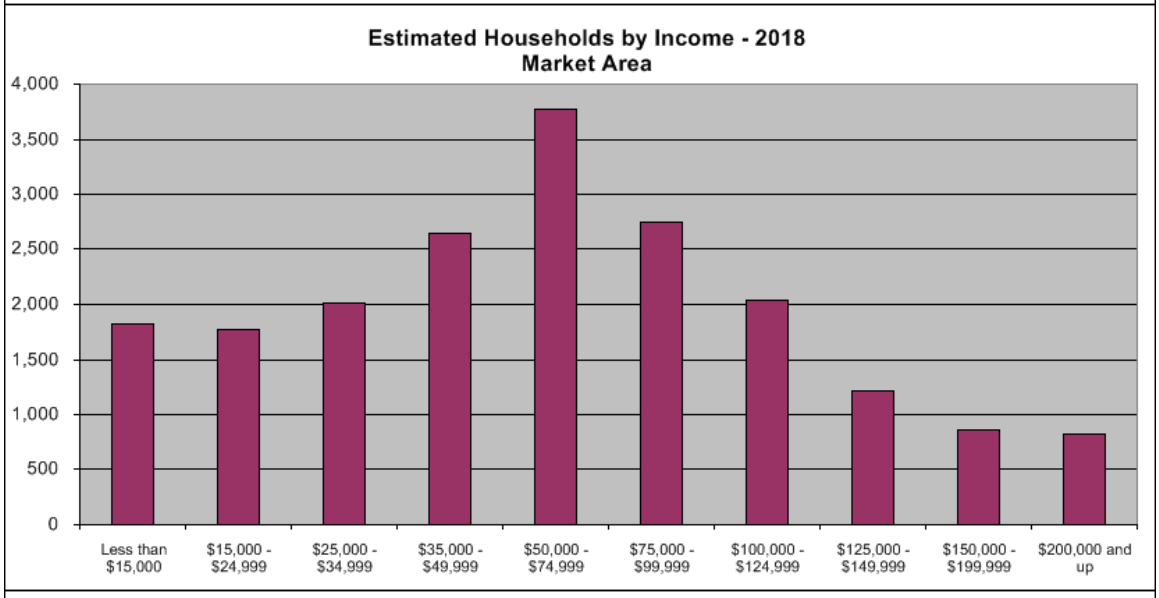
Employed Civilian Population Aged 16+ Years
Travel Time to Work
Current Year Estimates - 2018
Market Area

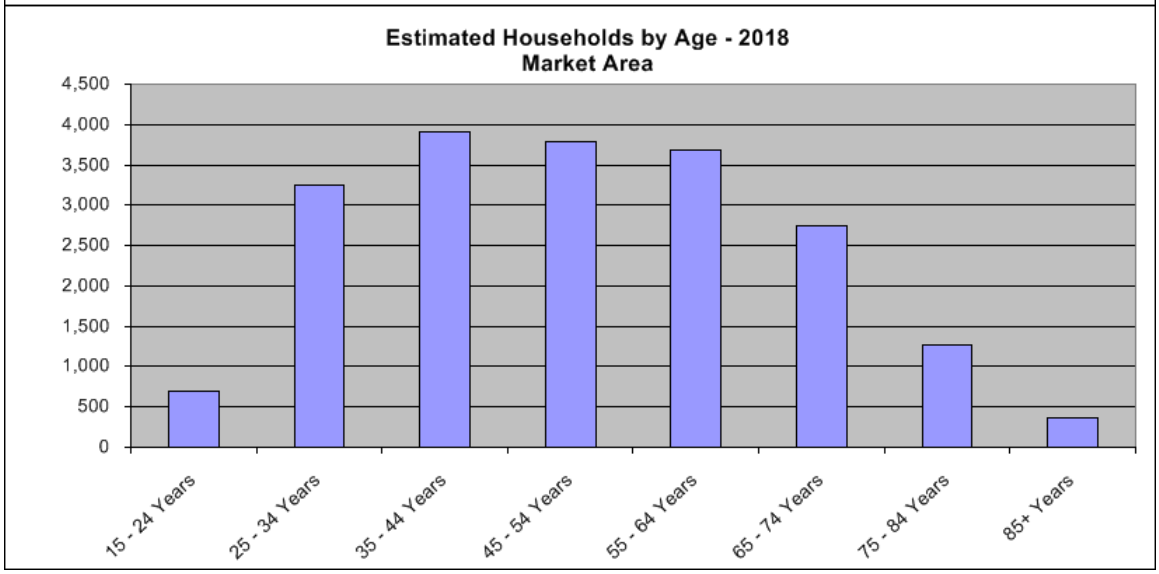
Travel Time	Number	Percent
Less than 15 Minutes	3,222	14.0%
15 to 29 Minutes	7,407	32.2%
30 to 44 Minutes	6,658	28.9%
45 to 59 Minutes	3,640	15.8%
60 or More Minutes	2,078	9.0%
Total:	**23,005**	**100.0%**

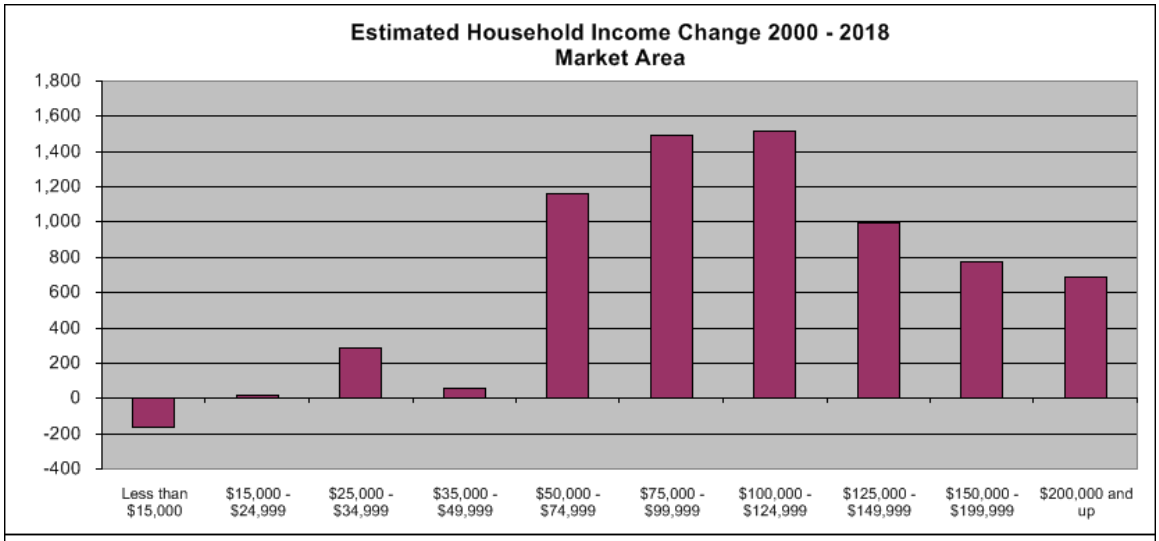
Source: Ribbon Demographics; Claritas

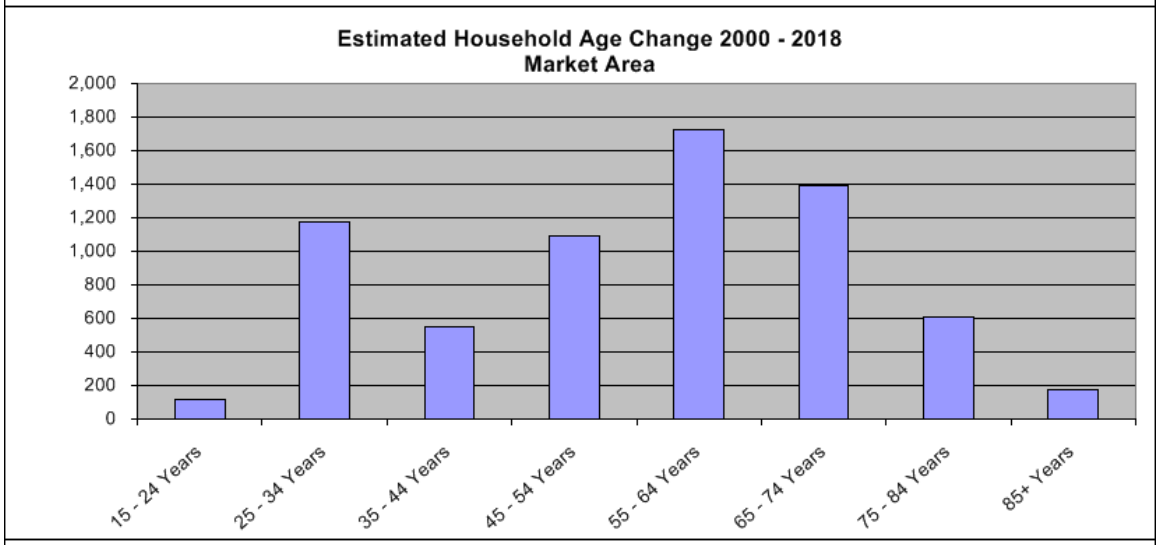


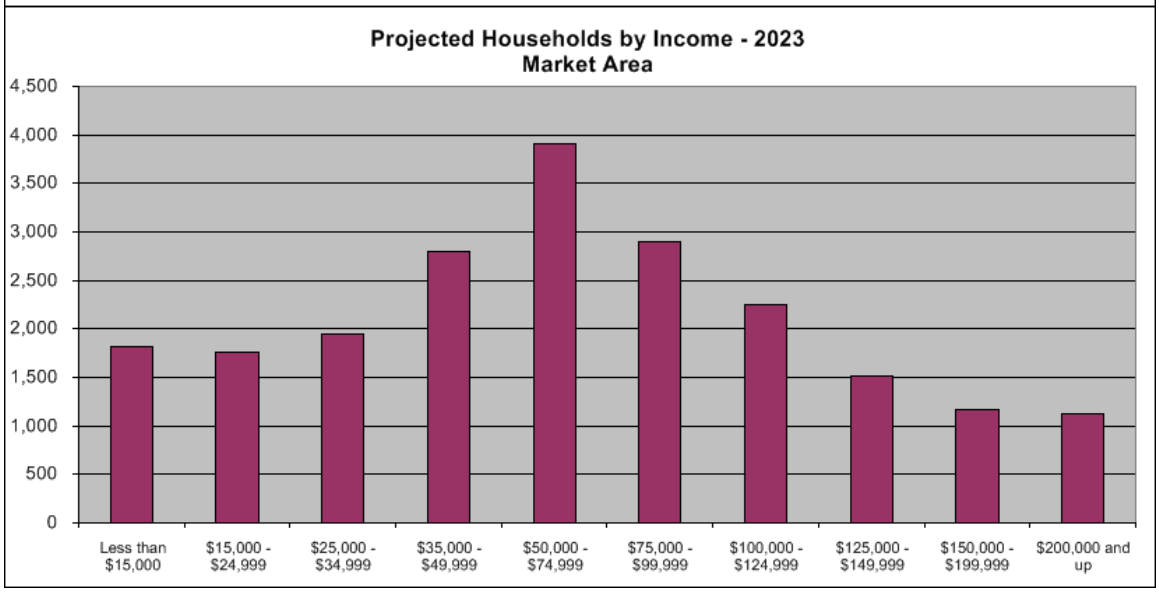

Households by Age - Census 2000
Market Area
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

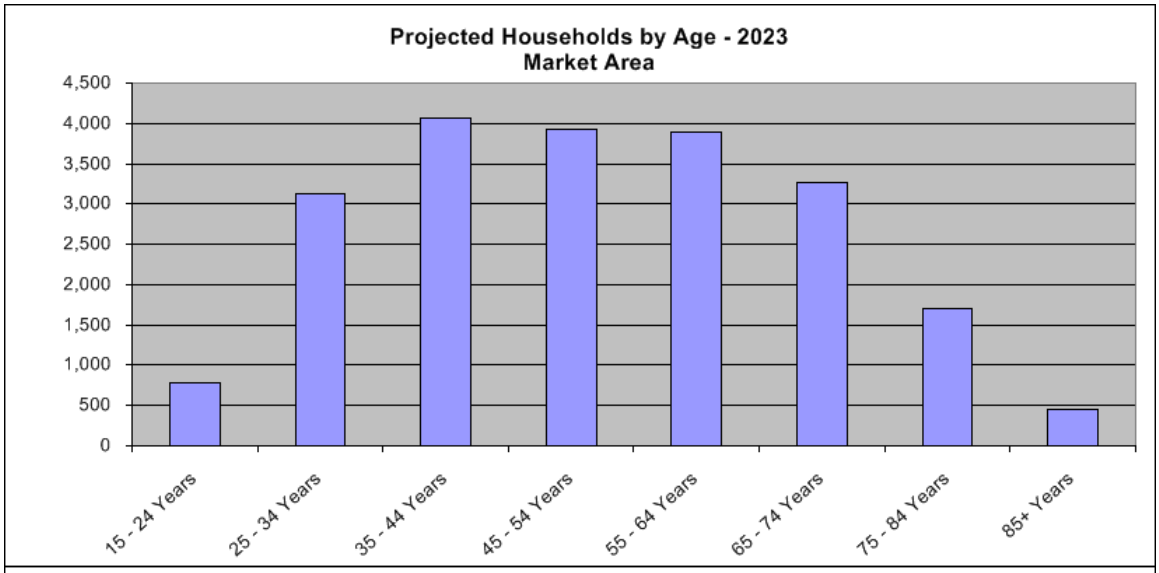

Estimated Households by Income - 2018
Market Area
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

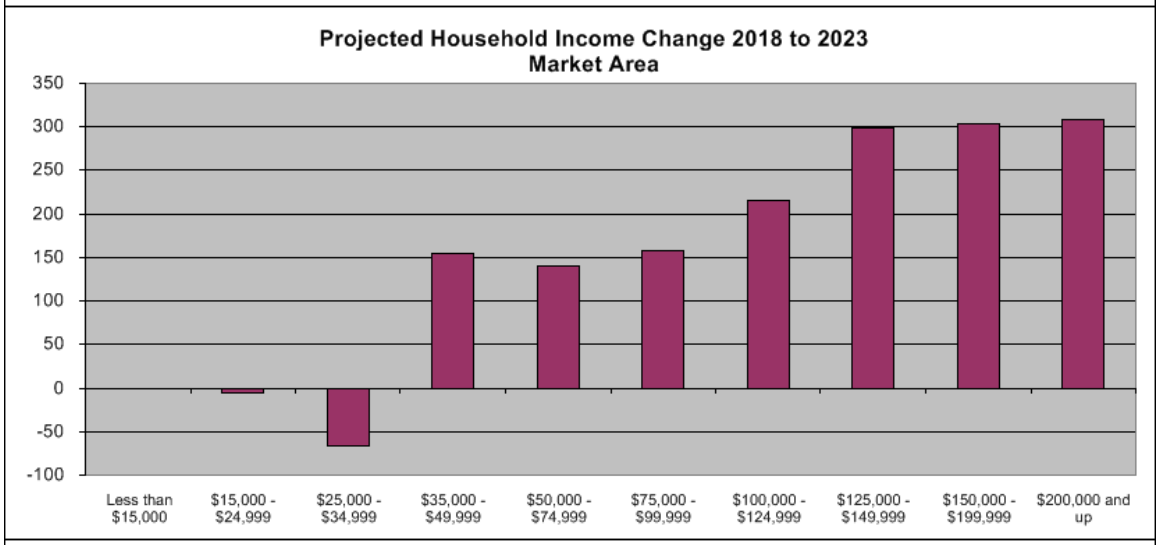

Estimated Households by Age - 2018
Market Area
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

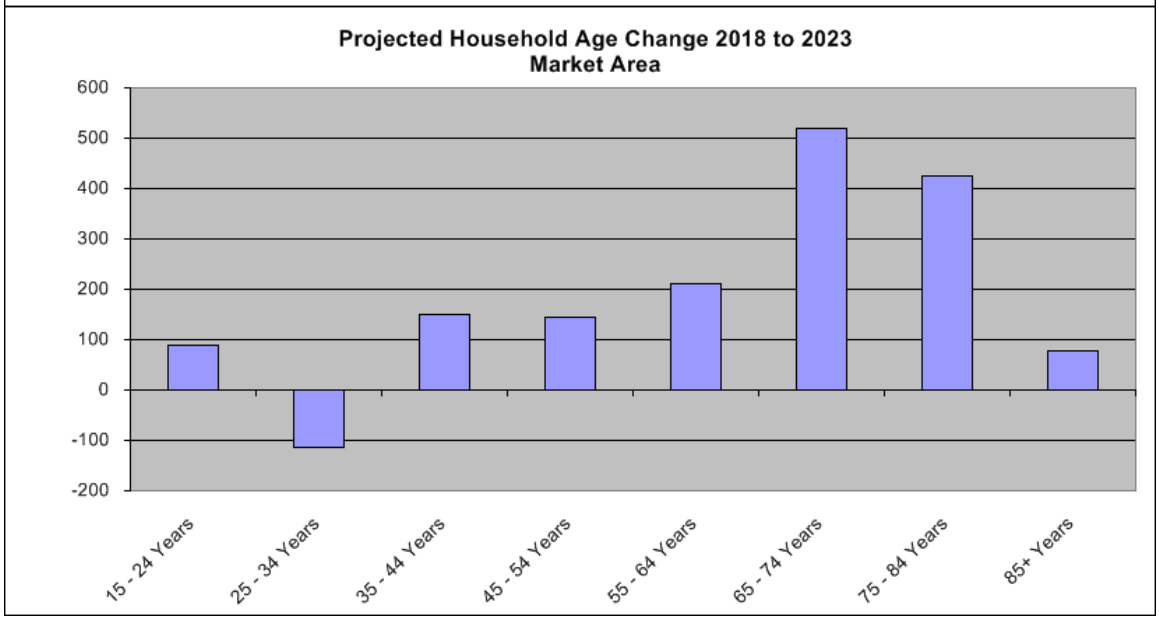

Estimated Household Income Change 2000 - 2018
Market Area
1,800
1,600
1,400
1,200
1,000
800
600
400
200
0
-200
-400
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

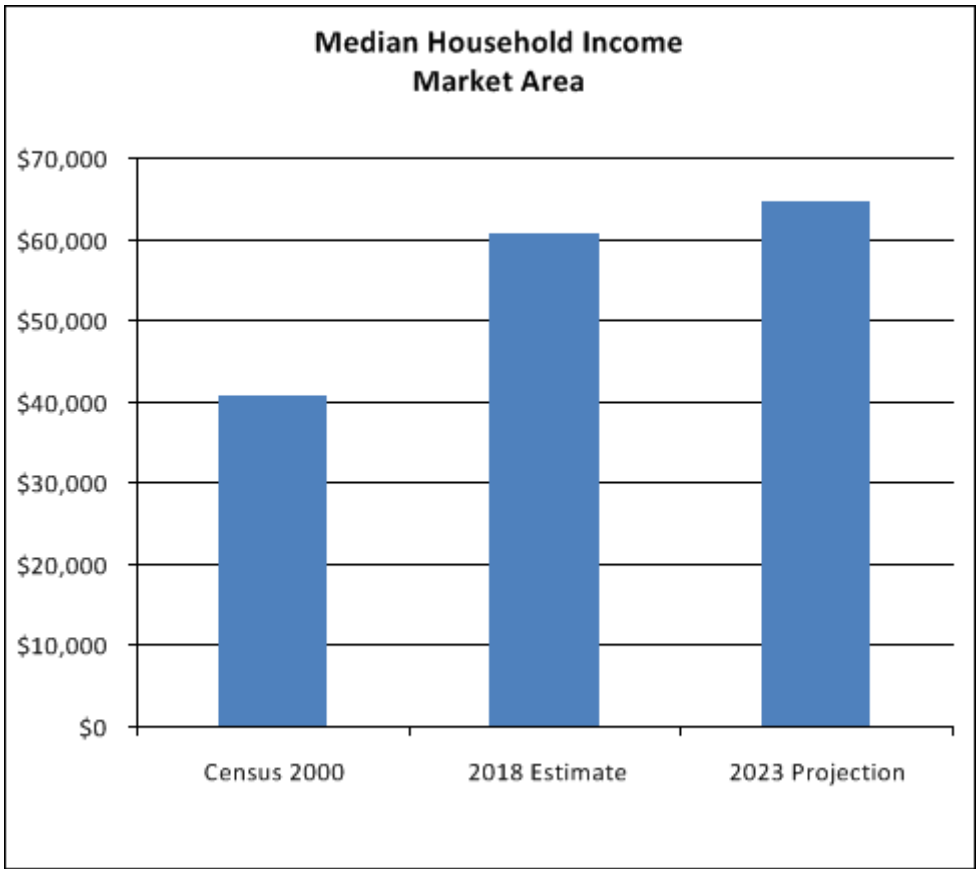

Estimated Household Age Change 2000 - 2018
Market Area
2,000
1,800
1,600
1,400
1,200
1,000
800
600
400
200
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Households by Income - 2023
Market Area
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Households by Age - 2023
Market Area
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Household Income Change 2018 to 2023
Market Area
350
300
250
200
150
100
50
0
-50
-100
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Household Age Change 2018 to 2023
Market Area
600
500
400
300
200
100
0
-100
-200
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years



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Households by Income and Age
Market Area
Census Data - 2000

Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	*Percent*
Less than $15,000	118	205	277	261	340	412	275	99	**1,987**	***15.4%***
$15,000 - $24,999	155	234	349	225	221	368	155	46	**1,753**	***13.6%***
$25,000 - $34,999	114	404	331	310	278	192	79	19	**1,727**	***13.4%***
$35,000 - $49,999	142	547	760	525	370	139	88	18	**2,589**	***20.1%***
$50,000 - $74,999	29	460	903	655	403	106	40	8	**2,604**	***20.2%***
$75,000 - $99,999	17	119	501	439	114	50	9	1	**1,250**	***9.7%***
$100,000 - $124,999	0	50	145	157	118	48	0	1	**519**	***4.0%***
$125,000 - $149,999	0	9	83	38	63	27	0	0	**220**	***1.7%***
$150,000 - $199,999	0	9	8	27	25	0	22	5	**96**	***0.7%***
$200,000 and up	0	31	7	51	29	14	0	0	**132**	***1.0%***
Total	**575**	**2,068**	**3,364**	**2,688**	**1,961**	**1,356**	**668**	**197**	12,877	***100.0%***
Percent	***4.5%***	***16.1%***	***26.1%***	***20.9%***	***15.2%***	***10.5%***	***5.2%***	***1.5%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Market Area
Current Year Estimates - 2018

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	104	201	229	251	371	364	213	92	**1,825**	***9.3%***
$15,000 - $24,999	63	223	241	256	330	334	239	85	**1,771**	***9.0%***
$25,000 - $34,999	235	290	276	273	344	331	206	55	**2,010**	***10.2%***
$35,000 - $49,999	196	506	498	422	418	367	190	49	**2,646**	***13.4%***
$50,000 - $74,999	76	754	794	662	602	594	238	49	**3,769**	***19.1%***
$75,000 - $99,999	15	533	663	546	499	360	106	21	**2,743**	***13.9%***
$100,000 - $124,999	2	375	601	449	414	157	34	5	**2,037**	***10.3%***
$125,000 - $149,999	1	187	286	358	306	58	15	6	**1,217**	***6.2%***
$150,000 - $199,999	0	121	199	277	196	59	11	4	**867**	***4.4%***
$200,000 and up	0	53	124	286	206	122	24	2	**817**	***4.1%***
Total	**692**	**3,243**	**3,911**	**3,780**	**3,686**	**2,746**	**1,276**	**368**	**19,702**	***100.0%***
Percent	***3.5%***	***16.5%***	***19.9%***	***19.2%***	***18.7%***	***13.9%***	***6.5%***	***1.9%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Market Area
Estimated Change - 2000 to 2018

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	-14	-4	-48	-10	31	-48	-62	-7	**-162**	***-8.2%***
$15,000 - $24,999	-92	-11	-108	31	109	-34	84	39	**18**	***1.0%***
$25,000 - $34,999	121	-114	-55	-37	66	139	127	36	**283**	***16.4%***
$35,000 - $49,999	54	-41	-262	-103	48	228	102	31	**57**	***2.2%***
$50,000 - $74,999	47	294	-109	7	199	488	198	41	**1,165**	***44.7%***
$75,000 - $99,999	-2	414	162	107	385	310	97	20	**1,493**	***119.4%***
$100,000 - $124,999	2	325	456	292	296	109	34	4	**1,518**	***292.5%***
$125,000 - $149,999	1	178	203	320	243	31	15	6	**997**	***453.2%***
$150,000 - $199,999	0	112	191	250	171	59	-11	-1	**771**	***803.1%***
$200,000 and up	0	22	117	235	177	108	24	2	**685**	***518.9%***
Total	**117**	**1,175**	**547**	**1,092**	**1,725**	**1,390**	**608**	**171**	**6,825**	***53.0%***
Percent Change	***20.3%***	***56.8%***	***16.3%***	***40.6%***	***88.0%***	***102.5%***	***91.0%***	***86.8%***	***53.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Market Area
Five Year Projections - 2023

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	109	181	203	228	347	392	258	106	**1,824**	***8.6%***
$15,000 - $24,999	60	195	203	222	308	366	314	98	**1,766**	***8.3%***
$25,000 - $34,999	254	240	244	234	301	356	257	58	**1,944**	***9.2%***
$35,000 - $49,999	239	486	495	407	416	437	259	62	**2,801**	***13.2%***
$50,000 - $74,999	98	703	786	633	604	692	328	65	**3,909**	***18.4%***
$75,000 - $99,999	18	507	701	541	522	439	145	28	**2,901**	***13.7%***
$100,000 - $124,999	2	396	661	476	458	201	51	8	**2,253**	***10.6%***
$125,000 - $149,999	2	217	345	435	390	93	24	9	**1,515**	***7.1%***
$150,000 - $199,999	0	149	256	367	272	98	22	6	**1,170**	***5.5%***
$200,000 and up	0	55	168	382	279	192	44	5	**1,125**	***5.3%***
Total	**782**	**3,129**	**4,062**	**3,925**	**3,897**	**3,266**	**1,702**	**445**	**21,208**	***100.0%***
Percent	***3.7%***	***14.8%***	***19.2%***	***18.5%***	***18.4%***	***15.4%***	***8.0%***	***2.1%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Market Area
Projected Change - 2018 to 2023

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	5	-20	-26	-23	-24	28	45	14	**-1**	***-0.1%***
$15,000 - $24,999	-3	-28	-38	-34	-22	32	75	13	**-5**	***-0.3%***
$25,000 - $34,999	19	-50	-32	-39	-43	25	51	3	**-66**	***-3.3%***
$35,000 - $49,999	43	-20	-3	-15	-2	70	69	13	**155**	***5.9%***
$50,000 - $74,999	22	-51	-8	-29	2	98	90	16	**140**	***3.7%***
$75,000 - $99,999	3	-26	38	-5	23	79	39	7	**158**	***5.8%***
$100,000 - $124,999	0	21	60	27	44	44	17	3	**216**	***10.6%***
$125,000 - $149,999	1	30	59	77	84	35	9	3	**298**	***24.5%***
$150,000 - $199,999	0	28	57	90	76	39	11	2	**303**	***34.9%***
$200,000 and up	0	2	44	96	73	70	20	3	**308**	***37.7%***
Total	**90**	**-114**	**151**	**145**	**211**	**520**	**426**	**77**	**1,506**	***7.6%***
Percent Change	***13.0%***	***-3.5%***	***3.9%***	***3.8%***	***5.7%***	***18.9%***	***33.4%***	***20.9%***	***7.6%***	

Source: Claritas; Ribbon Demographics

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Median Household Income Market Area		
Census 2000	2018 Estimate	2023 Projection
$40,629	$60,606	$64,511

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Median Household Income by Area
Market Area

Geography ID	Census 2000	2018 Estimate	2023 Projection
13031110900	$42,989	$48,335	$54,361
13029920102	$33,731	$43,357	$45,407
13029920101	$33,721	$44,775	$46,174
13103030402	$44,267	$69,719	$72,926
13103030401	$39,026	$64,049	$65,841
13103030204	$42,881	$59,874	$63,312
13103030203	$43,598	$66,481	$70,160
13051010802	$40,965	$77,141	$85,469
13051010801	$42,855	$54,587	$58,682

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Market Area

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Renter Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	177	44	29	38	22	**310**
$10,000-20,000	63	85	90	35	27	**300**
$20,000-30,000	88	67	66	87	23	**331**
$30,000-40,000	77	61	94	142	45	**419**
$40,000-50,000	134	117	82	35	72	**440**
$50,000-60,000	18	50	72	34	25	**199**
$60,000-75,000	33	100	108	16	156	**413**
$75,000-100,000	19	26	73	52	58	**228**
$100,000-125,000	35	44	29	29	15	**152**
$125,000-150,000	0	3	0	0	0	**3**
$150,000-200,000	4	47	12	13	2	**78**
$200,000+	6	4	16	13	9	**48**
Total	**654**	**648**	**671**	**494**	**454**	**2,921**

Renter Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	113	66	4	0	3	**186**
$10,000-20,000	70	81	26	1	1	**179**
$20,000-30,000	44	49	1	0	2	**96**
$30,000-40,000	40	63	3	1	2	**109**
$40,000-50,000	22	41	29	6	4	**102**
$50,000-60,000	27	65	0	0	2	**94**
$60,000-75,000	28	12	35	2	1	**78**
$75,000-100,000	12	8	7	2	2	**31**
$100,000-125,000	63	5	2	1	1	**72**
$125,000-150,000	5	1	0	2	0	**8**
$150,000-200,000	4	6	0	2	1	**13**
$200,000+	6	2	0	0	0	**8**
Total	**434**	**399**	**107**	**17**	**19**	**976**

Renter Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	66	48	4	0	3	**121**
$10,000-20,000	54	40	0	1	1	**96**
$20,000-30,000	42	3	1	0	2	**48**
$30,000-40,000	38	14	0	1	2	**55**
$40,000-50,000	22	11	6	5	4	**48**
$50,000-60,000	10	23	0	0	2	**35**
$60,000-75,000	13	10	35	2	1	**61**
$75,000-100,000	11	4	0	2	1	**18**
$100,000-125,000	16	4	2	1	1	**24**
$125,000-150,000	4	0	0	2	0	**6**
$150,000-200,000	4	3	0	2	1	**10**
$200,000+	5	1	0	0	0	**6**
Total	**285**	**161**	**48**	**16**	**18**	**528**

Renter Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	290	110	33	38	25	**496**
$10,000-20,000	133	166	116	36	28	**479**
$20,000-30,000	132	116	67	87	25	**427**
$30,000-40,000	117	124	97	143	47	**528**
$40,000-50,000	156	158	111	41	76	**542**
$50,000-60,000	45	115	72	34	27	**293**
$60,000-75,000	61	112	143	18	157	**491**
$75,000-100,000	31	34	80	54	60	**259**
$100,000-125,000	98	49	31	30	16	**224**
$125,000-150,000	5	4	0	2	0	**11**
$150,000-200,000	8	53	12	15	3	**91**
$200,000+	12	6	16	13	9	**56**
Total	**1,088**	**1,047**	**778**	**511**	**473**	**3,897**

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Percent Renter Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.1%	1.5%	1.0%	1.3%	0.8%	**10.6%**
$10,000-20,000	2.2%	2.9%	3.1%	1.2%	0.9%	**10.3%**
$20,000-30,000	3.0%	2.3%	2.3%	3.0%	0.8%	**11.3%**
$30,000-40,000	2.6%	2.1%	3.2%	4.9%	1.5%	**14.3%**
$40,000-50,000	4.6%	4.0%	2.8%	1.2%	2.5%	**15.1%**
$50,000-60,000	0.6%	1.7%	2.5%	1.2%	0.9%	**6.8%**
$60,000-75,000	1.1%	3.4%	3.7%	0.5%	5.3%	**14.1%**
$75,000-100,000	0.7%	0.9%	2.5%	1.8%	2.0%	**7.8%**
$100,000-125,000	1.2%	1.5%	1.0%	1.0%	0.5%	**5.2%**
$125,000-150,000	0.0%	0.1%	0.0%	0.0%	0.0%	**0.1%**
$150,000-200,000	0.1%	1.6%	0.4%	0.4%	0.1%	**2.7%**
$200,000+	0.2%	0.1%	0.5%	0.4%	0.3%	**1.6%**
Total	**22.4%**	**22.2%**	**23.0%**	**16.9%**	**15.5%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	11.6%	6.8%	0.4%	0.0%	0.3%	**19.1%**
$10,000-20,000	7.2%	8.3%	2.7%	0.1%	0.1%	**18.3%**
$20,000-30,000	4.5%	5.0%	0.1%	0.0%	0.2%	**9.8%**
$30,000-40,000	4.1%	6.5%	0.3%	0.1%	0.2%	**11.2%**
$40,000-50,000	2.3%	4.2%	3.0%	0.6%	0.4%	**10.5%**
$50,000-60,000	2.8%	6.7%	0.0%	0.0%	0.2%	**9.6%**
$60,000-75,000	2.9%	1.2%	3.6%	0.2%	0.1%	**8.0%**
$75,000-100,000	1.2%	0.8%	0.7%	0.2%	0.2%	**3.2%**
$100,000-125,000	6.5%	0.5%	0.2%	0.1%	0.1%	**7.4%**
$125,000-150,000	0.5%	0.1%	0.0%	0.2%	0.0%	**0.8%**
$150,000-200,000	0.4%	0.6%	0.0%	0.2%	0.1%	**1.3%**
$200,000+	0.6%	0.2%	0.0%	0.0%	0.0%	**0.8%**
Total	**44.5%**	**40.9%**	**11.0%**	**1.7%**	**1.9%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	12.5%	9.1%	0.8%	0.0%	0.6%	**22.9%**
$10,000-20,000	10.2%	7.6%	0.0%	0.2%	0.2%	**18.2%**
$20,000-30,000	8.0%	0.6%	0.2%	0.0%	0.4%	**9.1%**
$30,000-40,000	7.2%	2.7%	0.0%	0.2%	0.4%	**10.4%**
$40,000-50,000	4.2%	2.1%	1.1%	0.9%	0.8%	**9.1%**
$50,000-60,000	1.9%	4.4%	0.0%	0.0%	0.4%	**6.6%**
$60,000-75,000	2.5%	1.9%	6.6%	0.4%	0.2%	**11.6%**
$75,000-100,000	2.1%	0.8%	0.0%	0.4%	0.2%	**3.4%**
$100,000-125,000	3.0%	0.8%	0.4%	0.2%	0.2%	**4.5%**
$125,000-150,000	0.8%	0.0%	0.0%	0.4%	0.0%	**1.1%**
$150,000-200,000	0.8%	0.6%	0.0%	0.4%	0.2%	**1.9%**
$200,000+	0.9%	0.2%	0.0%	0.0%	0.0%	**1.1%**
Total	**54.0%**	**30.5%**	**9.1%**	**3.0%**	**3.4%**	**100.0%**

Percent Renter Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	7.4%	2.8%	0.8%	1.0%	0.6%	**12.7%**
$10,000-20,000	3.4%	4.3%	3.0%	0.9%	0.7%	**12.3%**
$20,000-30,000	3.4%	3.0%	1.7%	2.2%	0.6%	**11.0%**
$30,000-40,000	3.0%	3.2%	2.5%	3.7%	1.2%	**13.5%**
$40,000-50,000	4.0%	4.1%	2.8%	1.1%	2.0%	**13.9%**
$50,000-60,000	1.2%	3.0%	1.8%	0.9%	0.7%	**7.5%**
$60,000-75,000	1.6%	2.9%	3.7%	0.5%	4.0%	**12.6%**
$75,000-100,000	0.8%	0.9%	2.1%	1.4%	1.5%	**6.6%**
$100,000-125,000	2.5%	1.3%	0.8%	0.8%	0.4%	**5.7%**
$125,000-150,000	0.1%	0.1%	0.0%	0.1%	0.0%	**0.3%**
$150,000-200,000	0.2%	1.4%	0.3%	0.4%	0.1%	**2.3%**
$200,000+	0.3%	0.2%	0.4%	0.3%	0.2%	**1.4%**
Total	**27.9%**	**26.9%**	**20.0%**	**13.1%**	**12.1%**	**100.0%**

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Owner Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	98	28	71	13	26	**236**
$10,000-20,000	7	199	89	55	11	**361**
$20,000-30,000	56	91	214	175	36	**572**
$30,000-40,000	100	202	102	159	92	**655**
$40,000-50,000	37	150	89	156	183	**615**
$50,000-60,000	93	211	231	231	16	**782**
$60,000-75,000	75	214	195	207	348	**1,039**
$75,000-100,000	50	273	544	557	231	**1,655**
$100,000-125,000	88	139	128	341	353	**1,049**
$125,000-150,000	38	166	132	207	84	**627**
$150,000-200,000	27	63	133	91	32	**346**
$200,000+	8	75	23	109	84	**299**
Total	**677**	**1,811**	**1,951**	**2,301**	**1,496**	**8,236**

Owner Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	214	80	28	3	3	**328**
$10,000-20,000	455	188	50	14	41	**748**
$20,000-30,000	260	337	40	8	12	**657**
$30,000-40,000	145	430	68	32	9	**684**
$40,000-50,000	105	321	24	6	3	**459**
$50,000-60,000	119	316	47	25	25	**532**
$60,000-75,000	96	416	119	9	39	**679**
$75,000-100,000	155	386	156	22	41	**760**
$100,000-125,000	15	230	68	23	63	**399**
$125,000-150,000	19	143	68	32	37	**299**
$150,000-200,000	20	110	17	3	31	**181**
$200,000+	37	115	25	47	7	**231**
Total	**1,640**	**3,072**	**710**	**224**	**311**	**5,957**

Owner Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	124	68	15	0	3	**210**
$10,000-20,000	436	155	33	0	1	**625**
$20,000-30,000	255	241	10	2	8	**516**
$30,000-40,000	95	318	65	4	1	**483**
$40,000-50,000	74	273	10	2	2	**361**
$50,000-60,000	83	245	42	10	23	**403**
$60,000-75,000	84	204	58	2	37	**385**
$75,000-100,000	59	271	63	10	17	**420**
$100,000-125,000	15	150	6	2	22	**195**
$125,000-150,000	19	66	10	1	4	**100**
$150,000-200,000	14	41	5	0	3	**63**
$200,000+	21	63	4	9	3	**100**
Total	**1,279**	**2,095**	**321**	**42**	**124**	**3,861**

Owner Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	312	108	99	16	29	**564**
$10,000-20,000	462	387	139	69	52	**1,109**
$20,000-30,000	316	428	254	183	48	**1,229**
$30,000-40,000	245	632	170	191	101	**1,339**
$40,000-50,000	142	471	113	162	186	**1,074**
$50,000-60,000	212	527	278	256	41	**1,314**
$60,000-75,000	171	630	314	216	387	**1,718**
$75,000-100,000	205	659	700	579	272	**2,415**
$100,000-125,000	103	369	196	364	416	**1,448**
$125,000-150,000	57	309	200	239	121	**926**
$150,000-200,000	47	173	150	94	63	**527**
$200,000+	45	190	48	156	91	**530**
Total	**2,317**	**4,883**	**2,661**	**2,525**	**1,807**	**14,193**

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Percent Owner Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.2%	0.3%	0.9%	0.2%	0.3%	**2.9%**
$10,000-20,000	0.1%	2.4%	1.1%	0.7%	0.1%	**4.4%**
$20,000-30,000	0.7%	1.1%	2.6%	2.1%	0.4%	**6.9%**
$30,000-40,000	1.2%	2.5%	1.2%	1.9%	1.1%	**8.0%**
$40,000-50,000	0.4%	1.8%	1.1%	1.9%	2.2%	**7.5%**
$50,000-60,000	1.1%	2.6%	2.8%	2.8%	0.2%	**9.5%**
$60,000-75,000	0.9%	2.6%	2.4%	2.5%	4.2%	**12.6%**
$75,000-100,000	0.6%	3.3%	6.6%	6.8%	2.8%	**20.1%**
$100,000-125,000	1.1%	1.7%	1.6%	4.1%	4.3%	**12.7%**
$125,000-150,000	0.5%	2.0%	1.6%	2.5%	1.0%	**7.6%**
$150,000-200,000	0.3%	0.8%	1.6%	1.1%	0.4%	**4.2%**
$200,000+	0.1%	0.9%	0.3%	1.3%	1.0%	**3.6%**
Total	**8.2%**	**22.0%**	**23.7%**	**27.9%**	**18.2%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.6%	1.3%	0.5%	0.1%	0.1%	**5.5%**
$10,000-20,000	7.6%	3.2%	0.8%	0.2%	0.7%	**12.6%**
$20,000-30,000	4.4%	5.7%	0.7%	0.1%	0.2%	**11.0%**
$30,000-40,000	2.4%	7.2%	1.1%	0.5%	0.2%	**11.5%**
$40,000-50,000	1.8%	5.4%	0.4%	0.1%	0.1%	**7.7%**
$50,000-60,000	2.0%	5.3%	0.8%	0.4%	0.4%	**8.9%**
$60,000-75,000	1.6%	7.0%	2.0%	0.2%	0.7%	**11.4%**
$75,000-100,000	2.6%	6.5%	2.6%	0.4%	0.7%	**12.8%**
$100,000-125,000	0.3%	3.9%	1.1%	0.4%	1.1%	**6.7%**
$125,000-150,000	0.3%	2.4%	1.1%	0.5%	0.6%	**5.0%**
$150,000-200,000	0.3%	1.8%	0.3%	0.1%	0.5%	**3.0%**
$200,000+	0.6%	1.9%	0.4%	0.8%	0.1%	**3.9%**
Total	**27.5%**	**51.6%**	**11.9%**	**3.8%**	**5.2%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.2%	1.8%	0.4%	0.0%	0.1%	**5.4%**
$10,000-20,000	11.3%	4.0%	0.9%	0.0%	0.0%	**16.2%**
$20,000-30,000	6.6%	6.2%	0.3%	0.1%	0.2%	**13.4%**
$30,000-40,000	2.5%	8.2%	1.7%	0.1%	0.0%	**12.5%**
$40,000-50,000	1.9%	7.1%	0.3%	0.1%	0.1%	**9.3%**
$50,000-60,000	2.1%	6.3%	1.1%	0.3%	0.6%	**10.4%**
$60,000-75,000	2.2%	5.3%	1.5%	0.1%	1.0%	**10.0%**
$75,000-100,000	1.5%	7.0%	1.6%	0.3%	0.4%	**10.9%**
$100,000-125,000	0.4%	3.9%	0.2%	0.1%	0.6%	**5.1%**
$125,000-150,000	0.5%	1.7%	0.3%	0.0%	0.1%	**2.6%**
$150,000-200,000	0.4%	1.1%	0.1%	0.0%	0.1%	**1.6%**
$200,000+	0.5%	1.6%	0.1%	0.2%	0.1%	**2.6%**
Total	**33.1%**	**54.3%**	**8.3%**	**1.1%**	**3.2%**	**100.0%**

Percent Owner Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.2%	0.8%	0.7%	0.1%	0.2%	**4.0%**
$10,000-20,000	3.3%	2.7%	1.0%	0.5%	0.4%	**7.8%**
$20,000-30,000	2.2%	3.0%	1.8%	1.3%	0.3%	**8.7%**
$30,000-40,000	1.7%	4.5%	1.2%	1.3%	0.7%	**9.4%**
$40,000-50,000	1.0%	3.3%	0.8%	1.1%	1.3%	**7.6%**
$50,000-60,000	1.5%	3.7%	2.0%	1.8%	0.3%	**9.3%**
$60,000-75,000	1.2%	4.4%	2.2%	1.5%	2.7%	**12.1%**
$75,000-100,000	1.4%	4.6%	4.9%	4.1%	1.9%	**17.0%**
$100,000-125,000	0.7%	2.6%	1.4%	2.6%	2.9%	**10.2%**
$125,000-150,000	0.4%	2.2%	1.4%	1.7%	0.9%	**6.5%**
$150,000-200,000	0.3%	1.2%	1.1%	0.7%	0.4%	**3.7%**
$200,000+	0.3%	1.3%	0.3%	1.1%	0.6%	**3.7%**
Total	**16.3%**	**34.4%**	**18.7%**	**17.8%**	**12.7%**	**100.0%**

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Renter Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	191	50	16	39	33	**329**
$10,000-20,000	63	71	96	42	21	**293**
$20,000-30,000	122	76	59	93	24	**374**
$30,000-40,000	83	73	100	144	30	**430**
$40,000-50,000	192	106	54	32	50	**434**
$50,000-60,000	32	66	75	29	22	**224**
$60,000-75,000	40	82	112	20	170	**424**
$75,000-100,000	39	30	80	42	59	**250**
$100,000-125,000	29	42	33	39	29	**172**
$125,000-150,000	0	3	0	0	0	**3**
$150,000-200,000	7	22	19	33	2	**83**
$200,000+	19	3	38	40	11	**111**
Total	**817**	**624**	**682**	**553**	**451**	**3,127**

Renter Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	145	69	6	1	1	**222**
$10,000-20,000	72	77	38	0	1	**188**
$20,000-30,000	50	55	0	1	1	**107**
$30,000-40,000	33	89	3	2	2	**129**
$40,000-50,000	18	37	23	15	4	**97**
$50,000-60,000	16	82	1	0	1	**100**
$60,000-75,000	24	12	48	2	4	**90**
$75,000-100,000	9	8	6	1	5	**29**
$100,000-125,000	59	6	1	2	1	**69**
$125,000-150,000	7	3	1	2	1	**14**
$150,000-200,000	6	4	1	6	1	**18**
$200,000+	3	3	1	1	2	**10**
Total	**442**	**445**	**129**	**33**	**24**	**1,073**

Renter Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	101	47	5	1	1	**155**
$10,000-20,000	51	41	1	0	1	**94**
$20,000-30,000	47	4	0	1	1	**53**
$30,000-40,000	32	26	1	1	2	**62**
$40,000-50,000	18	9	11	12	4	**54**
$50,000-60,000	4	35	1	0	1	**41**
$60,000-75,000	10	11	48	2	4	**75**
$75,000-100,000	8	2	2	1	3	**16**
$100,000-125,000	11	6	1	2	0	**20**
$125,000-150,000	7	2	0	2	1	**12**
$150,000-200,000	5	2	0	6	1	**14**
$200,000+	2	2	1	1	2	**8**
Total	**296**	**187**	**71**	**29**	**21**	**604**

Renter Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	336	119	22	40	34	**551**
$10,000-20,000	135	148	134	42	22	**481**
$20,000-30,000	172	131	59	94	25	**481**
$30,000-40,000	116	162	103	146	32	**559**
$40,000-50,000	210	143	77	47	54	**531**
$50,000-60,000	48	148	76	29	23	**324**
$60,000-75,000	64	94	160	22	174	**514**
$75,000-100,000	48	38	86	43	64	**279**
$100,000-125,000	88	48	34	41	30	**241**
$125,000-150,000	7	6	1	2	1	**17**
$150,000-200,000	13	26	20	39	3	**101**
$200,000+	22	6	39	41	13	**121**
Total	**1,259**	**1,069**	**811**	**586**	**475**	**4,200**

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Percent Renter Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.1%	1.6%	0.5%	1.2%	1.1%	**10.5%**
$10,000-20,000	2.0%	2.3%	3.1%	1.3%	0.7%	**9.4%**
$20,000-30,000	3.9%	2.4%	1.9%	3.0%	0.8%	**12.0%**
$30,000-40,000	2.7%	2.3%	3.2%	4.6%	1.0%	**13.8%**
$40,000-50,000	6.1%	3.4%	1.7%	1.0%	1.6%	**13.9%**
$50,000-60,000	1.0%	2.1%	2.4%	0.9%	0.7%	**7.2%**
$60,000-75,000	1.3%	2.6%	3.6%	0.6%	5.4%	**13.6%**
$75,000-100,000	1.2%	1.0%	2.6%	1.3%	1.9%	**8.0%**
$100,000-125,000	0.9%	1.3%	1.1%	1.2%	0.9%	**5.5%**
$125,000-150,000	0.0%	0.1%	0.0%	0.0%	0.0%	**0.1%**
$150,000-200,000	0.2%	0.7%	0.6%	1.1%	0.1%	**2.7%**
$200,000+	0.6%	0.1%	1.2%	1.3%	0.4%	**3.5%**
Total	**26.1%**	**20.0%**	**21.8%**	**17.7%**	**14.4%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	13.5%	6.4%	0.6%	0.1%	0.1%	**20.7%**
$10,000-20,000	6.7%	7.2%	3.5%	0.0%	0.1%	**17.5%**
$20,000-30,000	4.7%	5.1%	0.0%	0.1%	0.1%	**10.0%**
$30,000-40,000	3.1%	8.3%	0.3%	0.2%	0.2%	**12.0%**
$40,000-50,000	1.7%	3.4%	2.1%	1.4%	0.4%	**9.0%**
$50,000-60,000	1.5%	7.6%	0.1%	0.0%	0.1%	**9.3%**
$60,000-75,000	2.2%	1.1%	4.5%	0.2%	0.4%	**8.4%**
$75,000-100,000	0.8%	0.7%	0.6%	0.1%	0.5%	**2.7%**
$100,000-125,000	5.5%	0.6%	0.1%	0.2%	0.1%	**6.4%**
$125,000-150,000	0.7%	0.3%	0.1%	0.2%	0.1%	**1.3%**
$150,000-200,000	0.6%	0.4%	0.1%	0.6%	0.1%	**1.7%**
$200,000+	0.3%	0.3%	0.1%	0.1%	0.2%	**0.9%**
Total	**41.2%**	**41.5%**	**12.0%**	**3.1%**	**2.2%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	16.7%	7.8%	0.8%	0.2%	0.2%	**25.7%**
$10,000-20,000	8.4%	6.8%	0.2%	0.0%	0.2%	**15.6%**
$20,000-30,000	7.8%	0.7%	0.0%	0.2%	0.2%	**8.8%**
$30,000-40,000	5.3%	4.3%	0.2%	0.2%	0.3%	**10.3%**
$40,000-50,000	3.0%	1.5%	1.8%	2.0%	0.7%	**8.9%**
$50,000-60,000	0.7%	5.8%	0.2%	0.0%	0.2%	**6.8%**
$60,000-75,000	1.7%	1.8%	7.9%	0.3%	0.7%	**12.4%**
$75,000-100,000	1.3%	0.3%	0.3%	0.2%	0.5%	**2.6%**
$100,000-125,000	1.8%	1.0%	0.2%	0.3%	0.0%	**3.3%**
$125,000-150,000	1.2%	0.3%	0.0%	0.3%	0.2%	**2.0%**
$150,000-200,000	0.8%	0.3%	0.0%	1.0%	0.2%	**2.3%**
$200,000+	0.3%	0.3%	0.2%	0.2%	0.3%	**1.3%**
Total	**49.0%**	**31.0%**	**11.8%**	**4.8%**	**3.5%**	**100.0%**

Percent Renter Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	8.0%	2.8%	0.5%	1.0%	0.8%	**13.1%**
$10,000-20,000	3.2%	3.5%	3.2%	1.0%	0.5%	**11.5%**
$20,000-30,000	4.1%	3.1%	1.4%	2.2%	0.6%	**11.5%**
$30,000-40,000	2.8%	3.9%	2.5%	3.5%	0.8%	**13.3%**
$40,000-50,000	5.0%	3.4%	1.8%	1.1%	1.3%	**12.6%**
$50,000-60,000	1.1%	3.5%	1.8%	0.7%	0.5%	**7.7%**
$60,000-75,000	1.5%	2.2%	3.8%	0.5%	4.1%	**12.2%**
$75,000-100,000	1.1%	0.9%	2.0%	1.0%	1.5%	**6.6%**
$100,000-125,000	2.1%	1.1%	0.8%	1.0%	0.7%	**5.7%**
$125,000-150,000	0.2%	0.1%	0.0%	0.0%	0.0%	**0.4%**
$150,000-200,000	0.3%	0.6%	0.5%	0.9%	0.1%	**2.4%**
$200,000+	0.5%	0.1%	0.9%	1.0%	0.3%	**2.9%**
Total	**30.0%**	**25.5%**	**19.3%**	**14.0%**	**11.3%**	**100.0%**

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Owner Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	74	11	94	9	20	**208**
$10,000-20,000	5	148	71	58	15	**297**
$20,000-30,000	64	64	206	197	39	**570**
$30,000-40,000	112	179	112	202	92	**697**
$40,000-50,000	34	142	111	178	167	**632**
$50,000-60,000	61	189	231	172	19	**672**
$60,000-75,000	63	176	187	189	351	**966**
$75,000-100,000	47	206	501	492	261	**1,507**
$100,000-125,000	75	159	167	392	462	**1,255**
$125,000-150,000	42	251	187	237	112	**829**
$150,000-200,000	29	107	187	131	60	**514**
$200,000+	4	99	37	145	67	**352**
Total	**610**	**1,731**	**2,091**	**2,402**	**1,665**	**8,499**

Owner Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	230	86	23	2	4	**345**
$10,000-20,000	526	236	48	10	48	**868**
$20,000-30,000	310	386	38	11	11	**756**
$30,000-40,000	141	488	81	30	8	**748**
$40,000-50,000	129	372	17	7	3	**528**
$50,000-60,000	130	364	58	26	32	**610**
$60,000-75,000	98	393	144	6	42	**683**
$75,000-100,000	188	465	221	29	54	**957**
$100,000-125,000	26	301	107	34	73	**541**
$125,000-150,000	27	165	94	38	47	**371**
$150,000-200,000	25	149	30	6	42	**252**
$200,000+	67	171	41	61	4	**344**
Total	**1,897**	**3,576**	**902**	**260**	**368**	**7,003**

Owner Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	133	74	14	1	2	**224**
$10,000-20,000	515	204	28	1	0	**748**
$20,000-30,000	304	288	12	2	8	**614**
$30,000-40,000	86	378	78	1	1	**544**
$40,000-50,000	102	310	6	1	2	**421**
$50,000-60,000	103	303	52	7	30	**495**
$60,000-75,000	88	230	86	2	37	**443**
$75,000-100,000	78	347	137	18	24	**604**
$100,000-125,000	26	202	12	3	35	**278**
$125,000-150,000	26	74	35	0	5	**140**
$150,000-200,000	19	67	14	2	4	**106**
$200,000+	32	132	11	11	3	**189**
Total	**1,512**	**2,609**	**485**	**49**	**151**	**4,806**

Owner Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	304	97	117	11	24	**553**
$10,000-20,000	531	384	119	68	63	**1,165**
$20,000-30,000	374	450	244	208	50	**1,326**
$30,000-40,000	253	667	193	232	100	**1,445**
$40,000-50,000	163	514	128	185	170	**1,160**
$50,000-60,000	191	553	289	198	51	**1,282**
$60,000-75,000	161	569	331	195	393	**1,649**
$75,000-100,000	235	671	722	521	315	**2,464**
$100,000-125,000	101	460	274	426	535	**1,796**
$125,000-150,000	69	416	281	275	159	**1,200**
$150,000-200,000	54	256	217	137	102	**766**
$200,000+	71	270	78	206	71	**696**
Total	**2,507**	**5,307**	**2,993**	**2,662**	**2,033**	**15,502**

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Percent Owner Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	0.9%	0.1%	1.1%	0.1%	0.2%	**2.4%**
$10,000-20,000	0.1%	1.7%	0.8%	0.7%	0.2%	**3.5%**
$20,000-30,000	0.8%	0.8%	2.4%	2.3%	0.5%	**6.7%**
$30,000-40,000	1.3%	2.1%	1.3%	2.4%	1.1%	**8.2%**
$40,000-50,000	0.4%	1.7%	1.3%	2.1%	2.0%	**7.4%**
$50,000-60,000	0.7%	2.2%	2.7%	2.0%	0.2%	**7.9%**
$60,000-75,000	0.7%	2.1%	2.2%	2.2%	4.1%	**11.4%**
$75,000-100,000	0.6%	2.4%	5.9%	5.8%	3.1%	**17.7%**
$100,000-125,000	0.9%	1.9%	2.0%	4.6%	5.4%	**14.8%**
$125,000-150,000	0.5%	3.0%	2.2%	2.8%	1.3%	**9.8%**
$150,000-200,000	0.3%	1.3%	2.2%	1.5%	0.7%	**6.0%**
$200,000+	0.0%	1.2%	0.4%	1.7%	0.8%	**4.1%**
Total	**7.2%**	**20.4%**	**24.6%**	**28.3%**	**19.6%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.3%	1.2%	0.3%	0.0%	0.1%	**4.9%**
$10,000-20,000	7.5%	3.4%	0.7%	0.1%	0.7%	**12.4%**
$20,000-30,000	4.4%	5.5%	0.5%	0.2%	0.2%	**10.8%**
$30,000-40,000	2.0%	7.0%	1.2%	0.4%	0.1%	**10.7%**
$40,000-50,000	1.8%	5.3%	0.2%	0.1%	0.0%	**7.5%**
$50,000-60,000	1.9%	5.2%	0.8%	0.4%	0.5%	**8.7%**
$60,000-75,000	1.4%	5.6%	2.1%	0.1%	0.6%	**9.8%**
$75,000-100,000	2.7%	6.6%	3.2%	0.4%	0.8%	**13.7%**
$100,000-125,000	0.4%	4.3%	1.5%	0.5%	1.0%	**7.7%**
$125,000-150,000	0.4%	2.4%	1.3%	0.5%	0.7%	**5.3%**
$150,000-200,000	0.4%	2.1%	0.4%	0.1%	0.6%	**3.6%**
$200,000+	1.0%	2.4%	0.6%	0.9%	0.1%	**4.9%**
Total	**27.1%**	**51.1%**	**12.9%**	**3.7%**	**5.3%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.8%	1.5%	0.3%	0.0%	0.0%	**4.7%**
$10,000-20,000	10.7%	4.2%	0.6%	0.0%	0.0%	**15.6%**
$20,000-30,000	6.3%	6.0%	0.2%	0.0%	0.2%	**12.8%**
$30,000-40,000	1.8%	7.9%	1.6%	0.0%	0.0%	**11.3%**
$40,000-50,000	2.1%	6.5%	0.1%	0.0%	0.0%	**8.8%**
$50,000-60,000	2.1%	6.3%	1.1%	0.1%	0.6%	**10.3%**
$60,000-75,000	1.8%	4.8%	1.8%	0.0%	0.8%	**9.2%**
$75,000-100,000	1.6%	7.2%	2.9%	0.4%	0.5%	**12.6%**
$100,000-125,000	0.5%	4.2%	0.2%	0.1%	0.7%	**5.8%**
$125,000-150,000	0.5%	1.5%	0.7%	0.0%	0.1%	**2.9%**
$150,000-200,000	0.4%	1.4%	0.3%	0.0%	0.1%	**2.2%**
$200,000+	0.7%	2.7%	0.2%	0.2%	0.1%	**3.9%**
Total	**31.5%**	**54.3%**	**10.1%**	**1.0%**	**3.1%**	**100.0%**

Percent Owner Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.0%	0.6%	0.8%	0.1%	0.2%	**3.6%**
$10,000-20,000	3.4%	2.5%	0.8%	0.4%	0.4%	**7.5%**
$20,000-30,000	2.4%	2.9%	1.6%	1.3%	0.3%	**8.6%**
$30,000-40,000	1.6%	4.3%	1.2%	1.5%	0.6%	**9.3%**
$40,000-50,000	1.1%	3.3%	0.8%	1.2%	1.1%	**7.5%**
$50,000-60,000	1.2%	3.6%	1.9%	1.3%	0.3%	**8.3%**
$60,000-75,000	1.0%	3.7%	2.1%	1.3%	2.5%	**10.6%**
$75,000-100,000	1.5%	4.3%	4.7%	3.4%	2.0%	**15.9%**
$100,000-125,000	0.7%	3.0%	1.8%	2.7%	3.5%	**11.6%**
$125,000-150,000	0.4%	2.7%	1.8%	1.8%	1.0%	**7.7%**
$150,000-200,000	0.3%	1.7%	1.4%	0.9%	0.7%	**4.9%**
$200,000+	0.5%	1.7%	0.5%	1.3%	0.5%	**4.5%**
Total	**16.2%**	**34.2%**	**19.3%**	**17.2%**	**13.1%**	**100.0%**

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Renter Households

Age 15 to 54 Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	181	45	17	41	33	**317**
$10,000-20,000	59	70	79	41	18	**267**
$20,000-30,000	115	77	56	86	23	**357**
$30,000-40,000	87	74	80	152	23	**416**
$40,000-50,000	207	127	61	32	52	**479**
$50,000-60,000	32	77	87	29	28	**253**
$60,000-75,000	46	77	106	21	190	**440**
$75,000-100,000	33	31	84	51	70	**269**
$100,000-125,000	33	48	34	47	37	**199**
$125,000-150,000	0	3	1	1	0	**5**
$150,000-200,000	6	54	31	46	3	**140**
$200,000+	32	4	59	54	17	**166**
Total	**831**	**687**	**695**	**601**	**494**	**3,308**

Renter Households

Aged 55+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	155	76	7	1	0	**239**
$10,000-20,000	75	83	41	0	0	**199**
$20,000-30,000	64	48	0	2	1	**115**
$30,000-40,000	38	88	5	3	1	**135**
$40,000-50,000	26	37	27	15	5	**110**
$50,000-60,000	18	80	2	0	2	**102**
$60,000-75,000	30	21	67	3	3	**124**
$75,000-100,000	15	10	6	2	2	**35**
$100,000-125,000	75	4	1	2	0	**82**
$125,000-150,000	8	4	4	4	1	**21**
$150,000-200,000	7	5	4	8	1	**25**
$200,000+	8	6	2	0	1	**17**
Total	**519**	**462**	**166**	**40**	**17**	**1,204**

Renter Households

Aged 62+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	108	57	7	0	0	**172**
$10,000-20,000	55	50	2	0	0	**107**
$20,000-30,000	58	3	0	2	1	**64**
$30,000-40,000	36	32	1	3	1	**73**
$40,000-50,000	26	13	13	12	5	**69**
$50,000-60,000	7	33	2	0	1	**43**
$60,000-75,000	11	16	67	3	3	**100**
$75,000-100,000	14	3	0	2	1	**20**
$100,000-125,000	17	3	1	2	0	**23**
$125,000-150,000	7	3	1	4	1	**16**
$150,000-200,000	6	3	4	8	1	**22**
$200,000+	7	5	2	0	1	**15**
Total	**352**	**221**	**100**	**36**	**15**	**724**

Renter Households

All Age Groups

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	336	121	24	42	33	**556**
$10,000-20,000	134	153	120	41	18	**466**
$20,000-30,000	179	125	56	88	24	**472**
$30,000-40,000	125	162	85	155	24	**551**
$40,000-50,000	233	164	88	47	57	**589**
$50,000-60,000	50	157	89	29	30	**355**
$60,000-75,000	76	98	173	24	193	**564**
$75,000-100,000	48	41	90	53	72	**304**
$100,000-125,000	108	52	35	49	37	**281**
$125,000-150,000	8	7	5	5	1	**26**
$150,000-200,000	13	59	35	54	4	**165**
$200,000+	40	10	61	54	18	**183**
Total	**1,350**	**1,149**	**861**	**641**	**511**	**4,512**

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Percent Renter Households

Age 15 to 54 Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	5.5%	1.4%	0.5%	1.2%	1.0%	**9.6%**
$10,000-20,000	1.8%	2.1%	2.4%	1.2%	0.5%	**8.1%**
$20,000-30,000	3.5%	2.3%	1.7%	2.6%	0.7%	**10.8%**
$30,000-40,000	2.6%	2.2%	2.4%	4.6%	0.7%	**12.6%**
$40,000-50,000	6.3%	3.8%	1.8%	1.0%	1.6%	**14.5%**
$50,000-60,000	1.0%	2.3%	2.6%	0.9%	0.8%	**7.6%**
$60,000-75,000	1.4%	2.3%	3.2%	0.6%	5.7%	**13.3%**
$75,000-100,000	1.0%	0.9%	2.5%	1.5%	2.1%	**8.1%**
$100,000-125,000	1.0%	1.5%	1.0%	1.4%	1.1%	**6.0%**
$125,000-150,000	0.0%	0.1%	0.0%	0.0%	0.0%	**0.2%**
$150,000-200,000	0.2%	1.6%	0.9%	1.4%	0.1%	**4.2%**
$200,000+	1.0%	0.1%	1.8%	1.6%	0.5%	**5.0%**
Total	**25.1%**	**20.8%**	**21.0%**	**18.2%**	**14.9%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	12.9%	6.3%	0.6%	0.1%	0.0%	**19.9%**
$10,000-20,000	6.2%	6.9%	3.4%	0.0%	0.0%	**16.5%**
$20,000-30,000	5.3%	4.0%	0.0%	0.2%	0.1%	**9.6%**
$30,000-40,000	3.2%	7.3%	0.4%	0.2%	0.1%	**11.2%**
$40,000-50,000	2.2%	3.1%	2.2%	1.2%	0.4%	**9.1%**
$50,000-60,000	1.5%	6.6%	0.2%	0.0%	0.2%	**8.5%**
$60,000-75,000	2.5%	1.7%	5.6%	0.2%	0.2%	**10.3%**
$75,000-100,000	1.2%	0.8%	0.5%	0.2%	0.2%	**2.9%**
$100,000-125,000	6.2%	0.3%	0.1%	0.2%	0.0%	**6.8%**
$125,000-150,000	0.7%	0.3%	0.3%	0.3%	0.1%	**1.7%**
$150,000-200,000	0.6%	0.4%	0.3%	0.7%	0.1%	**2.1%**
$200,000+	0.7%	0.5%	0.2%	0.0%	0.1%	**1.4%**
Total	**43.1%**	**38.4%**	**13.8%**	**3.3%**	**1.4%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	14.9%	7.9%	1.0%	0.0%	0.0%	**23.8%**
$10,000-20,000	7.6%	6.9%	0.3%	0.0%	0.0%	**14.8%**
$20,000-30,000	8.0%	0.4%	0.0%	0.3%	0.1%	**8.8%**
$30,000-40,000	5.0%	4.4%	0.1%	0.4%	0.1%	**10.1%**
$40,000-50,000	3.6%	1.8%	1.8%	1.7%	0.7%	**9.5%**
$50,000-60,000	1.0%	4.6%	0.3%	0.0%	0.1%	**5.9%**
$60,000-75,000	1.5%	2.2%	9.3%	0.4%	0.4%	**13.8%**
$75,000-100,000	1.9%	0.4%	0.0%	0.3%	0.1%	**2.8%**
$100,000-125,000	2.3%	0.4%	0.1%	0.3%	0.0%	**3.2%**
$125,000-150,000	1.0%	0.4%	0.1%	0.6%	0.1%	**2.2%**
$150,000-200,000	0.8%	0.4%	0.6%	1.1%	0.1%	**3.0%**
$200,000+	1.0%	0.7%	0.3%	0.0%	0.1%	**2.1%**
Total	**48.6%**	**30.5%**	**13.8%**	**5.0%**	**2.1%**	**100.0%**

Percent Renter Households

All Age Groups

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	7.4%	2.7%	0.5%	0.9%	0.7%	**12.3%**
$10,000-20,000	3.0%	3.4%	2.7%	0.9%	0.4%	**10.3%**
$20,000-30,000	4.0%	2.8%	1.2%	2.0%	0.5%	**10.5%**
$30,000-40,000	2.8%	3.6%	1.9%	3.4%	0.5%	**12.2%**
$40,000-50,000	5.2%	3.6%	2.0%	1.0%	1.3%	**13.1%**
$50,000-60,000	1.1%	3.5%	2.0%	0.6%	0.7%	**7.9%**
$60,000-75,000	1.7%	2.2%	3.8%	0.5%	4.3%	**12.5%**
$75,000-100,000	1.1%	0.9%	2.0%	1.2%	1.6%	**6.7%**
$100,000-125,000	2.4%	1.2%	0.8%	1.1%	0.8%	**6.2%**
$125,000-150,000	0.2%	0.2%	0.1%	0.1%	0.0%	**0.6%**
$150,000-200,000	0.3%	1.3%	0.8%	1.2%	0.1%	**3.7%**
$200,000+	0.9%	0.2%	1.4%	1.2%	0.4%	**4.1%**
Total	**29.9%**	**25.5%**	**19.1%**	**14.2%**	**11.3%**	**100.0%**

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Owner Households

Age 15 to 54 Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	57	10	94	7	18	**186**
$10,000-20,000	5	107	58	52	10	**232**
$20,000-30,000	53	44	202	172	34	**505**
$30,000-40,000	82	134	105	217	85	**623**
$40,000-50,000	29	136	104	186	163	**618**
$50,000-60,000	55	157	203	158	20	**593**
$60,000-75,000	59	149	191	170	365	**934**
$75,000-100,000	42	173	497	516	270	**1,498**
$100,000-125,000	57	165	178	418	518	**1,336**
$125,000-150,000	71	284	216	309	114	**994**
$150,000-200,000	35	112	245	160	80	**632**
$200,000+	2	112	51	165	109	**439**
Total	**547**	**1,583**	**2,144**	**2,530**	**1,786**	**8,590**

Owner Households

Aged 55+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	249	92	32	1	5	**379**
$10,000-20,000	575	240	41	8	43	**907**
$20,000-30,000	353	410	34	11	11	**819**
$30,000-40,000	136	552	89	27	10	**814**
$40,000-50,000	159	429	18	9	3	**618**
$50,000-60,000	161	396	73	29	37	**696**
$60,000-75,000	118	432	170	6	41	**767**
$75,000-100,000	216	516	270	40	57	**1,099**
$100,000-125,000	36	359	116	43	82	**636**
$125,000-150,000	34	211	146	52	52	**495**
$150,000-200,000	47	210	50	4	62	**373**
$200,000+	107	247	70	73	6	**503**
Total	**2,191**	**4,094**	**1,109**	**303**	**409**	**8,106**

Owner Households

Aged 62+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	159	81	20	1	4	**265**
$10,000-20,000	564	210	31	0	1	**806**
$20,000-30,000	348	322	13	3	9	**695**
$30,000-40,000	95	435	85	1	1	**617**
$40,000-50,000	130	367	7	3	2	**509**
$50,000-60,000	134	340	69	8	36	**587**
$60,000-75,000	109	268	108	2	40	**527**
$75,000-100,000	97	401	175	28	30	**731**
$100,000-125,000	36	256	15	4	40	**351**
$125,000-150,000	34	104	60	1	6	**205**
$150,000-200,000	38	93	26	0	10	**167**
$200,000+	60	192	22	15	4	**293**
Total	**1,804**	**3,069**	**631**	**66**	**183**	**5,753**

Owner Households

All Age Groups

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	306	102	126	8	23	**565**
$10,000-20,000	580	347	99	60	53	**1,139**
$20,000-30,000	406	454	236	183	45	**1,324**
$30,000-40,000	218	686	194	244	95	**1,437**
$40,000-50,000	188	565	122	195	166	**1,236**
$50,000-60,000	216	553	276	187	57	**1,289**
$60,000-75,000	177	581	361	176	406	**1,701**
$75,000-100,000	258	689	767	556	327	**2,597**
$100,000-125,000	93	524	294	461	600	**1,972**
$125,000-150,000	105	495	362	361	166	**1,489**
$150,000-200,000	82	322	295	164	142	**1,005**
$200,000+	109	359	121	238	115	**942**
Total	**2,738**	**5,677**	**3,253**	**2,833**	**2,195**	**16,696**

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Percent Owner Households

Age 15 to 54 Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	0.7%	0.1%	1.1%	0.1%	0.2%	**2.2%**
$10,000-20,000	0.1%	1.2%	0.7%	0.6%	0.1%	**2.7%**
$20,000-30,000	0.6%	0.5%	2.4%	2.0%	0.4%	**5.9%**
$30,000-40,000	1.0%	1.6%	1.2%	2.5%	1.0%	**7.3%**
$40,000-50,000	0.3%	1.6%	1.2%	2.2%	1.9%	**7.2%**
$50,000-60,000	0.6%	1.8%	2.4%	1.8%	0.2%	**6.9%**
$60,000-75,000	0.7%	1.7%	2.2%	2.0%	4.2%	**10.9%**
$75,000-100,000	0.5%	2.0%	5.8%	6.0%	3.1%	**17.4%**
$100,000-125,000	0.7%	1.9%	2.1%	4.9%	6.0%	**15.6%**
$125,000-150,000	0.8%	3.3%	2.5%	3.6%	1.3%	**11.6%**
$150,000-200,000	0.4%	1.3%	2.9%	1.9%	0.9%	**7.4%**
$200,000+	0.0%	1.3%	0.6%	1.9%	1.3%	**5.1%**
Total	**6.4%**	**18.4%**	**25.0%**	**29.5%**	**20.8%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.1%	1.1%	0.4%	0.0%	0.1%	**4.7%**
$10,000-20,000	7.1%	3.0%	0.5%	0.1%	0.5%	**11.2%**
$20,000-30,000	4.4%	5.1%	0.4%	0.1%	0.1%	**10.1%**
$30,000-40,000	1.7%	6.8%	1.1%	0.3%	0.1%	**10.0%**
$40,000-50,000	2.0%	5.3%	0.2%	0.1%	0.0%	**7.6%**
$50,000-60,000	2.0%	4.9%	0.9%	0.4%	0.5%	**8.6%**
$60,000-75,000	1.5%	5.3%	2.1%	0.1%	0.5%	**9.5%**
$75,000-100,000	2.7%	6.4%	3.3%	0.5%	0.7%	**13.6%**
$100,000-125,000	0.4%	4.4%	1.4%	0.5%	1.0%	**7.8%**
$125,000-150,000	0.4%	2.6%	1.8%	0.6%	0.6%	**6.1%**
$150,000-200,000	0.6%	2.6%	0.6%	0.0%	0.8%	**4.6%**
$200,000+	1.3%	3.0%	0.9%	0.9%	0.1%	**6.2%**
Total	**27.0%**	**50.5%**	**13.7%**	**3.7%**	**5.0%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Year 2023 Projections

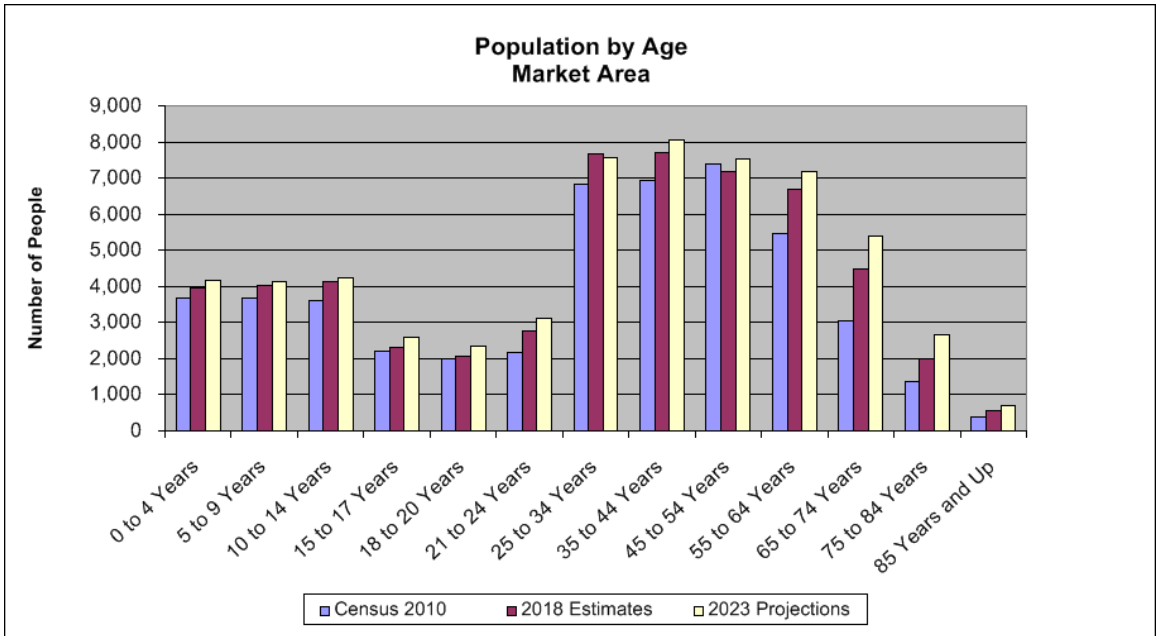
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.8%	1.4%	0.3%	0.0%	0.1%	**4.6%**
$10,000-20,000	9.8%	3.7%	0.5%	0.0%	0.0%	**14.0%**
$20,000-30,000	6.0%	5.6%	0.2%	0.1%	0.2%	**12.1%**
$30,000-40,000	1.7%	7.6%	1.5%	0.0%	0.0%	**10.7%**
$40,000-50,000	2.3%	6.4%	0.1%	0.1%	0.0%	**8.8%**
$50,000-60,000	2.3%	5.9%	1.2%	0.1%	0.6%	**10.2%**
$60,000-75,000	1.9%	4.7%	1.9%	0.0%	0.7%	**9.2%**
$75,000-100,000	1.7%	7.0%	3.0%	0.5%	0.5%	**12.7%**
$100,000-125,000	0.6%	4.4%	0.3%	0.1%	0.7%	**6.1%**
$125,000-150,000	0.6%	1.8%	1.0%	0.0%	0.1%	**3.6%**
$150,000-200,000	0.7%	1.6%	0.5%	0.0%	0.2%	**2.9%**
$200,000+	1.0%	3.3%	0.4%	0.3%	0.1%	**5.1%**
Total	**31.4%**	**53.3%**	**11.0%**	**1.1%**	**3.2%**	**100.0%**

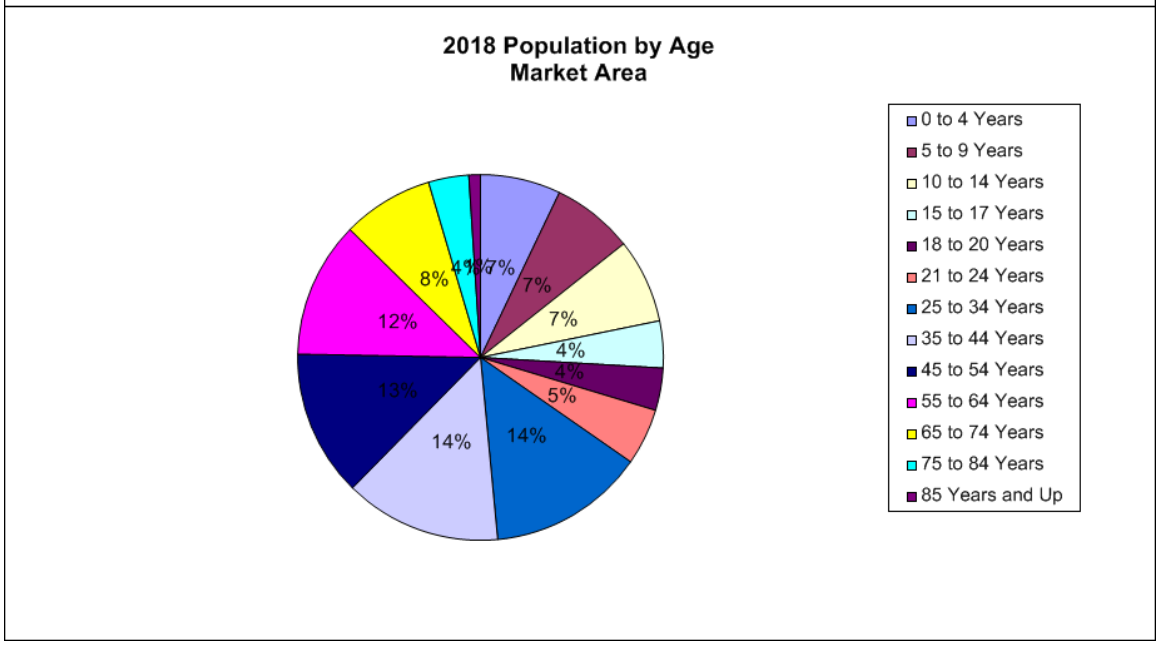
Percent Owner Households

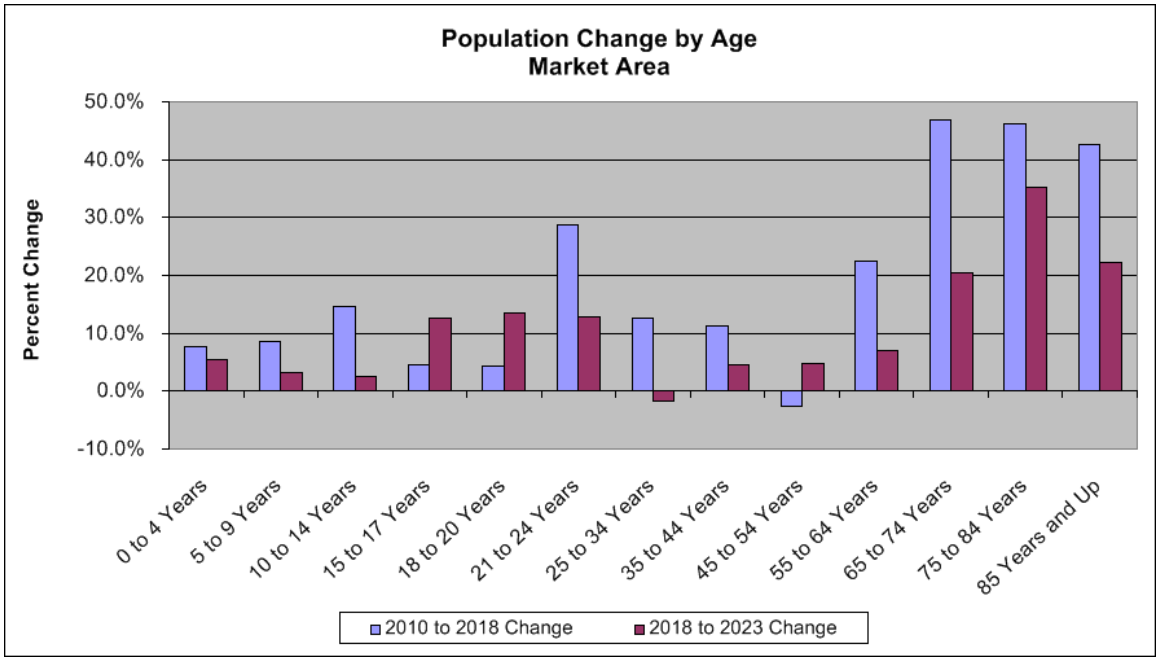
All Age Groups

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.8%	0.6%	0.8%	0.0%	0.1%	**3.4%**
$10,000-20,000	3.5%	2.1%	0.6%	0.4%	0.3%	**6.8%**
$20,000-30,000	2.4%	2.7%	1.4%	1.1%	0.3%	**7.9%**
$30,000-40,000	1.3%	4.1%	1.2%	1.5%	0.6%	**8.6%**
$40,000-50,000	1.1%	3.4%	0.7%	1.2%	1.0%	**7.4%**
$50,000-60,000	1.3%	3.3%	1.7%	1.1%	0.3%	**7.7%**
$60,000-75,000	1.1%	3.5%	2.2%	1.1%	2.4%	**10.2%**
$75,000-100,000	1.5%	4.1%	4.6%	3.3%	2.0%	**15.6%**
$100,000-125,000	0.6%	3.1%	1.8%	2.8%	3.6%	**11.8%**
$125,000-150,000	0.6%	3.0%	2.2%	2.2%	1.0%	**8.9%**
$150,000-200,000	0.5%	1.9%	1.8%	1.0%	0.9%	**6.0%**
$200,000+	0.7%	2.2%	0.7%	1.4%	0.7%	**5.6%**
Total	**16.4%**	**34.0%**	**19.5%**	**17.0%**	**13.1%**	**100.0%**


Population by Age
Market Area
Number of People
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up
Census 2010
2018 Estimates
2023 Projections


2018 Population by Age
Market Area
7%
7%
7%
4%
4%
5%
14%
14%
13%
12%
8%
4%
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up



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Population by Age & Sex
Market Area

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	1,888	1,778	**3,666**	0 to 4 Years	2,038	1,909	**3,947**	0 to 4 Years	2,136	2,023	**4,159**
5 to 9 Years	1,909	1,784	**3,693**	5 to 9 Years	2,039	1,971	**4,010**	5 to 9 Years	2,122	2,019	**4,141**
10 to 14 Years	1,908	1,701	**3,609**	10 to 14 Years	2,115	2,025	**4,140**	10 to 14 Years	2,171	2,072	**4,243**
15 to 17 Years	1,170	1,031	**2,201**	15 to 17 Years	1,207	1,096	**2,303**	15 to 17 Years	1,325	1,266	**2,591**
18 to 20 Years	1,012	982	**1,994**	18 to 20 Years	1,110	971	**2,081**	18 to 20 Years	1,238	1,122	**2,360**
21 to 24 Years	1,136	1,023	**2,159**	21 to 24 Years	1,484	1,294	**2,778**	21 to 24 Years	1,673	1,459	**3,132**
25 to 34 Years	3,364	3,459	**6,823**	25 to 34 Years	3,867	3,818	**7,685**	25 to 34 Years	3,896	3,665	**7,561**
35 to 44 Years	3,480	3,437	**6,917**	35 to 44 Years	3,854	3,843	**7,697**	35 to 44 Years	3,979	4,074	**8,053**
45 to 54 Years	3,635	3,745	**7,380**	45 to 54 Years	3,530	3,654	**7,184**	45 to 54 Years	3,750	3,783	**7,533**
55 to 64 Years	2,691	2,768	**5,459**	55 to 64 Years	3,215	3,476	**6,691**	55 to 64 Years	3,428	3,737	**7,165**
65 to 74 Years	1,486	1,569	**3,055**	65 to 74 Years	2,144	2,341	**4,485**	65 to 74 Years	2,535	2,866	**5,401**
75 to 84 Years	604	751	**1,355**	75 to 84 Years	909	1,071	**1,980**	75 to 84 Years	1,200	1,476	**2,676**
85 Years and Up	118	280	**398**	85 Years and Up	208	360	**568**	85 Years and Up	268	426	**694**
Total	**24,401**	**24,308**	**48,709**	**Total**	**27,720**	**27,829**	**55,549**	**Total**	**29,721**	**29,988**	**59,709**
62+ Years	n/a	n/a	6,197	62+ Years	n/a	n/a	8,823	62+ Years	n/a	n/a	10,805
		Median Age:	**35.3**			**Median Age:**	**36.1**			**Median Age:**	**37.1**

Source: Claritas; Ribbon Demographics

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

ribbon demographics
www.ribbondata.com

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Percent Population by Age & Sex

Market Area

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.9%	3.7%	**7.5%**	0 to 4 Years	3.7%	3.4%	**7.1%**	0 to 4 Years	3.6%	3.4%	**7.0%**
5 to 9 Years	3.9%	3.7%	**7.6%**	5 to 9 Years	3.7%	3.5%	**7.2%**	5 to 9 Years	3.6%	3.4%	**6.9%**
10 to 14 Years	3.9%	3.5%	**7.4%**	10 to 14 Years	3.8%	3.6%	**7.5%**	10 to 14 Years	3.6%	3.5%	**7.1%**
15 to 17 Years	2.4%	2.1%	**4.5%**	15 to 17 Years	2.2%	2.0%	**4.1%**	15 to 17 Years	2.2%	2.1%	**4.3%**
18 to 20 Years	2.1%	2.0%	**4.1%**	18 to 20 Years	2.0%	1.7%	**3.7%**	18 to 20 Years	2.1%	1.9%	**4.0%**
21 to 24 Years	2.3%	2.1%	**4.4%**	21 to 24 Years	2.7%	2.3%	**5.0%**	21 to 24 Years	2.8%	2.4%	**5.2%**
25 to 34 Years	6.9%	7.1%	**14.0%**	25 to 34 Years	7.0%	6.9%	**13.8%**	25 to 34 Years	6.5%	6.1%	**12.7%**
35 to 44 Years	7.1%	7.1%	**14.2%**	35 to 44 Years	6.9%	6.9%	**13.9%**	35 to 44 Years	6.7%	6.8%	**13.5%**
45 to 54 Years	7.5%	7.7%	**15.2%**	45 to 54 Years	6.4%	6.6%	**12.9%**	45 to 54 Years	6.3%	6.3%	**12.6%**
55 to 64 Years	5.5%	5.7%	**11.2%**	55 to 64 Years	5.8%	6.3%	**12.0%**	55 to 64 Years	5.7%	6.3%	**12.0%**
65 to 74 Years	3.1%	3.2%	**6.3%**	65 to 74 Years	3.9%	4.2%	**8.1%**	65 to 74 Years	4.2%	4.8%	**9.0%**
75 to 84 Years	1.2%	1.5%	**2.8%**	75 to 84 Years	1.6%	1.9%	**3.6%**	75 to 84 Years	2.0%	2.5%	**4.5%**
85 Years and Up	0.2%	0.6%	**0.8%**	85 Years and Up	0.4%	0.6%	**1.0%**	85 Years and Up	0.4%	0.7%	**1.2%**
Total	**50.1%**	**49.9%**	**100.0%**	**Total**	**49.9%**	**50.1%**	**100.0%**	**Total**	**49.8%**	**50.2%**	**100.0%**
62+ Years	n/a	n/a	12.7%	62+ Years	n/a	n/a	15.9%	62+ Years	n/a	n/a	18.1%

Source: Claritas; Ribbon Demographics

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

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Changes in Population by Age & Sex

Market Area

Estimated Change - 2010 to 2018					*Projected Change - 2018 to 2023*				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	150	131	**281**	**7.7%**	0 to 4 Years	98	114	**212**	**5.4%**
5 to 9 Years	130	187	**317**	**8.6%**	5 to 9 Years	83	48	**131**	**3.3%**
10 to 14 Years	207	324	**531**	**14.7%**	10 to 14 Years	56	47	**103**	**2.5%**
15 to 17 Years	37	65	**102**	**4.6%**	15 to 17 Years	118	170	**288**	**12.5%**
18 to 20 Years	98	-11	**87**	**4.4%**	18 to 20 Years	128	151	**279**	**13.4%**
21 to 24 Years	348	271	**619**	**28.7%**	21 to 24 Years	189	165	**354**	**12.7%**
25 to 34 Years	503	359	**862**	**12.6%**	25 to 34 Years	29	-153	**-124**	**-1.6%**
35 to 44 Years	374	406	**780**	**11.3%**	35 to 44 Years	125	231	**356**	**4.6%**
45 to 54 Years	-105	-91	**-196**	**-2.7%**	45 to 54 Years	220	129	**349**	**4.9%**
55 to 64 Years	524	708	**1,232**	**22.6%**	55 to 64 Years	213	261	**474**	**7.1%**
65 to 74 Years	658	772	**1,430**	**46.8%**	65 to 74 Years	391	525	**916**	**20.4%**
75 to 84 Years	305	320	**625**	**46.1%**	75 to 84 Years	291	405	**696**	**35.2%**
85 Years and Up	90	80	**170**	**42.7%**	85 Years and Up	60	66	**126**	**22.2%**
Total	**3,319**	**3,521**	**6,840**	**14.0%**	**Total**	**2,001**	**2,159**	**4,160**	**7.5%**
62+ Years	n/a	n/a	2,626	**42.4%**	62+ Years	n/a	n/a	1,982	**22.5%**

Source: Claritas; Ribbon Demographics

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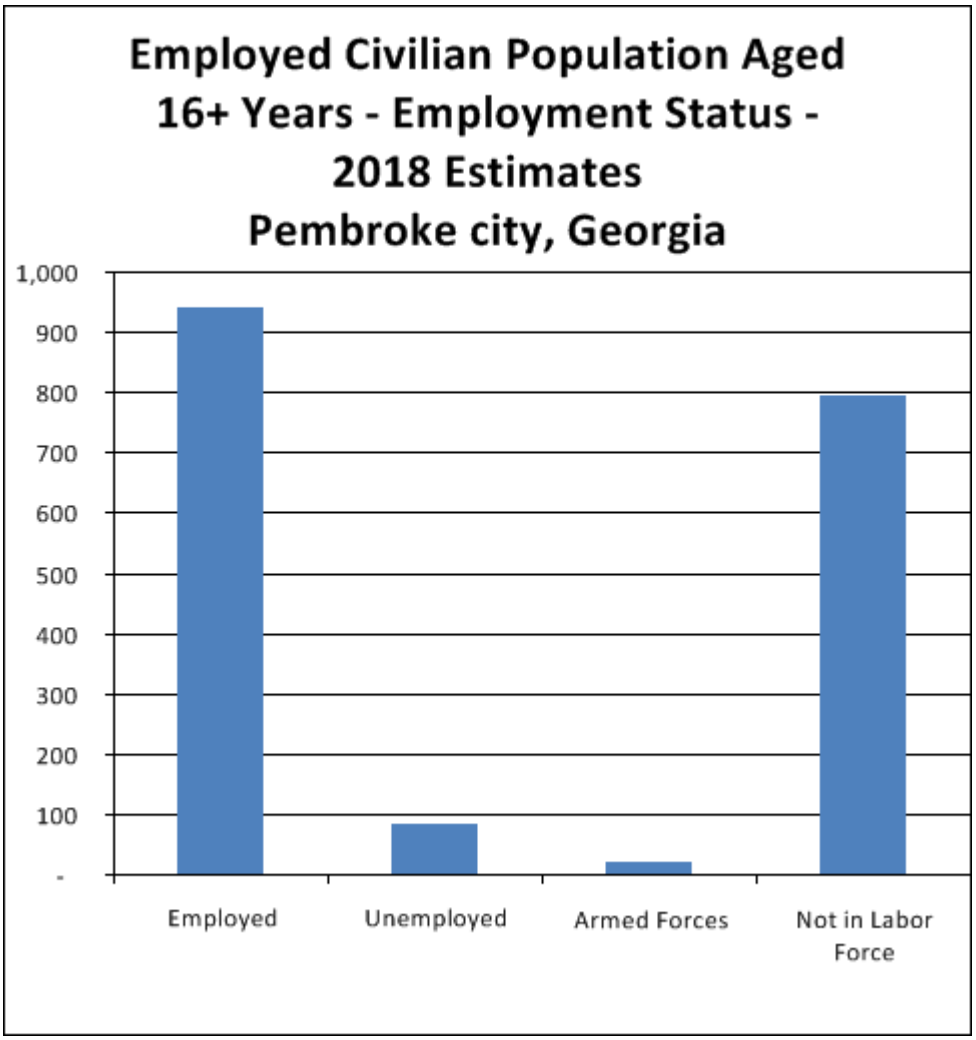
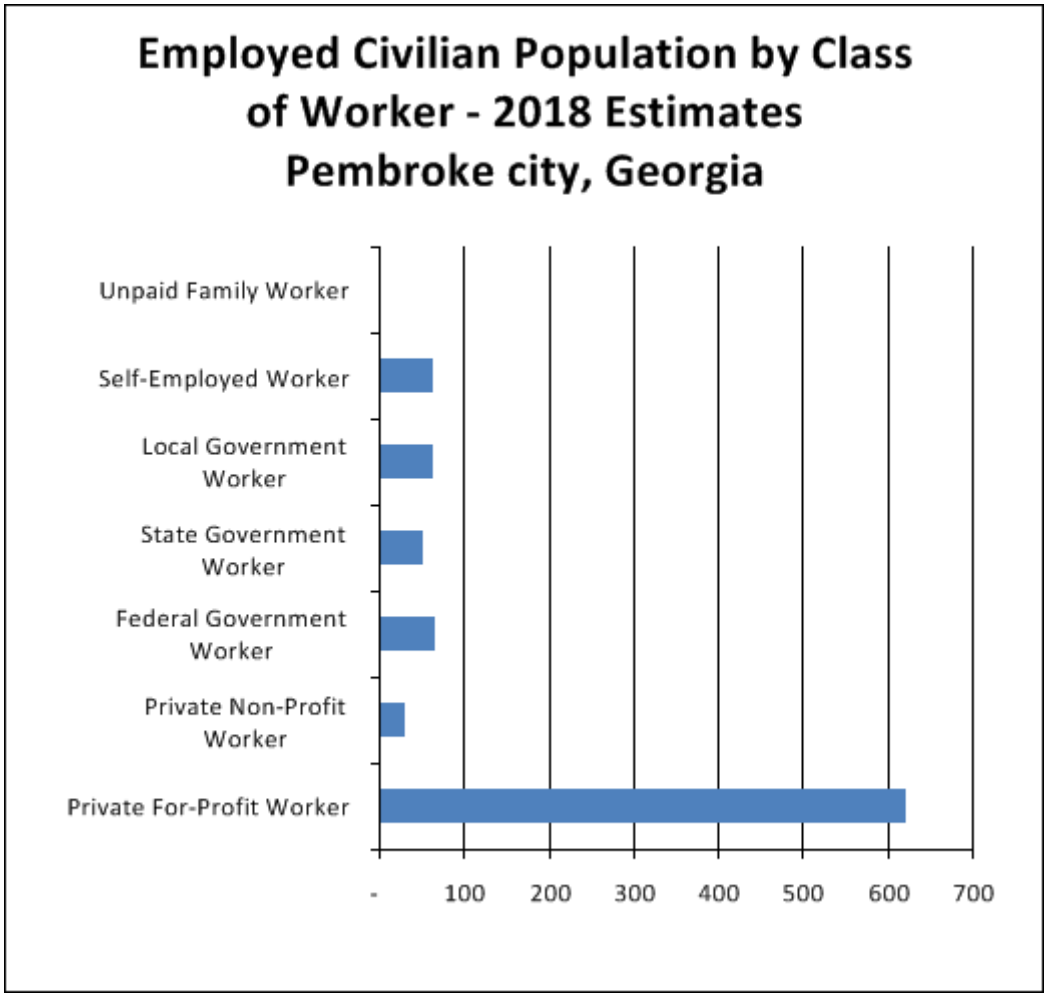
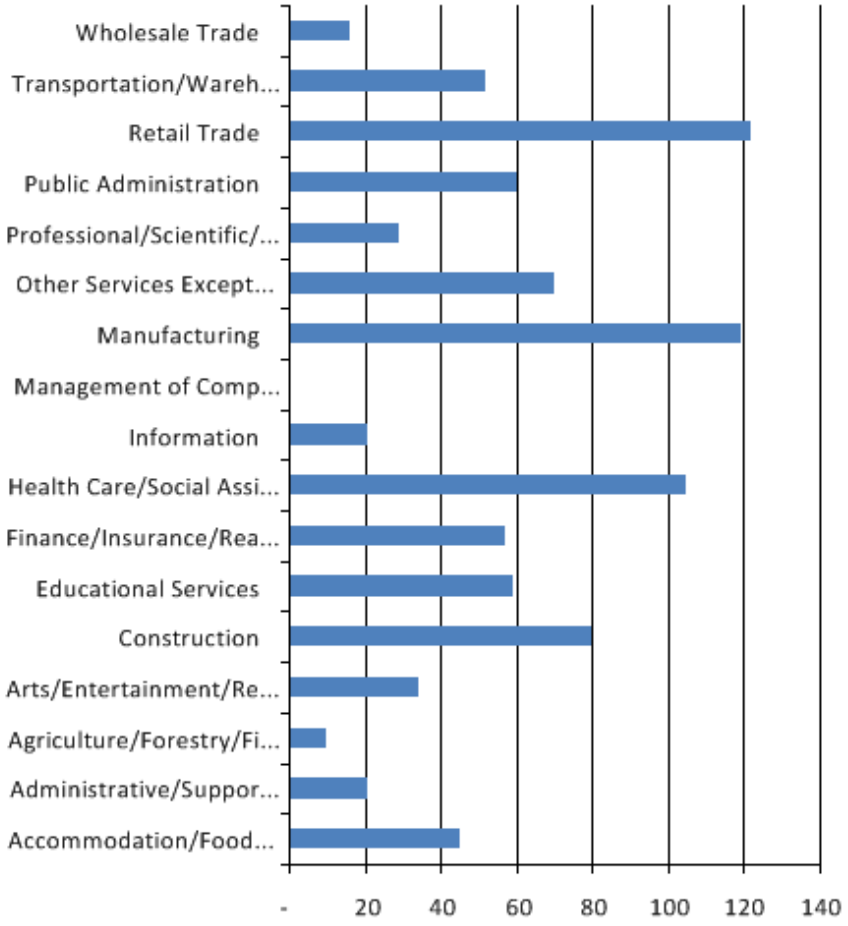
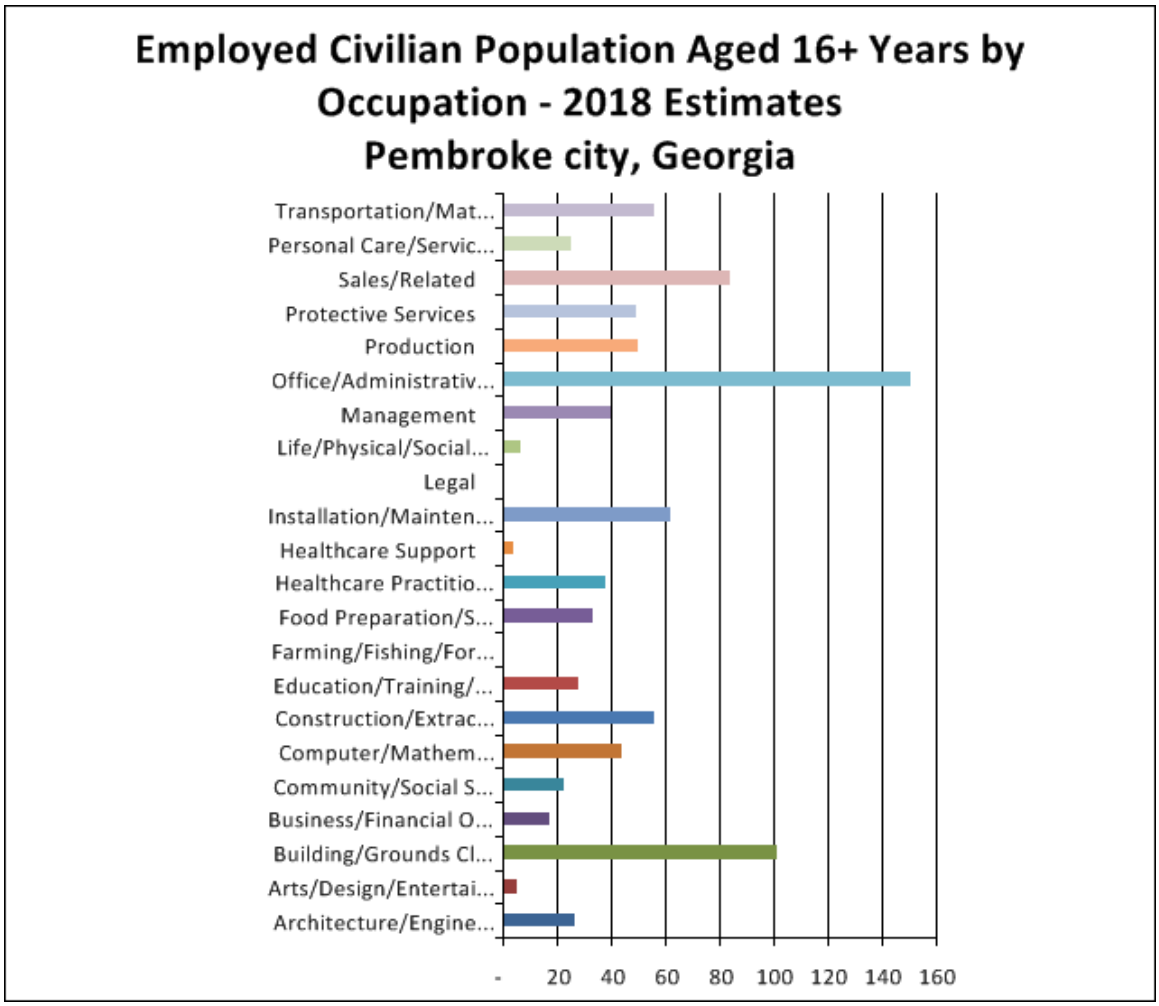
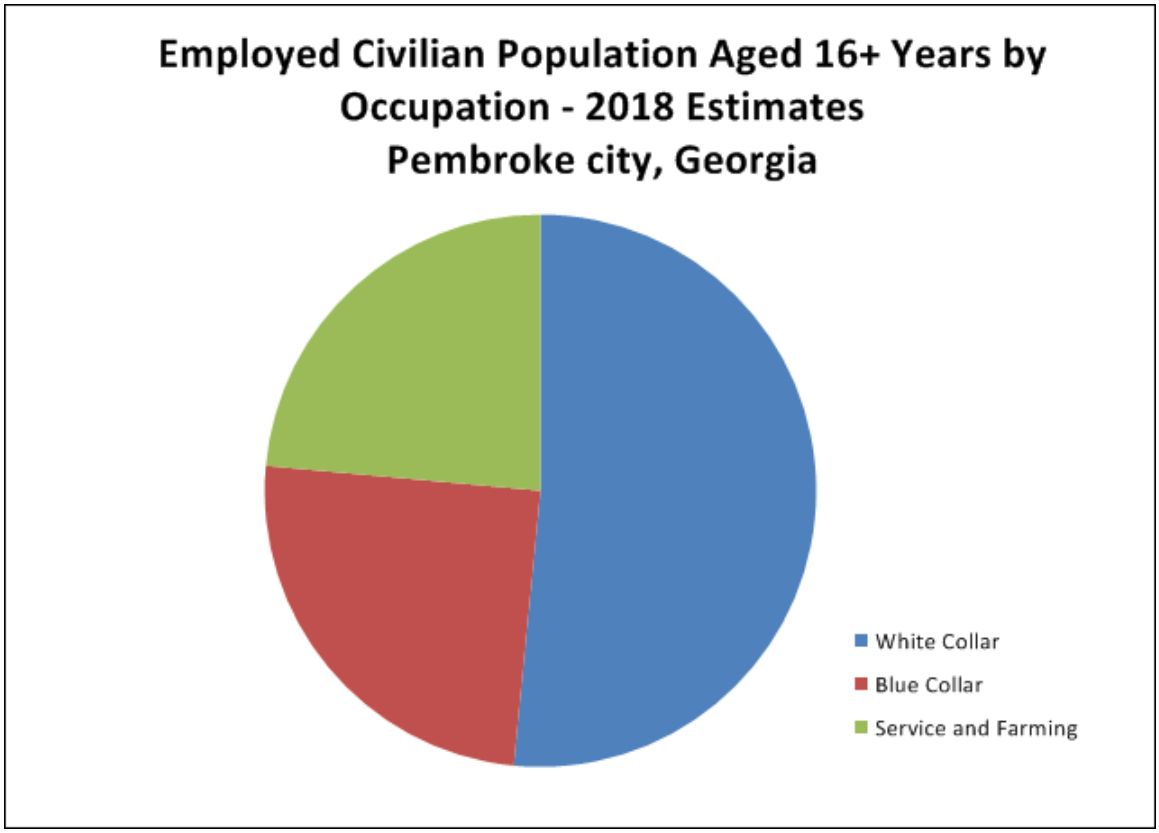

Employed Civilian Population Aged 16+ Years - Employment Status - 2018 Estimates
Pembroke city, Georgia
1,000
900
800
700
600
500
400
300
200
100
-
Employed
Unemployed
Armed Forces
Not in Labor Force

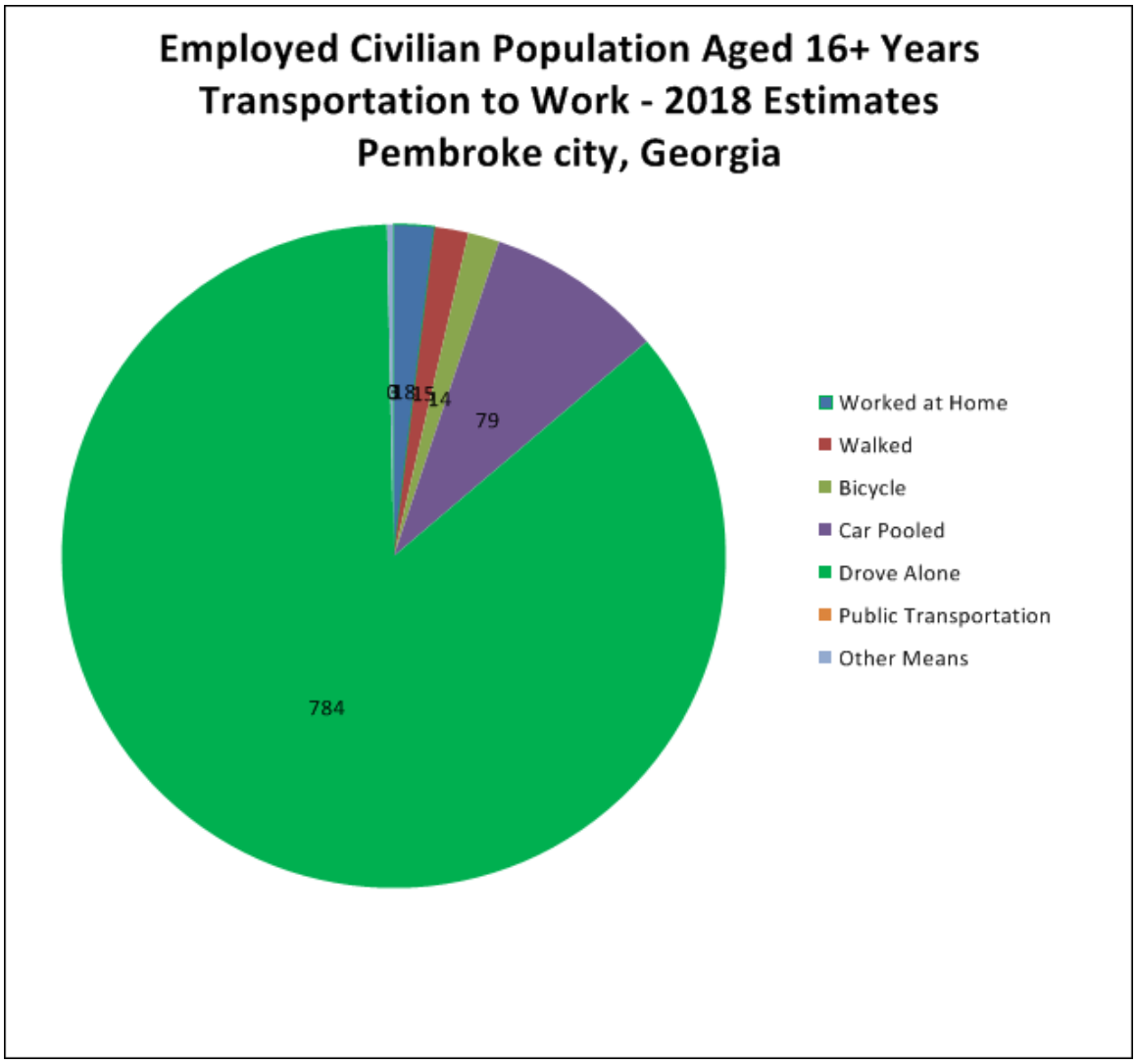

Employed Civilian Population by Class of Worker - 2018 Estimates Pembroke city, Georgia
Unpaid Family Worker
Self-Employed Worker
Local Government Worker
State Government Worker
Federal Government Worker
Private Non-Profit Worker
Private For-Profit Worker
-
100
200
300
400
500
600
700

Employed Civilian Population Aged 16+ Years by Industry - 2018 Estimates Pembroke city, Georgia

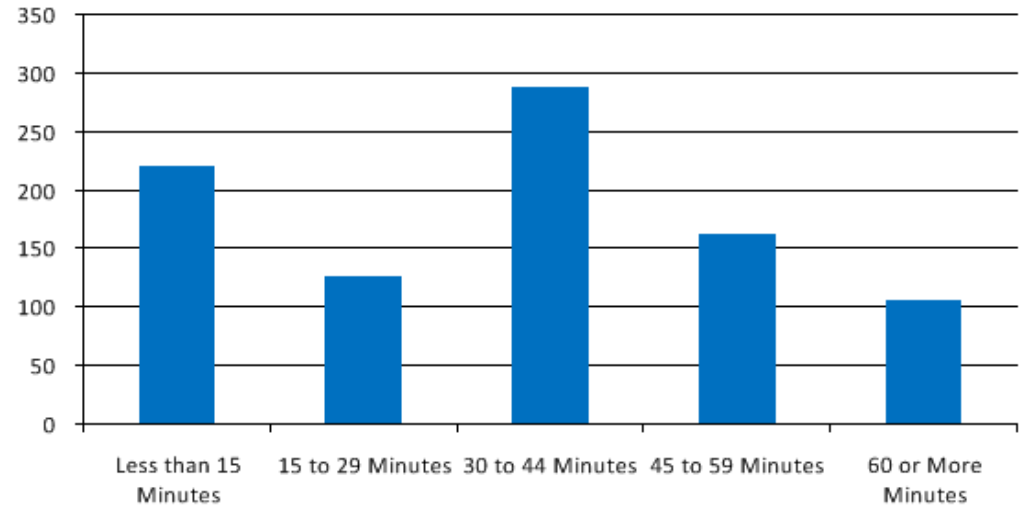



Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Pembroke city, Georgia
Transportation/Mat...
Personal Care/Servic...
Sales/Related
Protective Services
Production
Office/Administrativ...
Management
Life/Physical/Social...
Legal
Installation/Mainten...
Healthcare Support
Healthcare Practitio...
Food Preparation/S...
Farming/Fishing/For...
Education/Training/...
Construction/Extrac...
Computer/Mathem...
Community/Social S...
Business/Financial O...
Building/Grounds Cl...
Arts/Design/Entertai...
Architecture/Engine...
- 20 40 60 80 100 120 140 160


Employed Civilian Population Aged 16+ Years by Occupation - 2018 Estimates
Pembroke city, Georgia
White Collar
Blue Collar
Service and Farming


Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Pembroke city, Georgia
18
15
14
79
784
Worked at Home
Walked
Bicycle
Car Pooled
Drove Alone
Public Transportation
Other Means

Employed Civilian Population Aged 16+ Years
Transportation to Work - 2018 Estimates
Pembroke city, Georgia



Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years
Employment Status
Current Year Estimates - 2018

Pembroke city, Georgia

Status	Number
Employed	940
Unemployed	83
Armed Forces	20
Not in Labor Force	794
Unemployed	8.11%

Source: Ribbon Demographics; Claritas

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Employed Civilian Population by Class of Worker
Current Year Estimates - 2018

Pembroke city, Georgia

Industry	Number Employed	Percent Employed
Private For-Profit Worker	621	69.0%
Private Non-Profit Worker	31	3.4%
Federal Government Worker	67	7.4%
State Government Worker	51	5.7%
Local Government Worker	64	7.1%
Self-Employed Worker	65	7.2%
Unpaid Family Worker	1	0.1%
Total:	**900**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years by Industry
Current Year Estimates - 2018

Pembroke city, Georgia

Industry	Number Employed	Percent Employed
Accommodation/Food Services	45	5.0%
Administrative/Support/Waste Management	21	2.3%
Agriculture/Forestry/Fishing/Hunting/Mining	10	1.1%
Arts/Entertainment/Recreation	34	3.8%
Construction	80	8.9%
Educational Services	59	6.6%
Finance/Insurance/Real Estate/Rent/Lease	57	6.3%
Health Care/Social Assistance	105	11.7%
Information	21	2.3%
Management of Companies and Enterprises	-	0.0%
Manufacturing	119	13.2%
Other Services Except Public Administration	70	7.8%
Professional/Scientific/Technical Services	29	3.2%
Public Administration	60	6.7%
Retail Trade	122	13.6%
Transportation/Warehousing/Utilities	52	5.8%
Wholesale Trade	16	1.8%
Total:	**900**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years by Occupation
Current Year Estimates - 2018

Pembroke city, Georgia

Occupation	Number Employed	Percent Employed
Architecture/Engineering	27	3.0%
Arts/Design/Entertainment/Sports/Media	5	0.6%
Building/Grounds Cleaning/Maintenance	101	11.2%
Business/Financial Operations	17	1.9%
Community/Social Services	23	2.6%
Computer/Mathematical	44	4.9%
Construction/Extraction	56	6.2%
Education/Training/Library	28	3.1%
Farming/Fishing/Forestry	-	0.0%
Food Preparation/Serving Related	33	3.7%
Healthcare Practitioner/Technician	38	4.2%
Healthcare Support	4	0.4%
Installation/Maintenance/Repair	62	6.9%
Legal	-	0.0%
Life/Physical/Social Science	7	0.8%
Management	40	4.4%
Office/Administrative Support	151	16.8%
Production	50	5.6%
Protective Services	49	5.4%
Sales/Related	84	9.3%
Personal Care/Service	25	2.8%
Transportation/Material Moving	56	6.2%
Total:	**900**	**100.0%**
White Collar	464	51.6%
Blue Collar	224	24.9%
Service and Farming	212	23.6%
Total:	**900**	**100.0%**

Source: Ribbon Demographics; Claritas

ribbon demographics

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Employed Civilian Population Aged 16+ Years
Transportation to Work
Current Year Estimates - 2018
Pembroke city, Georgia

Transportation Mode	Number	Percent
Worked at Home	18	2.0%
Walked	15	1.6%
Bicycle	14	1.5%
Car Pooled	79	8.7%
Drove Alone	784	85.9%
Public Transportation	0	0.0%
Other Means	3	0.3%
Total:	**913**	**100.0%**

Source: Ribbon Demographics; Claritas

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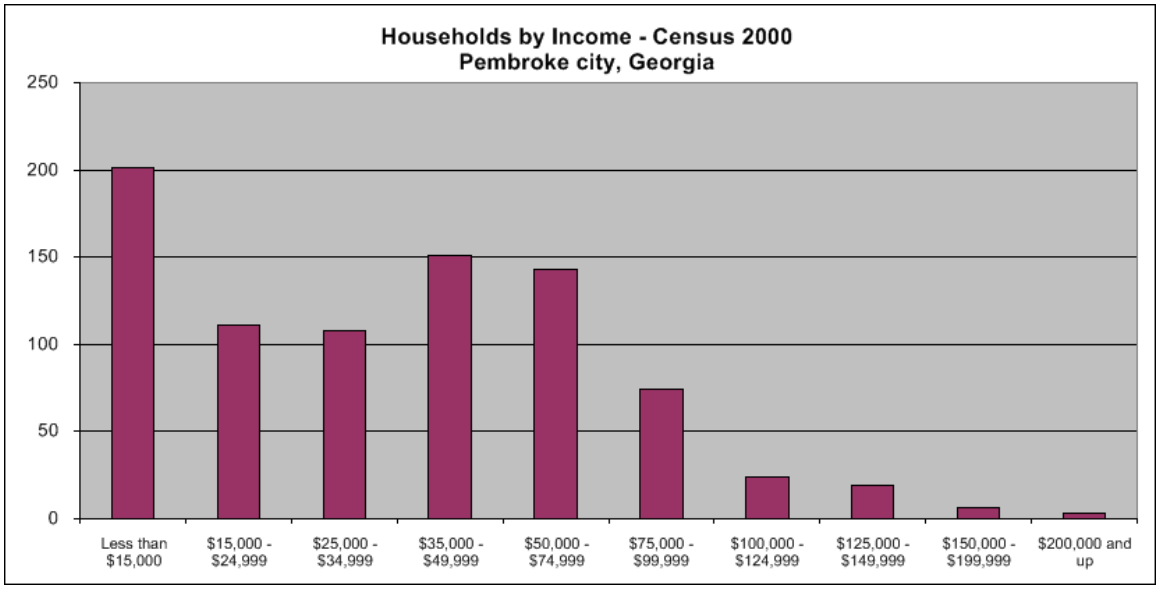
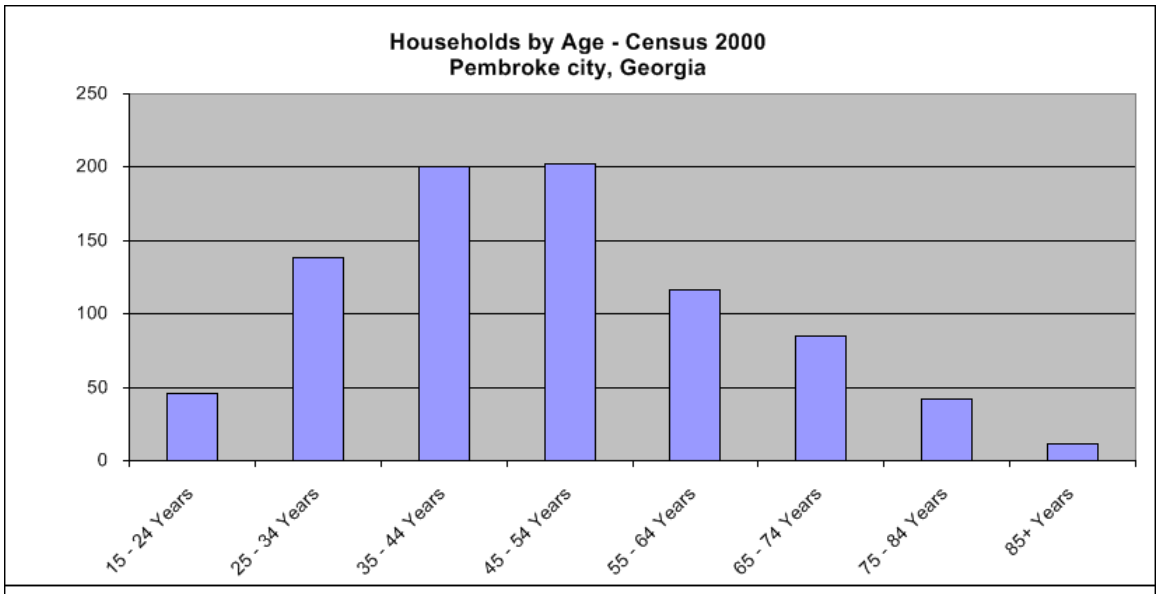
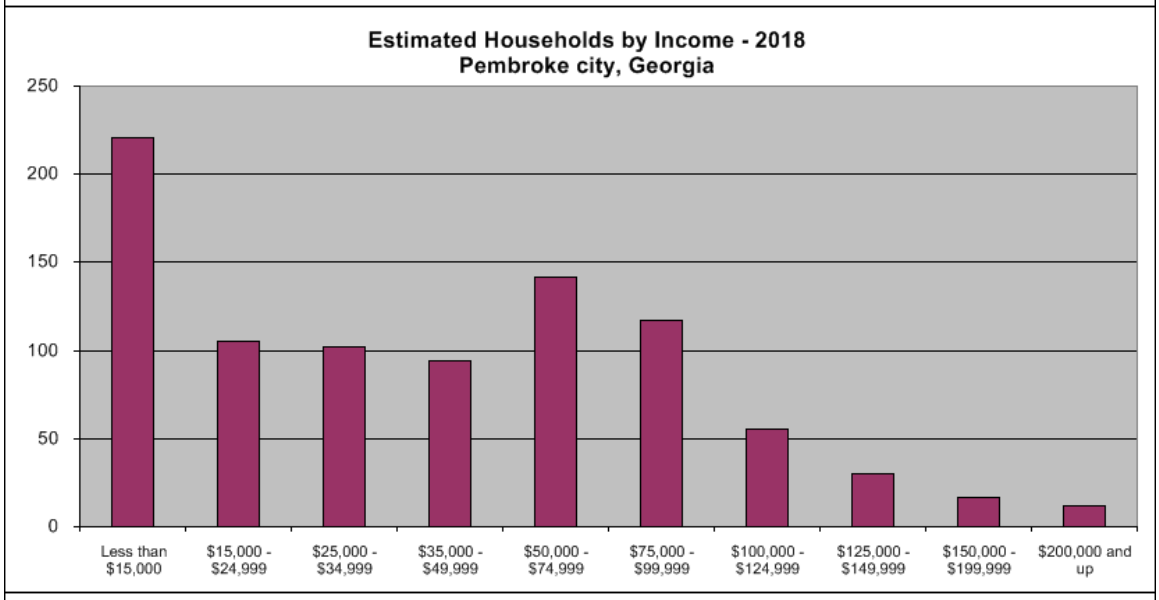
Employed Civilian Population Aged 16+ Years
Travel Time to Work
Current Year Estimates - 2018
Pembroke city, Georgia

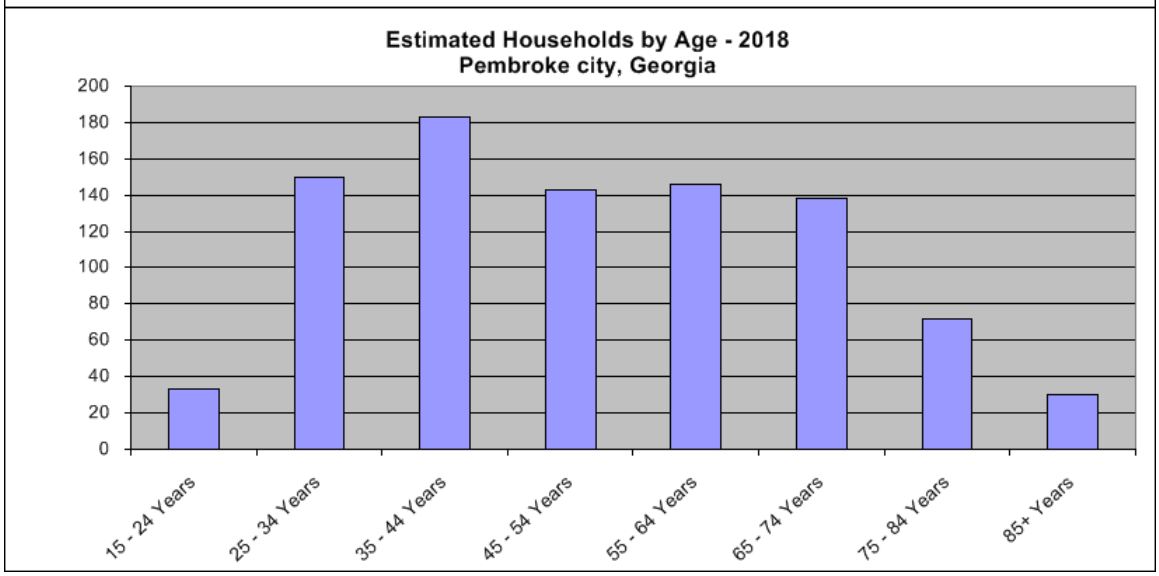
Travel Time	Number	Percent
Less than 15 Minutes	220	24.4%
15 to 29 Minutes	126	14.0%
30 to 44 Minutes	288	32.0%
45 to 59 Minutes	161	17.9%
60 or More Minutes	105	11.7%
Total:	**900**	**100.0%**

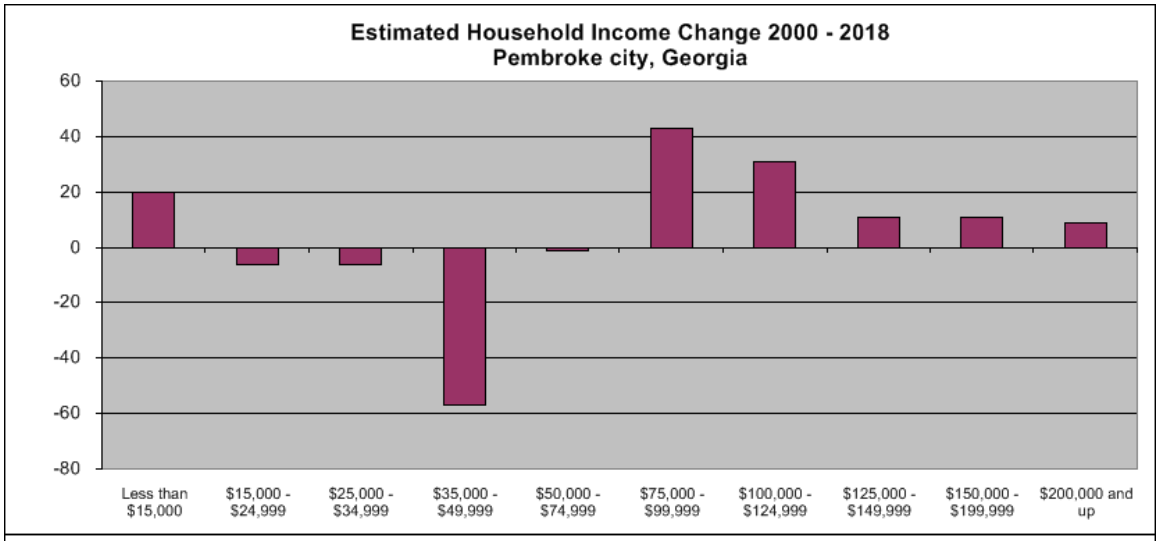
Source: Ribbon Demographics; Claritas

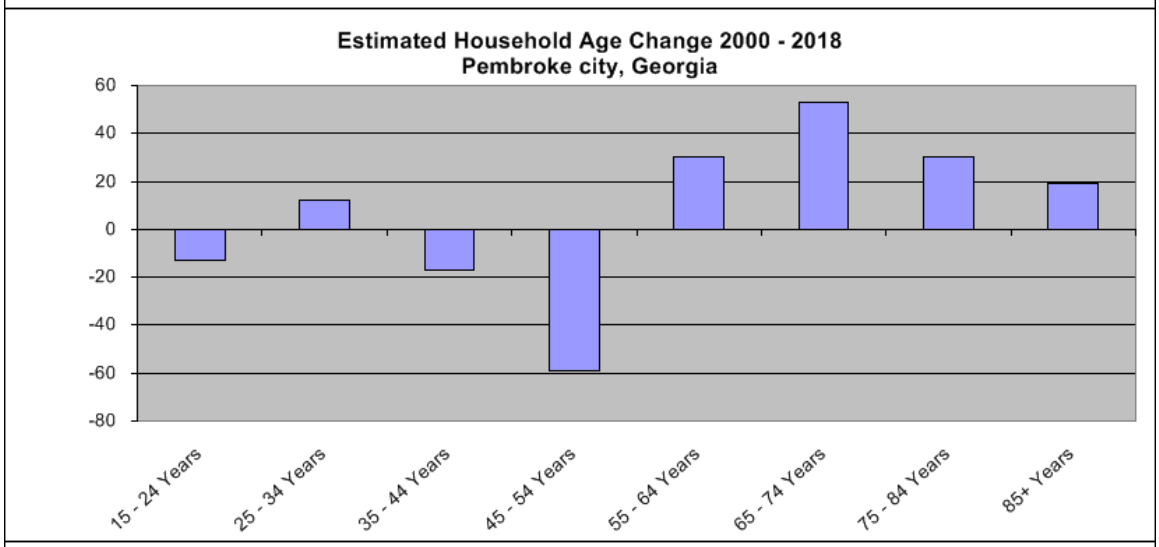


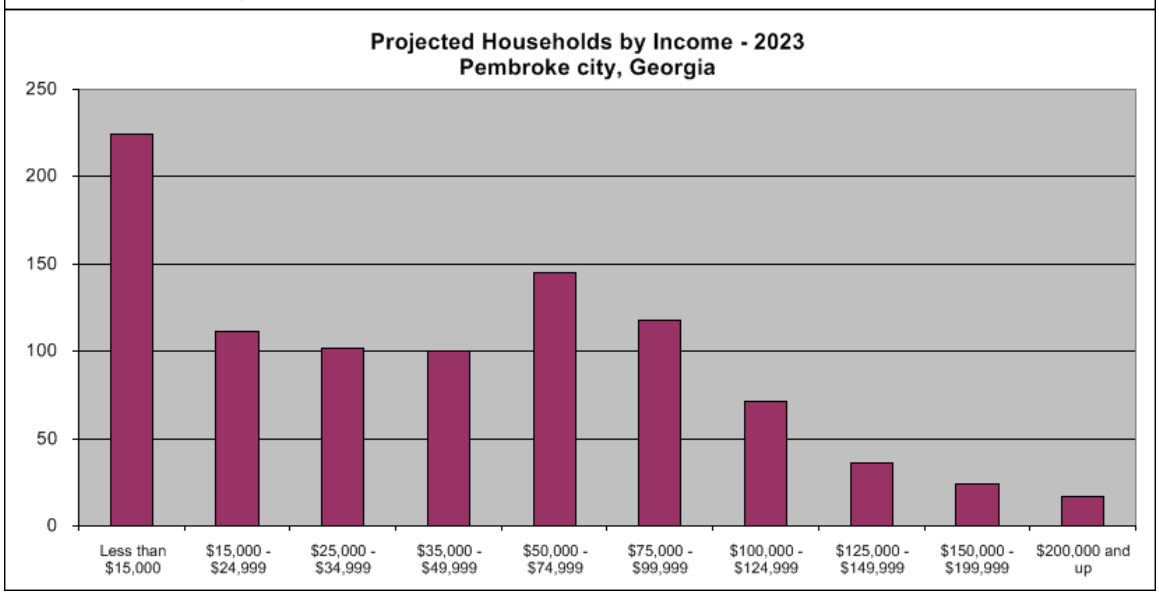

Households by Age - Census 2000
Pembroke city, Georgia
250
200
150
100
50
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

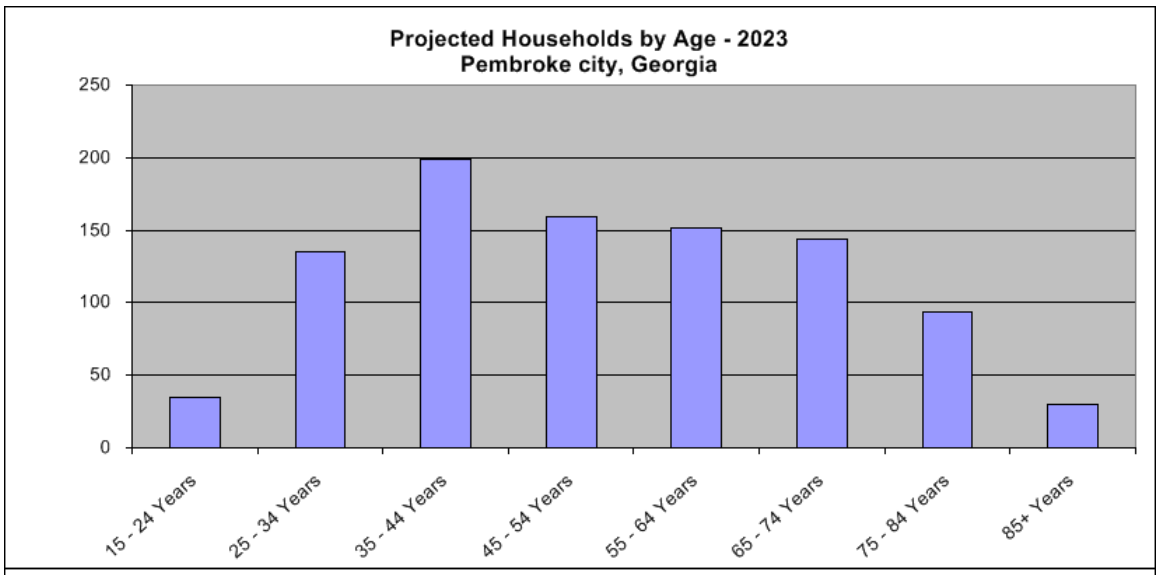

Estimated Households by Income - 2018
Pembroke city, Georgia
250
200
150
100
50
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

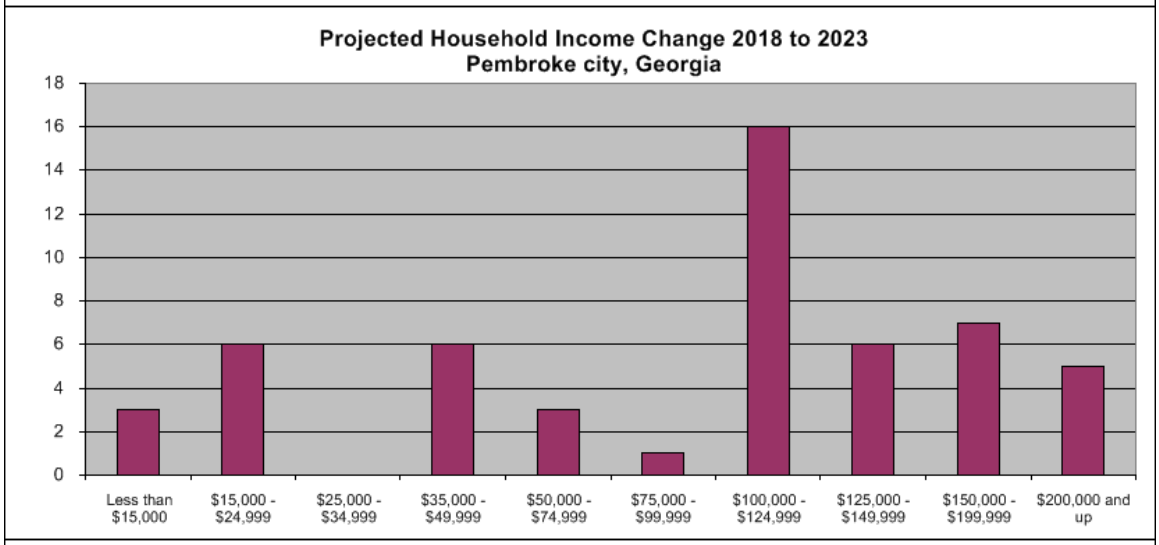

Estimated Households by Age - 2018
Pembroke city, Georgia
200
180
160
140
120
100
80
60
40
20
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years

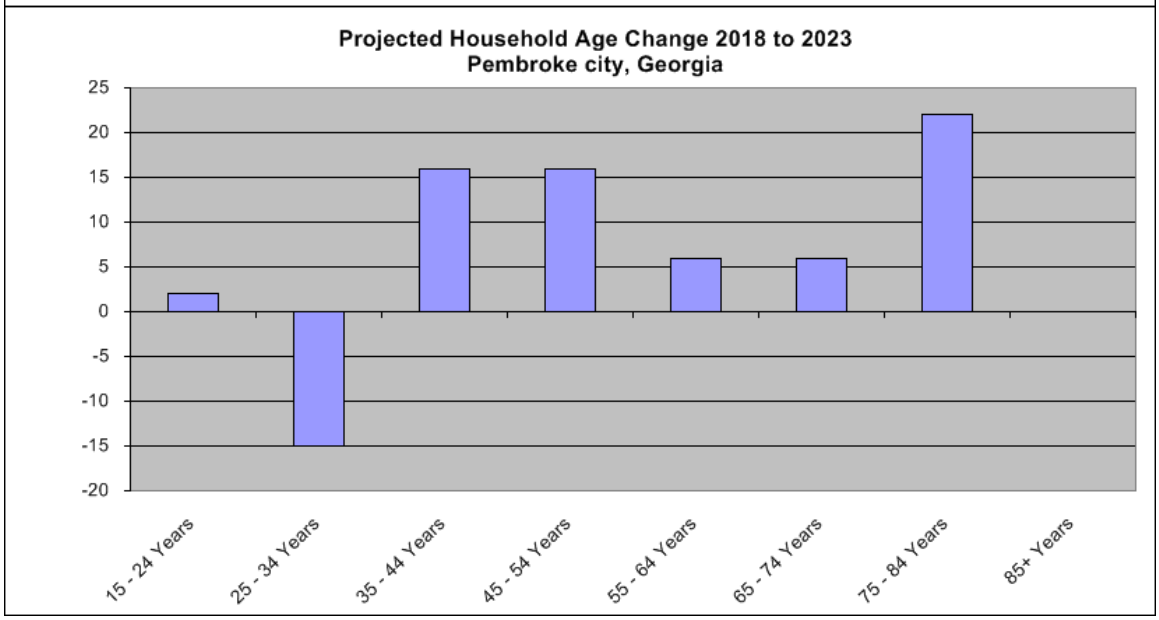

Estimated Household Income Change 2000 - 2018
Pembroke city, Georgia
60
40
20
0
-20
-40
-60
-80
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up

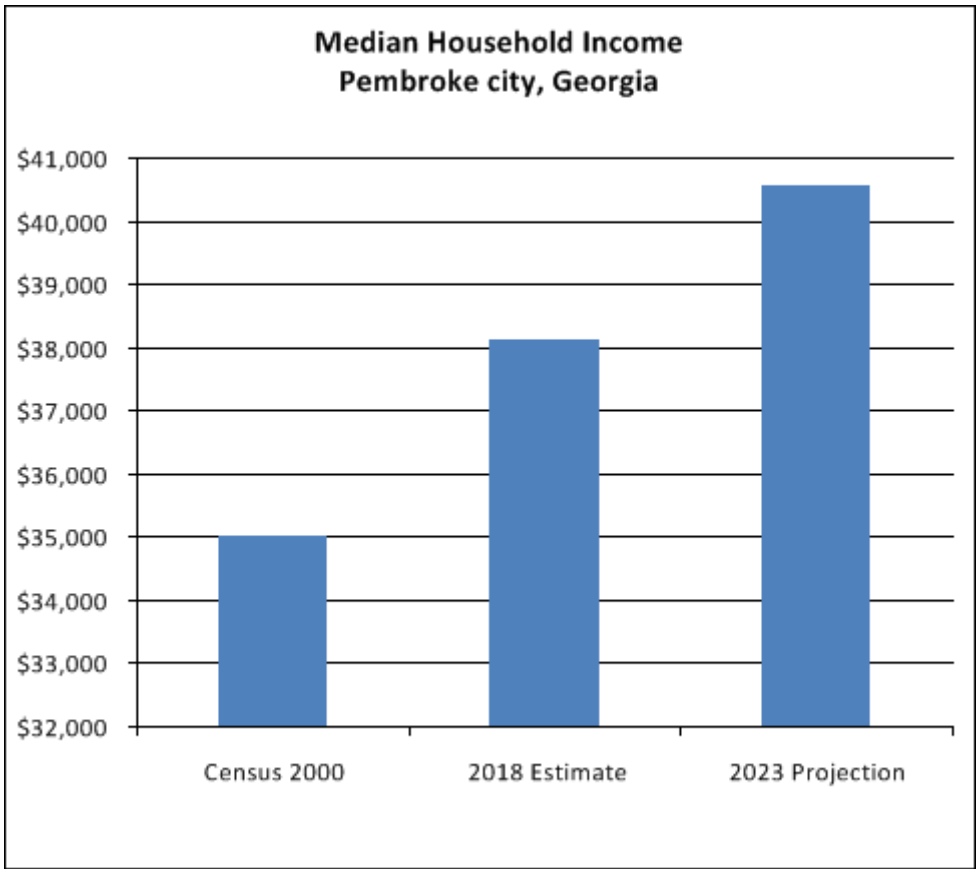

Estimated Household Age Change 2000 - 2018
Pembroke city, Georgia
60
40
20
0
-20
-40
-60
-80
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Households by Income - 2023
Pembroke city, Georgia
250
200
150
100
50
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Households by Age - 2023
Pembroke city, Georgia
250
200
150
100
50
0
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years


Projected Household Income Change 2018 to 2023
Pembroke city, Georgia
18
16
14
12
10
8
6
4
2
0
Less than $15,000
$15,000 - $24,999
$25,000 - $34,999
$35,000 - $49,999
$50,000 - $74,999
$75,000 - $99,999
$100,000 - $124,999
$125,000 - $149,999
$150,000 - $199,999
$200,000 and up


Projected Household Age Change 2018 to 2023
Pembroke city, Georgia
25
20
15
10
5
0
-5
-10
-15
-20
15 - 24 Years
25 - 34 Years
35 - 44 Years
45 - 54 Years
55 - 64 Years
65 - 74 Years
75 - 84 Years
85+ Years



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Households by Income and Age
Pembroke city, Georgia
Census Data - 2000

Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	*Percent*
Less than $15,000	18	27	28	46	27	28	20	7	**201**	***23.9%***
$15,000 - $24,999	4	24	18	16	11	29	7	2	**111**	***13.2%***
$25,000 - $34,999	9	26	19	26	17	6	4	1	**108**	***12.9%***
$35,000 - $49,999	7	20	58	29	19	11	6	1	**151**	***18.0%***
$50,000 - $74,999	0	27	43	41	24	4	4	0	**143**	***17.0%***
$75,000 - $99,999	8	8	20	27	10	1	0	0	**74**	***8.8%***
$100,000 - $124,999	0	2	10	8	3	1	0	0	**24**	***2.9%***
$125,000 - $149,999	0	3	3	6	2	5	0	0	**19**	***2.3%***
$150,000 - $199,999	0	1	1	2	1	0	1	0	**6**	***0.7%***
$200,000 and up	0	0	0	1	2	0	0	0	**3**	***0.4%***
Total	**46**	**138**	**200**	**202**	**116**	**85**	**42**	**11**	**840**	***100.0%***
Percent	***5.5%***	***16.4%***	***23.8%***	***24.0%***	***13.8%***	***10.1%***	***5.0%***	***1.3%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Pembroke city, Georgia
Current Year Estimates - 2018

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	18	26	30	41	53	29	14	10	**221**	***24.7%***
$15,000 - $24,999	1	10	13	12	15	25	19	10	**105**	***11.7%***
$25,000 - $34,999	9	18	18	10	10	19	13	5	**102**	***11.4%***
$35,000 - $49,999	4	20	21	17	16	9	6	1	**94**	***10.5%***
$50,000 - $74,999	1	30	30	27	22	20	10	2	**142**	***15.9%***
$75,000 - $99,999	0	29	41	12	11	17	5	2	**117**	***13.1%***
$100,000 - $124,999	0	11	19	7	6	10	2	0	**55**	***6.1%***
$125,000 - $149,999	0	6	10	5	4	4	1	0	**30**	***3.4%***
$150,000 - $199,999	0	0	1	8	6	1	1	0	**17**	***1.9%***
$200,000 and up	0	0	0	4	3	4	1	0	**12**	***1.3%***
Total	**33**	**150**	**183**	**143**	**146**	**138**	**72**	**30**	**895**	***100.0%***
Percent	***3.7%***	***16.8%***	***20.4%***	***16.0%***	***16.3%***	***15.4%***	***8.0%***	***3.4%***	***100.0%***	

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Households by Income and Age
Pembroke city, Georgia
Estimated Change - 2000 to 2018

Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	*Percent Change*
Less than $15,000	0	-1	2	-5	26	1	-6	3	**20**	***10.0%***
$15,000 - $24,999	-3	-14	-5	-4	4	-4	12	8	**-6**	***-5.4%***
$25,000 - $34,999	0	-8	-1	-16	-7	13	9	4	**-6**	***-5.6%***
$35,000 - $49,999	-3	0	-37	-12	-3	-2	0	0	**-57**	***-37.7%***
$50,000 - $74,999	1	3	-13	-14	-2	16	6	2	**-1**	***-0.7%***
$75,000 - $99,999	-8	21	21	-15	1	16	5	2	**43**	***58.1%***
$100,000 - $124,999	0	9	9	-1	3	9	2	0	**31**	***129.2%***
$125,000 - $149,999	0	3	7	-1	2	-1	1	0	**11**	***57.9%***
$150,000 - $199,999	0	-1	0	6	5	1	0	0	**11**	***183.3%***
$200,000 and up	0	0	0	3	1	4	1	0	**9**	***300.0%***
Total	**-13**	**12**	**-17**	**-59**	**30**	**53**	**30**	**19**	**55**	***6.5%***
Percent Change	***-28.3%***	***8.7%***	***-8.5%***	***-29.2%***	***25.9%***	***62.4%***	***71.4%***	***172.7%***	***6.5%***	

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Households by Income and Age
Pembroke city, Georgia
Five Year Projections - 2023

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	20	23	29	40	54	30	19	9	**224**	***23.6%***
$15,000 - $24,999	1	10	13	11	14	28	24	10	**111**	***11.7%***
$25,000 - $34,999	9	15	18	11	10	19	16	4	**102**	***10.8%***
$35,000 - $49,999	4	19	21	18	16	10	9	3	**100**	***10.5%***
$50,000 - $74,999	0	25	34	29	23	20	13	1	**145**	***15.3%***
$75,000 - $99,999	1	25	45	14	10	15	6	2	**118**	***12.4%***
$100,000 - $124,999	0	13	25	11	8	10	3	1	**71**	***7.5%***
$125,000 - $149,999	0	5	12	7	7	4	1	0	**36**	***3.8%***
$150,000 - $199,999	0	0	1	13	7	1	2	0	**24**	***2.5%***
$200,000 and up	0	0	1	5	3	7	1	0	**17**	***1.8%***
Total	**35**	**135**	**199**	**159**	**152**	**144**	**94**	**30**	**948**	***100.0%***
Percent	***3.7%***	***14.2%***	***21.0%***	***16.8%***	***16.0%***	***15.2%***	***9.9%***	***3.2%***	***100.0%***	

Source: Claritas; Ribbon Demographics

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Households by Income and Age
Pembroke city, Georgia
Projected Change - 2018 to 2023

Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than $15,000	2	-3	-1	-1	1	1	5	-1	**3**	***1.4%***
$15,000 - $24,999	0	0	0	-1	-1	3	5	0	**6**	***5.7%***
$25,000 - $34,999	0	-3	0	1	0	0	3	-1	**0**	***0.0%***
$35,000 - $49,999	0	-1	0	1	0	1	3	2	**6**	***6.4%***
$50,000 - $74,999	-1	-5	4	2	1	0	3	-1	**3**	***2.1%***
$75,000 - $99,999	1	-4	4	2	-1	-2	1	0	**1**	***0.9%***
$100,000 - $124,999	0	2	6	4	2	0	1	1	**16**	***29.1%***
$125,000 - $149,999	0	-1	2	2	3	0	0	0	**6**	***20.0%***
$150,000 - $199,999	0	0	0	5	1	0	1	0	**7**	***41.2%***
$200,000 and up	0	0	1	1	0	3	0	0	**5**	***41.7%***
Total	**2**	**-15**	**16**	**16**	**6**	**6**	**22**	**0**	**53**	***5.9%***
Percent Change	***6.1%***	***-10.0%***	***8.7%***	***11.2%***	***4.1%***	***4.3%***	***30.6%***	***0.0%***	***5.9%***	

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Median Household Income Pembroke city, Georgia		
Census 2000	2018 Estimate	2023 Projection
$35,000	$38,112	$40,550

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Median Household Income by Area
Pembroke city, Georgia

Geography ID	Census 2000	2018 Estimate	2023 Projection
1360004	$35,000	$38,112	$40,550

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Renter Households
Age 15 to 54 Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	7	10	0	16	0	**33**
$10,000-20,000	16	12	9	0	0	**37**
$20,000-30,000	0	8	10	0	7	**25**
$30,000-40,000	20	1	11	0	0	**32**
$40,000-50,000	2	9	0	0	2	**13**
$50,000-60,000	0	6	0	7	0	**13**
$60,000-75,000	0	0	11	0	0	**11**
$75,000-100,000	0	0	0	0	6	**6**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	0	0	0	**0**
$150,000-200,000	0	0	0	0	0	**0**
$200,000+	0	0	1	0	0	**1**
Total	**45**	**46**	**42**	**23**	**15**	**171**

Renter Households
Aged 55+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	24	4	0	0	0	**28**
$10,000-20,000	10	9	0	0	0	**19**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	2	2	0	0	0	**4**
$40,000-50,000	1	0	1	0	1	**3**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	5	0	0	**5**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	0	0	2	0	0	**2**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	1	1	1	0	0	**3**
$200,000+	1	0	0	0	0	**1**
Total	**39**	**16**	**10**	**0**	**1**	**66**

Renter Households
Aged 62+ Years
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	17	0	0	0	0	**17**
$10,000-20,000	7	9	0	0	0	**16**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	1	2	0	0	0	**3**
$40,000-50,000	1	0	1	0	1	**3**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	5	0	0	**5**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	0	0	2	0	0	**2**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	1	0	1	0	0	**2**
$200,000+	1	0	0	0	0	**1**
Total	**28**	**11**	**10**	**0**	**1**	**50**

Renter Households
All Age Groups
Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	31	14	0	16	0	**61**
$10,000-20,000	26	21	9	0	0	**56**
$20,000-30,000	0	8	10	0	7	**25**
$30,000-40,000	22	3	11	0	0	**36**
$40,000-50,000	3	9	1	0	3	**16**
$50,000-60,000	0	6	0	7	0	**13**
$60,000-75,000	0	0	16	0	0	**16**
$75,000-100,000	0	0	0	0	6	**6**
$100,000-125,000	0	0	2	0	0	**2**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	1	1	1	0	0	**3**
$200,000+	1	0	1	0	0	**2**
Total	**84**	**62**	**52**	**23**	**16**	**237**

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Percent Renter Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	4.1%	5.8%	0.0%	9.4%	0.0%	**19.3%**
$10,000-20,000	9.4%	7.0%	5.3%	0.0%	0.0%	**21.6%**
$20,000-30,000	0.0%	4.7%	5.8%	0.0%	4.1%	**14.6%**
$30,000-40,000	11.7%	0.6%	6.4%	0.0%	0.0%	**18.7%**
$40,000-50,000	1.2%	5.3%	0.0%	0.0%	1.2%	**7.6%**
$50,000-60,000	0.0%	3.5%	0.0%	4.1%	0.0%	**7.6%**
$60,000-75,000	0.0%	0.0%	6.4%	0.0%	0.0%	**6.4%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	3.5%	**3.5%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$200,000+	0.0%	0.0%	0.6%	0.0%	0.0%	**0.6%**
Total	**26.3%**	**26.9%**	**24.6%**	**13.5%**	**8.8%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	36.4%	6.1%	0.0%	0.0%	0.0%	**42.4%**
$10,000-20,000	15.2%	13.6%	0.0%	0.0%	0.0%	**28.8%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	3.0%	3.0%	0.0%	0.0%	0.0%	**6.1%**
$40,000-50,000	1.5%	0.0%	1.5%	0.0%	1.5%	**4.5%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	7.6%	0.0%	0.0%	**7.6%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	0.0%	0.0%	3.0%	0.0%	0.0%	**3.0%**
$125,000-150,000	0.0%	0.0%	1.5%	0.0%	0.0%	**1.5%**
$150,000-200,000	1.5%	1.5%	1.5%	0.0%	0.0%	**4.5%**
$200,000+	1.5%	0.0%	0.0%	0.0%	0.0%	**1.5%**
Total	**59.1%**	**24.2%**	**15.2%**	**0.0%**	**1.5%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	34.0%	0.0%	0.0%	0.0%	0.0%	**34.0%**
$10,000-20,000	14.0%	18.0%	0.0%	0.0%	0.0%	**32.0%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	2.0%	4.0%	0.0%	0.0%	0.0%	**6.0%**
$40,000-50,000	2.0%	0.0%	2.0%	0.0%	2.0%	**6.0%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	10.0%	0.0%	0.0%	**10.0%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	0.0%	0.0%	4.0%	0.0%	0.0%	**4.0%**
$125,000-150,000	0.0%	0.0%	2.0%	0.0%	0.0%	**2.0%**
$150,000-200,000	2.0%	0.0%	2.0%	0.0%	0.0%	**4.0%**
$200,000+	2.0%	0.0%	0.0%	0.0%	0.0%	**2.0%**
Total	**56.0%**	**22.0%**	**20.0%**	**0.0%**	**2.0%**	**100.0%**

Percent Renter Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	13.1%	5.9%	0.0%	6.8%	0.0%	**25.7%**
$10,000-20,000	11.0%	8.9%	3.8%	0.0%	0.0%	**23.6%**
$20,000-30,000	0.0%	3.4%	4.2%	0.0%	3.0%	**10.5%**
$30,000-40,000	9.3%	1.3%	4.6%	0.0%	0.0%	**15.2%**
$40,000-50,000	1.3%	3.8%	0.4%	0.0%	1.3%	**6.8%**
$50,000-60,000	0.0%	2.5%	0.0%	3.0%	0.0%	**5.5%**
$60,000-75,000	0.0%	0.0%	6.8%	0.0%	0.0%	**6.8%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	2.5%	**2.5%**
$100,000-125,000	0.0%	0.0%	0.8%	0.0%	0.0%	**0.8%**
$125,000-150,000	0.0%	0.0%	0.4%	0.0%	0.0%	**0.4%**
$150,000-200,000	0.4%	0.4%	0.4%	0.0%	0.0%	**1.3%**
$200,000+	0.4%	0.0%	0.4%	0.0%	0.0%	**0.8%**
Total	**35.4%**	**26.2%**	**21.9%**	**9.7%**	**6.8%**	**100.0%**

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Owner Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	5	0	11	0	0	**16**
$10,000-20,000	0	4	1	0	0	**5**
$20,000-30,000	0	0	6	22	0	**28**
$30,000-40,000	0	0	12	0	0	**12**
$40,000-50,000	0	6	0	0	36	**42**
$50,000-60,000	0	24	3	7	0	**34**
$60,000-75,000	0	5	3	16	16	**40**
$75,000-100,000	0	5	40	24	15	**84**
$100,000-125,000	0	3	0	35	0	**38**
$125,000-150,000	0	11	0	5	10	**26**
$150,000-200,000	0	0	0	1	2	**3**
$200,000+	0	2	0	4	0	**6**
Total	**5**	**60**	**76**	**114**	**79**	**334**

Owner Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	20	0	0	0	0	**20**
$10,000-20,000	36	12	9	5	0	**62**
$20,000-30,000	18	16	0	0	0	**34**
$30,000-40,000	8	32	0	3	0	**43**
$40,000-50,000	7	14	1	0	0	**22**
$50,000-60,000	8	24	4	4	0	**40**
$60,000-75,000	5	18	0	3	3	**29**
$75,000-100,000	3	26	14	0	0	**43**
$100,000-125,000	0	15	0	0	6	**21**
$125,000-150,000	0	5	6	0	0	**11**
$150,000-200,000	0	1	0	0	0	**1**
$200,000+	1	3	1	4	0	**9**
Total	**106**	**166**	**35**	**19**	**9**	**335**

Owner Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	10	0	0	0	0	**10**
$10,000-20,000	35	7	7	0	0	**49**
$20,000-30,000	18	7	0	0	0	**25**
$30,000-40,000	8	18	0	0	0	**26**
$40,000-50,000	1	14	1	0	0	**16**
$50,000-60,000	8	13	4	4	0	**29**
$60,000-75,000	5	7	0	0	3	**15**
$75,000-100,000	3	26	0	0	0	**29**
$100,000-125,000	0	13	0	0	0	**13**
$125,000-150,000	0	5	0	0	0	**5**
$150,000-200,000	0	0	0	0	0	**0**
$200,000+	0	1	0	4	0	**5**
Total	**88**	**111**	**12**	**8**	**3**	**222**

Owner Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	25	0	11	0	0	**36**
$10,000-20,000	36	16	10	5	0	**67**
$20,000-30,000	18	16	6	22	0	**62**
$30,000-40,000	8	32	12	3	0	**55**
$40,000-50,000	7	20	1	0	36	**64**
$50,000-60,000	8	48	7	11	0	**74**
$60,000-75,000	5	23	3	19	19	**69**
$75,000-100,000	3	31	54	24	15	**127**
$100,000-125,000	0	18	0	35	6	**59**
$125,000-150,000	0	16	6	5	10	**37**
$150,000-200,000	0	1	0	1	2	**4**
$200,000+	1	5	1	8	0	**15**
Total	**111**	**226**	**111**	**133**	**88**	**669**

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Percent Owner Households

Age 15 to 54 Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	1.5%	0.0%	3.3%	0.0%	0.0%	**4.8%**
$10,000-20,000	0.0%	1.2%	0.3%	0.0%	0.0%	**1.5%**
$20,000-30,000	0.0%	0.0%	1.8%	6.6%	0.0%	**8.4%**
$30,000-40,000	0.0%	0.0%	3.6%	0.0%	0.0%	**3.6%**
$40,000-50,000	0.0%	1.8%	0.0%	0.0%	10.8%	**12.6%**
$50,000-60,000	0.0%	7.2%	0.9%	2.1%	0.0%	**10.2%**
$60,000-75,000	0.0%	1.5%	0.9%	4.8%	4.8%	**12.0%**
$75,000-100,000	0.0%	1.5%	12.0%	7.2%	4.5%	**25.1%**
$100,000-125,000	0.0%	0.9%	0.0%	10.5%	0.0%	**11.4%**
$125,000-150,000	0.0%	3.3%	0.0%	1.5%	3.0%	**7.8%**
$150,000-200,000	0.0%	0.0%	0.0%	0.3%	0.6%	**0.9%**
$200,000+	0.0%	0.6%	0.0%	1.2%	0.0%	**1.8%**
Total	**1.5%**	**18.0%**	**22.8%**	**34.1%**	**23.7%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.0%	0.0%	0.0%	0.0%	0.0%	**6.0%**
$10,000-20,000	10.7%	3.6%	2.7%	1.5%	0.0%	**18.5%**
$20,000-30,000	5.4%	4.8%	0.0%	0.0%	0.0%	**10.1%**
$30,000-40,000	2.4%	9.6%	0.0%	0.9%	0.0%	**12.8%**
$40,000-50,000	2.1%	4.2%	0.3%	0.0%	0.0%	**6.6%**
$50,000-60,000	2.4%	7.2%	1.2%	1.2%	0.0%	**11.9%**
$60,000-75,000	1.5%	5.4%	0.0%	0.9%	0.9%	**8.7%**
$75,000-100,000	0.9%	7.8%	4.2%	0.0%	0.0%	**12.8%**
$100,000-125,000	0.0%	4.5%	0.0%	0.0%	1.8%	**6.3%**
$125,000-150,000	0.0%	1.5%	1.8%	0.0%	0.0%	**3.3%**
$150,000-200,000	0.0%	0.3%	0.0%	0.0%	0.0%	**0.3%**
$200,000+	0.3%	0.9%	0.3%	1.2%	0.0%	**2.7%**
Total	**31.6%**	**49.6%**	**10.4%**	**5.7%**	**2.7%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	4.5%	0.0%	0.0%	0.0%	0.0%	**4.5%**
$10,000-20,000	15.8%	3.2%	3.2%	0.0%	0.0%	**22.1%**
$20,000-30,000	8.1%	3.2%	0.0%	0.0%	0.0%	**11.3%**
$30,000-40,000	3.6%	8.1%	0.0%	0.0%	0.0%	**11.7%**
$40,000-50,000	0.5%	6.3%	0.5%	0.0%	0.0%	**7.2%**
$50,000-60,000	3.6%	5.9%	1.8%	1.8%	0.0%	**13.1%**
$60,000-75,000	2.3%	3.2%	0.0%	0.0%	1.4%	**6.8%**
$75,000-100,000	1.4%	11.7%	0.0%	0.0%	0.0%	**13.1%**
$100,000-125,000	0.0%	5.9%	0.0%	0.0%	0.0%	**5.9%**
$125,000-150,000	0.0%	2.3%	0.0%	0.0%	0.0%	**2.3%**
$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$200,000+	0.0%	0.5%	0.0%	1.8%	0.0%	**2.3%**
Total	**39.6%**	**50.0%**	**5.4%**	**3.6%**	**1.4%**	**100.0%**

Percent Owner Households

All Age Groups

Base Year: 2011 - 2015 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.7%	0.0%	1.6%	0.0%	0.0%	**5.4%**
$10,000-20,000	5.4%	2.4%	1.5%	0.7%	0.0%	**10.0%**
$20,000-30,000	2.7%	2.4%	0.9%	3.3%	0.0%	**9.3%**
$30,000-40,000	1.2%	4.8%	1.8%	0.4%	0.0%	**8.2%**
$40,000-50,000	1.0%	3.0%	0.1%	0.0%	5.4%	**9.6%**
$50,000-60,000	1.2%	7.2%	1.0%	1.6%	0.0%	**11.1%**
$60,000-75,000	0.7%	3.4%	0.4%	2.8%	2.8%	**10.3%**
$75,000-100,000	0.4%	4.6%	8.1%	3.6%	2.2%	**19.0%**
$100,000-125,000	0.0%	2.7%	0.0%	5.2%	0.9%	**8.8%**
$125,000-150,000	0.0%	2.4%	0.9%	0.7%	1.5%	**5.5%**
$150,000-200,000	0.0%	0.1%	0.0%	0.1%	0.3%	**0.6%**
$200,000+	0.1%	0.7%	0.1%	1.2%	0.0%	**2.2%**
Total	**16.6%**	**33.8%**	**16.6%**	**19.9%**	**13.2%**	**100.0%**

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Renter Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	18	14	0	17	2	**51**
$10,000-20,000	17	14	9	0	0	**40**
$20,000-30,000	0	5	14	0	7	**26**
$30,000-40,000	16	1	10	0	0	**27**
$40,000-50,000	2	5	0	0	0	**7**
$50,000-60,000	0	3	0	3	0	**6**
$60,000-75,000	0	0	10	0	0	**10**
$75,000-100,000	0	0	0	0	5	**5**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	0	0	0	**0**
$150,000-200,000	1	0	0	0	0	**1**
$200,000+	0	0	0	0	0	**0**
Total	**54**	**42**	**43**	**20**	**14**	**173**

Renter Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	39	5	0	0	0	**44**
$10,000-20,000	9	9	0	0	0	**18**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	0	2	0	0	0	**2**
$40,000-50,000	1	0	1	0	0	**2**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	5	0	0	**5**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	0	0	0	1	1	**2**
$200,000+	0	0	0	0	0	**0**
Total	**49**	**16**	**7**	**1**	**1**	**74**

Renter Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	29	0	0	0	0	**29**
$10,000-20,000	7	9	0	0	0	**16**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	0	2	0	0	0	**2**
$40,000-50,000	1	0	1	0	0	**2**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	5	0	0	**5**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	0	0	0	1	1	**2**
$200,000+	0	0	0	0	0	**0**
Total	**37**	**11**	**7**	**1**	**1**	**57**

Renter Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	57	19	0	17	2	**95**
$10,000-20,000	26	23	9	0	0	**58**
$20,000-30,000	0	5	14	0	7	**26**
$30,000-40,000	16	3	10	0	0	**29**
$40,000-50,000	3	5	1	0	0	**9**
$50,000-60,000	0	3	0	3	0	**6**
$60,000-75,000	0	0	15	0	0	**15**
$75,000-100,000	0	0	0	0	5	**5**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	1	0	0	**1**
$150,000-200,000	1	0	0	1	1	**3**
$200,000+	0	0	0	0	0	**0**
Total	**103**	**58**	**50**	**21**	**15**	**247**

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Percent Renter Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	10.4%	8.1%	0.0%	9.8%	1.2%	**29.5%**
$10,000-20,000	9.8%	8.1%	5.2%	0.0%	0.0%	**23.1%**
$20,000-30,000	0.0%	2.9%	8.1%	0.0%	4.0%	**15.0%**
$30,000-40,000	9.2%	0.6%	5.8%	0.0%	0.0%	**15.6%**
$40,000-50,000	1.2%	2.9%	0.0%	0.0%	0.0%	**4.0%**
$50,000-60,000	0.0%	1.7%	0.0%	1.7%	0.0%	**3.5%**
$60,000-75,000	0.0%	0.0%	5.8%	0.0%	0.0%	**5.8%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	2.9%	**2.9%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$150,000-200,000	0.6%	0.0%	0.0%	0.0%	0.0%	**0.6%**
$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total	**31.2%**	**24.3%**	**24.9%**	**11.6%**	**8.1%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	52.7%	6.8%	0.0%	0.0%	0.0%	**59.5%**
$10,000-20,000	12.2%	12.2%	0.0%	0.0%	0.0%	**24.3%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	0.0%	2.7%	0.0%	0.0%	0.0%	**2.7%**
$40,000-50,000	1.4%	0.0%	1.4%	0.0%	0.0%	**2.7%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	6.8%	0.0%	0.0%	**6.8%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	1.4%	0.0%	0.0%	**1.4%**
$150,000-200,000	0.0%	0.0%	0.0%	1.4%	1.4%	**2.7%**
$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total	**66.2%**	**21.6%**	**9.5%**	**1.4%**	**1.4%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	50.9%	0.0%	0.0%	0.0%	0.0%	**50.9%**
$10,000-20,000	12.3%	15.8%	0.0%	0.0%	0.0%	**28.1%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	0.0%	3.5%	0.0%	0.0%	0.0%	**3.5%**
$40,000-50,000	1.8%	0.0%	1.8%	0.0%	0.0%	**3.5%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	8.8%	0.0%	0.0%	**8.8%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	1.8%	0.0%	0.0%	**1.8%**
$150,000-200,000	0.0%	0.0%	0.0%	1.8%	1.8%	**3.5%**
$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total	**64.9%**	**19.3%**	**12.3%**	**1.8%**	**1.8%**	**100.0%**

Percent Renter Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	23.1%	7.7%	0.0%	6.9%	0.8%	**38.5%**
$10,000-20,000	10.5%	9.3%	3.6%	0.0%	0.0%	**23.5%**
$20,000-30,000	0.0%	2.0%	5.7%	0.0%	2.8%	**10.5%**
$30,000-40,000	6.5%	1.2%	4.0%	0.0%	0.0%	**11.7%**
$40,000-50,000	1.2%	2.0%	0.4%	0.0%	0.0%	**3.6%**
$50,000-60,000	0.0%	1.2%	0.0%	1.2%	0.0%	**2.4%**
$60,000-75,000	0.0%	0.0%	6.1%	0.0%	0.0%	**6.1%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	2.0%	**2.0%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	0.4%	0.0%	0.0%	**0.4%**
$150,000-200,000	0.4%	0.0%	0.0%	0.4%	0.4%	**1.2%**
$200,000+	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
Total	**41.7%**	**23.5%**	**20.2%**	**8.5%**	**6.1%**	**100.0%**

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Owner Households
Age 15 to 54 Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	11	0	19	0	0	**30**
$10,000-20,000	0	4	2	0	0	**6**
$20,000-30,000	0	0	6	24	0	**30**
$30,000-40,000	0	0	12	0	0	**12**
$40,000-50,000	0	7	0	0	32	**39**
$50,000-60,000	0	23	3	7	0	**33**
$60,000-75,000	0	7	3	13	16	**39**
$75,000-100,000	0	6	39	19	13	**77**
$100,000-125,000	0	6	0	31	0	**37**
$125,000-150,000	0	10	0	3	8	**21**
$150,000-200,000	0	0	0	4	4	**8**
$200,000+	0	0	2	2	0	**4**
Total	**11**	**63**	**86**	**103**	**73**	**336**

Owner Households
Aged 55+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	30	0	0	0	0	**30**
$10,000-20,000	37	14	8	4	0	**63**
$20,000-30,000	26	16	0	0	0	**42**
$30,000-40,000	7	33	0	1	0	**41**
$40,000-50,000	5	7	0	0	0	**12**
$50,000-60,000	4	18	2	2	0	**26**
$60,000-75,000	4	15	0	1	3	**23**
$75,000-100,000	2	25	8	0	0	**35**
$100,000-125,000	2	13	0	0	3	**18**
$125,000-150,000	0	5	3	0	0	**8**
$150,000-200,000	0	4	2	0	0	**6**
$200,000+	0	3	1	4	0	**8**
Total	**117**	**153**	**24**	**12**	**6**	**312**

Owner Households
Aged 62+ Years
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	15	0	0	0	0	**15**
$10,000-20,000	36	9	6	0	0	**51**
$20,000-30,000	26	10	0	0	0	**36**
$30,000-40,000	7	21	0	0	0	**28**
$40,000-50,000	2	7	0	0	0	**9**
$50,000-60,000	4	10	2	2	0	**18**
$60,000-75,000	4	8	0	0	3	**15**
$75,000-100,000	2	25	0	0	0	**27**
$100,000-125,000	2	11	0	0	0	**13**
$125,000-150,000	0	5	0	0	0	**5**
$150,000-200,000	0	1	0	0	0	**1**
$200,000+	0	2	0	4	0	**6**
Total	**98**	**109**	**8**	**6**	**3**	**224**

Owner Households
All Age Groups
Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	41	0	19	0	0	**60**
$10,000-20,000	37	18	10	4	0	**69**
$20,000-30,000	26	16	6	24	0	**72**
$30,000-40,000	7	33	12	1	0	**53**
$40,000-50,000	5	14	0	0	32	**51**
$50,000-60,000	4	41	5	9	0	**59**
$60,000-75,000	4	22	3	14	19	**62**
$75,000-100,000	2	31	47	19	13	**112**
$100,000-125,000	2	19	0	31	3	**55**
$125,000-150,000	0	15	3	3	8	**29**
$150,000-200,000	0	4	2	4	4	**14**
$200,000+	0	3	3	6	0	**12**
Total	**128**	**216**	**110**	**115**	**79**	**648**

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Percent Owner Households

Age 15 to 54 Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	3.3%	0.0%	5.7%	0.0%	0.0%	**8.9%**
$10,000-20,000	0.0%	1.2%	0.6%	0.0%	0.0%	**1.8%**
$20,000-30,000	0.0%	0.0%	1.8%	7.1%	0.0%	**8.9%**
$30,000-40,000	0.0%	0.0%	3.6%	0.0%	0.0%	**3.6%**
$40,000-50,000	0.0%	2.1%	0.0%	0.0%	9.5%	**11.6%**
$50,000-60,000	0.0%	6.8%	0.9%	2.1%	0.0%	**9.8%**
$60,000-75,000	0.0%	2.1%	0.9%	3.9%	4.8%	**11.6%**
$75,000-100,000	0.0%	1.8%	11.6%	5.7%	3.9%	**22.9%**
$100,000-125,000	0.0%	1.8%	0.0%	9.2%	0.0%	**11.0%**
$125,000-150,000	0.0%	3.0%	0.0%	0.9%	2.4%	**6.3%**
$150,000-200,000	0.0%	0.0%	0.0%	1.2%	1.2%	**2.4%**
$200,000+	0.0%	0.0%	0.6%	0.6%	0.0%	**1.2%**
Total	**3.3%**	**18.8%**	**25.6%**	**30.7%**	**21.7%**	**100.0%**

Percent Owner Households

Aged 55+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	9.6%	0.0%	0.0%	0.0%	0.0%	**9.6%**
$10,000-20,000	11.9%	4.5%	2.6%	1.3%	0.0%	**20.2%**
$20,000-30,000	8.3%	5.1%	0.0%	0.0%	0.0%	**13.5%**
$30,000-40,000	2.2%	10.6%	0.0%	0.3%	0.0%	**13.1%**
$40,000-50,000	1.6%	2.2%	0.0%	0.0%	0.0%	**3.8%**
$50,000-60,000	1.3%	5.8%	0.6%	0.6%	0.0%	**8.3%**
$60,000-75,000	1.3%	4.8%	0.0%	0.3%	1.0%	**7.4%**
$75,000-100,000	0.6%	8.0%	2.6%	0.0%	0.0%	**11.2%**
$100,000-125,000	0.6%	4.2%	0.0%	0.0%	1.0%	**5.8%**
$125,000-150,000	0.0%	1.6%	1.0%	0.0%	0.0%	**2.6%**
$150,000-200,000	0.0%	1.3%	0.6%	0.0%	0.0%	**1.9%**
$200,000+	0.0%	1.0%	0.3%	1.3%	0.0%	**2.6%**
Total	**37.5%**	**49.0%**	**7.7%**	**3.8%**	**1.9%**	**100.0%**

Percent Owner Households

Aged 62+ Years

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.7%	0.0%	0.0%	0.0%	0.0%	**6.7%**
$10,000-20,000	16.1%	4.0%	2.7%	0.0%	0.0%	**22.8%**
$20,000-30,000	11.6%	4.5%	0.0%	0.0%	0.0%	**16.1%**
$30,000-40,000	3.1%	9.4%	0.0%	0.0%	0.0%	**12.5%**
$40,000-50,000	0.9%	3.1%	0.0%	0.0%	0.0%	**4.0%**
$50,000-60,000	1.8%	4.5%	0.9%	0.9%	0.0%	**8.0%**
$60,000-75,000	1.8%	3.6%	0.0%	0.0%	1.3%	**6.7%**
$75,000-100,000	0.9%	11.2%	0.0%	0.0%	0.0%	**12.1%**
$100,000-125,000	0.9%	4.9%	0.0%	0.0%	0.0%	**5.8%**
$125,000-150,000	0.0%	2.2%	0.0%	0.0%	0.0%	**2.2%**
$150,000-200,000	0.0%	0.4%	0.0%	0.0%	0.0%	**0.4%**
$200,000+	0.0%	0.9%	0.0%	1.8%	0.0%	**2.7%**
Total	**43.8%**	**48.7%**	**3.6%**	**2.7%**	**1.3%**	**100.0%**

Percent Owner Households

All Age Groups

Year 2018 Estimates

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.3%	0.0%	2.9%	0.0%	0.0%	**9.3%**
$10,000-20,000	5.7%	2.8%	1.5%	0.6%	0.0%	**10.6%**
$20,000-30,000	4.0%	2.5%	0.9%	3.7%	0.0%	**11.1%**
$30,000-40,000	1.1%	5.1%	1.9%	0.2%	0.0%	**8.2%**
$40,000-50,000	0.8%	2.2%	0.0%	0.0%	4.9%	**7.9%**
$50,000-60,000	0.6%	6.3%	0.8%	1.4%	0.0%	**9.1%**
$60,000-75,000	0.6%	3.4%	0.5%	2.2%	2.9%	**9.6%**
$75,000-100,000	0.3%	4.8%	7.3%	2.9%	2.0%	**17.3%**
$100,000-125,000	0.3%	2.9%	0.0%	4.8%	0.5%	**8.5%**
$125,000-150,000	0.0%	2.3%	0.5%	0.5%	1.2%	**4.5%**
$150,000-200,000	0.0%	0.6%	0.3%	0.6%	0.6%	**2.2%**
$200,000+	0.0%	0.5%	0.5%	0.9%	0.0%	**1.9%**
Total	**19.8%**	**33.3%**	**17.0%**	**17.7%**	**12.2%**	**100.0%**

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Renter Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	15	15	0	18	1	**49**
$10,000-20,000	16	12	6	0	0	**34**
$20,000-30,000	0	6	12	0	7	**25**
$30,000-40,000	17	1	11	0	0	**29**
$40,000-50,000	2	6	0	0	1	**9**
$50,000-60,000	0	4	0	3	0	**7**
$60,000-75,000	0	0	11	0	0	**11**
$75,000-100,000	1	0	0	0	4	**5**
$100,000-125,000	0	0	0	0	0	**0**
$125,000-150,000	0	0	0	0	0	**0**
$150,000-200,000	0	0	0	0	0	**0**
$200,000+	0	0	2	0	0	**2**
Total	**51**	**44**	**42**	**21**	**13**	**171**

Renter Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	42	4	0	0	0	**46**
$10,000-20,000	10	9	0	0	0	**19**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	2	3	0	0	0	**5**
$40,000-50,000	1	0	0	0	3	**4**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	6	0	0	**6**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	1	1	0	0	0	**2**
$125,000-150,000	0	0	0	0	1	**1**
$150,000-200,000	0	0	2	0	0	**2**
$200,000+	0	0	1	0	0	**1**
Total	**56**	**17**	**9**	**0**	**4**	**86**

Renter Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	31	0	0	0	0	**31**
$10,000-20,000	8	9	0	0	0	**17**
$20,000-30,000	0	0	0	0	0	**0**
$30,000-40,000	1	3	0	0	0	**4**
$40,000-50,000	1	0	0	0	3	**4**
$50,000-60,000	0	0	0	0	0	**0**
$60,000-75,000	0	0	6	0	0	**6**
$75,000-100,000	0	0	0	0	0	**0**
$100,000-125,000	1	1	0	0	0	**2**
$125,000-150,000	0	0	0	0	1	**1**
$150,000-200,000	0	0	2	0	0	**2**
$200,000+	0	0	1	0	0	**1**
Total	**42**	**13**	**9**	**0**	**4**	**68**

Renter Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	57	19	0	18	1	**95**
$10,000-20,000	26	21	6	0	0	**53**
$20,000-30,000	0	6	12	0	7	**25**
$30,000-40,000	19	4	11	0	0	**34**
$40,000-50,000	3	6	0	0	4	**13**
$50,000-60,000	0	4	0	3	0	**7**
$60,000-75,000	0	0	17	0	0	**17**
$75,000-100,000	1	0	0	0	4	**5**
$100,000-125,000	1	1	0	0	0	**2**
$125,000-150,000	0	0	0	0	1	**1**
$150,000-200,000	0	0	2	0	0	**2**
$200,000+	0	0	3	0	0	**3**
Total	**107**	**61**	**51**	**21**	**17**	**257**

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Percent Renter Households

Age 15 to 54 Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	8.8%	8.8%	0.0%	10.5%	0.6%	**28.7%**
$10,000-20,000	9.4%	7.0%	3.5%	0.0%	0.0%	**19.9%**
$20,000-30,000	0.0%	3.5%	7.0%	0.0%	4.1%	**14.6%**
$30,000-40,000	9.9%	0.6%	6.4%	0.0%	0.0%	**17.0%**
$40,000-50,000	1.2%	3.5%	0.0%	0.0%	0.6%	**5.3%**
$50,000-60,000	0.0%	2.3%	0.0%	1.8%	0.0%	**4.1%**
$60,000-75,000	0.0%	0.0%	6.4%	0.0%	0.0%	**6.4%**
$75,000-100,000	0.6%	0.0%	0.0%	0.0%	2.3%	**2.9%**
$100,000-125,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$150,000-200,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$200,000+	0.0%	0.0%	1.2%	0.0%	0.0%	**1.2%**
Total	**29.8%**	**25.7%**	**24.6%**	**12.3%**	**7.6%**	**100.0%**

Percent Renter Households

Aged 55+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	48.8%	4.7%	0.0%	0.0%	0.0%	**53.5%**
$10,000-20,000	11.6%	10.5%	0.0%	0.0%	0.0%	**22.1%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	2.3%	3.5%	0.0%	0.0%	0.0%	**5.8%**
$40,000-50,000	1.2%	0.0%	0.0%	0.0%	3.5%	**4.7%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	7.0%	0.0%	0.0%	**7.0%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	1.2%	1.2%	0.0%	0.0%	0.0%	**2.3%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	1.2%	**1.2%**
$150,000-200,000	0.0%	0.0%	2.3%	0.0%	0.0%	**2.3%**
$200,000+	0.0%	0.0%	1.2%	0.0%	0.0%	**1.2%**
Total	**65.1%**	**19.8%**	**10.5%**	**0.0%**	**4.7%**	**100.0%**

Percent Renter Households

Aged 62+ Years

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	45.6%	0.0%	0.0%	0.0%	0.0%	**45.6%**
$10,000-20,000	11.8%	13.2%	0.0%	0.0%	0.0%	**25.0%**
$20,000-30,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$30,000-40,000	1.5%	4.4%	0.0%	0.0%	0.0%	**5.9%**
$40,000-50,000	1.5%	0.0%	0.0%	0.0%	4.4%	**5.9%**
$50,000-60,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$60,000-75,000	0.0%	0.0%	8.8%	0.0%	0.0%	**8.8%**
$75,000-100,000	0.0%	0.0%	0.0%	0.0%	0.0%	**0.0%**
$100,000-125,000	1.5%	1.5%	0.0%	0.0%	0.0%	**2.9%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	1.5%	**1.5%**
$150,000-200,000	0.0%	0.0%	2.9%	0.0%	0.0%	**2.9%**
$200,000+	0.0%	0.0%	1.5%	0.0%	0.0%	**1.5%**
Total	**61.8%**	**19.1%**	**13.2%**	**0.0%**	**5.9%**	**100.0%**

Percent Renter Households

All Age Groups

Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	22.2%	7.4%	0.0%	7.0%	0.4%	**37.0%**
$10,000-20,000	10.1%	8.2%	2.3%	0.0%	0.0%	**20.6%**
$20,000-30,000	0.0%	2.3%	4.7%	0.0%	2.7%	**9.7%**
$30,000-40,000	7.4%	1.6%	4.3%	0.0%	0.0%	**13.2%**
$40,000-50,000	1.2%	2.3%	0.0%	0.0%	1.6%	**5.1%**
$50,000-60,000	0.0%	1.6%	0.0%	1.2%	0.0%	**2.7%**
$60,000-75,000	0.0%	0.0%	6.6%	0.0%	0.0%	**6.6%**
$75,000-100,000	0.4%	0.0%	0.0%	0.0%	1.6%	**1.9%**
$100,000-125,000	0.4%	0.4%	0.0%	0.0%	0.0%	**0.8%**
$125,000-150,000	0.0%	0.0%	0.0%	0.0%	0.4%	**0.4%**
$150,000-200,000	0.0%	0.0%	0.8%	0.0%	0.0%	**0.8%**
$200,000+	0.0%	0.0%	1.2%	0.0%	0.0%	**1.2%**
Total	**41.6%**	**23.7%**	**19.8%**	**8.2%**	**6.6%**	**100.0%**

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Owner Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	9	0	21	0	0	**30**
$10,000-20,000	0	7	2	0	0	**9**
$20,000-30,000	0	0	10	19	0	**29**
$30,000-40,000	0	0	13	0	0	**13**
$40,000-50,000	0	7	0	0	28	**35**
$50,000-60,000	0	23	2	4	0	**29**
$60,000-75,000	0	8	4	14	15	**41**
$75,000-100,000	0	8	43	17	12	**80**
$100,000-125,000	0	8	0	41	0	**49**
$125,000-150,000	0	12	0	4	8	**24**
$150,000-200,000	0	0	1	6	7	**14**
$200,000+	0	0	2	2	0	**4**
Total	**9**	**73**	**98**	**107**	**70**	**357**

Owner Households
Aged 55+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	32	0	0	0	0	**32**
$10,000-20,000	39	15	9	5	0	**68**
$20,000-30,000	28	17	0	0	0	**45**
$30,000-40,000	7	36	0	1	0	**44**
$40,000-50,000	3	8	1	0	0	**12**
$50,000-60,000	4	20	2	1	0	**27**
$60,000-75,000	5	16	0	1	2	**24**
$75,000-100,000	2	24	7	0	0	**33**
$100,000-125,000	1	15	0	0	4	**20**
$125,000-150,000	1	5	5	0	0	**11**
$150,000-200,000	2	4	2	0	0	**8**
$200,000+	0	2	1	7	0	**10**
Total	**124**	**162**	**27**	**15**	**6**	**334**

Owner Households
Aged 62+ Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	16	0	0	0	0	**16**
$10,000-20,000	38	10	8	0	0	**56**
$20,000-30,000	28	12	0	0	0	**40**
$30,000-40,000	7	24	0	0	0	**31**
$40,000-50,000	1	8	1	0	0	**10**
$50,000-60,000	4	12	2	1	0	**19**
$60,000-75,000	5	8	0	0	2	**15**
$75,000-100,000	2	24	0	0	0	**26**
$100,000-125,000	1	13	0	0	0	**14**
$125,000-150,000	1	5	0	0	0	**6**
$150,000-200,000	1	1	1	0	0	**3**
$200,000+	0	1	0	7	0	**8**
Total	**104**	**118**	**12**	**8**	**2**	**244**

Owner Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	41	0	21	0	0	**62**
$10,000-20,000	39	22	11	5	0	**77**
$20,000-30,000	28	17	10	19	0	**74**
$30,000-40,000	7	36	13	1	0	**57**
$40,000-50,000	3	15	1	0	28	**47**
$50,000-60,000	4	43	4	5	0	**56**
$60,000-75,000	5	24	4	15	17	**65**
$75,000-100,000	2	32	50	17	12	**113**
$100,000-125,000	1	23	0	41	4	**69**
$125,000-150,000	1	17	5	4	8	**35**
$150,000-200,000	2	4	3	6	7	**22**
$200,000+	0	2	3	9	0	**14**
Total	**133**	**235**	**125**	**122**	**76**	**691**

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Percent Owner Households
Age 15 to 54 Years
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	2.5%	0.0%	5.9%	0.0%	0.0%	**8.4%**
$10,000-20,000	0.0%	2.0%	0.6%	0.0%	0.0%	**2.5%**
$20,000-30,000	0.0%	0.0%	2.8%	5.3%	0.0%	**8.1%**
$30,000-40,000	0.0%	0.0%	3.6%	0.0%	0.0%	**3.6%**
$40,000-50,000	0.0%	2.0%	0.0%	0.0%	7.8%	**9.8%**
$50,000-60,000	0.0%	6.4%	0.6%	1.1%	0.0%	**8.1%**
$60,000-75,000	0.0%	2.2%	1.1%	3.9%	4.2%	**11.5%**
$75,000-100,000	0.0%	2.2%	12.0%	4.8%	3.4%	**22.4%**
$100,000-125,000	0.0%	2.2%	0.0%	11.5%	0.0%	**13.7%**
$125,000-150,000	0.0%	3.4%	0.0%	1.1%	2.2%	**6.7%**
$150,000-200,000	0.0%	0.0%	0.3%	1.7%	2.0%	**3.9%**
$200,000+	0.0%	0.0%	0.6%	0.6%	0.0%	**1.1%**
Total	**2.5%**	**20.4%**	**27.5%**	**30.0%**	**19.6%**	**100.0%**

Percent Owner Households
Aged 55+ Years
Year 2023 Projections

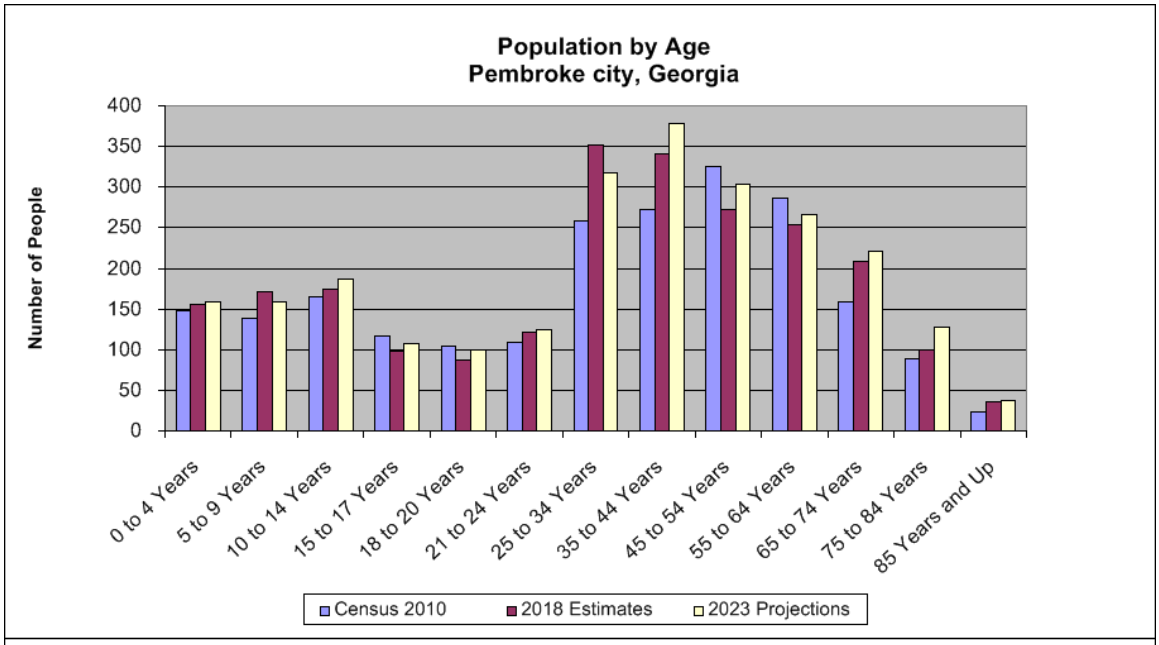
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	9.6%	0.0%	0.0%	0.0%	0.0%	**9.6%**
$10,000-20,000	11.7%	4.5%	2.7%	1.5%	0.0%	**20.4%**
$20,000-30,000	8.4%	5.1%	0.0%	0.0%	0.0%	**13.5%**
$30,000-40,000	2.1%	10.8%	0.0%	0.3%	0.0%	**13.2%**
$40,000-50,000	0.9%	2.4%	0.3%	0.0%	0.0%	**3.6%**
$50,000-60,000	1.2%	6.0%	0.6%	0.3%	0.0%	**8.1%**
$60,000-75,000	1.5%	4.8%	0.0%	0.3%	0.6%	**7.2%**
$75,000-100,000	0.6%	7.2%	2.1%	0.0%	0.0%	**9.9%**
$100,000-125,000	0.3%	4.5%	0.0%	0.0%	1.2%	**6.0%**
$125,000-150,000	0.3%	1.5%	1.5%	0.0%	0.0%	**3.3%**
$150,000-200,000	0.6%	1.2%	0.6%	0.0%	0.0%	**2.4%**
$200,000+	0.0%	0.6%	0.3%	2.1%	0.0%	**3.0%**
Total	**37.1%**	**48.5%**	**8.1%**	**4.5%**	**1.8%**	**100.0%**

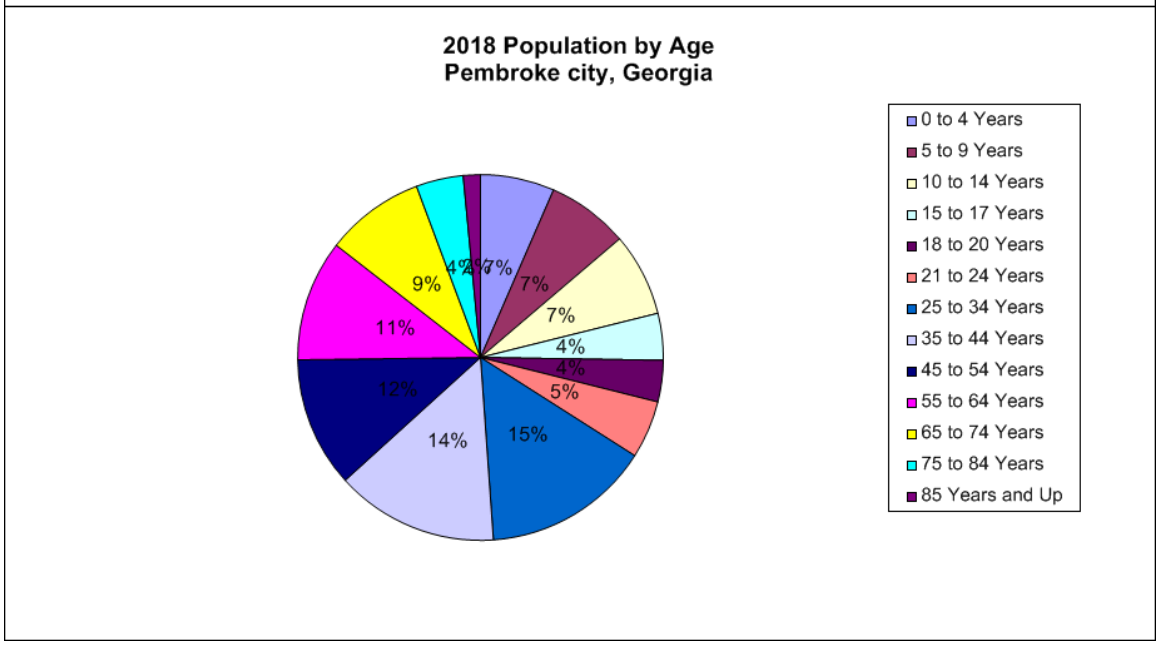
Percent Owner Households
Aged 62+ Years
Year 2023 Projections

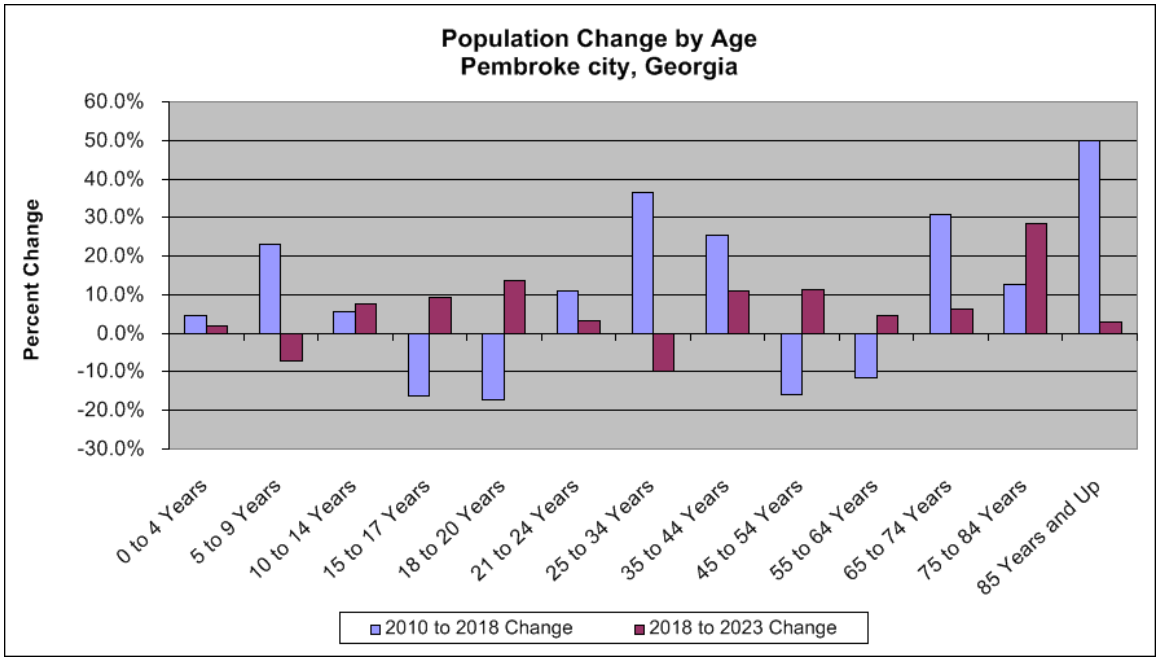
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	6.6%	0.0%	0.0%	0.0%	0.0%	**6.6%**
$10,000-20,000	15.6%	4.1%	3.3%	0.0%	0.0%	**23.0%**
$20,000-30,000	11.5%	4.9%	0.0%	0.0%	0.0%	**16.4%**
$30,000-40,000	2.9%	9.8%	0.0%	0.0%	0.0%	**12.7%**
$40,000-50,000	0.4%	3.3%	0.4%	0.0%	0.0%	**4.1%**
$50,000-60,000	1.6%	4.9%	0.8%	0.4%	0.0%	**7.8%**
$60,000-75,000	2.0%	3.3%	0.0%	0.0%	0.8%	**6.1%**
$75,000-100,000	0.8%	9.8%	0.0%	0.0%	0.0%	**10.7%**
$100,000-125,000	0.4%	5.3%	0.0%	0.0%	0.0%	**5.7%**
$125,000-150,000	0.4%	2.0%	0.0%	0.0%	0.0%	**2.5%**
$150,000-200,000	0.4%	0.4%	0.4%	0.0%	0.0%	**1.2%**
$200,000+	0.0%	0.4%	0.0%	2.9%	0.0%	**3.3%**
Total	**42.6%**	**48.4%**	**4.9%**	**3.3%**	**0.8%**	**100.0%**

Percent Owner Households
All Age Groups
Year 2023 Projections

	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
$0-10,000	5.9%	0.0%	3.0%	0.0%	0.0%	**9.0%**
$10,000-20,000	5.6%	3.2%	1.6%	0.7%	0.0%	**11.1%**
$20,000-30,000	4.1%	2.5%	1.4%	2.7%	0.0%	**10.7%**
$30,000-40,000	1.0%	5.2%	1.9%	0.1%	0.0%	**8.2%**
$40,000-50,000	0.4%	2.2%	0.1%	0.0%	4.1%	**6.8%**
$50,000-60,000	0.6%	6.2%	0.6%	0.7%	0.0%	**8.1%**
$60,000-75,000	0.7%	3.5%	0.6%	2.2%	2.5%	**9.4%**
$75,000-100,000	0.3%	4.6%	7.2%	2.5%	1.7%	**16.4%**
$100,000-125,000	0.1%	3.3%	0.0%	5.9%	0.6%	**10.0%**
$125,000-150,000	0.1%	2.5%	0.7%	0.6%	1.2%	**5.1%**
$150,000-200,000	0.3%	0.6%	0.4%	0.9%	1.0%	**3.2%**
$200,000+	0.0%	0.3%	0.4%	1.3%	0.0%	**2.0%**
Total	**19.2%**	**34.0%**	**18.1%**	**17.7%**	**11.0%**	**100.0%**


Population by Age
Pembroke city, Georgia
Number of People
400
350
300
250
200
150
100
50
0
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up
Census 2010
2018 Estimates
2023 Projections


2018 Population by Age
Pembroke city, Georgia
7%
7%
7%
4%
4%
5%
15%
14%
12%
11%
9%
4%
0 to 4 Years
5 to 9 Years
10 to 14 Years
15 to 17 Years
18 to 20 Years
21 to 24 Years
25 to 34 Years
35 to 44 Years
45 to 54 Years
55 to 64 Years
65 to 74 Years
75 to 84 Years
85 Years and Up



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Population by Age & Sex
Pembroke city, Georgia

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	79	69	**148**	0 to 4 Years	80	75	**155**	0 to 4 Years	82	76	**158**
5 to 9 Years	75	64	**139**	5 to 9 Years	88	83	**171**	5 to 9 Years	81	78	**159**
10 to 14 Years	94	71	**165**	10 to 14 Years	94	80	**174**	10 to 14 Years	99	88	**187**
15 to 17 Years	65	52	**117**	15 to 17 Years	55	43	**98**	15 to 17 Years	56	51	**107**
18 to 20 Years	54	51	**105**	18 to 20 Years	48	39	**87**	18 to 20 Years	52	47	**99**
21 to 24 Years	58	51	**109**	21 to 24 Years	68	53	**121**	21 to 24 Years	70	55	**125**
25 to 34 Years	121	137	**258**	25 to 34 Years	184	168	**352**	25 to 34 Years	175	142	**317**
35 to 44 Years	131	141	**272**	35 to 44 Years	175	166	**341**	35 to 44 Years	188	190	**378**
45 to 54 Years	154	171	**325**	45 to 54 Years	130	143	**273**	45 to 54 Years	154	150	**304**
55 to 64 Years	133	154	**287**	55 to 64 Years	113	141	**254**	55 to 64 Years	121	145	**266**
65 to 74 Years	74	85	**159**	65 to 74 Years	96	112	**208**	65 to 74 Years	95	126	**221**
75 to 84 Years	38	50	**88**	75 to 84 Years	44	55	**99**	75 to 84 Years	54	73	**127**
85 Years and Up	4	20	**24**	85 Years and Up	14	22	**36**	85 Years and Up	13	24	**37**
Total	**1,080**	**1,116**	**2,196**	**Total**	**1,189**	**1,180**	**2,369**	**Total**	**1,240**	**1,245**	**2,485**
62+ Years	n/a	n/a	347	62+ Years	n/a	n/a	412	62+ Years	n/a	n/a	459
		Median Age:	**37.1**			**Median Age:**	**35.8**			**Median Age:**	**37.4**

Source: Claritas; Ribbon Demographics

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

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Percent Population by Age & Sex

Pembroke city, Georgia

Census 2010				*Current Year Estimates - 2018*				*Five-Year Projections - 2023*			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	3.6%	3.1%	**6.7%**	0 to 4 Years	3.4%	3.2%	**6.5%**	0 to 4 Years	3.3%	3.1%	**6.4%**
5 to 9 Years	3.4%	2.9%	**6.3%**	5 to 9 Years	3.7%	3.5%	**7.2%**	5 to 9 Years	3.3%	3.1%	**6.4%**
10 to 14 Years	4.3%	3.2%	**7.5%**	10 to 14 Years	4.0%	3.4%	**7.3%**	10 to 14 Years	4.0%	3.5%	**7.5%**
15 to 17 Years	3.0%	2.4%	**5.3%**	15 to 17 Years	2.3%	1.8%	**4.1%**	15 to 17 Years	2.3%	2.1%	**4.3%**
18 to 20 Years	2.5%	2.3%	**4.8%**	18 to 20 Years	2.0%	1.6%	**3.7%**	18 to 20 Years	2.1%	1.9%	**4.0%**
21 to 24 Years	2.6%	2.3%	**5.0%**	21 to 24 Years	2.9%	2.2%	**5.1%**	21 to 24 Years	2.8%	2.2%	**5.0%**
25 to 34 Years	5.5%	6.2%	**11.7%**	25 to 34 Years	7.8%	7.1%	**14.9%**	25 to 34 Years	7.0%	5.7%	**12.8%**
35 to 44 Years	6.0%	6.4%	**12.4%**	35 to 44 Years	7.4%	7.0%	**14.4%**	35 to 44 Years	7.6%	7.6%	**15.2%**
45 to 54 Years	7.0%	7.8%	**14.8%**	45 to 54 Years	5.5%	6.0%	**11.5%**	45 to 54 Years	6.2%	6.0%	**12.2%**
55 to 64 Years	6.1%	7.0%	**13.1%**	55 to 64 Years	4.8%	6.0%	**10.7%**	55 to 64 Years	4.9%	5.8%	**10.7%**
65 to 74 Years	3.4%	3.9%	**7.2%**	65 to 74 Years	4.1%	4.7%	**8.8%**	65 to 74 Years	3.8%	5.1%	**8.9%**
75 to 84 Years	1.7%	2.3%	**4.0%**	75 to 84 Years	1.9%	2.3%	**4.2%**	75 to 84 Years	2.2%	2.9%	**5.1%**
85 Years and Up	0.2%	0.9%	**1.1%**	85 Years and Up	0.6%	0.9%	**1.5%**	85 Years and Up	0.5%	1.0%	**1.5%**
Total	**49.2%**	**50.8%**	**100.0%**	**Total**	**50.2%**	**49.8%**	**100.0%**	**Total**	**49.9%**	**50.1%**	**100.0%**
62+ Years	n/a	n/a	15.8%	62+ Years	n/a	n/a	17.4%	62+ Years	n/a	n/a	18.5%

Source: Claritas; Ribbon Demographics

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

ribbon demographics
www.ribbondata.com

POPULATION DATA

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Claritas

Changes in Population by Age & Sex

Pembroke city, Georgia

Estimated Change - 2010 to 2018					*Projected Change - 2018 to 2023*				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	1	6	**7**	**4.7%**	0 to 4 Years	2	1	**3**	**1.9%**
5 to 9 Years	13	19	**32**	**23.0%**	5 to 9 Years	-7	-5	**-12**	**-7.0%**
10 to 14 Years	0	9	**9**	**5.5%**	10 to 14 Years	5	8	**13**	**7.5%**
15 to 17 Years	-10	-9	**-19**	**-16.2%**	15 to 17 Years	1	8	**9**	**9.2%**
18 to 20 Years	-6	-12	**-18**	**-17.1%**	18 to 20 Years	4	8	**12**	**13.8%**
21 to 24 Years	10	2	**12**	**11.0%**	21 to 24 Years	2	2	**4**	**3.3%**
25 to 34 Years	63	31	**94**	**36.4%**	25 to 34 Years	-9	-26	**-35**	**-9.9%**
35 to 44 Years	44	25	**69**	**25.4%**	35 to 44 Years	13	24	**37**	**10.9%**
45 to 54 Years	-24	-28	**-52**	**-16.0%**	45 to 54 Years	24	7	**31**	**11.4%**
55 to 64 Years	-20	-13	**-33**	**-11.5%**	55 to 64 Years	8	4	**12**	**4.7%**
65 to 74 Years	22	27	**49**	**30.8%**	65 to 74 Years	-1	14	**13**	**6.3%**
75 to 84 Years	6	5	**11**	**12.5%**	75 to 84 Years	10	18	**28**	**28.3%**
85 Years and Up	10	2	**12**	**50.0%**	85 Years and Up	-1	2	**1**	**2.8%**
Total	**109**	**64**	**173**	**7.9%**	**Total**	**51**	**65**	**116**	**4.9%**
62+ Years	n/a	n/a	65	**18.7%**	62+ Years	n/a	n/a	47	**11.4%**

Source: Claritas; Ribbon Demographics

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ADDENDUM G

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OVERVIEW	Extensive multifamily experience over the past 20 years specializing in work for the Department of Housing and Urban Development (HUD), United States Department of Agriculture/Rural Development (USDA/RD) as well as lenders and developers through the Low-Income Housing Tax Credit (LIHTC) program including but not limited to, Section 8, Section 202, Section 236, Section 515 and Section 538 Programs. Additionally, extensive experience since inception of the Multifamily Accelerated Processing (MAP) Program of Sections 202/223(f), 232/223(f), 221(d)3, 221(d)4 and 223(f). Also, more than 20 years of experience with nursing homes, hotels and complicated commercial appraisal assignments.
ACCREDITATIONS	**State Certified General Real Estate Appraiser** Alabama State License Number: G00548 Arizona State License Number: 31453 Colorado State License Number: CG40024048 Connecticut State License Number: RCG.0001276 District of Columbia License Number: GA11630 Georgia State License Number: 258907 Idaho State License Number: CGA-3101 Illinois State License Number: 153.0001384 Indiana State License Number: CG40200270 Iowa State License Number: CG02426 Kansas State License Number: G-1783 Louisiana State License Number: G1126 Michigan State License Number: 1201068069 Minnesota State License Number: 40186198 Mississippi State License Number: GA-624 Missouri State License Number: RA002563 Nebraska State License Number: CG2000046R New Mexico State License Number: 02489-G New York State License Number: 46000039864 North Carolina State License Number: A5519 Ohio State License Number: 448306 Oklahoma State License Number: 12524CGA Oregon State License Number: C000793 Pennsylvania State License Number: GA001813R South Carolina State License Number: 3976 South Dakota State License Number: 3976 Tennessee State License Number: 00003478 Texas State License Number: 1329698-G Utah State License Number: 5510040-CG00 Virginia State License Number: 4001 015446 Washington State License Number: 1101018 West Virginia State License Number: CG358 Wisconsin State License Number: 1078-10 Wyoming State License Number: 479 Also received temporary licenses in the following states: Arkansas, California, Delaware, Florida, Hawaii, Kentucky, Maine, Maryland, Massachusetts, Montana, Nevada, New Hampshire, New Jersey, North Dakota, Rhode Island and Vermont.
EXPERIENCE (1991 TO PRESENT)	Primary provider of HUD Mark-to-Market Full Appraisals for mortgage restructuring and Mark-to-Market Lites for rent restructuring and has worked with HUD in this capacity since inception. Completed approximately 350 appraisals assignments under this program.

Provider of HUD MAP and TAP appraisals and market studies for multiple lenders since its inception. Completed approximately 300 appraisal assignments under this program.

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

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

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

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

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

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

EDUCATION

Bachelor of Arts Degree

Southeast Missouri State University

Associate of Arts Degree

Three Rivers Community College

HUD/FHA Appraiser Training

Arkansas State Office

Multifamily Accelerated Processing Valuation (MAP)

U.S. Department of Housing and Urban Development

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

U.S. Department of Housing and Urban Development

FHA Appraising Today

McKissock, Inc.

Texas USDA Rural Development Multifamily Housing Appraiser Training

Texas Rural Development

Kentucky USDA Rural Development Multifamily Housing Appraiser Training

Kentucky Rural Development

Financial Analysis of Income Properties

National Association of Independent Fee Appraisers

Income Capitalization

McKissock, Inc.

Introduction to Income Property Appraising

National Association of Independent Fee Appraisers

Concepts, Terminology & Techniques

National Association of Independent Fee Appraisers

Uniform Standards of Professional Appraisal Practice

Central Missouri State University

Appraisal of Scenic, Recreational and Forest Properties

University of Missouri-Columbia

Appraiser Liability

McKissock, Inc.

Appraisal Trends

McKissock, Inc.

Sales Comparison Approach

Hondros College

Even Odder: More Oddball Appraisals

McKissock, Inc.

Mortgage Fraud: A Dangerous Business

Hondros College

Private Appraisal Assignments

McKissock, Inc.

Construction Details & Trends

McKissock, Inc.

Condemnation Appraising: Principles & Applications

Appraisal Institute

Michigan Law

McKissock, Inc.

Pennsylvania State Mandated Law

McKissock, Inc.

Valuing Real Estate in a Changing Market

National Association of Independent Fee Appraisers

Principles of Residential Real Estate Appraising

National Association of Independent Fee Appraisers

Real Estate Appraisal Methods

Southeast Missouri State University

Lead Inspector Training

The University of Kansas

Lead Inspector Refresher

Safety Support Services, Incorporated

Home Inspections: Common Defects in Homes

National Association of Independent Fee Appraisers

Heating and Air Conditioning Review
National Association of Independent Fee Appraisers
Professional Standards of Practice
National Association of Independent Fee Appraisers
Developing & Growing an Appraisal Practice – Virtual Classroom
McKissock, Inc.
The Appraiser as Expert Witness
McKissock, Inc.
Current Issues in Appraising
McKissock, Inc.
2011 ValExpo: Keynote-Valuation Visionaries
Van Education Center/Real Estate
Residential Report Writing
McKissock, Inc.
The Dirty Dozen
McKissock, Inc.
Risky Business: Ways to Minimize Your Liability
McKissock, Inc.
Introduction to Legal Descriptions
McKissock, Inc.
Introduction to the Uniform Appraisal Dataset
McKissock, Inc.
Mold Pollution and the Appraiser
McKissock, Inc.
Appraising Apartments: The Basics
McKissock, Inc.
Foundations in Sustainability: Greening the Real Estate and Appraisal Industries
McKissock, Inc.