

**Need and Demand Analysis For  
Paradise Moultrie  
532 27th Drive Southeast  
Moultrie, Georgia 31788**

**Prepared For**  
Ms. Breana Brown  
Redwood Housing  
1326 5<sup>th</sup> Avenue, Suite 445  
Seattle, Washington 98101

**Effective Date**  
August 7, 2019

**Date of Report**  
September 12, 2019

**Prepared By**

The logo for Gill Group features the word "Gill" in a blue, serif font above a large, stylized blue "G" that overlaps with the word "Group" below it. The "G" is also in a blue, serif font.  
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Ph: 573-624-6614 \* Fax: 573-624-2942

September 12, 2019

Ms. Breana Brown  
Redwood Housing  
1326 5<sup>th</sup> Avenue, Suite 445  
Seattle, Washington 98101

Dear Ms. Brown:

Following is a market study which was completed for Paradise Moultrie, according to the guidelines set forth by the Georgia Department of Community Affairs as authorized by The Office of Affordable Housing. The subject is located at 532 27th Drive Southeast, Moultrie, Georgia. The site is improved with seven two-story walk-up buildings. The property contains a total of 100 Section 8 units designed for families. As complete the property will contain a playground, laundry facility, on-site management, on-site maintenance, security patrol and open parking areas with approximately 144 parking spaces. The total site size is approximately 13.98 acres, or 609,094 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 Todd Douglas Poer while visiting the site. The site was inspected originally inspected on August 7, 2019, by Todd Douglas Poer. An attempt was made to survey 100 percent of all housing in the area. The intended users of the report are the Georgia Department of Community Affairs and Redwood Housing.

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

The property was originally inspected on August 7, 2019. The comparables were confirmed on August 7, 2019. Therefore, the effective date of this analysis is August 7, 2019. The document is assignable to other lenders that are parties to the DCA loan transaction. In addition to this market study, Gill Group, Inc., has also completed an appraisal report.

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

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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 Moultrie.

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

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



---

Samuel T. Gill  
Market Analyst  
September 12, 2019

**IDENTITY OF INTEREST**

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

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

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

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



---

Samuel T. Gill  
Market Analyst

September 12, 2019





Formerly known as  
National Council of Affordable  
Housing Market Analysts

### **NCHMA MEMBER CERTIFICATION**

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

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

---

Samuel T. Gill  
Market Analyst  
September 12, 2019

**PART I:**

**EXECUTIVE SUMMARY**

## **EXECUTIVE SUMMARY**

It is the opinion of the analyst that a market does exist for the 100-unit development designed for families. The existing development designed for families is viable within the market area. The report was prepared assuming that the project will be rehabilitated as detailed in this report.

### **Project Description**

The subject, Paradise Moultrie, is an existing 100-unit development designed for families. The site is located at 532 27<sup>th</sup> Drive Southeast, Moultrie, Colquitt County, Georgia, 31788. 27<sup>th</sup> Drive Southeast is located south of 5<sup>th</sup> Avenue Southeast which connects directly to U.S. Highway 319. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

The existing development contains seven two-story walk-up buildings. The property is 82 percent occupied, with 18 vacant units that have water damage and are currently being renovated. The property contains 30 one-bedroom/one-bath units with 645 square feet for a total of 19,350 square feet and 70 two-bedroom/one-bath units with 750 square feet for a total of 52,500 square feet.

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1	30	645	60%	\$586	\$901	\$176	\$725
2/1	70	750	60%	\$703	\$1,030	\$215	\$815

The subject is a Section 8 property and Low Income Housing Tax Credit at 60 percent of the area median income. As complete, it will continue to be a Section 8 property and Low Income Housing Tax Credit at 60 percent of the area median income. The subject's proposed rents are higher than the maximum allowable LIHTC rents. However, due to the subject's project-based rental subsidy, the tenants will never be required to pay more than 30 percent of their gross income toward rents and utilities.

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds and walk-in closet. Upon completion of renovations, the units will also contain a microwave. Project amenities include playground, laundry facility, on-site management, on-site maintenance, security patrol. As complete, there will also be a meeting room, exercise room, picnic area, business center and community gardens. The subject's unit mix and project amenities are similar to most surveyed comparables.

The subject's unit mix of one- and two-bedroom units is suitable in the market. The subject's unit sizes are smaller than the average unit size of the comparables surveyed. The unit sizes do not appear to have a negative impact on the marketability of the units.

The subject property's proposed net rents are in line with the market rents of \$695 for the one-bedroom units and \$785 for the two-bedroom units. The subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

### **Site Description/Evaluation**

The subject is located at 532 27th Drive Southeast and contains approximately 13.98 acres. The subject property is currently zoned R-PUD, Residential Planned Unit Development District. The subject is a legal, conforming use. 27<sup>th</sup> Drive Southeast is located south of 5th Avenue Southeast which connects directly to U.S. Highway 319. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

The subject neighborhood is comprised primarily of commercial properties and is approximately 95 percent built up. Approximately 75 percent is comprised of commercial properties. About 10 percent is comprised of single-family residences. Another 10 percent of the land use is made up of multifamily dwellings. The remaining five percent is vacant land. The area is mostly suburban.

The site is located near a major thoroughfare which provides it with average visibility and access. The crime rate for the area is higher than the state average. The subject is located in close proximity to most major services. There are multiple pharmacies, convenience stores, department stores, schools, banks and restaurants within two miles of the site. In addition, government and health care facilities are located within a reasonable distance from the subject. The subject is an existing development designed for families. The subject will be 100 percent Section 8 and Low Income Housing Tax Credit, with 100 percent of its units set at 60 percent of the area median income, which will provide affordable housing to residents in the area. The site has no apparent weaknesses.

### **Market Area Definition**

The market area for the subject consists of Colquitt County which consists of census tracts 9701.00, 9703.00, 9704.00, 9706.00, 9707.01, 9702.02 and 9708.00. The primary market area encompasses the area within the following boundaries: North Worth and Tift Counties; East – Cook County; South – Colquitt and Brooks Counties; and West – Mitchell County. The northern boundary is approximately 10.37 miles from the subject. The western boundary is approximately 14.71 miles from the subject, and the eastern boundary is approximately 12.21 miles from the subject. The southern boundary is approximately 9.04 miles from the subject.

### **Community Demographic Data**

In 2000, this geographic market area contained an estimated population of 42,053. By 2010, population in this market area had increased by 8.2 percent to 45,498. In 2019, the population in this market area had increased by 0.8 percent to 45,848. It is projected that between 2019 and 2024, population in the market area will increase 2.1 percent to 46,830.

Between 2000 and 2010, the market area gained 82 households per year. The market area lost 31 households per year between 2010 and 2019 and gained an additional 54 households between 2019 and 2020. The market area is projected to continue to gain households through 2024. The households in the market area are predominantly owner-occupied. The percentage of owner-occupied is projected to remain stable through 2024.

Of the surveyed comparables, one-bedroom units typically range from \$347 to \$965 per month, and two-bedroom units typically range from \$393 to \$900 per month. These rental rates have remained similar within the past few years.

Households who have between one and two persons and annual incomes below \$25,020 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately one percent (55.2%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$28,140 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately two percent (57.7%) of the primary market area tenants are within this range.

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently two properties for sale that are in some stage of foreclosure within the subject's zip code. This ratio is in the mid-range for the City of Moultrie. In July 2019, the number of properties that received a foreclosure filing in zip code 31788 was 0 percent lower than the previous month and 0 percent higher than the same time last year. The zip code's foreclosure rate is 0.02 percent, while the City of Moultrie's foreclosure rate is 0.04 percent. Both are lower than the state's foreclosure rate which is 0.05 percent. They are similar to Colquitt County's foreclosure rate of 0.04 percent. The number of foreclosures per month has lowered significantly since May 2019. Therefore, it appears that the foreclosure rate in the area is decreasing. 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 agriculture, forestry, fisheries and mining; manufacturing; retail trade; and educational, health and social services. Each of these industries has experienced reasonable growth within the past few years.

Employment in Colquitt County has been increasing an average of 1.0 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.8 percent per year since 2005. The unemployment rate for Colquitt County has fluctuated from 3.8 percent to 9.7 percent over the past 10 years. These fluctuations are in line with the unemployment rates for Colquitt County and higher than the unemployment rates for the State of Georgia.

The chart below shows the new or expanding businesses in Colquitt County in the last two years:

<b>NEW AND EXPANDING BUSINESSES</b>		
<b>Company</b>	<b>New/Expanding</b>	<b>Employees Added</b>
Forquimica	New	80
<b>Total:</b>		<b>80</b>

*Source: Georgia Department of Economic Development*

According to the Georgia Department of Labor, there have been no Worker Adjustment and Retraining Notification (WARN) Notices issued in the market area over the past two years.

Overall, it appears that the area is stable with enough new and no job losses over the past two years. The U.S. Bureau of Labor Statistics data shows a relatively stable unemployment rate that is in line with the unemployment rate for the city as a whole. For this reason, it is believed that the area will continue to remain stabilized.

**Project-Specific Affordability and Demand Analysis**

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

INCOME-ELIGIBLE RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$901	\$0	\$28,140	52.3%	3,080
All Unit Types (60%)	\$901	\$0	\$28,140	52.3%	3,080
1 BR (All)	\$901	\$0	\$25,020	55.2%	1,718
1 BR (60%)	\$901	\$0	\$25,020	55.2%	1,718
2 BR (All)	\$1,030	\$0	\$28,140	57.7%	1,369
2 BR (60%)	\$1,030	\$0	\$28,140	57.7%	1,369

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	Proposed Rents
60% AMI	1 BR/1 BA @ 645 SF	\$0 to \$25,020	3	2,712	0	2712	0.1%	N/A	\$700	N/A	\$725
	2 BR/1 BA @ 750 SF	\$0 to \$28,140	15	2,712	0	2712	0.6%	N/A	\$735	N/A	\$815
<b>Total for Project</b>	60% AMI	\$0 to \$33,780	18	2,712	0	2712	0.7%	N/A	\$700-\$825	N/A	\$725 - \$815

The subject is an existing Section 8 property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. Currently, the subject is 82 percent occupied, with 18 vacant units. The subject has project-based subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Therefore, only the subject’s vacant units were included in the capture rate calculations. Additionally, there was no tax credit comparables located in the market area constructed within the past two years that would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in competitive projects in the market area, and there are no properties that have not yet reached stabilized occupancy. Therefore, there is a total of 0 units that should be subtracted from the demand. The subject will need to capture 0.7 percent.

### **Competitive Rental Analysis**

There was a total of 11 confirmed apartment complexes in the market area, including the subject. There were 31 vacant units at the time of the survey out of 763 surveyed, for an overall vacancy rate of 4.0 percent. There are currently two competitive properties in the market area. These properties currently have four vacant units out of 120 surveyed, for an overall competitive vacancy rate of 3.3 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

Market rent grids were completed for the subject. The subject property's proposed net rents are in line with the market rents of \$725 for the one-bedroom units and \$815 for the two-bedroom units. The analyst was able to locate and verify six market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed rents are generally lower than the adjusted market rental rates. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

### **Absorption/Stabilization Estimate**

The subject is an existing multifamily development that contains 100 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject will need to absorb 11 additional units to acquire a stabilized vacancy rate within eight months. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified.

### **Conclusion**

The property is currently applying for Low Income Housing Tax Credits. However, the subject will need to capture 0.7 percent of the demand as all units have project-based subsidies. Therefore, it is believed that the subject will continue to be a viable development.



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

Development Name: Paradise Moultrie Total # Units: 100  
 Location: 532 27th Drive Southeast, Moultrie, Georgia # LIHTC Units: 100  
 PMA Boundary: North – Worth and Tift Counties; South – Colquitt and Brooks Counties; East – Cook County; West – Mitchell County  
 Farthest Boundary Distance to Subject: 14.71 Miles

**RENTAL HOUSING STOCK (found on page 76-95)**

Type	# Properties	Total Units	Vacant Units	Average Occupancy
All Rental Housing	11	763	31	96.0%
Market-Rate Housing	6	450	8	98.2%
<i>Assisted/Subsidized Housing not to include LIHTC</i>	4	213	5	97.7%
<b>LIHTC</b>	0	0	0	00.0%
Stabilized Comps	10	663	13	98.1%
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
30	1	1	645	\$725	\$695	\$1.08	25.3%	\$695	\$1.16
70	2	1	750	\$815	\$785	\$1.05	27.4%	\$795	\$0.99

**Capture Rates (found on page 73)**

Target Population	30%	50%	60%	Market-rate	Other:	Overall
Capture Rate				0.7%		0.7%

**PART II:**

**PROJECT DESCRIPTION**

**PROJECT DESCRIPTION**

Project Name: Paradise Moultrie  
Location: 532 27th Drive Southeast  
Moultrie, Colquitt County, Georgia 31788

Project Type: Family

Construction Type: Existing Rehab Development

The existing development contains seven two-story walk-up buildings. The property contains 30 one-bedroom/one-bath units with 645 square feet for a total of 19,350 square feet and 70 two-bedroom/one-bath units with 750 square feet for a total of 52,500 square feet. The total net rentable area is 71,850 square feet. A copy of the plans is in Addendum C.

**Project Design**

The subject contains seven two-story walk-up buildings with wood frame construction with brick and vinyl siding exteriors. The property contains a total of 100 units and was constructed in 1973.

**Unit Features, Project Amenities and Services**

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds and walk-in closet. Upon completion of renovations, the units will also contain a microwave. Project amenities include playground, laundry facility, on-site management, on-site maintenance, security patrol. As complete, there will also be a meeting room, exercise room, picnic area, business center and community gardens.

**Parking**

The subject contains open parking areas with approximately 144 parking spaces.

**Utilities**

The following table describes the project's utility combination.

<b>UTILITY SCHEDULE</b>		
<b>Utility</b>	<b>Type</b>	<b>Who Pays</b>
Heat	Central Electric	Tenant
Air Conditioning	Central Electric	Tenant
Hot Water	Electric	Tenant
Cooking	Electric	Tenant
Other Electric	N/A	Tenant
Cold Water/Sewer	N/A	Landlord
Trash Collection	N/A	Landlord
Cable/Satellite	N/A	Tenant
Internet	N/A	Tenant

**Unit Mix, Size and Rent Structure**

The subject currently contains 100 total units and is 82 percent occupied, with 18 vacant units that have water damages and are currently being renovated. The following chart lists the subject's existing unit distribution by unit type, size, income restriction and rent structure.

<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Footage</b>	<b>Contract Rent</b>	<b>Utility Allowance</b>
1/1	30	645	\$541	\$176
2/1	70	750	\$578	\$215
	<b>100</b>			

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

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1	30	645	60%	\$586	\$901	\$176	\$725
2/1	70	750	60%	\$703	\$1,030	\$215	\$815

The subject is a Section 8 property and Low Income Housing Tax Credit at 60 percent of the area median income. As complete, it will continue to be a Section 8 property and Low Income Housing Tax Credit at 60 percent of the area median income. The subject's current and proposed rents are higher than the maximum allowable LIHTC rents. However, due to the subject's project-based rental subsidy, the tenants will never be required to pay more than 30 percent of their gross income toward rents and utilities.

**Eligibility**

Households who have between one and two persons and annual incomes below \$25,020 are potential tenants for the one-bedroom units at 60 percent of the area median income. Approximately 55 percent (55.2%) of the primary market area tenants are within this range.

Households who have between two and three persons and annual incomes below \$28,140 are potential tenants for the two-bedroom units at 60 percent of the area median income. Approximately 58 percent (57.7%) of the primary market area tenants are within this range.

LIHTC INCOME LIMITS	
Person in Households	60%
1	\$21,900
2	\$25,020
3	\$28,140
4	\$31,260
5	\$33,780
6	\$36,300

Source: HUD

**Current Occupancy Levels**

The subject is currently 82 percent occupied, with 18 vacant units. The vacant units are currently undergoing renovations due to water damage. The occupancy rate has historically remained approximately 86 to 94 percent since 2017.

**Rehabilitation**

The property will undergo rehabilitation and will be in good condition. The proposed scope of work is comprehensive and includes replacement of appliances, kitchen cabinets, bathroom vanities and medicine cabinets, windows, interior and exterior doors, toilets and baths, flooring and structural elements such as exterior brick and wall supports, roofing, windows and re-grading and striping of the parking lots. In addition, each unit will also contain a microwave, and the property will also contain a community garden. The rehabilitation is anticipated to begin in April 2020 and completed by December 2021.

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

## **SITE EVALUATION**

**Date of Inspection:** August 7, 2019

**Site Inspector:** Todd Douglas Poer

### **Project Location**

The subject property is located at 532 27th Drive Southeast. 27<sup>th</sup> Drive Southeast is located south of 5th Avenue Southeast which connects directly to U.S. Highway 319. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

### **Site Characteristics**

The subject neighborhood is comprised primarily of commercial properties and is approximately 95 percent built up. Approximately 75 percent is comprised of commercial properties. About 10 percent is comprised of single-family residences. Another 10 percent of the land use is made up of multifamily dwellings. The remaining five percent is vacant land. The area is mostly suburban.

### **Zoning**

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

### **Surrounding Land Uses**

Auto storage and vacant land are located to the north of the subject. Knuck McCrary Park is located to the south. Vacant land is located to the east of the subject. Wal-Mart, office buildings and wooded land are located west of the site.

### **Developments**

Existing developments within the market area include Jac-Lyn Apartments, Preserve at Hospital Park Apartments, Georgetown Apartments, Plantation Apartments, Holly Cove Apartments, Arbors on Earth, Pineview Manor Apartments, Pineland Apartments, The Forest III and Shy Manor Apartments. Of the aforementioned properties, two of the restricted family housing properties will compete directly with the subject's units. Pineview Manor Apartments is a Section 8 property and will compete with the one- and two-bedroom units. This property has an overall

vacancy of 7.0 percent. Shy Manor Apartments is a Section 8 property and will compete with the one- and two-bedroom units. This property has an overall vacancy of 0.0 percent. Jac-Lyn Apartments, Preserve at Hospital Park Apartments, Georgetown Apartments, Plantation Apartments, Holly Cove Apartments and Arbors on Earth are all market-rate properties that will not directly compete with the subject.

### **Schools**

According to AreaVibes, the subject is served by the Colquitt County School District. There are currently 12 public schools and two private schools and two post-secondary schools in Moultrie. The average test score for the area is 31.0 percent. Approximately 64.3 percent of people in the district have completed high school. The subject will be served by Wright Elementary School, Colquitt County High School, Okapilco Elementary School, Ca Gray Junior High School and Willie J. Williams Middle School.

### **Transportation**

Major highways in Colquitt County include U.S. Highway 319 and State Highways 33, 37 and 111. Freight rail service is provided by Norfolk Southern Transportation. Airports in the area include Cook County Airport, Valdosta Regional Airport and Quitman-Brooks County Airport. Bus service is provided by Destiny Transit.

### **Health Services**

Hospitals in the area include Colquitt Regional Medical Center and Tift Regional Medical Center. Clinics in the area are Colquitt Regional Primary Care, Colquitt Regional Med+care, Turning Point Outpatient, Internal Medicine of Moultrie, HealthPlus Moultrie, Colquitt Family Care Inc, Physicians Clinic, Convenient Care and The Kirk Clinic Family Medicine.

### **Parks and Recreational Opportunities**

Moultrie and Colquitt County offer several recreational opportunities, including Jim Buck Goff Recreation Complex, Main Street Park, William Bryant Park, Knuck McCrary Complex, Magnolia Sports Complex, Wesley Ball Park, Northwest Basketball Courts, W.O.W Park and Mack J. McCormick Park.

### **Crime**

According to AreaVibes, approximately 501 per 100,000 residents are victims of a violent crime annually, and approximately 5,778 per 100,000 residents are victims of a property crime each year. For the city, there were a total of 902 crimes reported, 72 violent crimes and 830 property crimes. The crime rate for the area is 95.0 percent higher than the overall crime rate for the State of Georgia. The total number of crimes in the city has decreased 13.0 percent within the past



year, according to AreaVibes. There is a 1 in 200 chance of being the victim of a violent crime and a 1 in 18 chance of being the victim of a property crime within the Moultrie area. There are no major adverse influences or hazards observed or known by the appraiser in the immediate surrounding area.

### **Visibility/Access**

The subject property is located at 532 27th Drive Southeast. 27<sup>th</sup> Drive Southeast is located south of 5th Avenue Southeast which connects directly to U.S. Highway 319. Due to the subject's location near a major thoroughfare, it is the opinion of the analyst that there is average visibility/access to the site.

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

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

### **Environmental**

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

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

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

Weaknesses – The site has no apparent weaknesses.



View of Sign



View of Exterior



View of Exterior



View of Exterior



View of Leasing Office



View of Laundry Facility



View of Typical Living Area



View of Typical Kitchen



View of Typical Bedroom



View of Typical Bath



View of Playground



View of Parking Lot



View to the North



View to the South

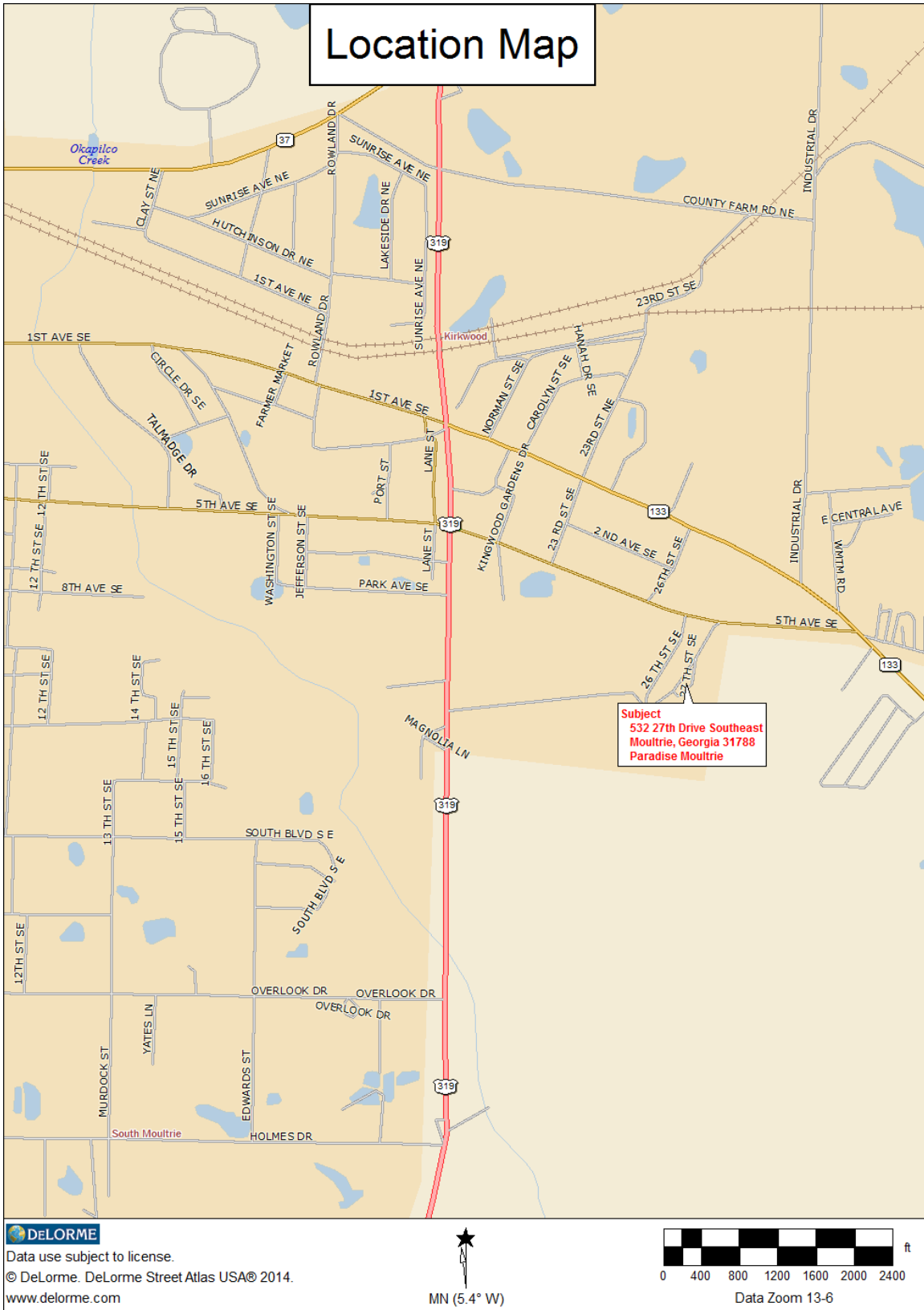


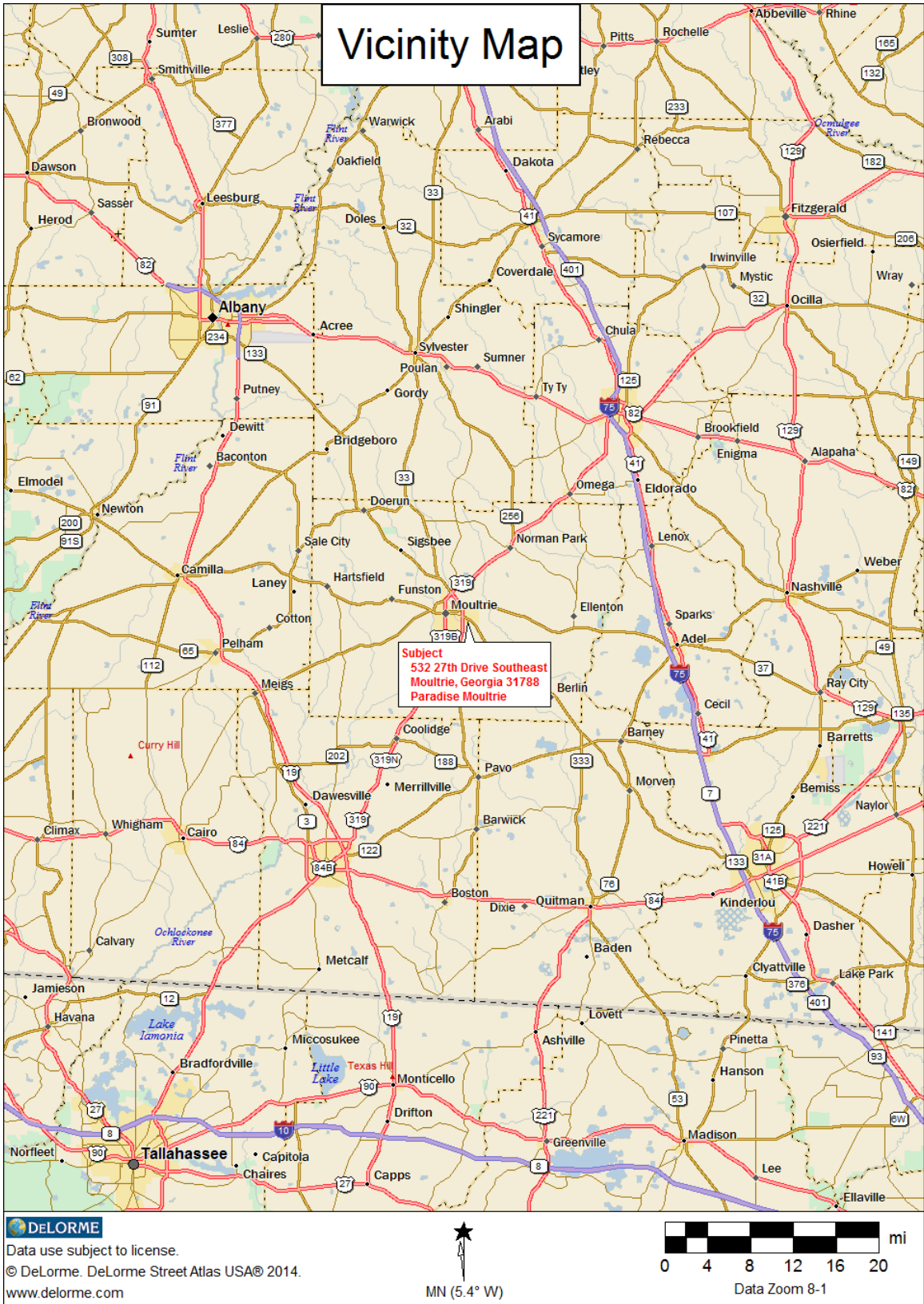


View to the East



View to the West

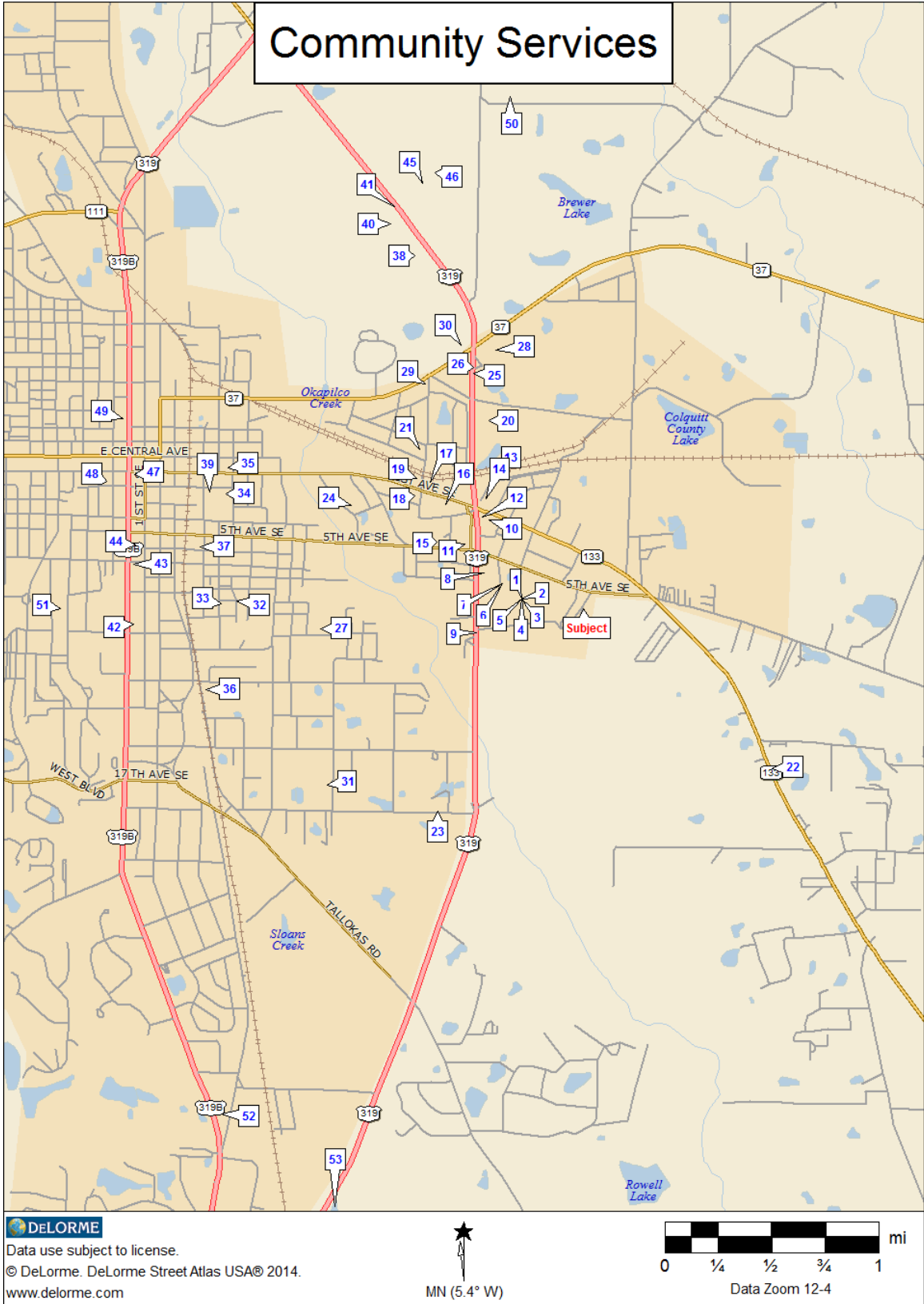




<b>BANKING SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
7	Colony Bank	0.39
11	South Georgia Banking Company	0.63
17	Ameris Bank	0.93
38	Commercial Banking Co	1.82
<b>GROCERY SUPERMARKET AND BAKERY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
1	Walmart Supercenter	0.29
10	MI RANCHITO TIENDA Y CARNICERIA	0.60
34	Save A Lot	1.75
35	Family Dollar	1.78
<b>PHARMACY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
2	Walmart Pharmacy	0.29
13	Walgreens Pharmacy	0.68
28	Publix Pharmacy at Parkway Centre	1.27
42	CVS Pharmacy	2.10
43	Crystal Pharmacy	2.10
<b>RESTAURANT, MEAL DELIVERY AND TAKEAWAY SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
3	Subway	0.29
9	El-Cazador Mexican Restaurant	0.51
23	The Latin House	1.16
25	Surcheros Fresh Mex	1.21
26	Ichiban Grill	1.23
<b>CLOTHING, SHOE, DEPARTMENT STORES AND MALL SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
6	rue21	0.38
14	Walgreens	0.68
16	Xclusive Clothing	0.80
24	Cato Fashions	1.18
45	Hibbett Sports	2.11
<b>SALON/BARBER FLORIST AND JEWELRY STORE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
4	SmartStyle Hair Salon	0.29
15	Salon On 5th	0.75
18	Tips & Tangles Hair and Nail Salon	0.94

21	D & K Nails	1.06
22	Amazing Hair By Fran	1.15
<b>HOSPITAL, DENTIST, DOCTOR, SPA AND GYM SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
5	Walmart Vision and Glasses	0.29
44	Island Dental	2.10
52	Pruitt Health - Sunrise	2.89
53	Pruitt Health - Magnolia Manor	3.01
<b>LIBRARY, MUSEUM, ZOO AND AQUARIUM SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
39	Moultrie Colquitt County Library System	1.82
<b>PARK AND AMUSEMENT PARSERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
47	Civil War Memorial	2.18
<b>POST OFFICE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
49	United States Postal Service	2.32
<b>CONVENIENCE STORE GAS STATION SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
8	Murphy Express	0.49
12	BP	0.64
19	Market Ice House	0.98
29	R & R Quick Mart	1.28
30	Shell	1.35
<b>CHURCH, SYNAGOGUE, TEMPLE AND MOSQUE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
31	Crestwood Church	1.45
32	St. James Church-God in Christ	1.61
33	Macedonia Baptist Church	1.69
36	Moultrie First Church ofthe Nazarene	1.80
37	Fifth Street Church of Christ	1.81
<b>POLICE, CITY HALL AND COURTHOUSE SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
20	Colquitt County Sheriff's Office	0.98
48	Moultrie Police Department	2.30

<b>FIRE STATION SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
40	Moultrie Fire Station 3	2.00
<b>SCHOOL SERVICES</b>		
<b>Legend</b>	<b>Service</b>	<b>Distance From Site</b>
27	Cox Elementary School	1.23
41	Colquitt County Alternative	2.07
46	Moultrie Area Technical Institute	2.14
50	Colquitt County High School	2.40
51	Willie J. Williams Junior High School	2.44

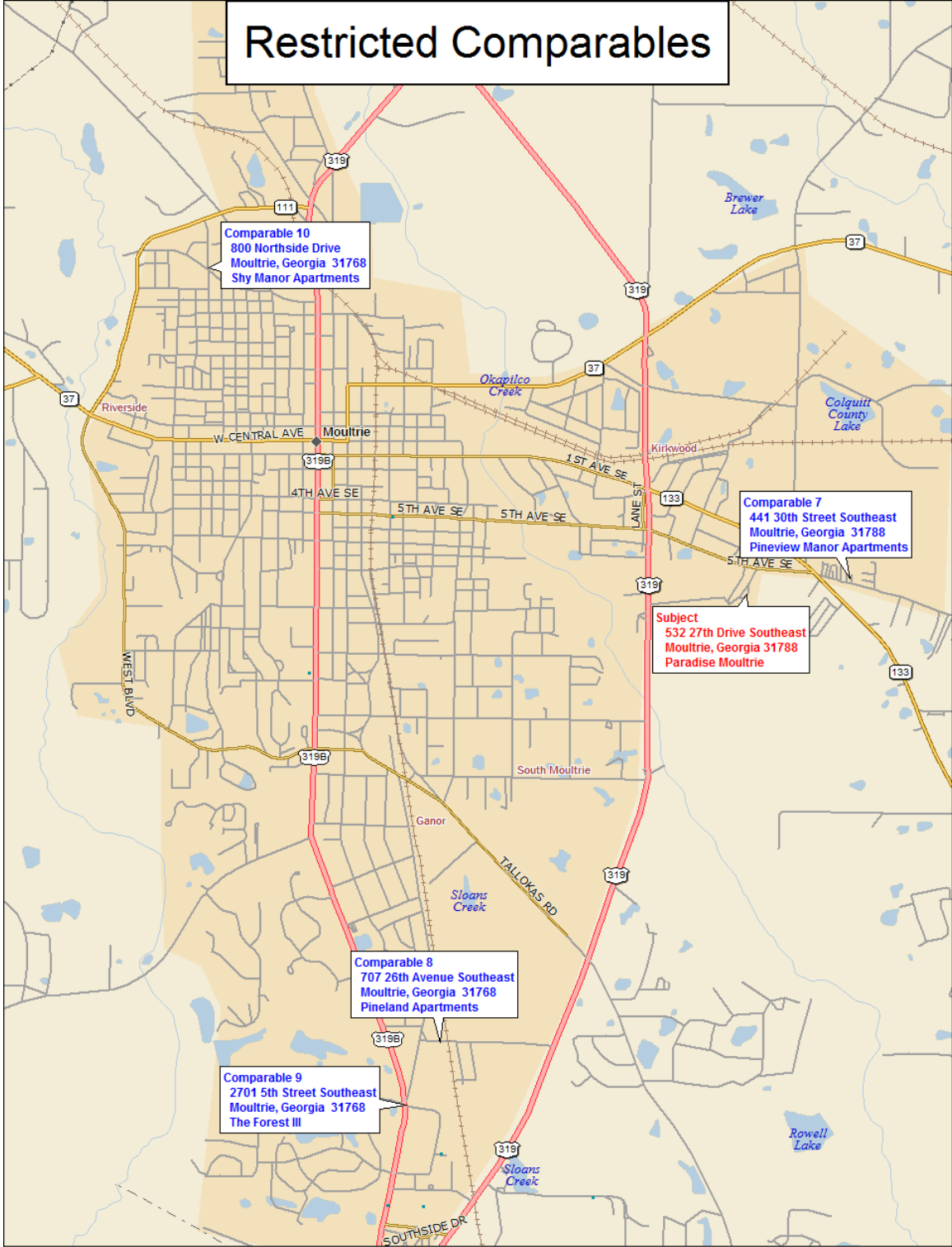


**SUBSIDIZED/RESTRICTED LEGEND**

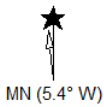
<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Pineview Manor Apartments	Section 8	0.8 Miles
Pineland Apartments	Rural Development	3.8 Miles
The Forest III	Rural Development	4.1 Miles
Shy Manor Apartments	Section 8	4.0 Miles



# Restricted Comparables



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Data Zoom 12-3

**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.

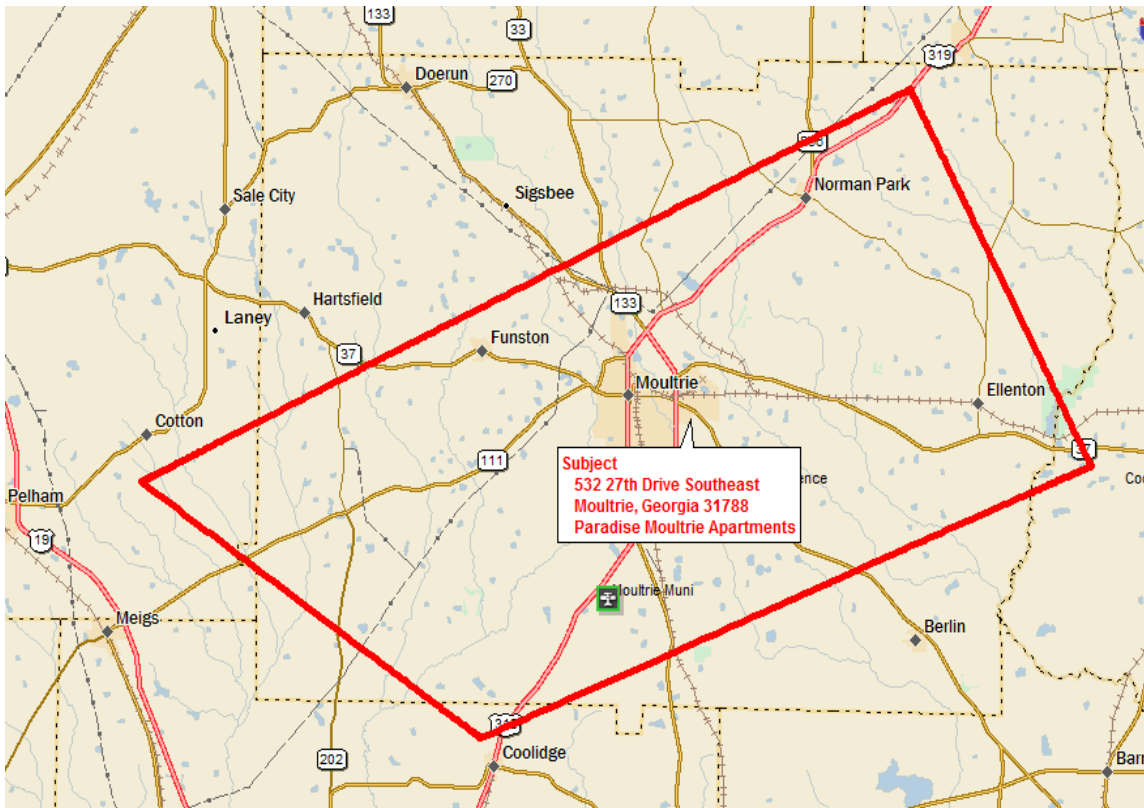
The National Council of Housing Market Analysts (NCHMA) Standards Committee also published a white paper called Best Practices for Rural Market Studies. In that paper, NCHMA discusses using the gravity model to determine market area boundaries in rural areas. The gravity model concept as it relates to 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 Moultrie is adjacent to Omega to the northeast, Pelham to the west, Adel to the southeast and Thomasville to the south. The distance between the subject and Omega, Pelham, Adel and Thomasville were 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 Moultrie. Then, the population of the subject city should be divided by the sum of the population of Moultrie 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 the U.S. Census Bureau, the subject city had a 2017 population of 14,160. The population of Omega is 1,221. These two populations are added together to reach a sum of 15,381. Next, Moultrie's population of 14,160 is divided by 15,381. The result is 92 percent ( $(14,160 / (14,160 + 1,221)) = 92$  percent). Moultrie is approximately 13.26 miles from Omega. This distance is multiplied by 92 percent. The result is approximately 12.19 miles. Therefore, based on the gravity model, the pull for Moultrie is 12.19 miles beyond the city limits when heading northeast toward Omega. The same calculation was then applied to the distance between Pelham, Adel and Thomasville. The following table shows the 2017 population of each of the nearby cities, according to the U.S. Census Bureau as well as the distance of each from Moultrie. In addition, the table shows the estimated pull for Moultrie toward each of these cities:

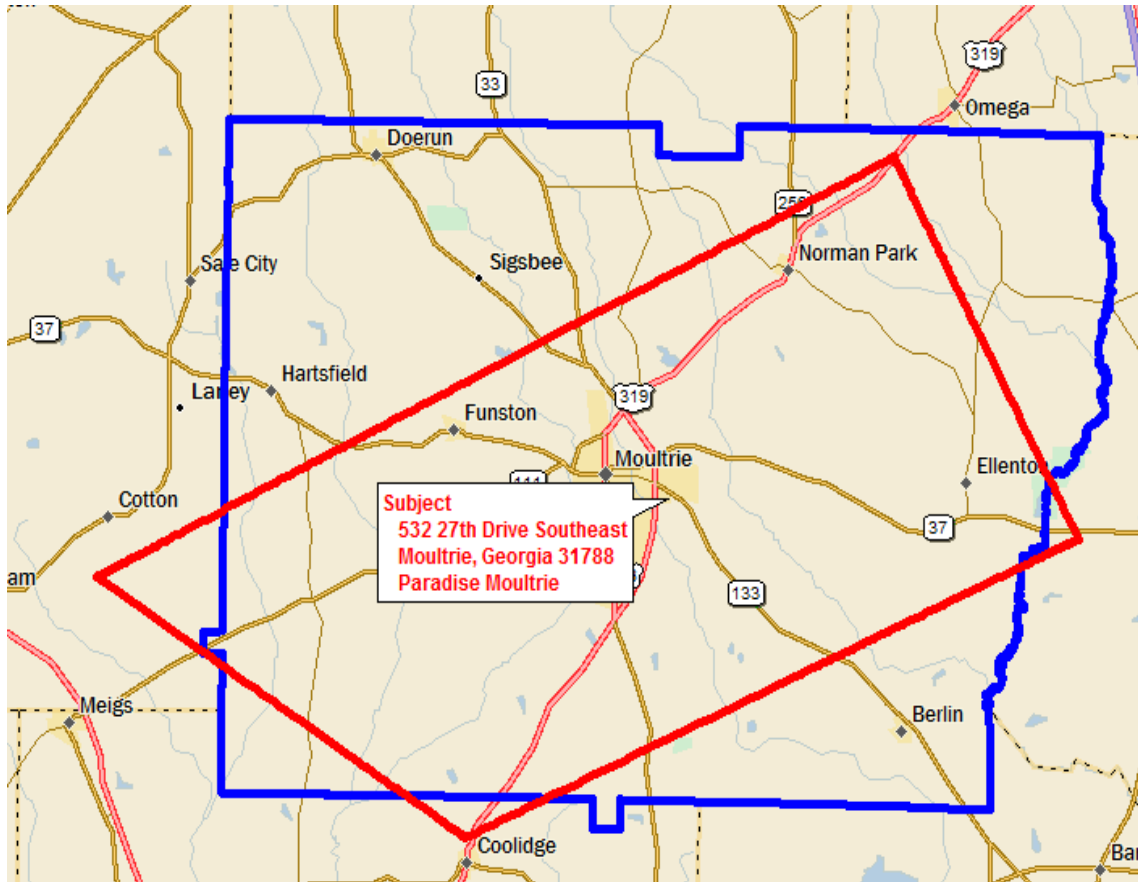
<b>Gravity Model Calculations</b>			
<b>Nearby City</b>	<b>Population</b>	<b>Distance from Subject City</b>	<b>Gravity Pull (in Miles)</b>
Omega	1,221	13.26 Miles	12.19 Miles
Pelham	3559	19.57 Miles	15.65 Miles
Adel	5,317	17.66 Miles	12.83 Miles
Thomasville	18,515	18.91 Miles	8.18 Miles

The following map shows what the market area would be if the gravity model based only on the data in the prior table:

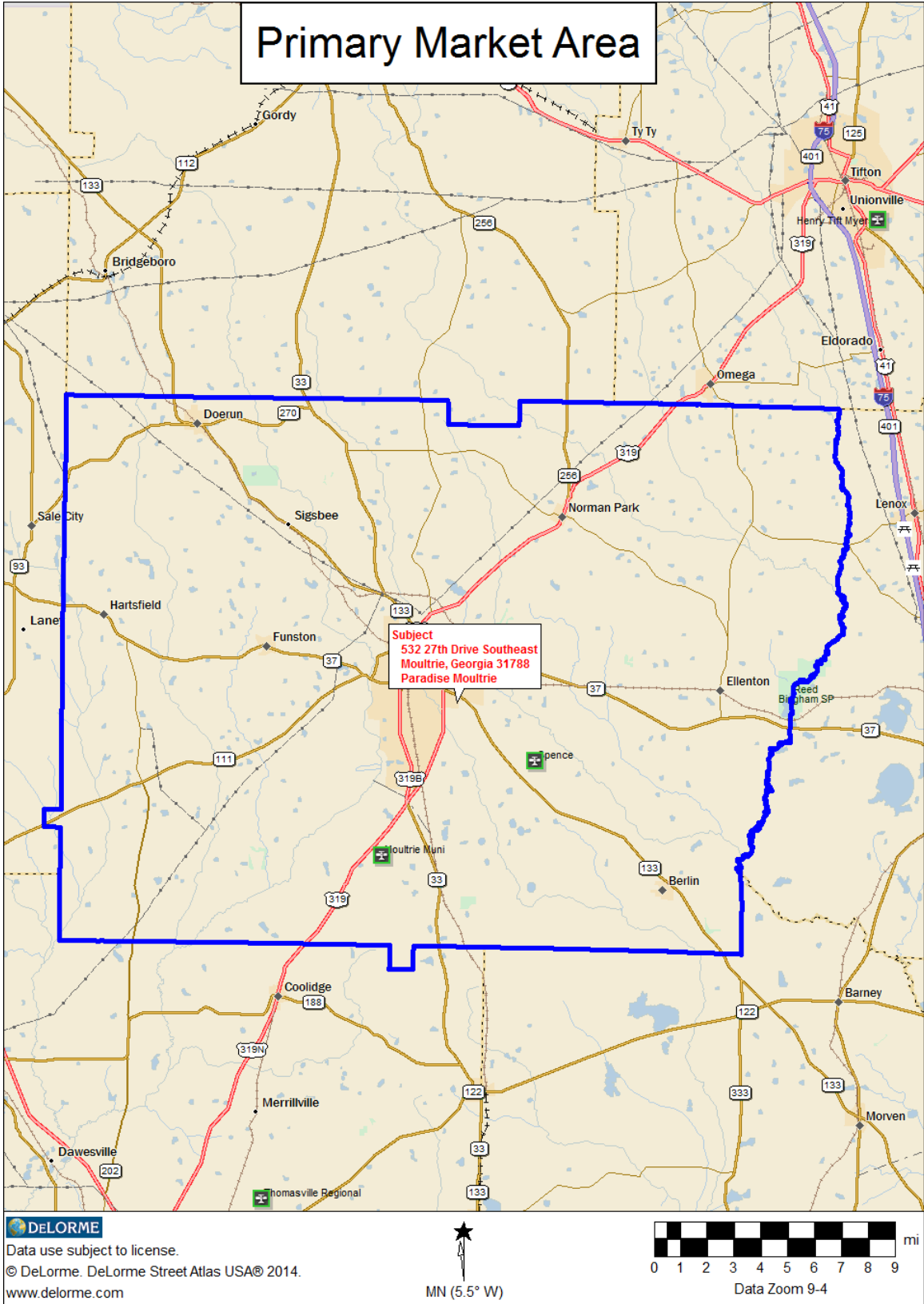


The basic market area shown in the map must be modified, however, because projected demographic data is available based on political boundaries and cannot be quantified based on the map shown on the previous page.

The gravity model map encompasses portions of the following census tracts: #9701.00, 9703.00, 9704.00, 9707.01, 9707.02, 9708.00 and 9706.00 in Colquitt County. 0902.00 in Mitchell County, 9603.00 in Thomas County and 9602.00 in Cook County. 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 all of 9701.00, 9703.00, 9704.00, 9706.00, 9707.01, 9707.02 and 9708.00 in Colquitt County. In addition, the census tracts help provide a more homogenous area from which the tenants may come. The following map shows the initial market area determined through the gravity model overlaid with the market area determined through these census tracts.



The market area for the subject consists of 9701.00, 9702.00, 9703.00, 9704.00, 9705.00, 9706.00, 9707.01, 9707.02, 9708.00 and 9709.00 in Colquitt County. The market area has the following boundaries: North – Worth and Tift Counties; East – Cook County; South – Colquitt and Brooks Counties; and West – Mitchell County. The market area encompasses 557 square miles. According to Nielsen Claritas and Ribbon Demographics, the market area has a 2019 population of 45,848.





**PART V:**

**COMMUNITY DEMOGRAPHIC DATA**

**COMMUNITY DEMOGRAPHIC DATA**

**Population Trends**

The subject is located in the City of Moultrie, Georgia. The market area for the subject consists of Colquitt County. The primary market area encompasses the area within the following boundaries: North – Worth and Tift Counties; East – Cook County; South – Colquitt and Brooks Counties; and West – Mitchell County.

In 2000, this geographic market area contained an estimated population of 45,498. By 2010, population in this market area had increased by 8.2 percent to 45,498. In 2019, the population in this market area has increased by 0.8 percent to 45,848. It is projected between 2019 and 2021, population in the market area will increase 0.9 percent to 46,241. It is projected that between 2021 and 2024, population in the market area will increase 1.3 percent to 46,830.

CHANGE IN TOTAL POPULATION						
SUBJECT	YEAR	POPULATION	TOTAL		ANNUAL	
			CHANGE	PERCENT	CHANGE	PERCENT
<b>COLQUITT COUNTY</b>	2000	42,053				
Estimated Projected Projected Projected	2010	45,498	3,445	8.2%	345	0.8%
	2019	45,848	350	0.8%	39	0.1%
	2021	46,241	393	0.9%	393	0.9%
	2024	46,830	589	1.3%	196	0.4%
<b>MARKET AREA</b>	2000	42,053				
Estimated Projected Projected Projected	2010	45,498	3,445	8.2%	345	0.8%
	2019	45,848	350	0.8%	39	0.1%
	2021	46,241	393	0.9%	393	0.9%
	2024	46,830	589	1.3%	196	0.4%
<b>MOULTRIE</b>	2000	14,387				
Estimated Projected Projected Projected	2010	14,268	(119)	-0.8%	(12)	-0.1%
	2019	15,622	1,354	9.5%	150	1.1%
	2021	15,749	127	0.8%	127	0.8%
	2024	15,939	190	1.2%	63	0.4%

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

CHANGE IN POPULATION BY AGE GROUPS						
COLQUITT COUNTY						
AGE	2010	2019	CHANGE	2019	2024	CHANGE
0-4	3,788	3,240	-14.5%	3,240	3,301	1.9%
5-9	3,456	3,446	-0.3%	3,446	3,212	-6.8%
10-14	3,269	3,467	6.1%	3,467	3,421	-1.3%
15-17	2,071	2,015	-2.7%	2,015	2,196	9.0%
18-20	1,917	1,821	-5.0%	1,821	1,989	9.2%
21-24	2,432	2,388	-1.8%	2,388	2,598	8.8%
25-34	5,926	5,784	-2.4%	5,784	5,690	-1.6%
35-44	5,989	5,795	-3.2%	5,795	5,739	-1.0%
45-54	5,835	5,608	-3.9%	5,608	5,492	-2.1%
55-64	4,952	5,206	5.1%	5,206	5,294	1.7%
65-74	3,337	4,282	28.3%	4,282	4,721	10.3%
75-84	1,790	2,075	15.9%	2,075	2,367	14.1%
85+	736	721	-2.0%	721	810	12.3%
Total Population	45,498	45,848	0.8%	45,848	46,830	2.1%
Elderly % Population	23.8%	26.8%	6.4%	26.8%	28.2%	1.4%
MOULTRIE						
AGE	2010	2019	CHANGE	2019	2024	CHANGE
0-4	1,266	1,180	-6.8%	1,180	1,199	1.6%
5-9	1,112	1,207	8.5%	1,207	1,141	-5.5%
10-14	992	1,194	20.4%	1,194	1,189	-0.4%
15-17	606	688	13.5%	688	745	8.3%
18-20	587	614	4.6%	614	680	10.7%
21-24	828	802	-3.1%	802	892	11.2%
25-34	1,859	1,996	7.4%	1,996	1,908	-4.4%
35-44	1,697	1,932	13.8%	1,932	1,972	2.1%
45-54	1,823	1,751	-3.9%	1,751	1,748	-0.2%
55-64	1,493	1,756	17.6%	1,756	1,708	-2.7%
65-74	1,004	1,430	42.4%	1,430	1,592	11.3%
75-84	672	739	10.0%	739	816	10.4%
85+	329	333	1.2%	333	349	4.8%
Total Population	14,268	15,622	9.5%	15,622	15,939	2.0%
Elderly % Population	24.5%	27.3%	6.7%	27.3%	28.0%	0.8%

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

**Household Trends**

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

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

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

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

**Tenure**

The percentage of renters in Colquitt County in 2019 was 36.5 percent, and the percentage for Moultrie was 51.8 percent. According to the U.S. Census Bureau, the national rental percentage is 36.1 percent. This percentage is utilized to segment the number of existing households in the demand section of this report.

HOUSEHOLDS BY TENURE						
SUBJECT	YEAR	TOTAL HOUSEHOLD	OWNER		RENTER	
			NO.	%	NO.	%
<b>COLQUITT COUNTY</b>	2000	15,500	10,377	66.9%	5,123	33.1%
	2010	16,317	10,319	63.2%	5,998	36.8%
Estimated Projected	2019	16,131	10,241	63.5%	5,890	36.5%
	2021	16,239	10,315	63.5%	5,925	36.5%
	2024	16,402	10,425	63.6%	5,977	36.4%
<b>MARKET AREA</b>	2000	15,500	10,377	66.9%	5,123	33.1%
	2010	16,317	10,319	63.2%	5,998	36.8%
Estimated Projected	2019	16,131	10,241	63.5%	5,890	36.5%
	2021	16,239	10,315	63.5%	5,925	36.5%
	2024	16,402	10,425	63.6%	5,977	36.4%
<b>MOULTRIE</b>	2000	5,651	2,670	47.2%	2,981	52.8%
	2010	5,435	2,335	43.0%	3,100	57.0%
Estimated Projected	2019	5,799	2,798	48.2%	3,001	51.8%
	2021	5,841	2,824	48.4%	3,017	51.6%
	2024	5,903	2,863	48.5%	3,040	51.5%

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

TENURE BY AGE				
SUBJECT	AGE	OWNER	RENTER	TOTAL
<b>COLQUITT COUNTY</b>	25-34	1,124	1,457	2,581
	35-44	1,786	1,191	2,977
	45-54	2,059	1,058	3,117
	55-64	2,203	707	2,910
	65-74	1,645	502	2,147
	75+	1,294	449	1,743
<b>MOULTRIE</b>	25-34	197	662	859
	35-44	327	544	871
	45-54	444	579	1,023
	55-64	513	410	923
	65-74	369	293	662
	75+	446	293	739

Source: U.S. Census Bureau

HOUSEHOLDS BY SIZE AND TYPE		
OWNER-OCCUPIED	COLQUITT COUNTY	MOULTRIE
1 person	1,971	639
2 persons	3,589	1,011
3 persons	1,841	480
4 persons	1,558	381
5 or more persons	1,850	569
RENTER-OCCUPIED		
1 person	1,794	1,020
2 persons	1,318	671
3 persons	981	484
4 persons	779	410
5 or more persons	1,018	416

Source: Nielsen Claritas; Ribbon Demographics

The subject's units are most suitable for households between one and three persons, who account for 69.5 percent of the market area renters.

RENTER HOUSEHOLD SIZE IN THE MARKET AREA		
RENTER-OCCUPIED	NUMBER	PERCENT
1 person	1,794	30.5%
2 persons	1,318	22.4%
3 persons	981	16.7%
4 persons	779	13.2%
5 or more persons	1,018	17.3%
<b>TOTAL</b>	<b>5,890</b>	<b>100.0%</b>

Source: Nielsen Claritas; Ribbon Demographics

<b>CHARACTERISTICS OF THE MARKET AREA HOUSING STOCK</b>		
	<b>COLQUITT COUNTY</b>	<b>MOULTRIE</b>
<b>TOTAL HOUSING UNITS</b>	18,311	6,178
<b>OCCUPANCY AND TENURE</b>		
Occupied Housing Units	16,317	5,435
Owner-Occupied	10,319	2,335
Percent Owner-Occupied	63.2%	43.0%
Renter-Occupied	5,998	3,100
<b>VACANT HOUSING UNITS</b>		
For seasonal, recreational, etc.	212	41
Persons per owner-occupied unit	2.69	2.48
Persons per renter-occupied unit	2.79	2.51
<b>TENURE BY YEAR STRUCTURE BUILT</b>		
<b>RENTER-OCCUPIED</b>		
2005 or later	145	84
2000-2004	570	304
1990-1999	884	254
1980-1989	959	399
1970-1979	1,235	758
1960-1969	529	207
1950-1959	818	537
1940-1949	339	161
1939 or earlier	525	338
<b>PERSONS PER ROOM: RENTER</b>		
0.50 or less	3,351	1,796
0.51-1.00	2,193	1,079
1.01-1.50	371	167
1.51-2.00	45	0
2.01 or more	44	0
<b>PLUMBING FACILITIES - PERSON/ROOM: RENTER-OCCUPIED</b>		
Lacking Complete Plumbing Facilities:		
1.00 or less	42	42
1.01-1.50	0	0
1.51 or more	22	0

Source: U.S. Census Bureau

Substandard households are those lacking complete plumbing facilities for exclusive use and/or are overcrowded. The chart above indicates there are 460 renter households with more than 1.01 occupants per room in the market area. There are 64 renter households that are lacking complete plumbing facilities in the market area.

ADDITIONAL HOUSING STOCK CHARACTERISTICS				
HOUSING UNITS IN STRUCTURE	OWNER-OCCUPIED		RENTER-OCCUPIED	
COLQUITT COUNTY	NUMBER	PERCENT	NUMBER	PERCENT
1, Detached	6,767	69.8%	2,338	38.9%
1, Attached	128	1.3%	283	4.7%
2	13	0.1%	490	8.2%
3 to 4	0	0.0%	461	7.7%
5 to 9	0	0.0%	540	9.0%
10 to 19	8	0.1%	183	3.0%
20 to 49	2	0.0%	72	1.2%
50 or more	0	0.0%	39	0.6%
Mobile Home, Trailer, Other	2,773	28.6%	1,598	26.6%
<b>TOTAL</b>	<b>9,691</b>	<b>100.0%</b>	<b>6,004</b>	<b>100.0%</b>
<b>MOULTRIE</b>				
1, Detached	2,077	93.1%	1,134	37.3%
1, Attached	88	3.9%	219	7.2%
2	13	0.6%	444	14.6%
3 to 4	0	0.0%	412	13.5%
5 to 9	0	0.0%	540	17.8%
10 to 19	8	0.4%	128	4.2%
20 to 49	2	0.1%	72	2.4%
50 or more	0	0.0%	39	1.3%
Mobile Home, Trailer, Other	43	1.9%	54	1.8%
<b>TOTAL</b>	<b>2,231</b>	<b>100.0%</b>	<b>3,042</b>	<b>100.0%</b>

Source: U.S. Census Bureau

### Households Income Trends and Analysis

Renters within the target incomes below \$25,020, or 55.2 percent, qualify for one-bedroom units at 60 percent of the area median income and renters with incomes below \$28,140, or 57.7 percent, qualify for two-bedroom units at 60 percent of the area median income.



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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	346	162	45	210	117	880
\$10,000-20,000	218	183	203	98	95	797
\$20,000-30,000	103	50	165	31	195	544
\$30,000-40,000	1	99	31	17	88	236
\$40,000-50,000	28	18	98	2	47	193
\$50,000-60,000	11	41	28	43	161	284
\$60,000-75,000	74	0	21	60	29	184
\$75,000-100,000	4	6	34	59	4	107
\$100,000-125,000	2	2	14	3	14	35
\$125,000-150,000	6	6	14	9	48	83
\$150,000-200,000	6	6	10	7	16	45
\$200,000+	266	61	174	135	45	681
<b>Total</b>	<b>1,065</b>	<b>634</b>	<b>837</b>	<b>674</b>	<b>859</b>	<b>4,069</b>

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	133	134	12	32	10	321
\$10,000-20,000	105	283	37	26	35	486
\$20,000-30,000	88	66	10	5	19	188
\$30,000-40,000	81	30	12	0	7	130
\$40,000-50,000	21	59	8	7	8	103
\$50,000-60,000	48	28	5	4	7	92
\$60,000-75,000	31	5	8	7	31	82
\$75,000-100,000	23	21	5	6	5	60
\$100,000-125,000	24	7	4	0	5	40
\$125,000-150,000	17	9	4	0	7	37
\$150,000-200,000	16	4	2	3	6	31
\$200,000+	142	38	37	15	19	251
<b>Total</b>	<b>729</b>	<b>684</b>	<b>144</b>	<b>105</b>	<b>159</b>	<b>1,821</b>

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	112	92	11	5	9	229
\$10,000-20,000	91	180	6	25	33	335
\$20,000-30,000	70	35	1	4	6	116
\$30,000-40,000	75	28	0	0	5	108
\$40,000-50,000	18	44	4	4	7	77
\$50,000-60,000	28	13	1	2	6	50
\$60,000-75,000	24	2	1	5	6	38
\$75,000-100,000	18	12	1	2	4	37
\$100,000-125,000	21	2	4	0	3	30
\$125,000-150,000	14	7	0	0	5	26
\$150,000-200,000	15	2	0	3	4	24
\$200,000+	121	37	32	14	18	222
<b>Total</b>	<b>607</b>	<b>454</b>	<b>61</b>	<b>64</b>	<b>106</b>	<b>1,292</b>

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	479	296	57	242	127	1,201
\$10,000-20,000	323	466	240	124	130	1,283
\$20,000-30,000	191	116	175	36	214	732
\$30,000-40,000	82	129	43	17	95	366
\$40,000-50,000	49	77	106	9	55	296
\$50,000-60,000	59	69	33	47	168	376
\$60,000-75,000	105	5	29	67	60	266
\$75,000-100,000	27	27	39	65	9	167
\$100,000-125,000	26	9	18	3	19	75
\$125,000-150,000	23	15	18	9	55	120
\$150,000-200,000	22	10	12	10	22	76
\$200,000+	408	99	211	150	64	932
<b>Total</b>	<b>1,794</b>	<b>1,318</b>	<b>981</b>	<b>779</b>	<b>1,018</b>	<b>5,890</b>





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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	168	114	24	134	38	478
\$10,000-20,000	131	49	117	42	79	418
\$20,000-30,000	34	25	61	3	102	225
\$30,000-40,000	0	60	0	2	53	115
\$40,000-50,000	5	3	45	0	0	53
\$50,000-60,000	3	11	10	2	25	51
\$60,000-75,000	35	0	7	43	23	108
\$75,000-100,000	1	2	21	56	0	80
\$100,000-125,000	0	0	4	0	0	4
\$125,000-150,000	1	4	6	6	21	38
\$150,000-200,000	2	1	3	2	2	10
\$200,000+	163	37	114	49	33	396
<b>Total</b>	<b>543</b>	<b>306</b>	<b>412</b>	<b>339</b>	<b>376</b>	<b>1,976</b>

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	86	47	10	27	0	170
\$10,000-20,000	81	190	26	13	6	316
\$20,000-30,000	52	36	0	2	6	96
\$30,000-40,000	53	1	2	0	0	56
\$40,000-50,000	14	35	6	3	0	58
\$50,000-60,000	28	12	3	3	1	47
\$60,000-75,000	19	3	3	3	19	47
\$75,000-100,000	16	6	3	5	1	31
\$100,000-125,000	15	2	1	0	1	19
\$125,000-150,000	7	3	1	0	2	13
\$150,000-200,000	8	1	0	2	0	11
\$200,000+	98	29	17	13	4	161
<b>Total</b>	<b>477</b>	<b>365</b>	<b>72</b>	<b>71</b>	<b>40</b>	<b>1,025</b>

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	69	39	9	4	0	121
\$10,000-20,000	70	120	0	12	5	207
\$20,000-30,000	42	15	0	2	1	60
\$30,000-40,000	46	1	0	0	0	47
\$40,000-50,000	13	34	3	0	0	50
\$50,000-60,000	15	7	0	1	1	24
\$60,000-75,000	14	1	0	1	2	18
\$75,000-100,000	13	3	1	1	1	19
\$100,000-125,000	14	0	1	0	1	16
\$125,000-150,000	6	2	0	0	2	10
\$150,000-200,000	8	0	0	2	0	10
\$200,000+	83	29	11	12	4	139
<b>Total</b>	<b>393</b>	<b>251</b>	<b>25</b>	<b>35</b>	<b>17</b>	<b>721</b>

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	254	161	34	161	38	648
\$10,000-20,000	212	239	143	55	85	734
\$20,000-30,000	86	61	61	5	108	321
\$30,000-40,000	53	61	2	2	53	171
\$40,000-50,000	19	38	51	3	0	111
\$50,000-60,000	31	23	13	5	26	98
\$60,000-75,000	54	3	10	46	42	155
\$75,000-100,000	17	8	24	61	1	111
\$100,000-125,000	15	2	5	0	1	23
\$125,000-150,000	8	7	7	6	23	51
\$150,000-200,000	10	2	3	4	2	21
\$200,000+	261	66	131	62	37	557
<b>Total</b>	<b>1,020</b>	<b>671</b>	<b>484</b>	<b>410</b>	<b>416</b>	<b>3,001</b>

HOUSEHOLDS BY INCOME GROUP BY AGE									
INCOME	2010			2019			2024		
	25-44	45-64	65+	25-44	45-64	65+	25-44	45-64	65+
<b>COLQUITT COUNTY</b>									
Less than \$15,000	705	931	1,048	847	931	693	761	816	692
\$15,000 - \$24,999	1,439	632	811	811	832	816	719	729	835
\$25,000 - \$34,999	685	926	477	762	726	669	746	710	743
\$35,000 - \$49,999	778	1,072	392	796	860	782	761	811	831
\$50,000 - \$74,999	1,201	936	306	756	849	704	746	843	810
\$75,000 - \$99,999	487	631	143	542	535	251	561	552	298
\$100,000 - \$149,999	374	460	136	456	724	196	509	800	244
\$150,000 - \$199,999	10	183	27	160	116	274	171	126	332
\$200,000+	48	89	73	34	192	91	50	268	147
<b>TOTAL</b>	<b>15,000</b>			<b>15,405</b>			<b>15,611</b>		
<b>MOULTRIE</b>									
Less than \$15,000	343	517	494	447	407	271	406	356	271
\$15,000 - \$24,999	608	327	279	408	332	362	366	283	352
\$25,000 - \$34,999	177	304	139	301	271	254	334	285	300
\$35,000 - \$49,999	182	270	116	289	267	240	266	255	264
\$50,000 - \$74,999	304	202	75	128	276	214	142	299	261
\$75,000 - \$99,999	137	127	39	115	146	98	108	139	103
\$100,000 - \$149,999	34	74	83	128	218	95	140	233	111
\$150,000 - \$199,999	0	62	0	53	19	61	64	21	79
\$200,000+	0	56	51	6	56	30	11	68	45
<b>TOTAL</b>	<b>5,000</b>			<b>5,492</b>			<b>5,562</b>		

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

**PART VI:**

**EMPLOYMENT TREND**

**Employment Trends**

The economy of the market area is based on agriculture, forestry, fisheries and mining, manufacturing; retail trade; and educational, health and social services. Each of these industries has experienced reasonable growth within the past few years.

Employment in Colquitt County has been increasing an average of 1.0 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.8 percent per year since 2005. The unemployment rate Colquitt County has fluctuated from 3.8 percent to 9.7 percent over the past 10 years. These fluctuations are higher than the unemployment rates for the State of Georgia.

LABOR FORCE AND EMPLOYMENT TRENDS FOR GEORGIA					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	4,586,427	4,341,229	94.7%	245,198	5.3%
2006	4,710,786	4,489,132	95.3%	221,654	4.7%
2007	4,815,821	4,597,638	95.5%	218,183	4.5%
2008	4,879,258	4,575,008	93.8%	304,250	6.2%
2009	4,787,765	4,311,867	90.1%	475,898	9.9%
2010	4,696,692	4,202,061	89.5%	494,631	10.5%
2011	4,748,773	4,263,314	89.8%	485,459	10.2%
2012	4,787,389	4,348,099	90.8%	439,290	9.2%
2013	4,756,159	4,366,376	91.8%	389,783	8.2%
2014	4,752,653	4,416,148	92.9%	336,505	7.1%
2015	4,788,872	4,503,154	94.0%	285,718	6.0%
2016	4,921,491	4,658,053	94.6%	263,438	5.4%
2017	5,058,960	4,822,263	95.3%	236,697	4.7%
2018	5,107,656	4,906,411	96.1%	201,245	3.9%
2019**	5,130,878	4,940,191	96.3%	190,687	3.7%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through July 2019

Source: U.S. Bureau of Labor Statistics

The State of Georgia reached a high of 10.5 percent in 2010, and a low of 3.9 percent in 2018.

The rate for the State of Georgia in July 2019 was 3.7 percent.

LABOR FORCE AND EMPLOYMENT TRENDS FOR COLQUITT COUNTY					
ANNUALS	CIVILIAN LABOR FORCE*	EMPLOYMENT		UNEMPLOYMENT	
		TOTAL	%	TOTAL	%
2005	19,256	18,261	94.8%	995	5.2%
2006	20,614	19,740	95.8%	874	4.2%
2007	20,474	19,561	95.5%	913	4.5%
2008	20,769	19,522	94.0%	1,247	6.0%
2009	20,475	18,610	90.9%	1,865	9.1%
2010	21,316	19,247	90.3%	2,069	9.7%
2011	21,236	19,217	90.5%	2,019	9.5%
2012	21,009	19,162	91.2%	1,847	8.8%
2013	20,328	18,545	91.2%	1,783	8.8%
2014	20,080	18,463	91.9%	1,617	8.1%
2015	20,053	18,773	93.6%	1,280	6.4%
2016	21,099	19,995	94.8%	1,104	5.2%
2017	22,076	21,090	95.5%	986	4.5%
2018	21,551	20,740	96.2%	811	3.8%
2019**	21,130	20,319	96.2%	811	3.8%

\* Data based on place of residence.

\*\*Preliminary - based on monthly data through July 2019

Source: U.S. Bureau of Labor Statistics

Unemployment in the county reached a high of 9.7 percent in 2010 and a low of 3.8 percent in 2018. The annual rate for Colquitt County in July 2019 was 3.8 percent.

CHANGE IN TOTAL EMPLOYMENT FOR COLQUITT COUNTY				
PERIOD	NUMBER		PERCENT	
	TOTAL	ANNUAL	TOTAL	ANNUAL
2005-2010	986	197	5.4%	1.1%
2010-2015	(474)	(95)	-2.5%	-0.5%

Source: U.S. Bureau of Labor Statistics

The data shows that the number of persons employed in Colquitt County increased an average of 0.3 percent per year between 2005 and 2015.

RECENT CHANGES IN EMPLOYMENT FOR COLQUITT COUNTY			
YEAR	NUMBER EMPLOYED	ANNUAL CHANGE	% OF LABOR FORCE UNEMPLOYED
2010	19,247	637	9.7%
2011	19,217	(30)	9.5%
2012	19,162	(55)	8.8%
2013	18,545	(617)	8.8%
2014	18,463	(82)	8.1%
2015	18,773	310	6.4%
2016	19,995	1,222	5.2%
2017	21,090	1,095	4.5%
2018	20,740	(350)	3.8%

Source: U.S. Bureau of Labor Statistics

The unemployment rate has fluctuated from 3.8 percent to 9.7 percent over the past eight years. These fluctuations are in line with the unemployment rates for the State of Georgia.

Major employers with the product/service and number of employees for the area are as follows.

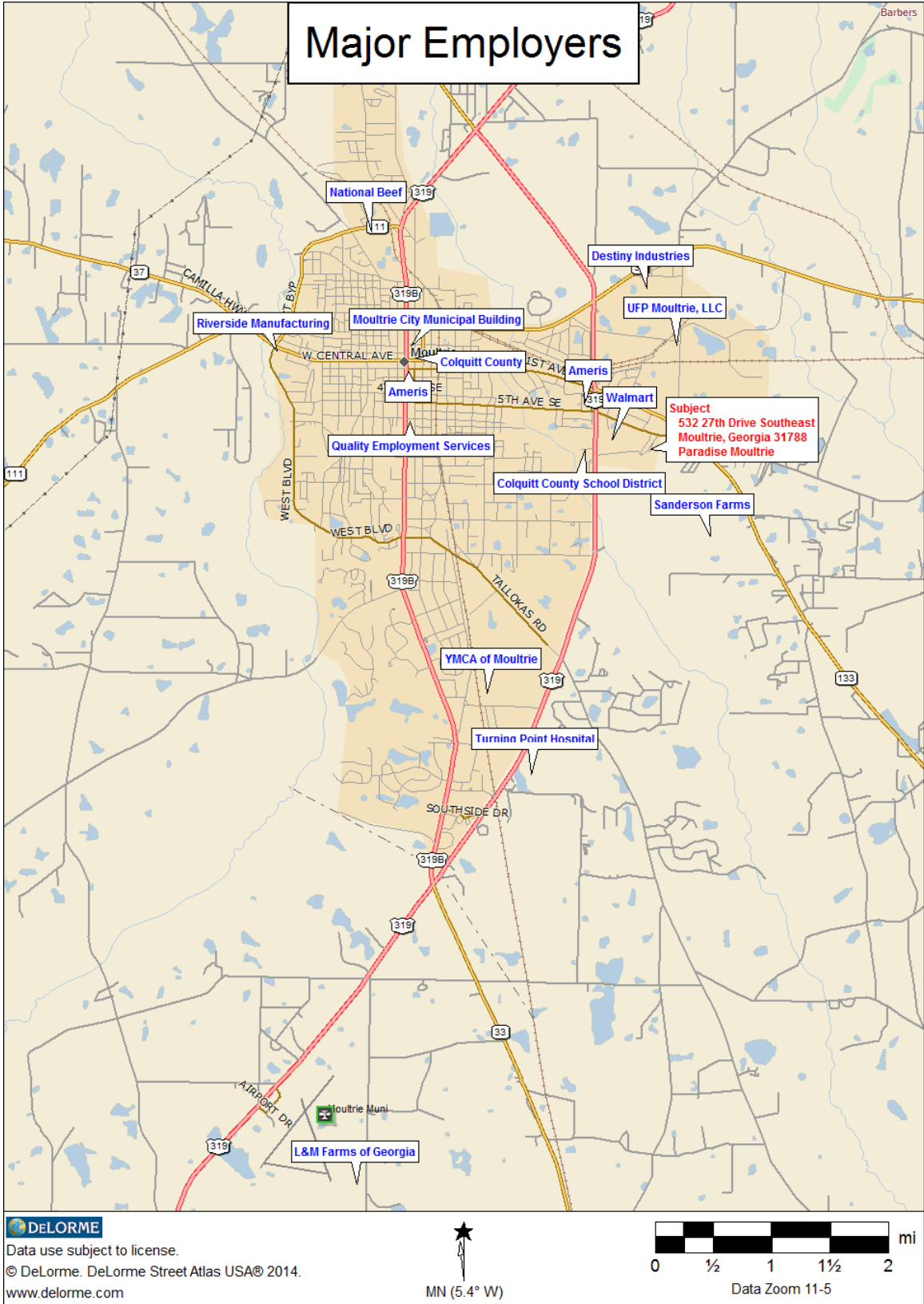
MAJOR EMPLOYERS		
Name	Product/Service	Total Employees
Sanderson Farms'	Chicken-Processing Facility	1,450
Riverside Manufacturing	Manufacturers	1,000+
National Beef	Meat Processing Company	500
Colquitt County School District	Education	480
Turning Point Hospital	Hospital	325
Destiny Industries	Construction	250
Wal-Mart	Retail	200
L&M Farms of Georgia	Produce Market	Unknown
YMCA of Moultrie	Non-Profit Organization	Unknown
Quality Employment Services	Employment Agency	Unknown
UFP Moultrie, LLC	Building Material Supplier	Unknown
City of Moultrie	Government	Unknown
Colquitt County	Government	Unknown
Ameris Bank	Banking	Unknown

Source: [www.arcgis.com](http://www.arcgis.com)

PLACE OF WORK EMPLOYMENT DATA				
INDUSTRY	COLQUITT COUNTY		MOULTRIE	
	TOTAL	%	TOTAL	%
Agriculture, Forestry, Fisheries & Mining	2,582	13.9%	535	8.9%
Construction	1,140	6.2%	286	4.7%
Manufacturing	2,896	15.6%	1,118	18.6%
Wholesale Trade	478	2.6%	101	1.7%
Retail Trade	2,086	11.3%	551	9.1%
Transportation, Communication & Utilities	770	4.2%	210	3.5%
Information	178	1.0%	44	0.7%
Finance, Insurance & Real Estate	725	3.9%	331	5.5%
Professional & Related Services	964	5.2%	284	4.7%
Educational, Health & Social Services	3,646	19.7%	1,266	21.0%
Entertainment & Recreation Services	1,410	7.6%	872	14.5%
Other	926	5.0%	237	3.9%
Public Administration	728	3.9%	187	3.1%

Source: Nielsen Claritas and Ribbon Demographics

The above chart shows the number of people employed in different sectors of Colquitt County and Moultrie economy in 2019. 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.



The chart below shows the new or expanding businesses in Colquitt county in the last two years:

NEW AND EXPANDING BUSINESSES		
Company	New/Expanding	Employees Added
Forquimica	New	80
<b>Total:</b>		<b>80</b>

Source: Georgia Department of Economic Development

According to the Georgia Department of Labor, there has been no Worker Adjustment and Retraining Notification (WARN) Notices issued in the market area over the past two years.

### Wages

The average annual wage of Colquitt County employees was \$35,134 in 2018. Wages have been increasing 2.2 percent per year. Wages in retail trade; leisure and hospitality; and other services sectors are within the income limits of the rehabilitated development.

AVERAGE ANNUAL WAGE BY SECTOR			
INDUSTRY	2017	2018	ANNUAL
Agriculture, Forestry, and Fisheries	\$29,230	\$32,055	9.7%
Mining	N/A*	N/A*	N/A*
Construction	\$35,988	\$37,364	3.8%
Manufacturing	\$31,775	\$32,206	1.4%
Transportation and Warehousing	N/A*	N/A*	N/A*
Utilities	N/A*	N/A*	N/A*
Wholesale Trade	\$50,177	\$49,316	-1.7%
Retail Trade	\$27,249	\$26,829	-1.5%
Leisure and Hospitality	\$14,457	\$15,163	4.9%
Education and Health Services	\$44,450	\$43,943	-1.1%
Professional and Business Services	\$26,729	\$30,184	12.9%
Financial Activities	\$53,666	\$57,011	6.2%
Information	\$46,851	\$44,967	-4.0%
Other Services	\$17,476	\$17,436	-0.2%
Public Administration (Local Government)	N/A*	N/A*	N/A*

Source: U.S. Bureau of Labor Statistics

\*Data was not available.



**Employment Outside the County**

For residents employed in the market area, the travel time to work from the site will be less than 15 minutes. For the majority of those employed in other parts of the county, the travel time would be within 30 minutes. According to the chart below, 35.8 percent in the market area have a travel time of less than 15 minutes; 38.5 percent have a travel time of 15 to 29 minutes; and 25.8 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.

<b>ESTIMATED TRAVEL TIME TO WORK FOR MARKET AREA RESIDENTS</b>		
<b>TRAVEL TIME IN MINUTES</b>	<b>NUMBER OF COMMUTERS</b>	<b>PERCENT</b>
Less than 15	6,302	35.8%
15-29	6,780	38.5%
30-44	2,635	14.9%
45-59	1,024	5.8%
60+	886	5.0%
Total Commuters	17,627	

*Source: Nielsen Claritas, Ribbon Demographics*

**PART VII:**

**PROJECT-SPECIFIC AFFORDABILITY & DEMAND ANALYSIS**

## **PROJECT-SPECIFIC DEMAND ANALYSIS**

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

Renters within the target incomes below \$25,020, or 55.2 percent, qualify for one-bedroom units at 60 percent of the area median income and renters with incomes below \$28,140, or 57.7 percent, qualify for two-bedroom units at 60 percent of the area median income. Target incomes for the different unit types are derived by the analyst. For the low end of the range, the lowest gross rent charged in an income limit (i.e. 60% AMI) for a unit is divided by 35 percent. The resulting number is then multiplied by 12 to derive an annual income ( $\$695 / 35\% = \$1,985.71 \times 12 = \$23,828$ ). This process is based on the premise that a tenant should not pay more than 35 percent of his annual income on rent. For the high end of the range, the analyst consults the income limits set by the state housing authority. For example, if the largest unit in an income limit (i.e. 60% AMI) is a two-bedroom unit, the analyst multiplies this number by 1.5 (this is due to the Low Income Housing Tax Credit (LIHTC) program being based on the premise that 1.5 persons per bedroom will occupy rental units) to find how many people could reside in that unit. The analyst then consults the state income limits to set the high end of the range (2 bedroom  $\times$  1.5 = 3 people/unit; therefore, the 60% 3-person maximum income would be used).

### **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 83 households per year.

### **Required Unit Mix**

The LIHTC program is based on the premise that 1.5 persons per bedroom will occupy rental units. We expect that five percent (5%) of one person households will occupy efficiency units; 25 percent of one person households and 10 percent of two person households will occupy one-bedroom units. Seventy percent (70%) of one person households, 75 percent of two person households and 20 percent of three person households will occupy two-bedroom units. Fifteen percent (15%) of two person households, 80 percent of three person households, 90 percent of four person households, and 90 percent of five person households will inhabit three-bedroom dwellings. Ten percent (10%) percent of four person households and 10 percent of five person households will inhabit four-bedroom dwellings.

The following tables illustrate the ratio of units required by each household size. These occupancy patterns suggest that efficiency units should account for 1.5 percent of the renter housing demand, one-bedroom units should account for 9.9 percent, two-bedroom units account for 41.4 percent, three-bedroom units should account for 44.1 percent of the renter housing demand and units with four bedrooms account for 3.1 percent of the renter housing demand in the primary market area.

RENTAL HOUSING DEMAND BY NUMBER OF BEDROOMS						
HOUSEHOLD SIZE	0 BR	1 BR	2 BR	3 BR	4 BR	TOTAL
1 Person	90	449	1,256	0	0	1,794
2 Persons	0	132	989	198	0	1,318
3 Persons	0	0	196	785	0	981
4 Persons	0	0	0	701	78	779
5 or More Persons	0	0	0	916	102	1,018
<b>TOTAL</b>	<b>90</b>	<b>580</b>	<b>2,441</b>	<b>2,600</b>	<b>180</b>	<b>5,890</b>
<b>PERCENT</b>	<b>1.5%</b>	<b>9.9%</b>	<b>41.4%</b>	<b>44.1%</b>	<b>3.1%</b>	<b>100.0%</b>

### Eligible Households

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

INCOME-ELIGIBLE RENTER HOUSEHOLDS					
	Gross Rent	Lower Range	Upper Range	% Income Qualified	Income-Eligible Households
All Unit Types (All)	\$901	\$0	\$28,140	52.3%	3,080
All Unit Types (60%)	\$901	\$0	\$28,140	52.3%	3,080
1 BR (All)	\$901	\$0	\$25,020	55.2%	1,718
1 BR (60%)	\$901	\$0	\$25,020	55.2%	1,718
2 BR (All)	\$1,030	\$0	\$28,140	57.7%	1,369
2 BR (60%)	\$1,030	\$0	\$28,140	57.7%	1,369

### Penetration Rate

There are five vacant family LIHTC units. The subject has 18 vacant units. In addition, there are no planned units in the market area. If all these units attain full occupancy, they will have an aggregate penetration rate of 0.7 percent.

REQUIRED PENETRATION RATE	
Income Eligible Renter Households	3,080
Existing Vacant LIHTC Units	5
LIHTC Units Planned	0
Vacant Units in Subject	18
Total Inventory	23
Penetration Rate	0.7%

**Projects Under Construction**

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

**Planned Projects**

According to the Georgia Department of Community Affairs, there was one project awarded tax credits in the market area within the past four years. Hollie Park was awarded tax credits in 2017. The property is a senior property and will not directly compete with the subject.

**New & Pipeline Units**

There are currently no new developments in the market area.

### **Demand and Net Demand**

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

- a. **Demand from New Household:** New units required in the market area due to projected household growth from migration into the market and growth from existing households in the market should be determined. This should be forecasted using current renter household data and projecting forward to the anticipated placed in service date of the project using a growth rate established from a reputable source such as Claritas or State Data Center or the U.S. Census/American Community Survey (ACS). This household projection must be limited to the target population, age and income group and the demand for each income group targeted (i.e. 50% of median income) must be shown separately.

In instances where a significant number (more than 20%) of proposed units comprise three- and four-bedroom units, please refine the analysis by factoring in the number of large households (generally 5 persons +). A demand analysis that does not account for this may overestimate demand.

*The market area indicates an increase of 54 households per year in the market area from 2019 to 2024 as shown on the Households by Tenure table on Page 53. The subject's rehabilitation will be complete in 2021. Therefore, the increase of 54 households per year was multiplied by two years. The result is 108 households. The household growth between 2019 and 2020 (108) was then multiplied by the percent income qualified previously determined on Page 69. The result was then multiplied by the percent in the market area that plan to rent (36.5%) as shown on Page 53. The result is determined to be the new households for each income band at 60 percent of the area median income as well as the new households for all proposed tax credit units.*

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

*The table on Page 55 indicates there are 524 total substandard households in the primary market area. The number of substandard households is multiplied by the percent income qualified as shown on Page 69. The result was determined to be the demand for substandard housing.*

*The table on Page 55 indicates the number of rent overburdened households within each income sector. The number of rent overburdened households was multiplied by the appropriate percent income qualified within each income sector for units at 60 percent of the area median income as well as the total proposed tax credit units. The result was determined to be the demand for rent overburdened households.*

- c. **Elderly Homeowners likely to convert to rentership:** DCA recognizes that this type of turnover is increasingly becoming a factor in the demand for Elderly tax credit housing. This segment should not account for more than 2% of total demand. Due to the difficulty of extrapolating elderly (62 and over) owner households from elderly renter households, analyst may use the total figure for elderly households in the appropriate income band in order to derive this demand figure. Data from interviews with property managers of active projects regarding renters who have come from homeownership should be used to refine the analysis.

*The proposed development will be a family facility. Therefore, this category is considered not applicable.*

### **Net Demand, Capture Rate and Stabilization Calculations**

The overall demand components were added together to determine total demand. The supply of competitive vacant or pipeline units should be subtracted from the total demand. Competitive units include those of a similar size and configuration that provide alternative housing to a similar tenant population at rent levels comparable to those proposed. This supply needs to include all competitive units in properties not yet reached stabilized occupancy, including those recently funded by DCA, proposed for funding for a bond allocation from DCA and existing or planned in conventional rental properties. There were no vacant LIHTC units in the market area and no new comparable units under construction or funded in 2017 and 2018. Therefore, no additional units need to be considered.

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

	All Tax Credit Households (\$0 to \$33,780)
Demand from New Household (age and income appropriate)	375
<b>Plus</b>	
Demand from Existing Renter Households - Substandard Housing	274
<b>Plus</b>	
Demand from Existing Renter Households - Rent Overburdened Households	2063
<b>Equals Total Demand</b>	2712
<b>Less</b>	
Supply of Current vacant units, under construction and/or newly constructed in past 2 years	0
<b>Equals Net Demand</b>	2712

**Required Capture Rate**

Capture rates are calculated by dividing the number of units in the project by the net demand. According to the Market Study Manual, demand and capture rates must be completed for each targeted income group and each bedroom type proposed.

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	Proposed Rents
60% AMI	1 BR/1 BA @ 645 SF	\$0 to \$25,020	3	2,712	0	2712	0.1%	N/A	\$700	N/A	\$725
	2 BR/1 BA @ 750 SF	\$0 to \$28,140	15	2,712	0	2712	0.6%	N/A	\$735	N/A	\$815
<b>Total for Project</b>	60% AMI	\$0 to \$33,780	18	2,712	0	2712	0.7%	N/A	\$700-\$825	N/A	\$725 - \$815

The subject is an existing Section 8 property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. Currently, the subject is 82 percent occupied, with 18 vacant units. The subject has project-based subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Therefore, only the subject’s vacant units were included in the capture rate calculations. Additionally, there was no



tax credit comparables located in the market area constructed within the past two years that would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in competitive projects in the market area, and there are no properties that have not yet reached stabilized occupancy. Therefore, there is a total of 0 units that should be subtracted from the demand. The subject will need to capture 0.7 percent.

**PART VIII:**

**COMPETITIVE RENTAL ANALYSIS**

**COMPARABLE RENTAL DEVELOPMENT ANALYSIS**  
**Multi-Family Lease No. 1**



**Property Identification**

**Record ID** 5250  
**Property Type** Walk-Up  
**Property Name** Jac-Lyn Apartments  
**Address** 517 26th Avenue Southeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Marion; 229-985-7113, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	17	664	\$443	\$0.67
1/1	17	798	\$650	\$0.81
2/1	18	720	\$510	\$0.71
2/1	18	927	\$650	\$0.70
3/2	14	1,186	\$845	\$0.71

**Occupancy** 97%  
**Rent Premiums** N  
**Total Units** 84  
**Unit Size Range** 664 – 1,186  
**Avg. Unit Size** 846  
**Avg. Rent/Unit** \$611  
**Avg. Rent/SF** \$0.72  
  
**Net Rentable SF** 71,104

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

**Physical Data**

<b>No. of Buildings</b>	11
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Electricity, Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1986
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Washer/Dryer Hook-Ups (Select), Carpet, Vinyl, Blinds, Swimming Pool, Laundry Facility, On-Site Management, On-Site Maintenance, Security Patrol

**Remarks**

The property does not maintain a waiting list. The annual turnover rate is approximately 18 percent. The one-bedroom units with 798 square feet, the two-bedroom units with 927 square feet and the three-bedroom units with 1,186 square feet have washer/dryer hook-ups. In addition, these units have all utilities provided. The remaining unit types have only water and sewer provided.

**Multi-Family Lease No. 2**



**Property Identification**

**Record ID** 27115  
**Property Type** Garden  
**Property Name** Preserve at Hospital Park Apartments  
**Address** 401 31st Avenue Southeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Larry; 229-890-1044, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	49	600	\$695	\$1.16
2/1	21	800	\$795	\$0.99

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 70  
**Unit Size Range** 600 - 800  
**Avg. Unit Size** 660  
**Avg. Rent/Unit** \$725  
**Avg. Rent/SF** \$1.10  
  
**Net Rentable SF** 46,200

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

**Physical Data**

<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	1984/2016
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Carpet, Vinyl, Blinds, Walk-In Closet, Coat Closet, Patio, Swimming Pool, Playground, Laundry Facility

**Remarks**

This property does not maintain an active waiting list. The annual turnover rate was not disclosed. This complex was previous known as Oak Village Apartments.

**Multi-Family Lease No. 3**



**Property Identification**

**Record ID** 23754  
**Property Type** Walk-Up  
**Property Name** Georgetown Apartments  
**Address** 315 15th Street Southeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Delores; 229-985-1915, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	16	850	\$580	\$0.68
2/1	48	1,000	\$650	\$0.65
2/1.5	16	1,200	\$675	\$0.56
2/2	22	1,800	\$900	\$0.50

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 102  
**Unit Size Range** 850 – 1,800  
**Avg. Unit Size** 1,180  
**Avg. Rent/Unit** \$697  
**Avg. Rent/SF** \$0.59  
  
**Net Rentable SF** 120,400

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

**Physical Data**

<b>No. of Buildings</b>	9
<b>Construction Type</b>	Brick/Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0, G/0
<b>Year Built</b>	1982/2018
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Wood Composite, Ceramic Tile, Blinds, Balcony, Patio, Common Area Wi-Fi, Clubhouse, Swimming Pool, Picnic Area, Basketball Court, Tennis Court

**Remarks**

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



**Multi-Family Lease No. 4**



**Property Identification**

**Record ID** 27116  
**Property Type** Garden  
**Property Name** Plantation Apartments  
**Address** 710 First Street Northeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Missy; 229-891-2447, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1	12	900	\$600	\$0.67
<b>Occupancy</b>	100%			
<b>Rent Premiums</b>	N			
<b>Total Units</b>	12			
<b>Unit Size Range</b>	900			
<b>Avg. Unit Size</b>	900			
<b>Avg. Rent/Unit</b>	\$600			
<b>Avg. Rent/SF</b>	\$0.67			
<b>Net Rentable SF</b>	10,800			

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

**Physical Data**

<b>No. of Buildings</b>	6
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	1982
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Walk-In Closet, Coat Closet, Patio, Extra Storage

**Remarks**

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

**Multi-Family Lease No. 5**



**Property Identification**

**Record ID** 27114  
**Property Type** Garden  
**Property Name** Holly Cove Apartments  
**Address** 2809 5th Street Southeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Carla; 229-890-1044, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/1	70	800	\$635	\$0.79
<b>Occupancy</b>	100%			
<b>Rent Premiums</b>	N			
<b>Total Units</b>	70			
<b>Unit Size Range</b>	800			
<b>Avg. Unit Size</b>	800			
<b>Avg. Rent/Unit</b>	\$635			
<b>Avg. Rent/SF</b>	\$0.79			
<b>Net Rentable SF</b>	56,000			

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

**Physical Data**

<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/O
<b>Year Built</b>	1987
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Garbage Disposal, Dishwasher, Microwave, Carpet, Vinyl, Blinds, Walk-In Closet, Coat Closet, Patio, Clubhouse, Swimming Pool, Playground, Laundry Facility

**Remarks**

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

**Multi-Family Lease No. 6**



**Property Identification**

**Record ID** 28694  
**Property Type** Walk-Up  
**Property Name** Arbors on Earth  
**Address** 1515 4th Avenue Northeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Market  
**Verification** Jennifer; 229-891-3656, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
2/2	24	1,109	\$785	\$0.71
2/2		1,109	\$810	\$0.73
3/2	88	1,297	\$825	\$0.64
3/2		1,297	\$850	\$0.66

**Occupancy** 97%  
**Rent Premiums** N  
**Total Units** 112  
**Unit Size Range** 1,109 – 1,297  
**Avg. Unit Size** 1,257  
**Avg. Rent/Unit** \$816  
**Avg. Rent/SF** \$0.65  
  
**Net Rentable SF** 140,752

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

**Physical Data**

<b>No. of Buildings</b>	14
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1999/2018
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Dishwasher, Microwave, Washer, Dryer, Carpet, Wood Composite, Blinds, Ceiling Fans, Walk-In Closet, Coat Closet, Clubhouse, Swimming Pool, Picnic Area, Playground, Volleyball Court, Basketball Court, On-Site Management, On-Site Maintenance, Video Surveillance, Common Area Wi-Fi

**Remarks**

The property maintains a waiting list of 10 applicants. The annual turnover rate was not disclosed. Rent range is due to floor level.

**Multi-Family Lease No. 7**



**Property Identification**

**Record ID** 28697  
**Property Type** Garden/Townhouse  
**Property Name** Pineview Manor Apartments  
**Address** 441 30th Street Southeast, Moultrie, Colquitt County, Georgia 31788  
**Market Type** Section 8  
**Verification** Kevin Galloway; 229-985-9334, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	12	727	\$540	\$0.74
2/1 T	40	960	\$612	\$0.64
3/1.5 T	8	1,100	\$727	\$0.66

**Occupancy** 93%  
**Rent Premiums** N  
**Total Units** 60  
**Unit Size Range** 727 – 1,100  
**Avg. Unit Size** 932  
**Avg. Rent/Unit** \$613  
**Avg. Rent/SF** \$0.66

**Net Rentable SF** 55,924

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

**Physical Data**

<b>No. of Buildings</b>	15
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1,2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1983
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Carpet, Vinyl, Ceramic Tile (Select), Blinds, Coat Closet, Patio, Playground, Laundry Facility, On-Site Maintenance

**Remarks**

The property maintains a waiting list of 31 applicants. The annual turnover rate is approximately 26.6 percent. This is a family property. The utility allowance for the units are as follows: one-bedroom - \$69; two-bedroom - \$105; and three-bedroom - \$140.



**Multi-Family Lease No. 8**



**Property Identification**

**Record ID** 8443  
**Property Type** Garden/Townhouse  
**Property Name** Pineland Apartments  
**Address** 707 26th Avenue Southeast, Moultrie, Moultrie County, Georgia 31768  
**Market Type** Rural Development  
**Verification** Kathy; 229-985-0236, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	8	666	\$418	\$0.63
2/1.5	26	915	\$471	\$0.51
3/1.5	6	1,095	\$504	\$0.46

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 40  
**Unit Size Range** 666 – 1,095  
**Avg. Unit Size** 892  
**Avg. Rent/Unit** \$465  
**Avg. Rent/SF** \$0.52  
  
**Net Rentable SF** 35,688

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

**Physical Data**

<b>No. of Buildings</b>	9
<b>Construction Type</b>	Brick
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1,2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1984
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Carpet, Vinyl, Blinds, Coat Closet, Playground, Laundry Facility

**Remarks**

This property does not maintain an active waiting list. The annual turnover rate was not disclosed. This is a family property.

**Multi-Family Lease No. 9**



**Property Identification**

**Record ID** 28737  
**Property Type** Garden  
**Property Name** The Forest III  
**Address** 2701 5<sup>th</sup> Street Southeast, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Rural Development/LIHTC  
**Verification** Debbie; 229-890-2215, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1 (60%)	20	719	\$347	\$0.48
2/1 (60%)	33	1,029	\$393	\$0.38

**Occupancy** 98%  
**Rent Premiums** N  
**Total Units** 53  
**Unit Size Range** 719 – 1,029  
**Avg. Unit Size** 912  
**Avg. Rent/Unit** \$376  
**Avg. Rent/SF** \$0.41  
  
**Net Rentable SF** 48,337

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

**Physical Data**

<b>No. of Buildings</b>	23
<b>HVAC</b>	Central Elec/Central Elec
<b>Stories</b>	1
<b>Utilities with Rent</b>	None
<b>Parking</b>	L/0
<b>Year Built</b>	1987/2018
<b>Condition</b>	Average
<b>Gas Utilities</b>	None
<b>Electric Utilities</b>	All

**Amenities**

Refrigerator, Range/Oven, Washer/Dryer Hook-Ups, Wood Composite, Blinds, Coat Closet, Picnic Area, Playground, Laundry Facility, On-Site Management

**Remarks**

The property maintains a waiting list of one applicant. The property's LIHTC units target families at 60 percent of the area median income. The annual turnover rate is 7.8 percent. The utility allowance for the units are as follows: one-bedroom - \$139; and two-bedroom - \$167.

**Multi-Family Lease No. 10**



**Property Identification**

**Record ID** 28738  
**Property Type** Walk-Up  
**Property Name** Shy Manor Apartments  
**Address** 800 Northside Drive, Moultrie, Colquitt County, Georgia 31768  
**Market Type** Section 8  
**Verification** Diane; 2299851220, August 7, 2019

**Unit Mix**

<u>Unit Type</u>	<u>No. of Units</u>	<u>Size SF</u>	<u>Rent/Mo.</u>	<u>Mo. Rent/SF</u>
1/1	4	Unknown	\$429	Unknown
2/1	20	Unknown	\$501	Unknown
3/1	16	Unknown	\$563	Unknown
4/2	20	Unknown	\$621	Unknown

**Occupancy** 100%  
**Rent Premiums** N  
**Total Units** 60  
**Avg. Rent/Unit** \$553

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

**Physical Data**

<b>No. of Buildings</b>	14
<b>Construction Type</b>	Siding
<b>HVAC</b>	Central Gas/Central Elec
<b>Stories</b>	2
<b>Utilities with Rent</b>	Water, Sewer, Trash Collection
<b>Parking</b>	L/0
<b>Year Built</b>	1972
<b>Condition</b>	Average
<b>Gas Utilities</b>	Heat, Hot Water
<b>Electric Utilities</b>	Cooling, Cooking

**Amenities**

Refrigerator, Range/Oven, Carpet, Ceramic Tile, Blinds, Ceiling Fans, Laundry Facility

**Remarks**

This property does not maintain an active waiting list. The annual turnover rate was not disclosed. This is a family property. The contact was unable to disclose the square footage of each unit type.

**Market-Rate Vacancies**

The field survey was completed during the first week of August 2019. There were eight vacant units at the time of the survey out of 450 surveyed, for an overall vacancy rate of 1.8 percent. The market-rate occupancy is 99 percent.

<b>MARKET VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Jac-Lyn Apartments	84	3	3.0%
Perseve at Hospital Park Apartments	70	0	0.0%
Georgetown Apartments	102	2	2.0%
Plantation Apartments	12	0	0.0%
Holly Cove Apartments	70	0	0.0%
Arbors on Earth	112	3	3.0%
<b>Totals</b>	<b>450</b>	<b>8</b>	<b>1.8%</b>

**Subsidized/Restricted Vacancies**

The field survey was completed during the first week of August 2019. There were 23 vacant units at the time of the survey out of 313 surveyed, for an overall vacancy rate of 7.3 percent. The subsidized/restricted occupancy is 95 percent.

<b>AFFORDABLE HOUSING VACANCIES</b>			
<b>Name of Property</b>	<b># of Units</b>	<b># of Vacant Units</b>	<b>Vacancy Rate</b>
Paradise Moultrie	100	18	18.0%
Pineview Manor Apartments	60	4	7.0%
Pineland Apartments	40	0	0.0%
The Forest III	53	1	2.0%
Shy Manor Apartments	60	0	0.0%
<b>Totals</b>	<b>313</b>	<b>23</b>	<b>7.3%</b>

**Overall Vacancy**

There was a total of 10 confirmed apartment complexes in the market area, including the subject. There were 31 vacant units at the time of the survey out of 763 surveyed, for an overall vacancy rate of 4.0 percent. There are currently two competitive properties in the market area. These properties currently have four vacant units out of 120 surveyed, for an overall competitive vacancy rate of 3.3 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.



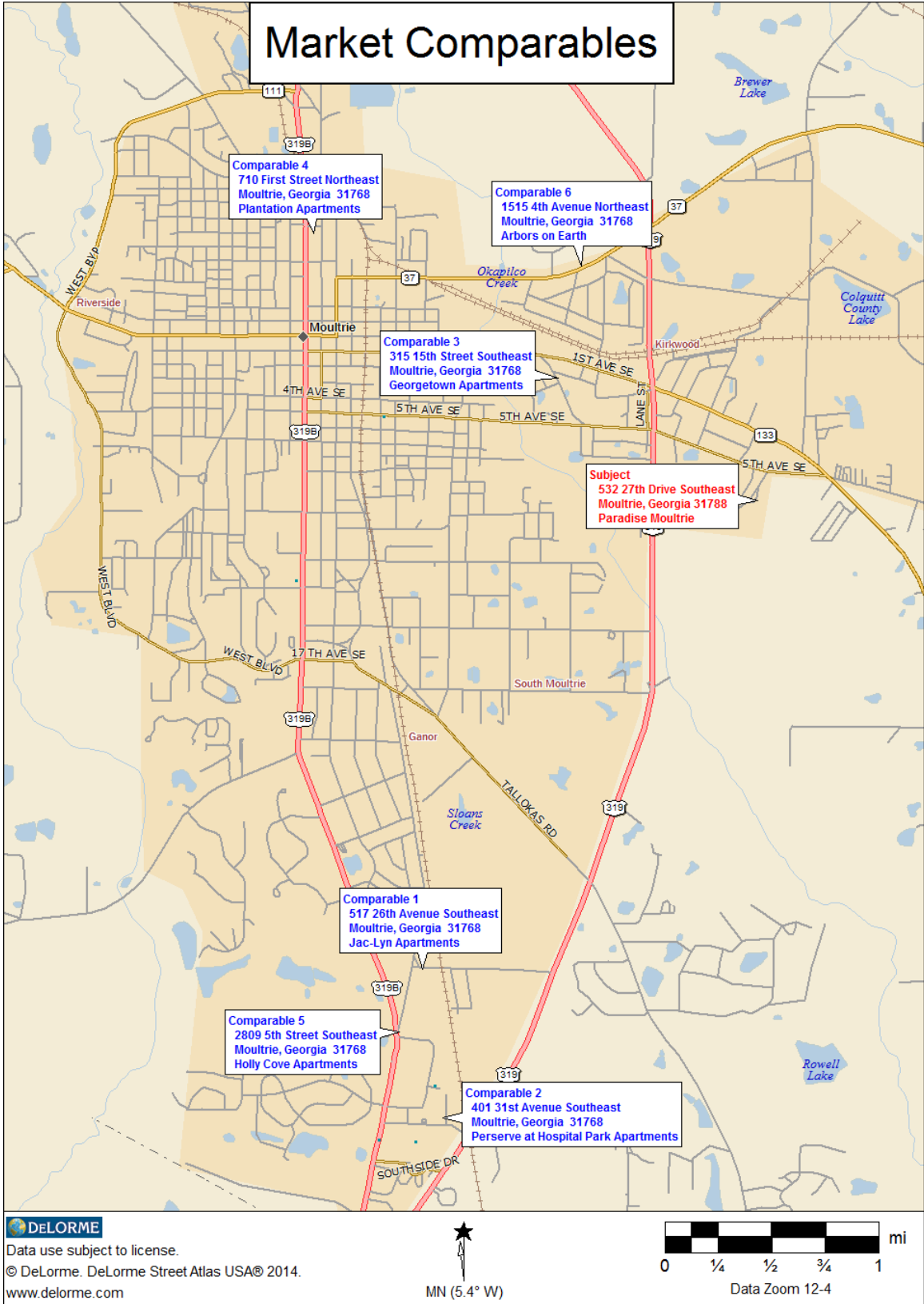
**EXISTING HOUSING MAP LEGEND**

**MARKET-RATE MAP**

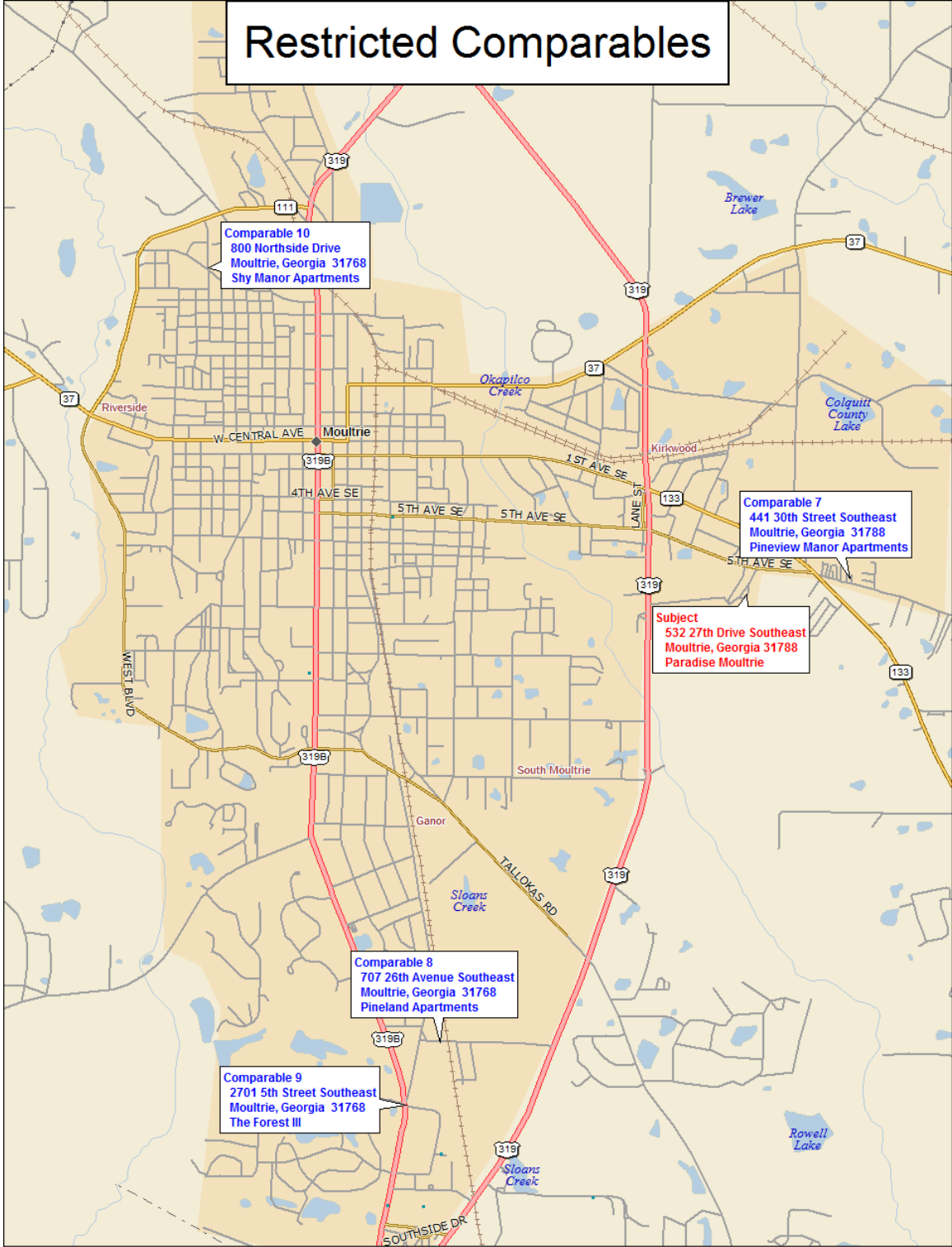
<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Jac-Lyn Apartments	Market Rate	3.8 Miles
Preserve at Hospital Park Apartments	Market Rate	4.2 Miles
Georgetown Apartments	Market Rate	1.2 Miles
Plantation Apartments	Market Rate	2.9 Miles
Holly Cove Apartments	Market Rate	4.2 Miles
Arbors on Earth	Market Rate	1.7 Miles

**RENT-RESTRICTED MAP**

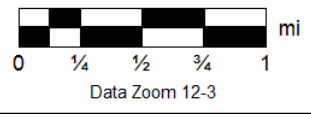
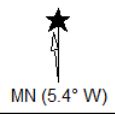
<b><u>Name of Development</u></b>	<b><u>Type of Financing</u></b>	<b><u>Distance from Subject</u></b>
Pineview Manor Apartments	Section 8	0.8 Miles
Pineland Apartments	Rural Development	3.8 Miles
The Forest III	Rural Development	4.1 Miles
Shy Manor Apartments	Section 8	4.0 Miles



# Restricted Comparables



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**Additional Developments**

The following properties were designated for elderly and were not included in this analysis since they will not directly compete with the subject: The Forest Apartments, Dogwood Plaza and Antiqua Place Phase I and Phase II.

IN-UNIT AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS															
	Project Type	Year Built	Refrigerator	Range	Disposal	Dishwasher	Microwave	Washer/Dryer	Hook-Ups	Carpet	Blinds	Ceiling Fans	Balcony/Patio	Pull Cords	Special Feature
Subject	0	0													
Comp 1	Market	1986	x	x	x				x	x	x				
Comp 2	Market	1984/2016	x	x		x				x	x		x		
Comp 3	Market	1982/2018	x	x	x	x			x	x	x		x		
Comp 4	Market	1982	x	x		x			x	x	x		x		
Comp 5	Market	1987	x	x	x	x	x			x	x		x		
Comp 6	Market	1999/2018	x	x	x	x		x		x	x	x			
Comp 7	Section 8	1983	x	x						x	x		x		
Comp 8	RD	1984	x	x					x	x	x				
Comp 9	RD	1987/2018	x	x					x		x				
Comp 10	Section 8	1972	x	x						x	x	x			

EXTERIOR AMENITIES OF COMPARABLE SURVEYED DEVELOPMENTS															
	Project Type	Year Built	Clubhouse	Pool	MR	Picnic Area	Exercise Room	Bus. Center	Carport Garage	Play Area	Sports Court	Central Laundry	Intercom Entry	Limited Access Gate	Other Security
Subject															
Comp 1	Market	1986		x								x			x
Comp 2	Market	1984/2016		x						x		x			
Comp 3	Market	1982/2018	x	x		x					x				
Comp 4	Market	1982													
Comp 5	Market	1987	x	x						x		x			
Comp 6	Market	1999/2018	x	x		x				x	x				x
Comp 7	Section 8	1983								x		x			
Comp 8	RD	1984								x		x			
Comp 9	RD	1987/2018				x				x		x			
Comp 10	Section 8	1972										x			

## **Evaluation of the Rehabilitated Development**

### **Location**

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

### **Project Design**

The subject contains seven two-story walk-up buildings. The property contains a total of 100 units. The buildings are of wood frame construction with brick and vinyl siding exteriors.

### **Project Amenities**

Project amenities include playground, laundry facility, on-site management, on-site maintenance, security patrol. As complete, there will also be a meeting room, exercise room, picnic area, business center and community gardens. These amenities are generally similar to competing properties in the market area.

### **Unit Amenities**

Unit amenities include a refrigerator, range/oven, carpet and vinyl flooring, blinds and walk-in closet. Upon completion of renovations, the units will also contain a microwave. These amenities are generally similar to competing properties in the market area.

### **Tenant Services**

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

### **Parking**

The subject contains open parking areas with approximately 144 parking spaces. This arrangement is comparable to other developments in the market area.

### **Unit Mix**

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

**Utilities**

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

**Unit Size**

The average size of the units in the surveyed developments is 717 square feet for one-bedroom units and 1,013 square feet for two-bedroom units. The subject's unit sizes are within the comparable range. Therefore, the unit sizes do not have a negative impart on the marketability of the subject.

AVERAGE APARTMENT SIZE OF COMPARABLE APARTMENTS					
	COMPARABLES				
Unit Type	Minimum (SF)	Maximum (SF)	Average (SF)	Subject (SF)	Subject's Advantage
1 BR	600	850	717	645	-10.0%
2 BR	720	1,800	1,013	750	-26.0%

Source: Gill Group Field Survey

**Vacancy Rates/Rental Trends**

There was a total of 17 confirmed apartment complexes in the market area, including the subject. There were 31 vacant units at the time of the survey out of 763 surveyed, for an overall vacancy rate of 4.0 percent. There are currently two competitive properties in the market area. These properties currently have four vacant units out of 120 surveyed, for an overall competitive vacancy rate of 3.3 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

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

The subject maintains an 82 percent occupancy rate, with 18 vacant units that have water damage and are currently being renovated. The rehabilitation will not displace any tenants. Therefore, it will not negatively impact on the vacancy rate or rental rates in the market area. Based on the information verified and included within this analysis, it appears that the occupancy rate will remain stable and rental rates will increase slightly within the next two years.

**Summary of Developments Strength and Weaknesses**

Strengths – The development is located near a major thoroughfare which provides it with average visibility and access. In addition, the subject is an existing development with an established tenant base. After rehabilitation, the property will be in good condition.

Weaknesses – The development has no apparent weaknesses.



HUD Forms 92273-S8 and Explanations – As Complete  
One-Bedroom Units (645 SF) – As Complete

OMB Approval # 2502-0507 (exp. 04/30/2012)

Rent Comparability Grid		Unit Type →	One-Bedroom		Subject's FHA #:	N/A					
Subject		Comparable 1		Comparable 2		Comparable 3		Comparable 4		Comparable 5	
Paradise Moultrie		Jac-Lyn Apartments		Preserve at Hospital Park Apartments		Georgetown Apartments		Plantation Apartments		Holly Cove Apartments	
532 27th Drive Southeast		517 26th Avenue Southeast		401 31st Avenue Southeast		315 15th Street Southeast		710 1st Street Northeast		2809 5th Street Southeast	
Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt	
<b>A. Rents Charged</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>	
1	\$ Last Rent / Restricted?	\$443	N	\$695	N	\$580	N	\$600	N	\$635	N
2	Date Last Leased (mo/yr)	Jul-19		Jul-19		Jul-19		Jul-19		Jul-19	
3	Rent Concessions	N		N		N		N		N	
4	Occupancy for Unit Type	97%		100%		98%		100%		100%	
5	Effective Rent & Rent/ sq. ft	\$443	\$0.89	\$695	\$1.16	\$580	\$0.68	\$600	\$0.67	\$635	\$0.79
<i>In Parts B thru E, adjust only for differences the subject's market values.</i>											
<b>B. Design, Location, Condition</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>	
6	Structure / Stories	WU/2		G/1		WU/2		G/1		G/1	
7	Yr. Built/Yr. Renovated	1973/Proposed		1984/2016		1982		1982		1987	
8	Condition /Street Appeal	G	\$150	G		F	\$140	A	\$85	A	\$85
9	Neighborhood	A		A		A		F	\$50	A	
10	Same Market? Miles to Subj	Y/3.54		Y/4.1		Y/1.1		Y/2.9		Y/4.1	
<b>C. Unit Equipment/ Amenities</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>	
11	# Bedrooms	1		1		1		2	(\$45)	2	(\$45)
12	# Baths	1		1		1		1		1	
13	Unit Interior Sq. Ft.	645	\$30	600	\$10	850	(\$40)	900	(\$50)	800	(\$30)
14	Balcony/ Patio	N		Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
15	AC: Central/ Wall	C		C		C		C		C	
16	Range/ Refrigerator	RF		RF		RF		RF		RF	
17	Microwave/ Dishwasher	M	\$5	D	(\$5)	D	(\$5)	D	(\$5)	D	(\$5)
18	Washer/Dryer	L		L		HU	(\$5)	HU	(\$5)	L	
19	Floor Coverings	C		C		C		C		C	
20	Window Coverings	B		B		B		B		B	
21	Cable/ Satellite/Internet	I	\$40	N	\$40	I	\$30	N	\$40	N	\$40
22	Special Features	N		N		CT		N		N	
23											
<b>D. Site Equipment/ Amenities</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>	
24	Parking ( \$ Fee)	L/0		L/0		L/0, G/0	(\$10)	L/0		L/0	
25	Extra Storage	N		N		N		Y/0	(\$5)	N	
26	Security	Y	\$5	N	\$5	N	\$5	N	\$5	N	\$5
27	Clubhouse/ Meeting Rooms	MR	\$5	N	\$5	C		N	\$5	C	
28	Pool/ Recreation Areas	ER	\$10	PR		PR		N	\$20	PR	
29	Business Ctr / Nhd Netwk	BC	\$5	N	\$5	N	\$5	N	\$5	N	\$5
30	Service Coordination	N		N		N		N		N	
31	Non-shelter Services	N		N		N		N		N	
32	Neighborhood Networks	N		N		N		N		N	
<b>E. Utilities</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>		<b>Data</b>	
33	Heat (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
34	Cooling (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
35	Cooking (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
36	Hot Water (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
37	Other Electric	N		N		N		N/E		N	
38	Cold Water/ Sewer	Y		N	\$39	Y		N	\$39	N	\$39
39	Trash /Recycling	Y	\$15	N	\$15	Y		N	\$15	N	\$15
<b>F. Adjustments Recap</b>		<b>Pos</b>		<b>Neg</b>		<b>Pos</b>		<b>Neg</b>		<b>Pos</b>	
40	# Adjustments B to D	8	0	5	2	4	5	7	6	4	4
41	Sum Adjustments B to D	\$250	\$0	\$65	(\$10)	\$180	(\$65)	\$210	(\$115)	\$135	(\$85)
42	Sum Utility Adjustments	\$15	\$0	\$54	\$0	\$0	\$0	\$54	\$0	\$54	\$0
		<b>Net</b>	<b>Gross</b>	<b>Net</b>	<b>Gross</b>	<b>Net</b>	<b>Gross</b>	<b>Net</b>	<b>Gross</b>	<b>Net</b>	<b>Gross</b>
43	Net/ Gross Adjmts B to E	\$265	\$265	\$109	\$129	\$115	\$245	\$149	\$379	\$104	\$274
<b>G. Adjusted &amp; Market Rents</b>		<b>Adj. Rent</b>		<b>Adj. Rent</b>		<b>Adj. Rent</b>		<b>Adj. Rent</b>		<b>Adj. Rent</b>	
44	Adjusted Rent (5+ 43)	\$708		\$804		\$695		\$749		\$739	
45	Adj Rent/Last rent		160%		116%		120%		125%		116%
46	Estimated Market Rent	\$725	\$1.12	Estimated Market Rent/ Sq. Ft							

*Samuel S. Siegel*  
Appraiser's Signature  
8/7/2019  
Date

Attached are explanations of:

a. why & how each adjustment was made  
b. how market rent was derived from adjusted rents  
c. how this analysis was used for a similar unit type

Grid was prepared:  Manually  Using HUD's Excel form form HUD-92273-S8 (04/2002)

**Paradise Moultrie**

**Primary Unit Type – One-Bedroom Units (645 SF)**

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

A rent comparability grid was prepared for the primary unit type with 645 square feet. Comparable apartments used include: Jac-Lyn Apartments (Comparable 1), Preserve at Hospital Park Apartments (Comparable 2), Georgetown Apartments (Comparable 3), Plantation Apartments (Comparable 4) and Holly Cove Apartments (Comparable 5).

**Line 1: \$ Last Rent/Restricted** – All of the units are currently rented at the rates shown on the grid. Rents range from \$443 to \$695. No unit used in this analysis has any rent restrictions.

**Line 2: Date Last Leased** – The grid shows the effective date of the leases most recently signed. Effective dates are all July 2019. No adjustments were necessary.

**Line 3: Rent Concessions** – The subject is not offering any concessions. None of the comparables are currently offering concessions. No adjustments were needed.

**Line 4: Occupancy for Unit Type** – The subject's current occupancy rate is 82 percent. The comparables' occupancy rates range from 97 to 100 percent. No adjustments were needed.

**Line 5: Effective Rent & Rent/Square Footage:** All of the units are currently rented at the rates shown on the grid. After all necessary adjustments, effective rents range from \$443 to \$695, and effective rents per square foot range from \$0.67 to \$1.16 per square foot.

**Line 6: Structure/Stories** – The subject contains two-story walk-up buildings. Comparables 1, and 3 are similar to the subject. Comparables 2, 4 and 5 contains garden-style buildings. In garden-style buildings, the units contain ground-floor entry, making them easily accessible without having to utilize stairs. Additionally, one-story garden-style units do not contain upstairs or downstairs neighbors. Therefore, it is the appraiser's opinion that all units in these structures would rent for a premium when compared to units in walk-up buildings. Due to insufficient market support, a downward adjustment of \$10 per month was selected for Comparables 2, 4 and 5.

**Line 7: Year Built/Year Renovated** – The subject was built in 1973 and is proposed to be renovated. Comparable 1 was constructed in 1986, and Comparable 2 was built in 1984 and renovated in 2016. Comparable 3 was built in 1982. Comparable 4 was constructed in 1982. Comparable 5 was built in 1987. As year built/year renovated numbers play a large part in the condition of the subject, any adjustment needed for year built/year renovated were incorporated into the condition/street appeal adjustment.

**Line 8: Condition/Street Appeal** – The subject has frame construction with and brick and siding exterior construction. The landscaping consists of grass, trees and shrubs. The subject is proposed to be renovated and will be in good condition. Renovation details can be found in the Owner's Scope of Repairs. In the as-is scenario, condition adjustments were determined by paired analysis. Comparable 2 is in good condition as it was renovated in 2016 and resulted in a negative adjustment of \$85 per month. Therefore, this comparable was considered the most similar in the as-complete scenario. Therefore, it was deemed reasonable to apply the \$85 adjustment to all remaining comparables. The comparables were adjusted as follows: Comparable 1: \$150; Comparable 3: \$140; Comparable 4: \$85; and Comparable 5: \$85.

**Line 9: Neighborhood** – The subject's neighborhood is rated average with easy access to all services available within the city limits. Comparables 1, 2, 3 and 5 are located in similar areas. Comparable 4 is located in neighborhood with lower median home values and rent levels. Therefore, an adjustment was warranted. The difference in median rent was utilized to determine an appropriate adjustment. Due to the nature of the adjustment and the fact that all of the difference may not be attributable entirely to differences in neighborhood, the results were divided in half. Therefore, Comparable 4 was adjusted upward \$50 per month.

	Subject: 9707.01	Comp 4: 9704.00	% Diff
Median Income	\$31,921	\$32,262	1.06%
Median Home Value	\$106,300	\$66,800	-59.13%
Median Rent	\$682	\$582	-17.18%

**Line 10: Same Market/Miles to Subject** – All comparables are located in the same market area as the subject. No adjustment was needed.

**Line 11: # of Bedrooms** – Each community with a differing number of bedrooms than the subject was adjusted \$50 per bedroom 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 here to consider the added convenience of additional bedrooms. The extra room will enhance marketability of a unit even if the square footage remains the same. The amount selected was chosen after a paired rental analysis was used to determine a range for the adjustment. The adjustment is selected based on where the majority of

the results fall within the range. If there is no majority, a conservative adjustment at the low end of the range is selected. As can be seen in the following table, a paired analysis range of \$32 to \$64 was determined for the additional bedroom.

	Comp 1	Comp 2	Comp 3
<b>1 BR Rent</b>	\$500	\$695	\$580
<b>1 BR Size</b>	700	600	850
<b>2 BR Rent</b>	\$550	\$795	\$650
<b>2 BR Size</b>	800	800	1,000
<b>Size Adj Factor</b>	\$0.18	\$0.18	\$0.18
<b>Size Difference</b>	100	200	150
<b>Indicated Size Adj.</b>	\$18	\$36	\$27
<b>Adjusted BR Rent</b>	\$532	\$759	\$623
<b>Indicated BR Adj.</b>	<b>\$32</b>	<b>\$64</b>	<b>\$43</b>

**Line 12: # of Baths** – The subject contains one bath in the units. All comparables are similar. No adjustments were needed.

**Line 13: Unit Interior Square Footage** – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparables dollar per square foot rental rate was determined for each unit type. 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 units is \$0.20. The result was rounded to the nearest \$5. No adjustments were made to comparables within 25 square feet of the subject. These adjustments are reflected on the HUD-Form 92273-S8, which is attached.

**Line 14: Balcony/Patio** – The subject does not contain either amenity. Comparables 2, 3, 4 and 5 contain these features and were adjusted downward \$5 per month. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, the adjustment was deemed reasonable.

**Line 15: AC: Central/Wall** – The subject contains central air conditioning as do all comparables. No adjustments were needed.

**Line 16: Range/Refrigerator** – The subject and all comparables contain both amenities. No adjustments were needed.

**Line 17: Microwave/Dishwasher** – The subject will contain microwaves. Comparable 1 does not contain these amenities. Comparables 2, 3, 4 and 5 contain dishwashers in the units. 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, dishwashers were valued at \$10 per month, and microwaves were valued at \$5 per month.

**Line 18: Washer/Dryer** – The subject and Comparables 1, 2 and 5 contain laundry facilities. Comparables 3 and 4 contains washer/dryer hook-ups in the units. 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 3 and 4 were adjusted downward \$5 per month.

**Line 19: Floor Coverings** – The subject and all comparables contain carpet floor coverings. Therefore, no adjustments were needed.

**Line 20: Window Coverings** – The subject and all comparables contain window coverings. No adjustment was needed.

**Line 21: Cable/Satellite/Internet** – The subject will include common area Wi-Fi after the rehabilitation. Comparable 3 also includes Wi-Fi in the common areas. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparables 1, 2, 4 and 5 were adjusted upward \$10 per month.

**Line 22: Special Features** – The subject does not contain special features. Comparables 1, 2, 4 and 5 are similar to the subject. Comparable 3 contains ceramic tile. No complex in the market area shows a rent differential based on this particular item. Therefore, no adjustments were needed.

**Line 24: Parking** – The subject and all comparables contain parking lots with no additional fee. Comparable 3 also includes garage parking with no addition fees. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparable 3 was adjusted downward \$10 per month.

**Line 25: Extra Storage** – The subject Comparables 1, 2, 3 and 5 do not contain extra storage. Comparable 4 contains extra storage at no additional fee. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparable 4 was adjusted downward \$5 per month.

**Line 26: Security** – The subject contains security patrol. None of the comparables contain security. No complex in the market area shows a rent differential based on this particular item; however, the added

amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, all comparables were adjusted upward \$5 per month.

**Line 27: Clubhouse/Meeting Rooms/Dining Rooms** – The subject will contain a meeting room. Comparables 3 and 5 contain clubhouses. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparables 1, 2 and 4 were adjusted upward \$5 per month.

**Line 28: Pool/Exercise Room/Recreation Areas** – The subject contains a playground. An exercise room is proposed as part of the renovation scope. Comparables 1, 2, 3 and 5 contain swimming pools. Comparables 2 and 5 contain playgrounds. Comparable 3 contains a picnic area, basketball court and tennis court. Although there is little market data available concerning units with these features, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, each category was valued at \$10 per month. Therefore, Comparables 2, 3 and 5 were considered similar. Comparable 1 was adjusted upward \$10 per month, while Comparable 4 was adjusted upward \$20 per month for not containing any of these features.

**Line 29: Business Center** – The subject does not contain this feature. None of the comparables contain this feature, and all were adjusted upward \$5 per month. Although there is little market data available concerning apartments with these features versus those without these features, the added amenity is an enhancement. Therefore, the nominal adjustment is reasonable.

**Line 30: Service Coordination** – The subject will contain this feature. None of the comparables contain this feature. No adjustment was needed.

**Line 31: Non-Shelter Services** – The subject does not contain these features. None of the comparables contain these features. No adjustment was needed.

**Line 32: Neighborhood Network** – The subject does not contain this feature. None of the comparables contain this feature. No adjustment was needed.

**Line 33: Heat** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 34: Cooling** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 35: Cooking** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 36: Hot Water** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 37: Other Electric** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 38: Cold Water/Sewer** – The subject provides cold water and sewer. Comparables 1 and 3 are similar. The remaining comparables do not provide these utilities and were adjusted upward \$39 per month based on the Allowances for Tenant-Furnished Utilities and Other Services for Southern Georgia.

**Line 39: Trash/Recycling** – The subject and Comparable 3 have these utilities provided. The remaining comparables do not provide these utilities and were adjusted upward \$15 per month based on the Allowances for Tenant-Furnished Utilities and Other Services for Southern Georgia.

**Line 46: Conclusion of Market Rent**

The adjusted rents range from \$665 to \$774. Greater emphasis was placed on Preserve at Hospital Park Apartments as it is most similar in condition/street appeal and neighborhood. Holly Cove Apartments was considered next as it required the least amount of adjustments between condition/street appeal and neighborhood. Jac-Lyn Apartments and Georgetown Apartments were considered next based on overall gross adjustments. Least weight was placed on Plantation Apartments as it required the most adjustments to equate to the subject.

Based on the above, the appraiser concluded the market rent for the units as follows:

- **645 SF One-Bedroom Units** - **\$725, or \$1.12 per square foot**

Two-Bedroom Units (750 SF) – As Complete

OMB Approval # 2502-0507 (exp. 04/30/2021)

Rent Comparability Grid

Unit Type →

Two-Bedroom

Subject's FHA #:

N/A

Subject		Comparable 1		Comparable 2		Comparable 3		Comparable 4		Comparable 5	
Paradise Moultrie		Jac-Lyn Apartments		Preserve at Hospital Park Apartments		Georgetown Apartments		Plantation Apartments		Holly Cove Apartments	
532 27th Drive Southeast		517 26th Avenue Southeast		401 31st Avenue Southeast		315 15th Street Southeast		710 1st Street Northeast		2809 5th Street Southeast	
Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt		Moultrie Colquitt	
A. Rents Charged		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
1	\$ Last Rent / Restricted?	\$510	N	\$795	N	\$650	N	\$600	N	\$635	N
2	Date Last Leased (mo/yr)	Jul-19		Jul-19		Jul-19		Jul-19		Jul-19	
3	Rent Concessions	N		N		N		N		N	
4	Occupancy for Unit Type	97%		100%		98%		100%		100%	
5	Effective Rent & Rent/ sq. ft	\$510	\$0.71	\$795	\$0.99	\$650	\$0.65	\$600	\$0.67	\$635	\$0.79
<i>In Parts B thru E, adjust only for differences the subject's market values.</i>											
B. Design, Location, Condition		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
6	Structure / Stories	WU/2		G/1		WU/2		G/1		G/1	
7	Yr. Built/Yr. Renovated	1973/Proposed		1984/2016		1982		1982		1987	
8	Condition /Street Appeal	G	\$150	G		F	\$140	A	\$85	A	\$85
9	Neighborhood	A		A		A		F	\$50	A	
10	Same Market? Miles to Subj	Y/3.54		Y/4.1		Y/1.1		Y/2.9		Y/4.1	
C. Unit Equipment/ Amenities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
11	# Bedrooms	2		2		2		2		2	
12	# Baths	1		1		1		1		1	
13	Unit Interior Sq. Ft.	750	\$5	800	(\$10)	1,000	(\$45)	900	(\$25)	800	(\$10)
14	Balcony/ Patio	N		Y	(\$5)	Y	(\$5)	Y	(\$5)	Y	(\$5)
15	AC: Central/ Wall	C		C		C		C		C	
16	Range/ Refrigerator	RF		RF		RF		RF		RF	
17	Microwave/ Dishwasher	M	\$5	D	(\$5)	D	(\$5)	D	(\$5)	D	(\$5)
18	Washer/Dryer	L		L		HU	(\$5)	HU	(\$5)	L	
19	Floor Coverings	C		C		C		C		C	
20	Window Coverings	B		B		B		B		B	
21	Cable/ Satellite/Internet	I	\$40	N	\$40	I	\$30	N	\$40	N	\$40
22	Special Features	N		N		CT		N		N	
23											
D. Site Equipment/ Amenities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
24	Parking ( \$ Fee)	L/0		L/0		L/0, G/0	(\$10)	L/0		L/0	
25	Extra Storage	N		N		N		Y/0	(\$5)	N	
26	Security	Y	\$5	N	\$5	N	\$5	N	\$5	N	\$5
27	Clubhouse/ Meeting Rooms	MR	\$5	N	\$5	C		N	\$5	C	
28	Pool/ Recreation Areas	ER	\$10	PR		PR		N	\$20	PR	
29	Business Ctr / Nhd Netwk	BC	\$5	N	\$5	N	\$5	N	\$5	N	\$5
30	Service Coordination	N		N		N		N		N	
31	Non-shelter Services	N		N		N		N		N	
32	Neighborhood Networks	N		N		N		N		N	
E. Utilities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
33	Heat (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
34	Cooling (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
35	Cooking (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
36	Hot Water (in rent?/ type)	N/E		N/E		N/E		N/E		N/E	
37	Other Electric	N		N		N		N/E		N	
38	Cold Water/ Sewer	Y		N	\$48	Y		N	\$48	N	\$48
39	Trash/Recycling	Y	\$15	N	\$15	Y		N	\$15	N	\$15
F. Adjustments Recap		Pos	Neg	Pos	Neg	Pos	Neg	Pos	Neg	Pos	Neg
40	# Adjustments B to D	8	0	4	3	4	5	7	5	4	3
41	Sum Adjustments B to D	\$225	\$0	\$55	(\$20)	\$180	(\$70)	\$210	(\$45)	\$135	(\$20)
42	Sum Utility Adjustments	\$15	\$0	\$63	\$0	\$0	\$0	\$63	\$0	\$63	\$0
43	Net/ Gross Adjmts B to E	\$240	\$240	\$98	\$138	\$110	\$250	\$228	\$318	\$178	\$218
G. Adjusted & Market Rents		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent	
44	Adjusted Rent (5+ 43)	\$750		\$893		\$760		\$828		\$813	
45	Adj Rent/Last rent		147%		112%		117%		138%		128%
46	Estimated Market Rent	\$815	\$1.09	Estimated Market Rent/ Sq. Ft							

*Samuel S. Seid*  
Appraiser's Signature

8/7/2019  
Date

Attached are explanations of:

- a. why & how each adjustment was made
- b. how market rent was derived from adjusted rents
- c. how this analysis was used for a similar unit type

Grid was prepared:  Manually  Using HUD's Excel form HUD-92273-S8 (04/2002)



**Paradise Moultrie**

**Primary Unit Type – Two-Bedroom Units (750 SF)**

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

A rent comparability grid was prepared for the primary unit type with 750 square feet. Comparable apartments used include: Jac-Lyn Apartments (Comparable 1), Preserve at Hospital Park Apartments (Comparable 2), Georgetown Apartments (Comparable 3), Plantation Apartments (Comparable 4) and Holly Cove Apartments (Comparable 5).

**Line 1: \$ Last Rent/Restricted** – All of the units are currently rented at the rates shown on the grid. Rents range from \$510 to \$795. No unit used in this analysis has any rent restrictions.

**Line 2: Date Last Leased** – The grid shows the effective date of the leases most recently signed. Effective dates are all July 2019. No adjustments were necessary.

**Line 3: Rent Concessions** – The subject is not offering any concessions. None of the comparables are currently offering concessions. No adjustments were needed.

**Line 4: Occupancy for Unit Type** – The subject's current occupancy rate is 82 percent. The comparables' occupancy rates range from 97 to 100 percent. No adjustments were needed.

**Line 5: Effective Rent & Rent/Square Footage:** All of the units are currently rented at the rates shown on the grid. After all necessary adjustments, effective rents range from \$510 to \$795, and effective rents per square foot range from \$0.65 to \$0.99 per square foot.

**Line 6: Structure/Stories** – The subject contains two-story walk-up buildings. Comparables 1, and 3 are similar to the subject. Comparables 2, 4 and 5 contains garden-style buildings. In garden-style buildings, the units contain ground-floor entry, making them easily accessible without having to utilize stairs. Additionally, one-story garden-style units do not contain upstairs or downstairs neighbors. Therefore, it is the appraiser's opinion that all units in these structures would rent for a premium when compared to units in walk-up buildings. Due to insufficient market support, a downward adjustment of \$10 per month was selected for Comparables 2, 4 and 5.

**Line 7: Year Built/Year Renovated** – The subject was built in 1973 and is proposed to be renovated. Comparable 1 was constructed in 1986, and Comparable 2 was built in 1984 and renovated in 2016. Comparable 3 was built in 1982. Comparable 4 was constructed in 1982. Comparable 5 was built in 1987. As year built/year renovated numbers play a large part in the condition of the subject, any adjustment needed for year built/year renovated were incorporated into the condition/street appeal adjustment.

**Line 8: Condition/Street Appeal** – The subject has frame construction with and brick and siding exterior construction. The landscaping consists of grass, trees and shrubs. The subject is proposed to be renovated and will be in good condition. Renovation details can be found in the Owner's Scope of Repairs. In the as-is scenario, condition adjustments were determined by paired analysis. Comparable 2 is in good condition as it was renovated in 2016 and resulted in a negative adjustment of \$85 per month. Therefore, this comparable was considered the most similar in the as-complete scenario. Therefore, it was deemed reasonable to apply the \$85 adjustment to all remaining comparables. The comparables were adjusted as follows: Comparable 1: \$150; Comparable 3: \$140; Comparable 4: \$85; and Comparable 5: \$85.

**Line 9: Neighborhood** – The subject's neighborhood is rated average with easy access to all services available within the city limits. Comparables 1, 2, 3 and 5 are located in similar areas. Comparable 4 is located in neighborhood with lower median home values and rent levels. Therefore, an adjustment was warranted. The difference in median rent was utilized to determine an appropriate adjustment. Due to the nature of the adjustment and the fact that all of the difference may not be attributable entirely to differences in neighborhood, the results were divided in half. Therefore, Comparable 4 was adjusted upward \$50 per month.

	<b>Subject: 9707.01</b>	<b>Comp 4: 9704.00</b>	<b>% Diff</b>
<b>Median Income</b>	\$31,921	\$32,262	1.06%
<b>Median Home Value</b>	\$106,300	\$66,800	-59.13%
<b>Median Rent</b>	\$682	\$582	-17.18%

**Line 10: Same Market/Miles to Subject** – All comparables are located in the same market area as the subject. No adjustment was needed.

**Line 11: # of Bedrooms** – The subject contains two-bedroom units. All comparables are similar. No adjustments were needed.

**Line 12: # of Baths** – The subject contains one bath in the units. All comparables are similar. No adjustments were needed.

**Line 13: Unit Interior Square Footage** – For the purpose of this report, a range of comparable rents per square foot was derived. To determine this adjustment, each comparables dollar per square foot rental rate was determined for each unit type. 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 units is \$0.18. The result was rounded to the nearest \$5. No adjustments were made to comparables within 25 square feet of the subject. These adjustments are reflected on the HUD-Form 92273-S8, which is attached.

**Line 14: Balcony/Patio** – The subject does not contain either amenity. Comparables 2, 3, 4 and 5 contain these features and were adjusted downward \$5 per month. Although there is little market data available concerning units with these features versus those without these features, the added amenity is an enhancement to the unit. Therefore, the adjustment was deemed reasonable.

**Line 15: AC: Central/Wall** – The subject contains central air conditioning as do all comparables. No adjustments were needed.

**Line 16: Range/Refrigerator** – The subject and all comparables contain both amenities. No adjustments were needed.

**Line 17: Microwave/Dishwasher** – The subject will contain microwaves. Comparable 1 does not contain these amenities. Comparables 2, 3, 4 and 5 contain dishwashers in the units. 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, dishwashers were valued at \$10 per month, and microwaves were valued at \$5 per month.

**Line 18: Washer/Dryer** – The subject and Comparables 1, 2 and 5 contain laundry facilities. Comparables 3 and 4 contains washer/dryer hook-ups in the units. 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 3 and 4 were adjusted downward \$5 per month.

**Line 19: Floor Coverings** – The subject and all comparables contain carpet floor coverings. Therefore, no adjustments were needed.

**Line 20: Window Coverings** – The subject and all comparables contain window coverings. No adjustment was needed.

**Line 21: Cable/Satellite/Internet** – The subject will include common area Wi-Fi after the rehabilitation. Comparable 3 also includes Wi-Fi in the common areas. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparables 1, 2, 4 and 5 were adjusted upward \$10 per month.

**Line 22: Special Features** – The subject does not contain special features. Comparables 1, 2, 4 and 5 are similar to the subject. Comparable 3 contains ceramic tile. No complex in the market area shows a rent differential based on this particular item. Therefore, no adjustments were needed.

**Line 24: Parking** – The subject and all comparables contain parking lots with no additional fee. Comparable 3 also includes garage parking with no addition fees. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparable 3 was adjusted downward \$10 per month.

**Line 25: Extra Storage** – The subject Comparables 1, 2, 3 and 5 do not contain extra storage. Comparable 4 contains extra storage at no additional fee. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparable 4 was adjusted downward \$5 per month.

**Line 26: Security** – The subject contains security patrol. None of the comparables contain security. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, all comparables were adjusted upward \$5 per month.

**Line 27: Clubhouse/Meeting Rooms/Dining Rooms** – The subject will contain a meeting room. Comparables 3 and 5 contain clubhouses. No complex in the market area shows a rent differential based on this particular item; however, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market area. Therefore, Comparables 1, 2 and 4 were adjusted upward \$5 per month.

**Line 28: Pool/Exercise Room/Recreation Areas** – The subject contains a playground. An exercise room is proposed as part of the renovation scope. Comparables 1, 2, 3 and 5 contain swimming pools. Comparables 2 and 5 contain playgrounds. Comparable 3 contains a picnic area, basketball court and tennis court. Although there is little market data available concerning units with these features, the added amenity is an enhancement. Apartments with these features can command a higher rent in the market

area. Therefore, each category was valued at \$10 per month. Therefore, Comparables 2, 3 and 5 were considered similar. Comparable 1 was adjusted upward \$10 per month, while Comparable 4 was adjusted upward \$20 per month for not containing any of these features.

**Line 29: Business Center** – The subject does not contain this feature. None of the comparables contain this feature, and all were adjusted upward \$5 per month. Although there is little market data available concerning apartments with these features versus those without these features, the added amenity is an enhancement. Therefore, the nominal adjustment is reasonable.

**Line 30: Service Coordination** – The subject does not contain this feature. None of the comparables contain this feature. No adjustment was needed.

**Line 31: Non-Shelter Services** – The subject does not contain these features. None of the comparables contain these features. No adjustment was needed.

**Line 32: Neighborhood Network** – The subject does not contain this feature. None of the comparables contain this feature. No adjustment was needed.

**Line 33: Heat** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 34: Cooling** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 35: Cooking** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 36: Hot Water** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 37: Other Electric** – The subject does not have this utility provided. None of the comparables have this utility provided. No adjustment was needed.

**Line 38: Cold Water/Sewer** – The subject provides cold water and sewer. Comparables 1 and 3 are similar. The remaining comparables do not provide these utilities and were adjusted upward \$48 per month based on the Allowances for Tenant-Furnished Utilities and Other Services for Southern Georgia.

**Line 39: Trash/Recycling** – The subject and Comparable 3 have these utilities provided. The remaining comparables do not provide these utilities and were adjusted upward \$15 per month based on the Allowances for Tenant-Furnished Utilities and Other Services for Southern Georgia.

**Line 46: Conclusion of Market Rent**

The adjusted rents range from \$720 to \$863. Greater emphasis was placed on Preserve at Hospital Park Apartments as it is most similar in condition/street appeal and neighborhood. Holly Cove Apartments was considered next as it required the least amount of adjustments between condition/street appeal and neighborhood. Jac-Lyn Apartments and Georgetown Apartments were considered next based on overall gross adjustments. Least weight was placed on Plantation Apartments as it required the most adjustments to equate to the subject.

Based on the above, the appraiser concluded the market rent for the units as follows:

- **750 SF Two-Bedroom Units - \$815, or \$1.09 per square foot**

The following table shows the proposed rents at the subject. The estimated market rents are in line with the proposed rents. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

<b>MAXIMUM LIHTC RENTS AND UTILITY ALLOWANCES</b>							
<b>Unit Type</b>	<b># of Units</b>	<b>Avg. Square Feet</b>	<b>% of Median Income</b>	<b>Maximum LIHTC Rent</b>	<b>Gross Rent</b>	<b>Utility Allowance</b>	<b>Net Rent</b>
1/1	30	645	60%	\$586	\$901	\$176	\$725
2/1	70	750	60%	\$703	\$1,030	\$215	\$815

**Average Rents for Competing Properties and Rent Advantage**

Of the surveyed comparables, one-bedroom units typically range from \$347 to \$695 per month and two-bedroom units typically range from \$393 to \$900 per month. These rental rates have remained similar within the past few years.

The following table shows the rent advantage for each unit type:

<b>Unit Type</b>	<b>% of AMI</b>	<b>Proposed Rent</b>	<b>Market Rent</b>	<b>\$ Rent Advantage</b>	<b>% Rent Advantage</b>
1/1	60%	\$725	\$695	-\$30	-4.3%
2/1	60%	\$815	\$785	-\$30	-3.8%

The estimated market rents are in line with the proposed rents. The subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

## 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. The market-rate complexes were built between 1982 and 1999. The restricted apartment complexes were built between 1972 and 1987. The market area's rental units have high occupancy rates.

### Housing Inventory

#### Number of Units

From 2005 through July 2019, permit issuing jurisdictions in Colquitt County authorized the construction of 152 new single-family and multifamily dwelling units. Multifamily units comprise 2.6 percent of the total construction activity. Permit information was not available for the City of Moultrie and not prior to 2015.

BUILDING PERMITS ISSUED			
YEAR	SINGLE-FAMILY	MULTIFAMILY	TOTAL
2005	0	0	0
2006	0	0	0
2007	0	0	0
2008	0	0	0
2009	0	0	0
2010	0	0	0
2011	0	0	0
2012	0	0	0
2013	0	0	0
2014	0	0	0
2015	21	0	21
2016	36	0	36
2017	32	0	32
2018	39	4	43
2019*	20	0	20
<b>TOTAL</b>	<b>148</b>	<b>4</b>	<b>152</b>

*\*Preliminary Numbers through July 2019*

*Source: SOCDs*

### Projects Under Construction

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

### Planned Projects

According to the Georgia Department of Community Affairs, there was one project awarded tax credits in the market area within the past four years. Hollie Park was awarded tax credit in 2017. This is a senior property and will not compete directly with the subject.



### Age of Rental Units

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

AGE OF RENTAL UNITS		
YEAR BUILT	NUMBER	PERCENT
2005 or later	145	2.4%
2000-2004	570	9.5%
1990-1999	884	14.7%
1980-1989	959	16.0%
1970-1979	1,235	20.6%
1960-1969	529	8.8%
1950-1959	818	13.6%
1940-1949	339	5.6%
1939 or earlier	525	8.7%
<b>TOTAL</b>	<b>6,004</b>	<b>100.0%</b>

Source: U.S. Census Bureau

### Unit Condition

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

### Bedroom Distribution

In 2010, 9.2 percent of the market area's rental units were efficiency or one-bedroom units, and 41.4 percent were two-bedroom units. Dwellings with three or more bedrooms accounted for 49.4 percent of the market area's rental housing.

BEDROOMS IN OCCUPIED RENTAL UNITS		
TYPE	NUMBER	PERCENT
No Bedrooms	64	1.1%
One-Bedrooms	491	8.2%
Two-Bedrooms	2,486	41.4%
Three-Bedrooms	2,688	44.8%
Four-Bedrooms	191	3.2%
Five or More Bedrooms	84	1.4%
<b>TOTAL</b>	<b>6,004</b>	<b>100.0%</b>

Source: U.S. Census Bureau

### Rental Vacancy Rates

According to the U.S. Census Bureau, the national vacancy rates in the second quarter 2019 were 6.8 percent for rental housing and 1.3 percent for homeowner housing. The rental vacancy rate of 6.8 percent was virtually unchanged from the rate in the second quarter 2018 and not statistically different from the rate in the first quarter 2019 (7.0 percent). The homeowner vacancy rate of 1.3 percent was 0.2 percentage points lower than the rate in the second quarter 2018 (1.5 percent), but not statistically different from the rate in the first quarter 2019 (1.4 percent).

For rental housing by area, the second quarter 2019 rental vacancy rate was highest outside Metropolitan Statistical Areas (8.2 percent) and lowest in the suburbs (6.2 percent). The rental vacancy rates in principal cities, in the suburbs, and outside MSAs were not statistically different from the second quarter 2018 rates.

The second quarter 2019 rental vacancy rate was highest in the South (8.9 percent) followed by the Midwest (6.8 percent). The rental vacancy rates in Northeast (5.3 percent) and the West (4.8 percent) were not statistically different from each other. The rental vacancy rate in the Midwest was lower than the second quarter 2018 rate, while rates in the Northeast, South, and West were not statistically different from the second quarter 2018 rates.

RESIDENTIAL VACANCY RATES				
QUARTER	2nd Quarter 2019	2nd Quarter 2018	% of 2019 Rate	% of Difference
United States	6.8%	6.8%	0.2%	0.3%
Inside MSAs	6.6%	6.5%	0.3%	0.3%
Outside MSAs	8.2%	9.1%	0.9%	1.0%
In Principal Cities	7.0%	6.7%	0.4%	0.5%
Not In Principal Cities	6.2%	6.3%	0.4%	0.5%
2nd QUARTER 2019 VACANCY RATES BY REGION				
NORTHEAST	MIDWEST	SOUTH	WEST	
5.3%	6.8%	8.9%	4.8%	

Source: U.S. Census Bureau

### Lease Terms and Concessions

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

### Turnover Rates

An estimated turnover rate of 14.2 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
Jac-Lyn Apartments	18.0%
Georgetown Apartments	7.8%
Arbors on Earth	10.7%
Pineview Manor Apartments	26.6%
The Forest III	7.8%
<b>Average Annual Turnover</b>	<b>14.2%</b>

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

The rehabilitated development will not have an adverse impact on the market area. The subject is an existing development with a 82 percent occupancy rate. All of the restricted properties in the market area maintain stabilized occupancy rates and have waiting lists. The subject's one- and two-bedroom units are suitable in the market area.

### Foreclosure/Abandoned/Vacant Housing

According to [www.realtytrac.com](http://www.realtytrac.com), there are currently two properties for sale that are in some stage of foreclosure within the subject's zip code. This ratio is in the mid-range for the City of Moultrie. In July 2019, the number of properties that received a foreclosure filing in zip code 31788 was 0 percent lower than the previous month and 0 percent higher than the same time last year. The zip code's foreclosure rate is 0.02 percent, while the City of Moultrie's foreclosure rate is 0.04 percent. Both are lower than the state's foreclosure rate which is 0.05 percent. They are similar to Colquitt County's foreclosure rate of 0.04 percent. The number of foreclosures per month has lowered significantly since May 2019. Therefore, it appears that the foreclosure rate in the area is decreasing. There are no known properties within the vicinity of the property that have been foreclosed upon. In addition, there are no known negative factors impacting the occupancy of the subject within the market area.

### Primary Housing Voids

There are no significant housing voids in the market area. There is sufficient employment for the residents of Moultrie. In addition, there is a small demand for housing in the market area as can be seen in the demand portion of this report.

**PART IX:**

**ABSORPTION & STABILIZATION RATES**

**Absorption Rates**

The subject is an existing multifamily development that contains 100 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject will need to absorb 11 additional units to acquire a stabilized vacancy rate within eight months. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified.

**PART X:**

**INTERVIEWS**

## **INTERVIEWS**

### **Georgia Department of Community Affairs**

According to David Samloff, Director of Operations, the housing authority covers 149 counties in the state of Georgia. The housing authority has approximately 17,154 vouchers, none of which are specifically for the subject's market area. Ms. King reported that approximately 3,000 of the vouchers have not been utilized. The housing authority has a waiting list with 20,000 applicants. The waiting list was last updated in February 2016, and is currently closed, according to Ms. King. On average, approximately 1,500 people leave the voucher program, according to Ms. King. Ms. King reported that the current housing stock is not sufficient to meet the existing housing needs and indicated that single room occupancy, one- and two-bedroom units would be the most beneficial to the subject's market area. The telephone number for the Mississippi Regional Housing Authority IV is 662-327-4121.

**PART XI:**

**RECOMMENDATIONS AND CONCLUSIONS**



## **RECOMMENDATIONS AND CONCLUSIONS**

### **Project Evaluation**

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

### **Site Evaluation**

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

### **Economic and Demographic Profile**

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

In 2000, this geographic market area contained an estimated population of 42,053. By 2010, population in this market area had increased by 8.2 percent to 45,498. In 2019, the population in this market area has increased by 0.8 percent to 45,848. It is projected that between 2019 and 2024, population in the market area will increase 2.1 percent to 46,830.

Between 2000 and 2010, the market area gained 82 households per year. The market area lost 31 households per year between 2010 and 2019 and gained an additional 54 households between 2019 and 2020. The market area is projected to continue to gain households through 2024. The households in the market area are split, with approximately 64 percent being owner-occupied. The percentage of owner-occupied is projected to remain stable through 2024.

Employment in Colquitt County has been increasing an average of 1.0 percent per year since 2005. Employment in the State of Georgia has been increasing an average of 0.8 percent per year since 2005. The unemployment rate for Colquitt County has fluctuated from 3.8 percent to 9.7 percent over the past 10 years. These fluctuations are in line with the unemployment rates for the State of Georgia.

### Existing Housing

There was a total of 11 confirmed apartment complexes in the market area, including the subject. There were 31 vacant units at the time of the survey out of 763 surveyed, for an overall vacancy rate of 4.0 percent. There are currently two competitive properties in the market area. These properties currently have four vacant units out of 120 surveyed, for an overall competitive vacancy rate of 3.3 percent. The amenities of these comparables are relatively similar to the subject's amenities. Therefore, it is believed the subject will continue to be competitive within the market area.

### Adjusted Market Rental Rates

Market rent grids were completed for the subject. The subject property's proposed net rents are lower than the market rents of \$725 for the one-bedroom units and \$815 for the two-bedroom units. The analyst was able to locate and verify six market-rate complexes within the subject's market area. It is believed that the comparables used in the rent grid analysis were the best available. The proposed rents are generally higher than the adjusted market rental rates. However, the subject's current HAP contract guarantees the contract rents, and residents are not required to pay more than 30 percent of their gross annual income toward rent and utilities. Therefore, the proposed rents were considered achievable.

### 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	Proposed Rents
60% AMI	1 BR/1 BA @ 645 SF	\$0 to \$25,020	3	2,712	0	2712	0.1%	N/A	\$700	N/A	\$725
	2 BR/1 BA @ 750 SF	\$0 to \$28,140	15	2,712	0	2712	0.6%	N/A	\$735	N/A	\$815
<b>Total for Project</b>	60% AMI	\$0 to \$33,780	18	2,712	0	2712	0.7%	N/A	\$700-\$825	N/A	\$725 - \$815

The subject is an existing Section 8 property and is applying for tax credits at 60 percent of the area median income. According to DCA guidelines, capture rate calculations for proposed rehab developments should be based on those units that are vacant or whose tenants will be rent burdened or over income at the subject. Tenants income qualified to remain at the property at the proposed rents are not included in the property unit count. Currently, the subject is 82 percent occupied, with 18 vacant units. The subject has project-based subsidy for all units. Additionally, all tenants are and will remain income qualified. The subject contains no tenants who are considered rent burdened as determined under the LIHTC program. It is unlikely that the tenants could find comparable housing with rents low enough to meet the affordability requirements even if there were any tenants that were rent overburdened. Therefore, it is probable that these tenants would choose to remain at the subject. Furthermore, it is not likely that the tenants will be displaced because they meet the maximum allowable income requirements. Therefore, only the subject's vacant units were included in the capture rate calculations. Additionally, there was no tax credit comparables located in the market area constructed within the past two years that

would compete with the subject; however, there are no planned projects that have recently been allocated Low Income Housing Tax Credits or which have received a bond allocation. Finally, there are no vacancies in competitive projects in the market area, and there are no properties that have not yet reached stabilized occupancy. Therefore, there is a total of 0 units that should be subtracted from the demand. The subject will need to capture 0.7 percent.

### **Absorption Rates**

The subject is an existing multifamily development that contains 100 one- and two-bedroom units. After researching the vacancy rates of the existing units in the area, it is firmly believed that the rehabilitated development will satisfy a portion of the continued demand for the units within the market. The subject will need to absorb 11 additional units to acquire a stabilized vacancy rate within eight months. The rehabilitation will not displace any tenants, and the existing tenants are expected to remain income-qualified.

### **Conclusion**

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

### **Data Sources**

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

I affirm that I have made a physical inspection of the market area and the subject property and that information has been used in the full study of the need and demand for the rehabilitated 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. The document is assignable to other lenders that are parties to the DCA loan transaction.



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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.

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**ADDENDUM B**



## **MARKET STUDY TERMINOLOGY**

### **Absorption Period**

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

### **Absorption Rate**

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

### **Acceptable Rent Burden**

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

### **Affordable Housing**

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

### **Amenity**

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

### **Annual Demand**

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

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

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

### **Assisted Housing**

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

### **Attached Housing**

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

**Basic Rent**

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

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

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

**Capture Rate**

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

**Census Tract**

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

**Central Business District (CBD)**

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

**Community Development Corporation (CDC)**

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

**Comparable Property**

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

**Competitive Property**

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

**Concession**

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

**Condominium**

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

**Contract Rent**

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

**Demand**

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

**Difficult Development Area (DDA)**

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

**Detached Housing**

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

**Effective Rents**

Contract Rent less concessions.

**Elderly or Senior Housing**

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

**Extremely Low Income**

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

**Fair Market Rent (FMR)**

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

**Garden Apartments**

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

**Gross Rent**

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

**High-rise**

A residential building having more than ten stories.

**Household**

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

**Household Trends**

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

**Housing Unit**

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

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

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

**Housing Finance Agency (HFA)**

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

**HUD Section 8 Program**

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

**HUD Section 202 Program**

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

**HUD Section 811 Program**

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

**HUD Section 236 Program**

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

**Income Band**

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

**Income Limits**

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

**Infrastructure**

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

**Low Income**

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

**Low Income Housing Tax Credit**

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

**Low Rise Building**

A building with one to three stories.

**Market Advantage**

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

**Market Analysis**

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

**Market Area or Primary Market Area**

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

**Market Demand**

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

**Market Rent**

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

**Market Study**

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

**Marketability**

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

**Market Vacancy Rate – Physical**

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

**Market Vacancy Rate – Economic**

Percentage of rent loss due to concessions and vacancies.

**Metropolitan Statistical Area (MSA)**

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

**Mid-rise**

A building with four to ten stories.

**Mixed Income Property**

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

**Mobility**

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

**Moderate Income**

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

**Move-up Demand**

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

**Multi-family**

Structures that contain more than two or more housing units.



**Neighborhood**

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

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

Gross Rent less Tenant Paid Utilities.

**Penetration Rate**

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

**Pent-up Demand**

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

**Population Trends**

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

**Primary Market Area**

See Market Area

**Programmatic Rents**

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

**Project Based Rent Assistance**

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

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

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

**Qualified Census Tract (QCT)**

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

**Rural Development (RD) Market Rent**

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

**Rural Development (RD) Program**

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

**Redevelopment**

The redesign or rehabilitation of existing properties.

**Rent Burden**

Gross rent divided by gross monthly household income.

**Rent Burdened Households**

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

**Restricted Rent**

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

**Saturation**

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

**Secondary Market Area**

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

**Single-Family Housing**

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

**Special Needs Population**

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

**Stabilized Level of Occupancy**

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

**State Data Center (SDC)**

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

**Subsidy**

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

**Substandard Conditions**

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

**Target Income Band**

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

**Target Population**

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

**Tenant**

One who rents real property from another.

**Tenant Paid Utilities**

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

**Tenure**

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

**Townhouse (or Row House)**

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

**Turnover**

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

**Unmet Housing Need**

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

**Unrestricted Rents**

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

**Vacancy Period**

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

**Vacancy Rate – Economic**

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

**Vacancy Rate – Physical**

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

**Very Low Income**

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

**Zoning**

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

**ADDENDUM C**



Georgia Portfolio – Renovation Scope of Work

**Exteriors**

Windows replaced / re-caulked as needed

Roofs to be replaced / repaired, as needed

Repair stairwells and railings as needed

Landscaping upgrade, add picnic area and community gardens

New common area Wi-Fi

Upgrade site lighting

Upgrade community building (upgrade leasing / maintenance offices and laundry room, add community room, fitness center and computer lab)

Repair sidewalks and curbs (ADA upgrade)

New exterior signage

**Interiors**

Repaint interior unit walls

Replace entry doors and jambs

Upgrade, repair HVAC systems as needed

New cabinets

New countertops

New LVP flooring

New LED lights

New ceiling fans

New kitchen and bathroom plumbing fixtures

New bathroom surrounds, tubs and toilets

New appliances and add microwaves

New blinds and shades

New smoke detectors

Add ADA accessibility to 5% of units

Add washer/dryers at all apartments with hook ups (e.g. Green Meadows)



Affordable Rent Roll with Lease Charges  
 Property: Paradise Moultrie Holdings, LLC (group)  
 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Unit / Sq Ft	Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
<b>Paradise Moultrie Holdings, LLC (group)</b>														
<b>Current, Notice Residents</b>														
27001	hou-1bd1	0.00	Occupied No Notice	0002685	REY, FRANKIE	541.00 rent	39.00	0.00	200.00			2/3/2014		505.00
						sec1	502.00							
						<b>Total</b>	<b>541.00</b>							
27002	hou-1bd1	0.00	Vacant Unleased Not	VACANT	VACANT	541.00 rent	0.00	0.00	0.00					0.00
						sec1	0.00							
						<b>Total</b>	<b>0.00</b>							
27003	hou-1bd1	0.00	Occupied No Notice	0002691	Green, Vera	541.00 rent	39.00	0.00	100.00			3/27/1991		452.00
						sec1	502.00							
						<b>Total</b>	<b>541.00</b>							
27004	hou-1bd1	0.00	Occupied No Notice	0002692	JONES, SANDRA	541.00 rent	184.00	0.00	80.00			3/5/2005		204.00
						sec1	357.00							
						<b>Total</b>	<b>541.00</b>							
27005	hou-1bd1	0.00	Occupied No Notice	0002636	Milton, Todd	541.00 rent	0.00	151.00	0.00	5/7/2019	5/6/2020	5/7/2019		1,967.00
						sec1	602.00							
						<b>Total</b>	<b>602.00</b>							
27006	hou-1bd1	888.00	Occupied No Notice	0002857	Pittman, Geneva	541.00 rent	238.00	0.00	184.00	11/1/2017	11/1/2018	11/19/2013		1,201.00
						sec1	303.00							
						<b>Total</b>	<b>541.00</b>							
27007	hou-1bd1	0.00	Occupied No Notice	0002899	Anderson, Nakisha	541.00 rent	491.00	0.00	184.00			3/23/2011		1,039.00
						sec1	50.00							
						<b>Total</b>	<b>541.00</b>							
27008	hou-1bd1	0.00	Occupied No Notice	0002900	Gallegos, Mariana	541.00 rent	38.00	0.00	214.00	4/22/2019	4/21/2020	4/22/2019		514.00
						sec1	803.00							
						<b>Total</b>	<b>541.00</b>							
27009	hou-1bd1	0.00	Occupied No Notice	0002895	Pittman, Anthony	541.00 rent	112.00	0.00	249.00			3/10/2009		504.00
						sec1	429.00							
						<b>Total</b>	<b>541.00</b>							
27010	hou-1bd1	0.00	Vacant Unleased Not	VACANT	VACANT	541.00 rent	0.00	0.00	0.00					0.00
						sec1	0.00							
						<b>Total</b>	<b>0.00</b>							
27011	hou-1bd1	0.00	Occupied No Notice	0002736	MCLINTON, JACOB	541.00 rent	95.00	0.00	222.00			8/10/2015		406.00
						sec1	486.00							
						<b>Total</b>	<b>541.00</b>							
27012	hou-1bd1	0.00	Occupied No Notice	0002713	Roberts, Ruth	541.00 rent	0.00	138.00	227.00			4/1/2017		174.00
						sec1	679.00							
						<b>Total</b>	<b>679.00</b>							
27013	hou-1bd1	888.00	Occupied No Notice	0002859	Harris, Lisa	541.00 rent	39.00	0.00	177.00	11/1/2017	11/1/2018	11/30/2007		551.00
						sec1	502.00							
						<b>Total</b>	<b>541.00</b>							
27014	hou-1bd1	0.00	Occupied No Notice	0002905	Woods, Tamara	541.00 rent	389.00	0.00	425.00	9/5/2019	9/4/2019	9/5/2018		2,542.00
						sec1	152.00							
						<b>Total</b>	<b>541.00</b>							

Affordable Rent Roll with Lease Charges  
 Property: Paradise Moultrie Holdings, LLC (group)  
 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Unit / Sq Ft	Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
27015	hou-1bd1	888.00	Occupied No Notice	0002859	Hewitt, Tommy	541.00 rent	45.00	0.00	205.00	11/1/2017	11/1/2018	11/12/2012		577.00
						sec1	486.00							
						<b>Total</b>	<b>541.00</b>							
27016	hou-1bd1	0.00	Occupied No Notice	0002723	WRIGHT, SHARONAL	541.00 rent	161.00	0.00	182.00			6/1/2009		956.00
						sec1	380.00							
						<b>Total</b>	<b>541.00</b>							
50201	hou-2bd1	0.00	Occupied No Notice	0002723	Allen, Ashelyona	578.00 rent	0.00	185.00	30.00	5/6/2019	5/5/2020	5/5/2019		2,356.00
						sec1	703.00							
						<b>Total</b>	<b>703.00</b>							
50202	hou-2bd1	0.00	Occupied No Notice	0002700	Brown, Emerald	578.00 rent	0.00	146.00	203.00			3/15/2013		372.72
						sec1	724.00							
						<b>Total</b>	<b>724.00</b>							
50203	hou-2bd1	0.00	Occupied No Notice	0002724	JACKSON, LAKESHIA	578.00 rent	7.00	0.00	219.00			6/2/2014		440.00
						sec1	571.00							
						<b>Total</b>	<b>578.00</b>							
50204	hou-2bd1	0.00	Occupied No Notice	0002739	CALDWELL, SHANDE	578.00 rent	24.00	0.00	139.00			9/18/2014		681.00
						sec1	554.00							
						<b>Total</b>	<b>578.00</b>							
50205	hou-2bd1	0.00	Occupied No Notice	0002720	Williams, Kimberly	578.00 rent	20.00	0.00	227.00			1/20/2017		673.00
						sec1	558.00							
						<b>Total</b>	<b>578.00</b>							
50206	hou-2bd1	0.00	Occupied No Notice	0002705	Lopez, Carmen	578.00 rent	0.00	76.00	183.00			4/28/2006		447.00
						sec1	604.00							
						<b>Total</b>	<b>604.00</b>							
50207	hou-2bd1	0.00	Occupied No Notice	0002728	Evans, Felisha	578.00 rent	0.00	205.00	222.00	7/16/2019	7/15/2019	7/16/2018		783.00
						sec1	783.00							
						<b>Total</b>	<b>783.00</b>							
50208	hou-2bd1	0.00	Occupied No Notice	0002703	Johnson, Traquell	578.00 rent	0.00	5.00	12.00			3/22/2017		2,132.00
						sec1	583.00							
						<b>Total</b>	<b>583.00</b>							
51201	hou-2bd1	900.00	Occupied No Notice	0002880	Davis, Ruby	578.00 rent	37.00	0.00	198.00	12/1/2017	12/1/2018	12/8/2005		538.00
						sec1	541.00							
						<b>Total</b>	<b>578.00</b>							
51202	hou-2bd1	0.00	Vacant Unleased Not	VACANT	VACANT	578.00 rent	0.00	0.00	0.00					0.00
						sec1	0.00							
						<b>Total</b>	<b>0.00</b>							
51203	hou-2bd1	0.00	Occupied No Notice	0002894	Hill, Hattie	578.00 rent	256.00	0.00	114.00			3/15/2005		594.00
						sec1	322.00							
						<b>Total</b>	<b>578.00</b>							
51204	hou-2bd1	900.00	Occupied No Notice	0002861	Thompson, Carla	578.00 rent	0.00	153.00	299.00	12/1/2017	12/1/2018	12/16/2016		1,314.00
						sec1	713.00							
						<b>Total</b>	<b>713.00</b>							
51205	hou-2bd1	900.00	Occupied No Notice	0002718	GREEN, PATRICIA	578.00 rent	6.00	0.00	125.00	7/16/2019	7/15/2019	7/16/2018		953.00

Affordable Rent Roll with Lease Charges  
 Property: Paradise Moultrie Holdings, LLC (Group)  
 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Unit Sq Ft	Unit / Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
				VACANT	VACANT		578.00	0.00	0.00					0.00
				VACANT	VACANT		578.00	0.00	0.00					0.00
				Occupied	Bynum, Crystal		578.00	162.00	53.00			9/6/2017		740.00
				Occupied	WHITE, SHARONIA		578.00	112.00	234.00	10/23/2018	10/22/2019	10/23/2018		966.00
				VACANT	VACANT		541.00	0.00	0.00					0.00
				Occupied	Nunn, Robert		541.00	45.00	182.00			3/28/2011		423.00
				Occupied	Anderson, Julia		541.00	49.00	247.00	6/2/2019	6/1/2019	6/3/2019		2,303.00
				Occupied	Brown, Susan		541.00	161.00	495.00	10/19/2018	10/18/2019	10/19/2018		1,224.25
				Occupied	Williams, Zavier		541.00	279.00	139.00	5/14/2018	5/13/2019	5/14/2018		-991.25
				Occupied	Hall, Paulette		541.00	35.00	231.00	6/4/2019	6/3/2019	6/4/2019		917.00
				Occupied	MORALES, LUIS		541.00	39.00	90.00			3/17/2010		513.00
				Occupied	Anderson, Kenneth		541.00	102.00	149.00	11/1/2017	11/1/2018	11/21/2013		4,900.63
				Occupied	Rogers, Paul SR.		541.00	2.00	60.00			5/26/2000		460.00
				Occupied	STAFFORD, EDDIE		541.00	245.00	320.00	5/14/2018	5/13/2019	5/14/2018		513.00
				Occupied	Robinson, Ofe		541.00	65.00	236.00			7/14/2016		541.00

Affordable Rent Roll with Lease Charges  
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Unit	Unit Type	Unit Sq Ft	Unit / Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance	
				Occupied	Alvarado, Vicki		541.00	56.00	130.00	5/1/2017	5/1/2018	5/22/2017		597.00	
				Occupied	Copeland, Fumetus		541.00	67.00	116.00	11/10/2017	11/9/2018	11/10/2017		717.00	
				Occupied	DAVIS, MELBY		541.00	223.00	403.00			8/25/2014		113.00	
				Occupied	JOHNSON, MELISSA		578.00	114.00	231.00	2/22/2019	2/21/2020	2/22/2019		104.00	
				VACANT	VACANT		578.00	0.00	0.00					0.00	
				Occupied	Farrish, Jackie		578.00	134.00	198.00			1/7/2016		724.00	
				Occupied	Williams, Earnest		578.00	0.00	4.00	1/25/2019	1/25/2019	1/25/2019		761.06	
				Occupied	Pinerio, Shelby		578.00	140.00	0.00	12/11/2018	12/12/2018	12/11/2018		1,256.19	
				Occupied	NEWBOME, ANGELA		578.00	0.00	110.00	121.00		4/11/2006		673.00	
				Occupied	Davis, Melissa		578.00	137.00	352.00	12/11/2018	12/10/2019	12/11/2018		715.00	
				VACANT	VACANT		578.00	0.00	0.00					0.00	
				Occupied	Knights, Eric		578.00	0.00	190.00	248.00		3/3/2017		800.00	
				Occupied	WILLIAMS, KAREN		578.00	200.00	139.00			4/26/2006		953.00	
				Occupied	Cody, Diane		578.00	0.00	68.00	85.00	7/13/2018	7/12/2019	7/13/2018		721.00

Affordable Rent Roll with Lease Charges  
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 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Sq Ft	Lease Status	Resident	Name	Market Charge		U.R.	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
						Unit Code	Amount							
							646.00							
5207	hou.zbd1	0.00	Occupied No Notice	0022711	Walker, Shameka	576.00	rent	0.00	141.00	12/27/2018	12/26/2019	12/27/2018		577.00
							sec3	72.00						
							<b>Total</b>	<b>719.00</b>						
5308	hou.zbd1	0.00	Occupied No Notice	0024246	Thomson, Quineisha	576.00	rent	0.00	167.00	6/21/2018	6/20/2019	6/21/2018		1,490.00
							sec3	745.00						
							<b>Total</b>	<b>745.00</b>						
5301	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00					0.00
							<b>Total</b>	<b>0.00</b>						
5302	hou.zbd1	0.00	Occupied No Notice	0022863	McNeal, Dorothy	576.00	rent	31.00	0.00	10/15/2018	10/14/2019	10/15/2018		641.00
							sec3	347.00						
							<b>Total</b>	<b>578.00</b>						
5303	hou.zbd1	0.00	Occupied No Notice	0022732	DVEY, THERESA	576.00	rent	90.00	0.00	200.00		7/21/2017		1,111.00
							sec3	480.00						
							<b>Total</b>	<b>576.00</b>						
5304	hou.zbd1	0.00	Occupied No Notice	0022684	Haynes, Ramona	576.00	rent	0.00	179.00	190.00		2/24/2014		695.00
							sec3	755.00						
							<b>Total</b>	<b>756.00</b>						
5305	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5306	hou.zbd1	990.00	Occupied No Notice	0022693	JONES, CHERYL	576.00	rent	0.00	0.00	90.00	4/26/2018	4/25/2019	4/26/2018	571.00
							sec3	576.00						
							<b>Total</b>	<b>576.00</b>						
5307	hou.zbd1	0.00	Occupied No Notice	0022679	Clark, Daphne	576.00	rent	0.00	81.00	144.00		1/22/2013		617.00
							sec3	699.00						
							<b>Total</b>	<b>659.00</b>						
5308	hou.zbd1	990.00	Occupied No Notice	0022868	Walker, Shamekia	576.00	rent	58.00	0.00	479.00	3/13/2018	3/12/2019	3/9/2018	243.00
							sec3	530.00						
							<b>Total</b>	<b>576.00</b>						
5401	hou.zbd1	0.00	Occupied No Notice	0022722	WILSON, JAINITA	576.00	rent	309.00	0.00	50.00		6/1/2000		526.00
							sec3	269.00						
							<b>Total</b>	<b>576.00</b>						
5402	hou.zbd1	990.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5403	hou.zbd1	990.00	Occupied No Notice	0026748	Brook, Amber	576.00	rent	0.00	25.00	190.00	1/30/2019	1/29/2020	1/30/2019	603.00
							sec3	603.00						
							<b>Total</b>	<b>603.00</b>						
5404	hou.zbd1	0.00	Occupied No Notice	0022896	Ross, Rose	576.00	rent	0.00	20.00	0.00	5/18/2018	5/17/2019	5/18/2018	793.00
							sec3	599.00						
							<b>Total</b>	<b>599.00</b>						
5405	hou.zbd1	0.00	Occupied No Notice	0022731	CALDWELL, MALEAH	576.00	rent	0.00	190.00	230.00		7/14/2017		1,538.00

Affordable Rent Roll with Lease Charges  
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 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Sq Ft	Lease Status	Resident	Name	Market Charge		U.R.	Resident Deposit	Lease From	Lease Expiration	Move In Date	Move Out Date	Balance
						Unit Code	Amount							
							768.00							
							sec3	768.00						
							<b>Total</b>	<b>768.00</b>						
5406	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5407	hou.zbd1	0.00	Occupied No Notice	0022688	Arno, Alpha	576.00	rent	0.00	167.00	201.00		2/9/2016		725.00
							sec3	745.00						
							<b>Total</b>	<b>745.00</b>						
5408	hou.zbd1	0.00	Occupied No Notice	0028033	Hadley, Bernadette	576.00	rent	0.00	125.00	90.00	7/2/2019	7/1/2020	7/2/2019	690.00
							sec3	703.00						
							<b>Total</b>	<b>703.00</b>						
5401	hou.zbd1	990.00	Occupied No Notice	0022872	Davis, Alberta	576.00	rent	38.00	0.00	28.00	11/1/2017	11/1/2018	11/9/2014	508.00
							sec3	560.00						
							<b>Total</b>	<b>576.00</b>						
5402	hou.zbd1	0.00	Occupied No Notice	0022738	Hightower, Shantika	576.00	rent	0.00	200.00	299.00	10/24/2018	10/23/2019	10/24/2018	778.00
							sec3	778.00						
							<b>Total</b>	<b>778.00</b>						
5403	hou.zbd1	0.00	Occupied No Notice	0022734	JONES, TEQUILA	576.00	rent	0.00	211.00	205.00	6/7/2019	6/6/2020	6/7/2019	2,512.00
							sec3	789.00						
							<b>Total</b>	<b>789.00</b>						
5404	hou.zbd1	990.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5405	hou.zbd1	990.00	Occupied No Notice	0022687	McDyne, Annie	576.00	rent	6.00	0.00	208.00	12/12/2018	12/11/2019	12/12/2018	1,156.00
							sec3	572.00						
							<b>Total</b>	<b>578.00</b>						
5406	hou.zbd1	990.00	Occupied No Notice	0022674	Johnson, Gladis	576.00	rent	0.00	176.00	58.00	12/1/2017	12/1/2018	12/1/1999	538.75
							sec3	754.00						
							<b>Total</b>	<b>754.00</b>						
5407	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5408	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5501	hou.zbd1	990.00	Occupied No Notice	0022864	Staw, Funnika	576.00	rent	0.00	182.00	195.00	10/2/2017	10/1/2018	10/2/2017	636.00
							sec3	762.00						
							<b>Total</b>	<b>760.00</b>						
5502	hou.zbd1	0.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5503	hou.zbd1	990.00	VACANT Unrented Not Booked	VACANT	VACANT	576.00	rent	0.00	0.00	0.00				0.00
							<b>Total</b>	<b>0.00</b>						
5504	hou.zbd1	0.00	Occupied No Notice	0022730	Oliver, Queen	576.00	rent	0.00	62.00	33.00		6/2/2017		666.00
							sec3	642.00						
							<b>Total</b>	<b>640.00</b>						

Affordable Rent Roll with Lease Charges  
 Property: Paradise Moultrie Holdings, LLC (group)  
 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Sq Ft	Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration Date	Move In Date	Move Out Date	Balance
55005	mou.zbd1	0.00	Occupied No Notice	0002690	Galden, Julia Mae	578.00 rent	300.00	0.00	50.00			3/6/2019		168.00
						sect	188.00							
						<b>Total</b>	<b>578.00</b>							
55006	mou.zbd1	0.00	VACANT (unrented) NOT RENT	VACANT	VACANT	578.00	0.00	0.00	0.00					0.00
						<b>Total</b>	<b>0.00</b>							
55007	mou.zbd1	990.00	Occupied No Notice	0002676	Brown, Shemeeka	578.00 rent	0.00	30.00	105.00	5/1/2017	5/1/2018	5/7/2012		925.00
						sect	535.00							
						<b>Total</b>	<b>616.00</b>							
55008	mou.zbd1	0.00	Occupied No Notice	0002743	Turner, Claudia	578.00 rent	30.00	0.00	221.00			9/21/2017		578.00
						sect	569.00							
						<b>Total</b>	<b>578.00</b>							
55001	mou.zbd1	990.00	Occupied No Notice	0002719	Bishop, Deborah	578.00 rent	0.00	90.00	137.00	1/23/2019	1/23/2020	1/23/2019		561.00
						sect	538.00							
						<b>Total</b>	<b>636.00</b>							
55002	mou.zbd1	0.00	Occupied No Notice	0002678	Fendr, Shawn	578.00 rent	0.00	12.00	177.00	6/25/2019	6/24/2020	6/25/2019		563.00
						sect	569.00							
						<b>Total</b>	<b>590.00</b>							
55003	mou.zbd1	0.00	Occupied No Notice	0002682	Cuny, Crystal	578.00 rent	0.00	190.00	119.00			1/5/2017		657.00
						sect	769.00							
						<b>Total</b>	<b>769.00</b>							
55004	mou.zbd1	0.00	Occupied No Notice	0002740	HILL, BRITTANY	578.00 rent	263.00	0.00	490.00	7/13/2018	7/13/2019	7/13/2018		938.00
						sect	315.00							
						<b>Total</b>	<b>578.00</b>							
55005	mou.zbd1	990.00	Occupied No Notice	0002670	Bishop, Carl	578.00 rent	42.00	0.00	257.00	1/23/2019	1/23/2020	1/23/2019		528.00
						sect	536.00							
						<b>Total</b>	<b>578.00</b>							
55006	mou.zbd1	990.00	Occupied No Notice	0002754	Williams, Crystal	578.00 rent	0.00	190.00	25.00	5/14/2019	5/13/2020	5/14/2019		1,977.00
						sect	769.00							
						<b>Total</b>	<b>769.00</b>							
55007	mou.zbd1	0.00	Occupied No Notice	0002724	Ross, Lisa	578.00 rent	0.00	190.00	25.00	5/6/2019	5/5/2020	5/6/2019		2,190.00
						sect	769.00							
						<b>Total</b>	<b>769.00</b>							
55008	mou.zbd1	990.00	Occupied No Notice	0002895	Clark, Camelia	578.00 rent	0.00	179.00	36.00	5/26/2019	5/27/2020	5/26/2019		1,612.00
						sect	757.00							
						<b>Total</b>	<b>757.00</b>							
<b>(Amount)</b>	<b>Total</b>						<b>56,690.00</b>	<b>51,130.00</b>	<b>4,933.00</b>	<b>13,456.00</b>				<b>69,669.55</b>

Summary	Square Footage	Market Rent	Lease Charges	Security Deposit	Other Deposits	# Of Units	% Unit Occupancy	% Sft Occupancy	Balance
Current/Notice Residents			51,130.00	13,456.00	0.00				69,669.55
Future Residents/Applicants			0.00	0.00	0.00				0.00
Occupied Units	23,994.00	46,367.00				82	82.00	80.96	

Affordable Rent Roll with Lease Charges  
 Property: Paradise Moultrie Holdings, LLC (group)  
 As Of Date: 07/30/2019  
 Balance Month: 07/2019

Unit	Unit Type	Sq Ft	Lease Status	Resident	Name	Market Charge Rent Code	Amount	U.R. Amount	Resident Deposit	Lease From	Lease Expiration Date	Move In Date	Move Out Date	Balance	
Vacant Units							2,976.00	30,293.00	19			18	18.00	11.03	
<b>Totals</b>							<b>26,964.00</b>	<b>56,690.00</b>	<b>51,130.00</b>	<b>13,456.00</b>	<b>0.00</b>	<b>100</b>	<b>100.00</b>	<b>100.00</b>	<b>69,669.55</b>

**Summary of Charges by Charge Code (Current/Notice residents only)**  
 Note: 50355 Tenants only.

Charge Code	Amount
rent	5,950.00
sect	40,380.00
Utility Reimbursement	4,933.00
<b>Total</b>	<b>56,263.00</b>

**Summary of Charges by Charge Code (Current/Notice residents only)**  
 Note: This table does not include rent and fees charges for 50359 tenants.

Charge Code	Amount
<b>Total</b>	<b>0.00</b>



**National Housing Compliance**

[www.nhcinc.org](http://www.nhcinc.org)

**Atlanta Corporate Office**

1975 Lakeside Parkway, Suite 310 | Tucker, Georgia 30084-5860  
Tel 770.939.3939 | Fax 770.939.3886 | TTY (Hearing Impaired) 877.349.8100 | Toll Free 888.530.8266

April 10, 2018

Felicia McNeil  
The Aspen Companies Management  
500 Frank W. Burr Blvd, Suite 47  
Teaneck, NJ 07666

Subject: **Executed Rent Schedule**  
HAP Contract No: GA06L000032  
Paradise Moultrie Apartments  
Moultrie, GA

Enclosed is your copy of the approved HUD 92458, Rent Schedule, for the subject property. The new Rent Schedule is effective on July 1, 2018. If applicable, any decrease in a utility allowance requires a proper 30 day notice to the tenants in accordance with 24CFR245. Any tenant balance created due to this requirement must not be collected from the tenant.

If you have any questions or if we can be of additional assistance, please contact Kim Barnes, Asset Manager, at (770) 939-3939 Ext. 2024, or via e-mail at [kim.barnes@nhcinc.org](mailto:kim.barnes@nhcinc.org).

Sincerely,

Handwritten signature of Kimberly B. Lance in blue ink.  
Kimberly B. Lance  
Director, Asset Managers

*Equal Opportunity Employer*



**Part G - Information on Mortgagor Entity**

Name of Entity

Paradise Moultrie Holdings LLC

Type of Entity

- Individual     General Partnership     Joint Tenancy/Tenants in Common     Other (specify) LLC  
 Corporation     Limited Partnership     Trust

List all Principals Comprising Mortgagor Entity: provide name and title of each principal. Use extra sheets, if needed. If mortgagor is a:

- corporation, list: (1) all officers; (2) all directors; and (3) each stockholder having a 10% or more interest.
- partnership, list: (1) all general partners; and (2) limited partners having a 25% or more interest in the partnership.
- trust, list: (1) all managers, directors or trustees and (2) each beneficiary having at least a 10% beneficial interest in the trust.

Name and Title

AHP2 Holdings LLC

Member

Name and Title

Ki Tov AHP2 LLC

Member

Name and Title

Adam Mermelstein

Member

Name and Title

Paradise Moultrie Holdings LLC

Owner

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

Name and Title

**Part H - Owner Certification**

To the best of my knowledge, all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name and Title

Adam Mermelstein- Member

Authorized Official's Signature



Date (mm/dd/yyyy)  
04/09/2018

**Part I - HUD/Lender Approval**

Addendum Number

Branch Chief/Lender Official Signature

HAP Contract Number

GA06L000032

Date (mm/dd/yyyy)

Exhibit Number

Director, Housing Management Division Signature

Kim B. Lance

4/10/18  
Date (mm/dd/yyyy)

Loan/Services Signature

Date (mm/dd/yyyy)

Kim Bruner, Asset Manager 4/10/18

National Housing Compliance

Previous editions are obsolete

## **ADDENDUM D**



# National Flood Hazard Layer FIRMette



## Legend

SEE THE REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LOCUR

**SPECIAL FLOOD HAZARD AREAS**

- Without Base Flood Elevation (BFE)  
Zone A, X, B, D
- With BFE or Depth Zone A-E, AE, AH, VE, AR
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with average areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee See Notes Zone X
- Area with Flood Risk due to Levee Zone D

**OTHER AREAS**

- Area of Minimal Flood Hazard Zone X
- Effective LOMs
- Area of Undetermined Flood Hazard Zone D

**GENERAL STRUCTURES**

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

**OTHER FEATURES**

- Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transact
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transact Baseline
- Profile Baseline
- Hydrographic Feature

**MAP PANELS**

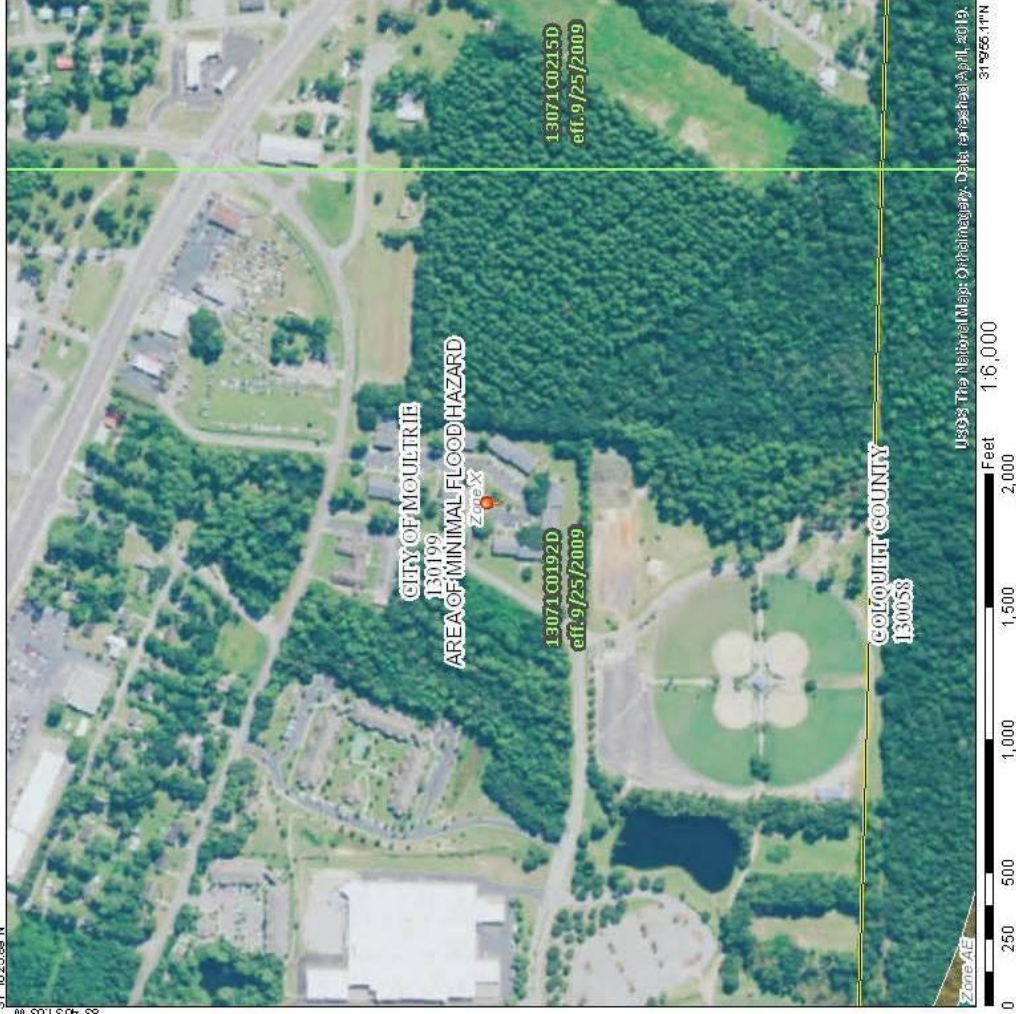
- Digital Data Available
- No Digital Data Available
- Unmapped

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

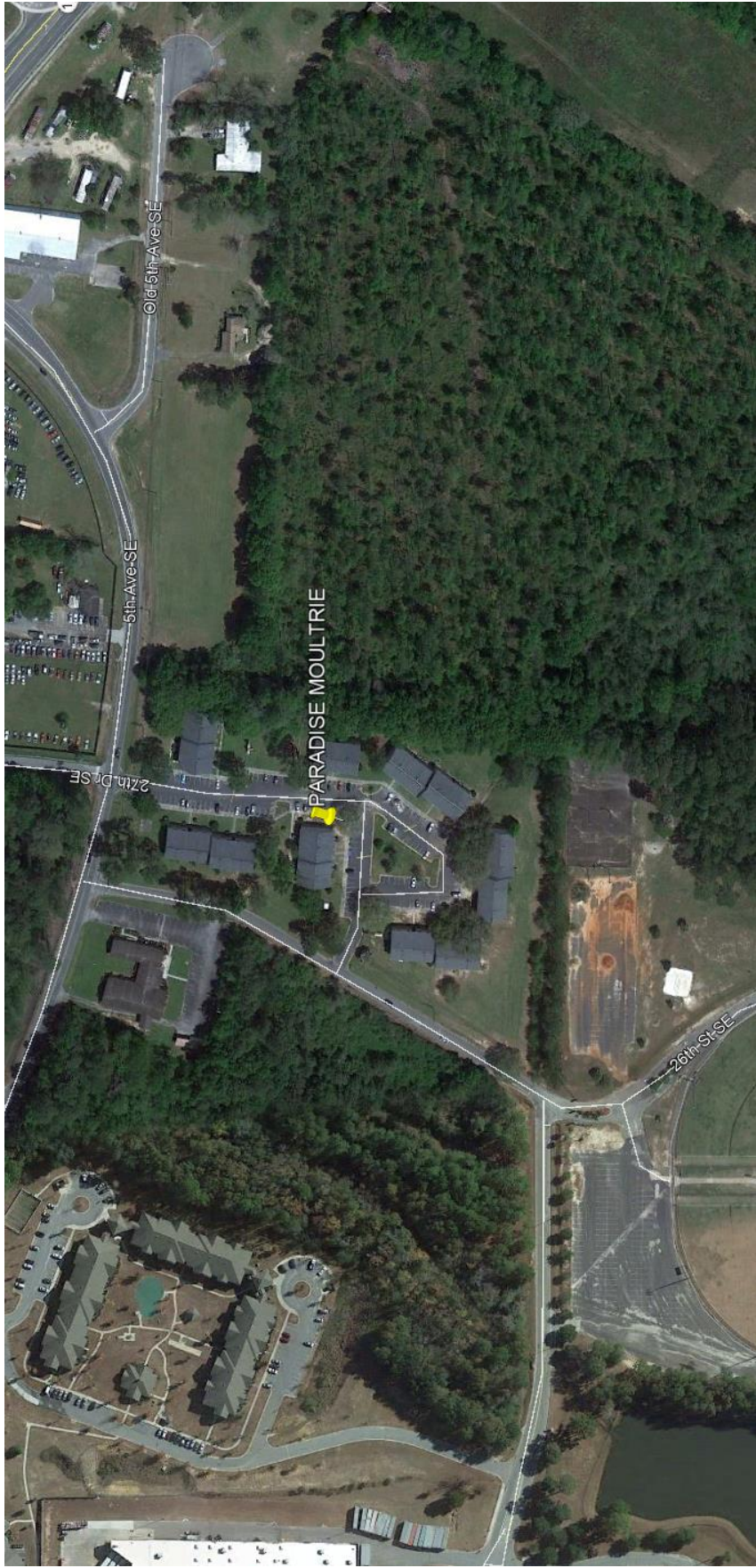
This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood based information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 7/17/2009 at 2:30:41 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unpopulated or unmodernized areas cannot be used for regulatory purposes.

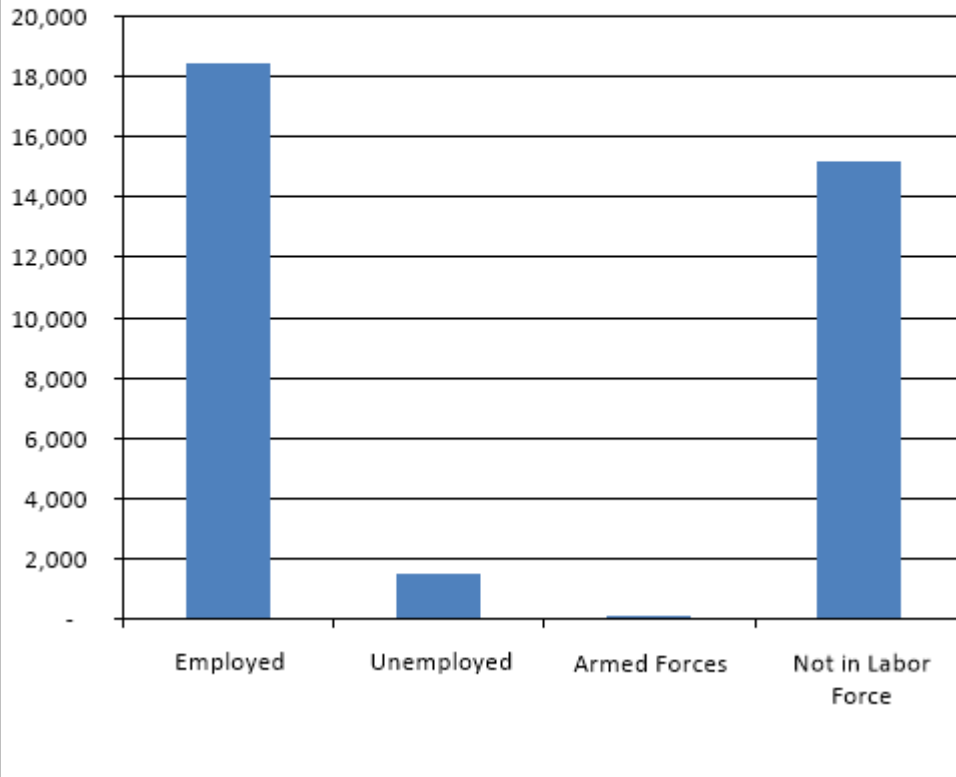


## **ADDENDUM E**

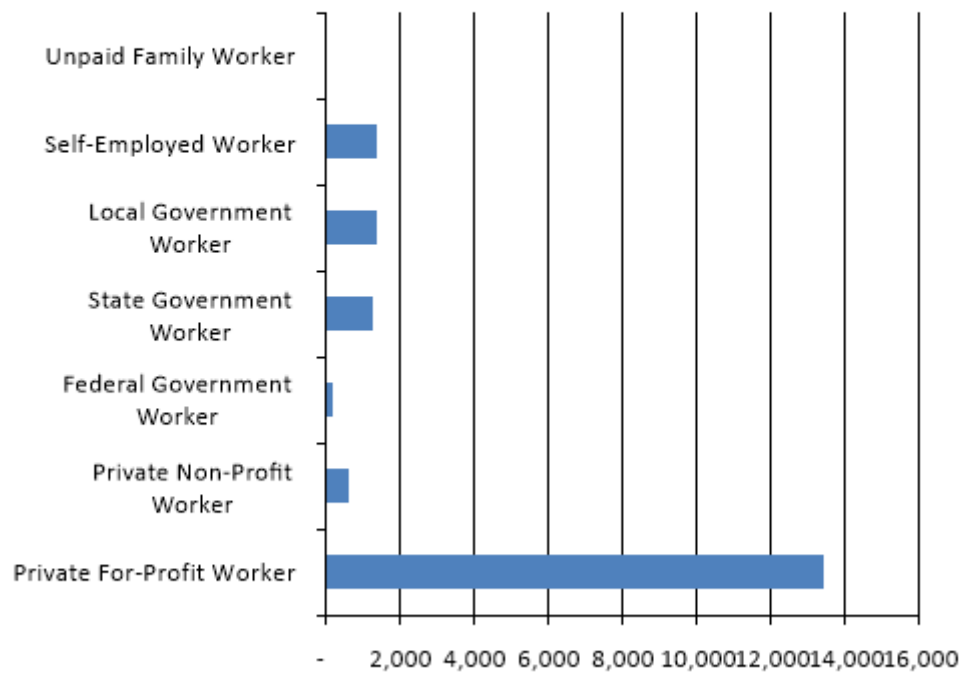


**ADDENDUM F**

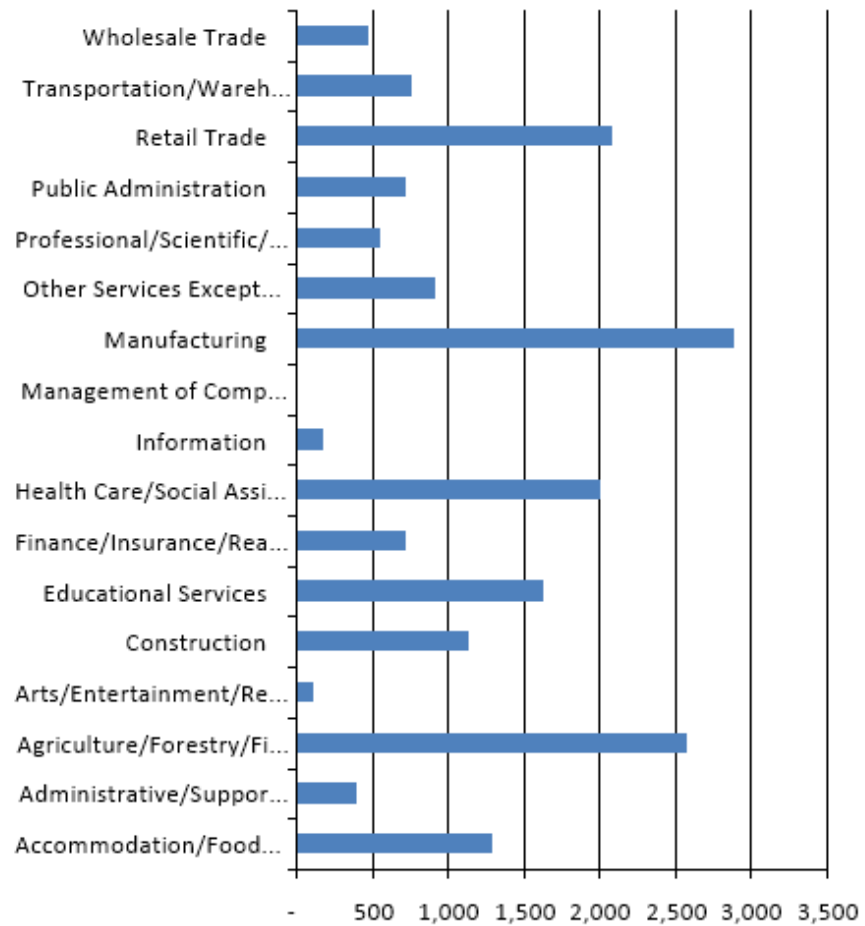
**Employed Civilian Population Aged  
16+ Years - Employment Status -  
2019 Estimates  
Colquitt County, Georgia**



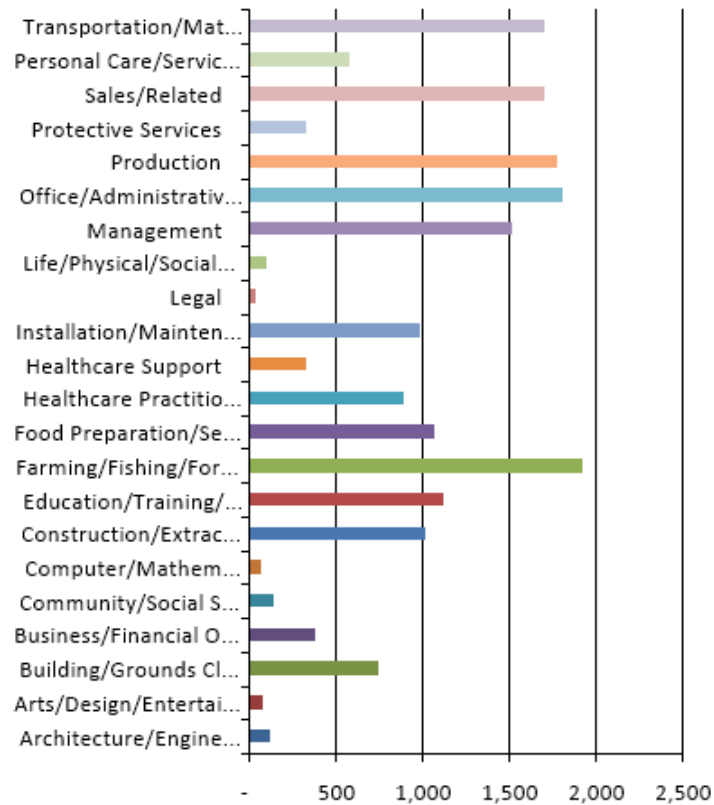
## Employed Civilian Population by Class of Worker - 2019 Estimates Colquitt County, Georgia



## Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Colquitt County, Georgia

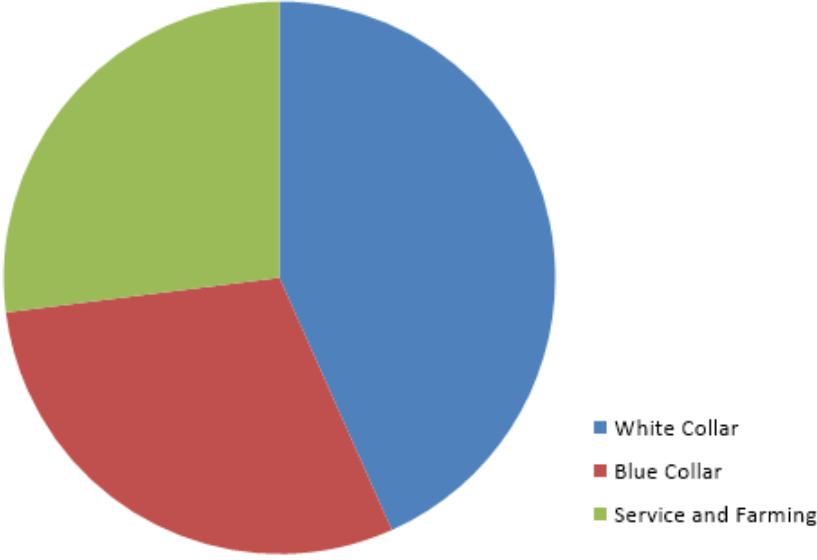


## Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Colquitt County, Georgia

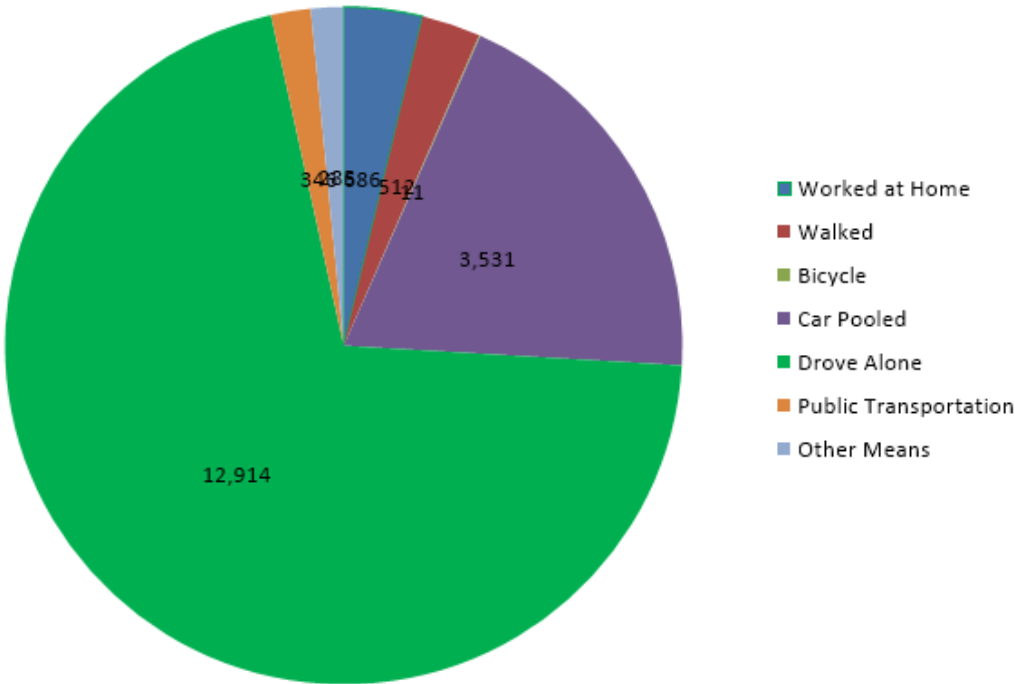




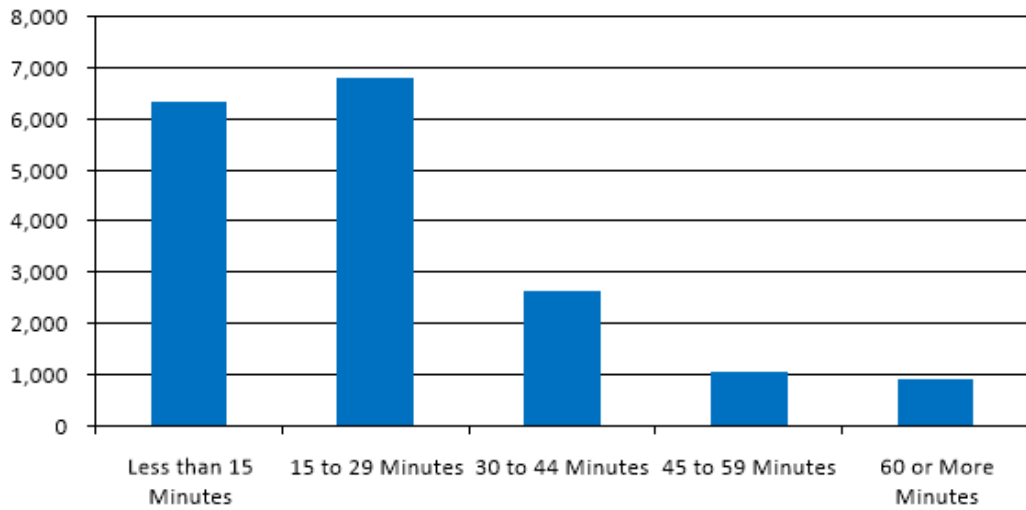
**Employed Civilian Population Aged 16+ Years by  
Occupation - 2019 Estimates  
Colquitt County, Georgia**



**Employed Civilian Population Aged 16+ Years  
Transportation to Work - 2019 Estimates  
Colquitt County, Georgia**



## Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Colquitt County, Georgia



Source: Ribbon Demographics; Claritas



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Claritas

Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2019	
Colquitt County, Georgia	
Status	Number
Employed	18,383
Unemployed	1,459
Armed Forces	58
Not in Labor Force	15,130
Unemployed	7.35%

Source: Ribbon Demographics; Claritas



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Claritas

<b>Employed Civilian Population by Class of Worker</b>		
<b>Current Year Estimates - 2019</b>		
Colquitt County, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	13,481	72.8%
Private Non-Profit Worker	674	3.6%
Federal Government Worker	221	1.2%
State Government Worker	1,278	6.9%
Local Government Worker	1,419	7.7%
Self-Employed Worker	1,431	7.7%
Unpaid Family Worker	25	0.1%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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Claritas

<b>Employed Civilian Population Aged 16+ Years by Industry</b>		
<b>Current Year Estimates - 2019</b>		
Colquitt County, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,294	7.0%
Administrative/Support/Waste Management	407	2.2%
Agriculture/Forestry/Fishing/Hunting/Mining	2,582	13.9%
Arts/Entertainment/Recreation	116	0.6%
Construction	1,140	6.2%
Educational Services	1,638	8.8%
Finance/Insurance/Real Estate/Rent/Lease	725	3.9%
Health Care/Social Assistance	2,008	10.8%
Information	178	1.0%
Management of Companies and Enterprises	3	0.0%
Manufacturing	2,896	15.6%
Other Services Except Public Administration	926	5.0%
Professional/Scientific/Technical Services	554	3.0%
Public Administration	728	3.9%
Retail Trade	2,086	11.3%
Transportation/Warehousing/Utilities	770	4.2%
Wholesale Trade	478	2.6%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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Claritas

<b>Employed Civilian Population Aged 16+ Years by Occupation</b> <b>Current Year Estimates - 2019</b> Colquitt County, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	128	0.7%
Arts/Design/Entertainment/Sports/Media	83	0.4%
Building/Grounds Cleaning/Maintenance	754	4.1%
Business/Financial Operations	388	2.1%
Community/Social Services	151	0.8%
Computer/Mathematical	73	0.4%
Construction/Extraction	1,021	5.5%
Education/Training/Library	1,130	6.1%
Farming/Fishing/Forestry	1,930	10.4%
Food Preparation/Serving Related	1,068	5.8%
Healthcare Practitioner/Technician	897	4.8%
Healthcare Support	337	1.8%
Installation/Maintenance/Repair	992	5.4%
Legal	37	0.2%
Life/Physical/Social Science	107	0.6%
Management	1,516	8.2%
Office/Administrative Support	1,812	9.8%
Production	1,779	9.6%
Protective Services	333	1.8%
Sales/Related	1,705	9.2%
Personal Care/Service	582	3.1%
Transportation/Material Moving	1,706	9.2%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>
White Collar	8,027	43.3%
Blue Collar	5,498	29.7%
Service and Farming	5,004	27.0%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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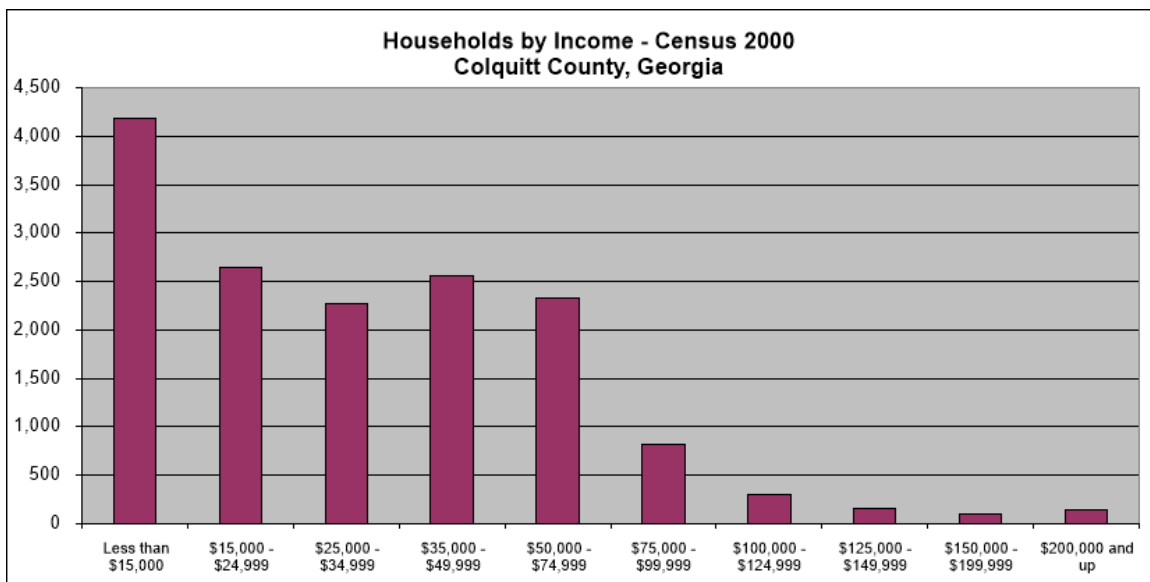
Claritas

<b>Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2019 Colquitt County, Georgia</b>		
<b>Transportation Mode</b>	<b>Number</b>	<b>Percent</b>
Worked at Home	686	3.8%
Walked	512	2.8%
Bicycle	11	0.1%
Car Pooled	3,531	19.3%
Drove Alone	12,914	70.6%
Public Transportation	346	1.9%
Other Means	<u>285</u>	<u>1.6%</u>
<b>Total:</b>	<b>18,285</b>	<b>100.0%</b>

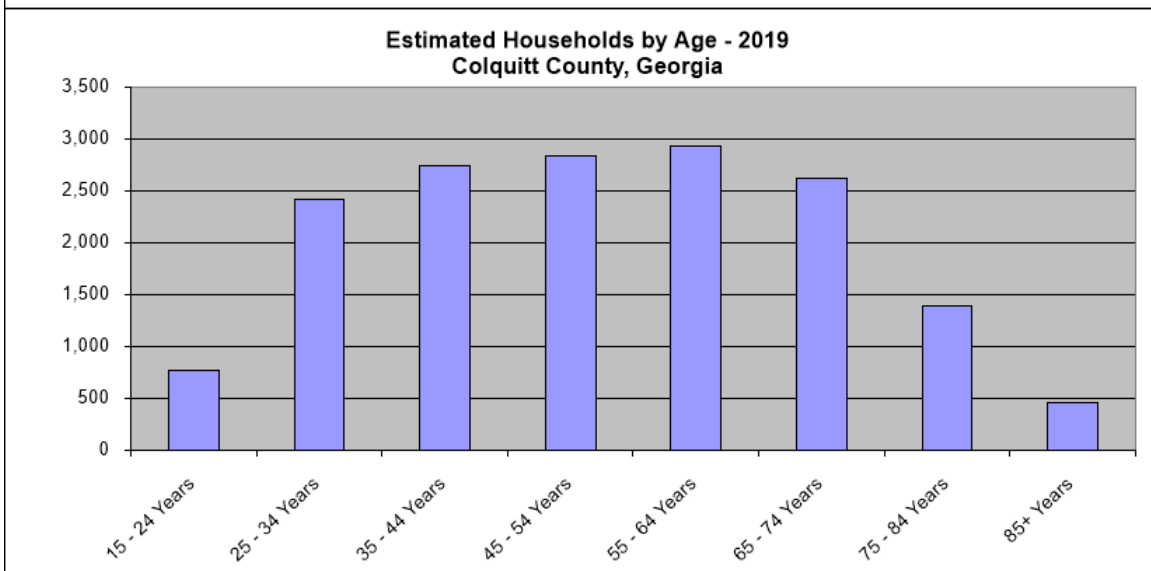
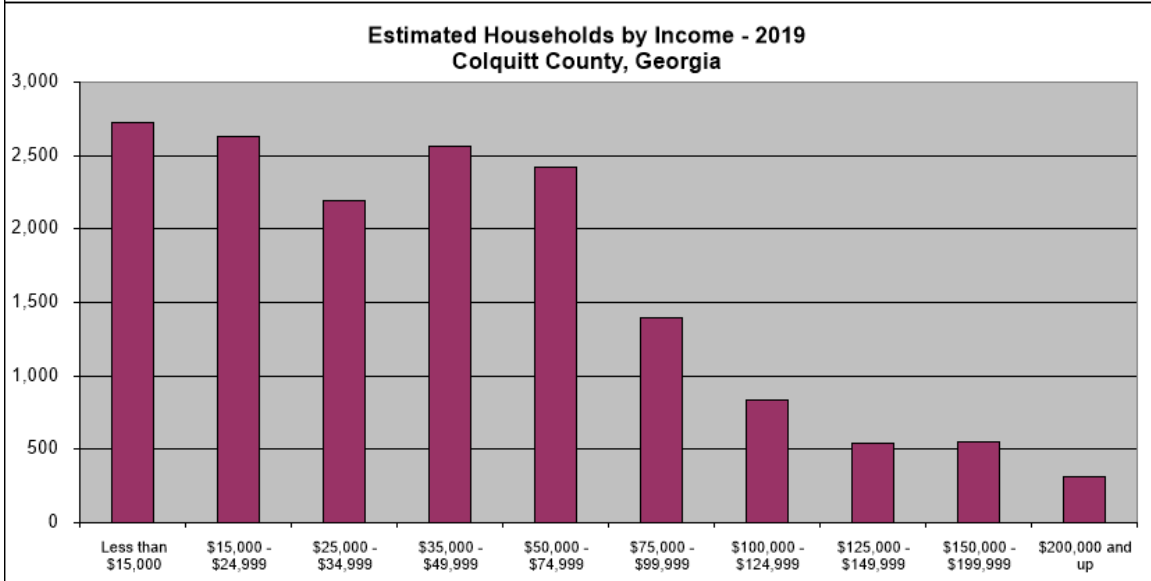
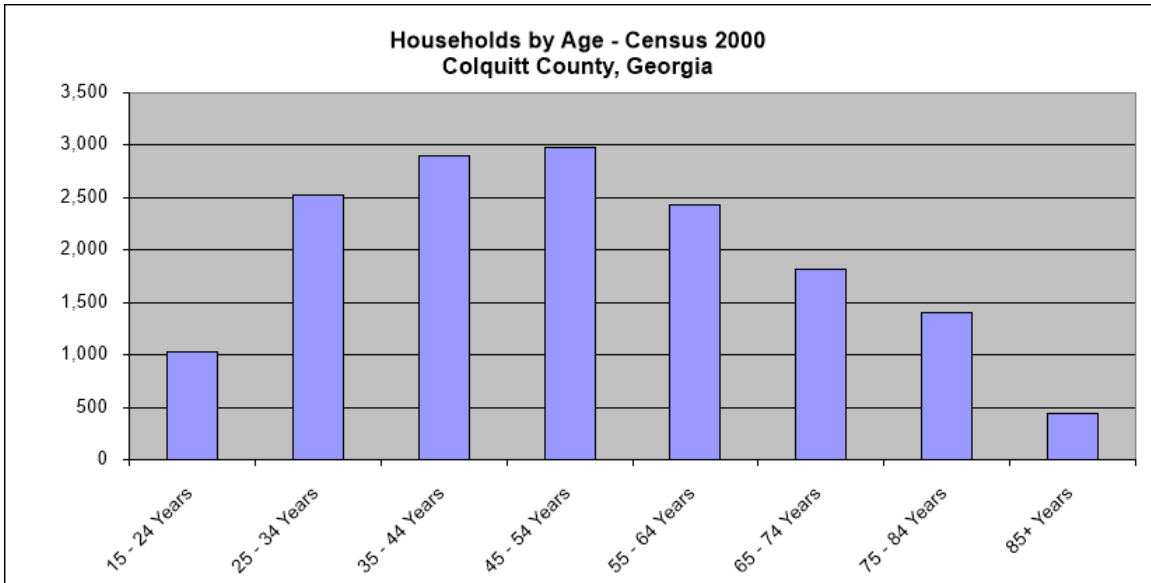
Source: Ribbon Demographics; Claritas

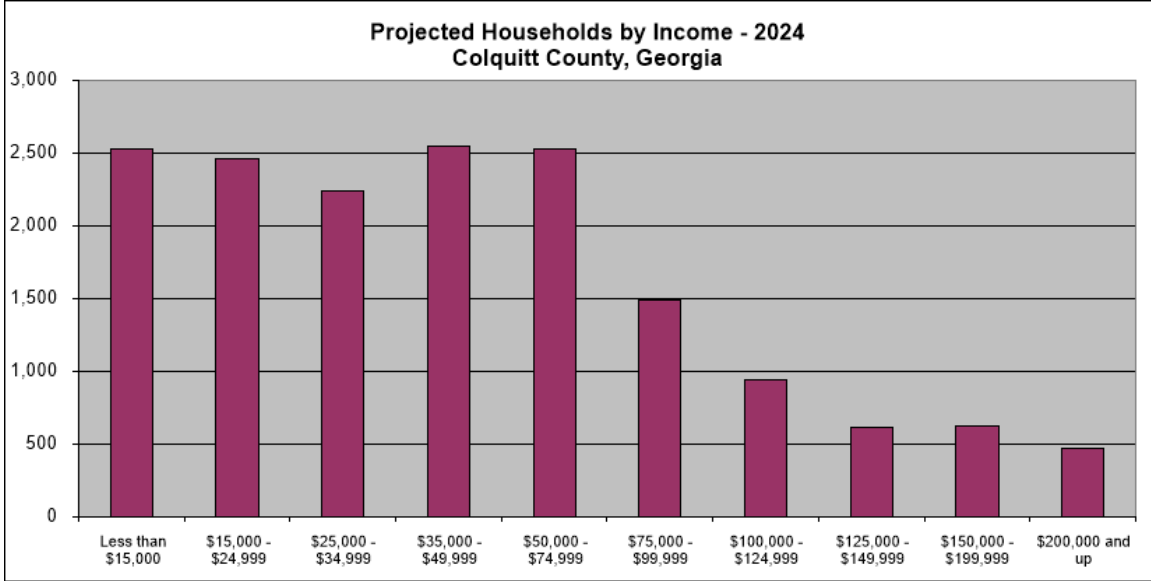
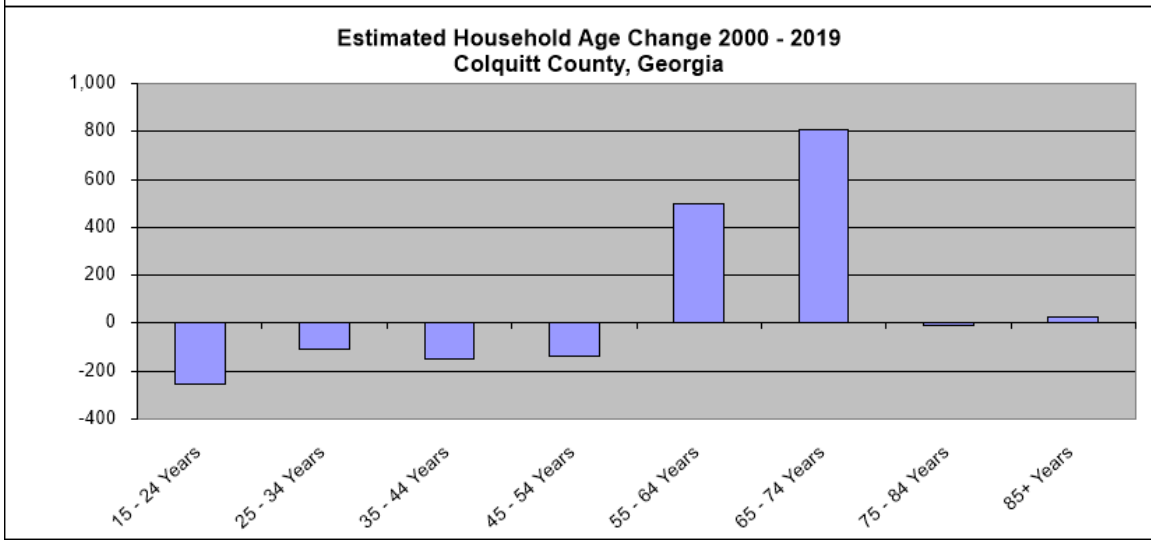
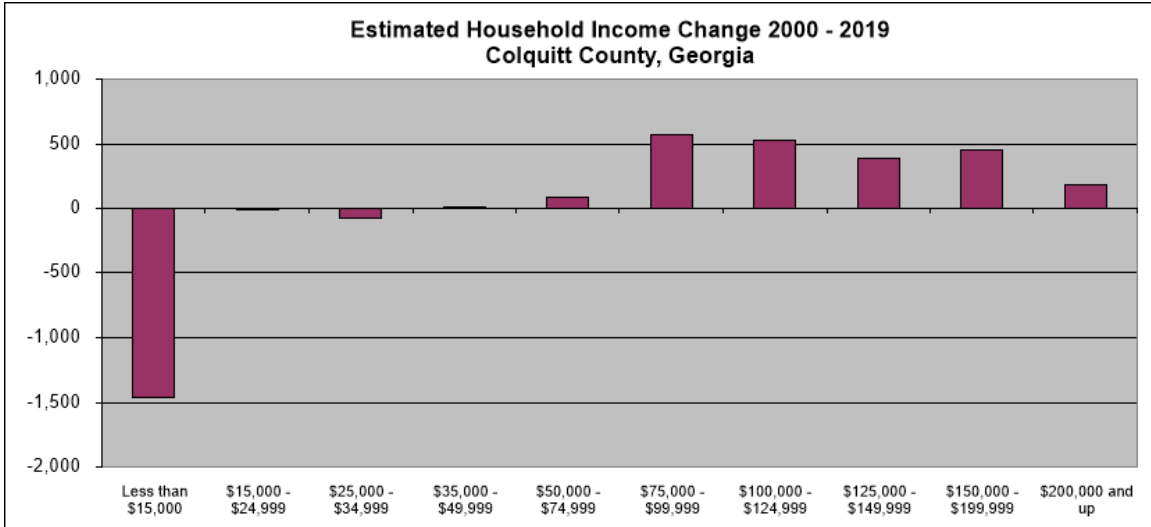
Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Colquitt County, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	6,302	35.8%
15 to 29 Minutes	6,780	38.5%
30 to 44 Minutes	2,635	14.9%
45 to 59 Minutes	1,024	5.8%
60 or More Minutes	886	5.0%
<b>Total:</b>	<b>17,627</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas

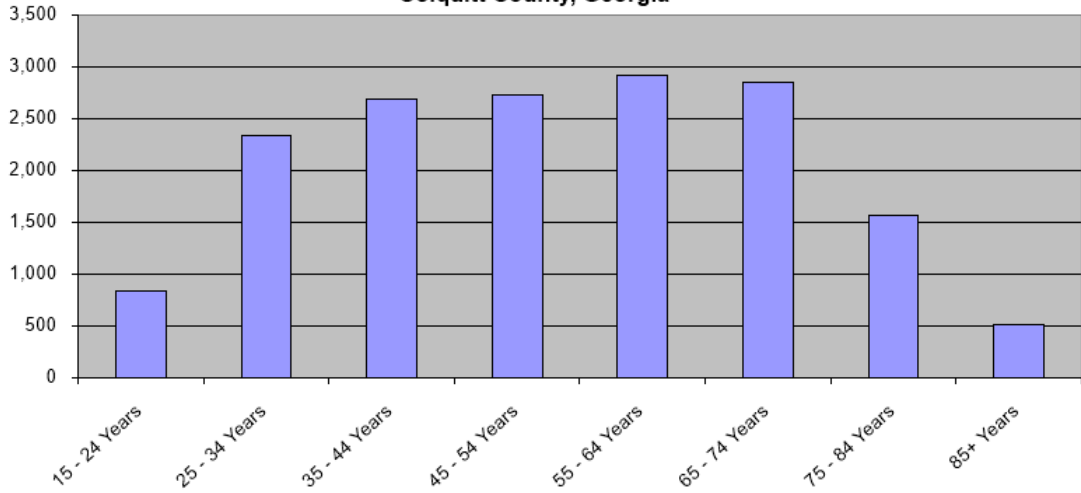




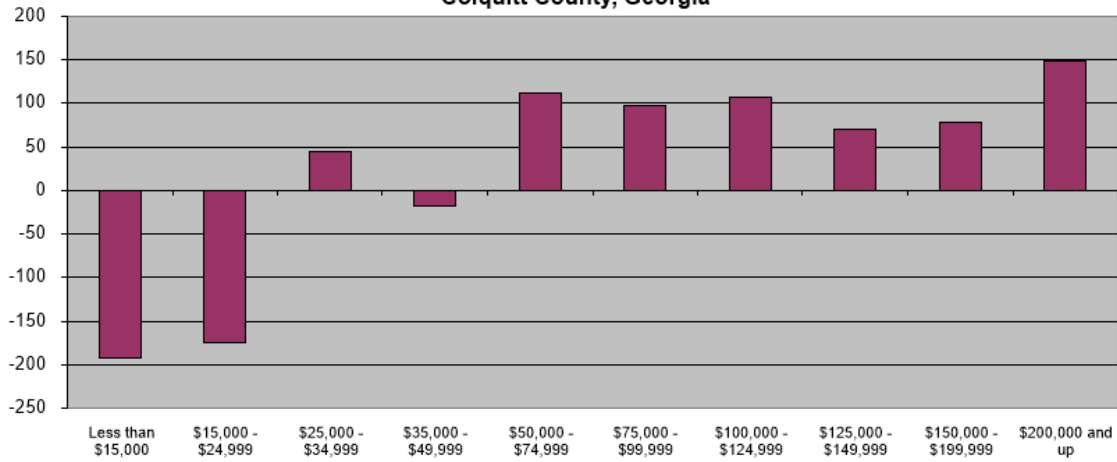




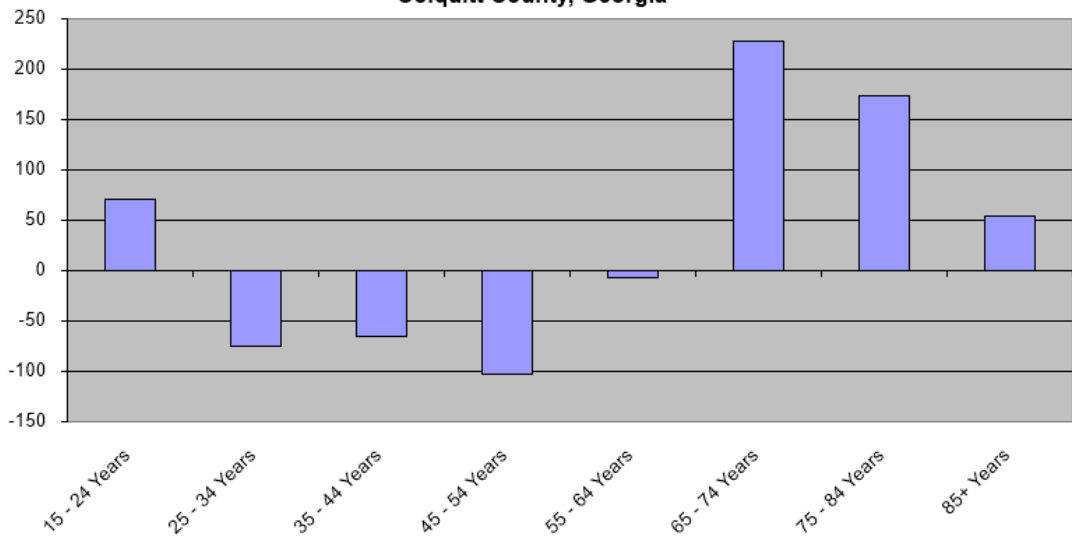
**Projected Households by Age - 2024  
Colquitt County, Georgia**



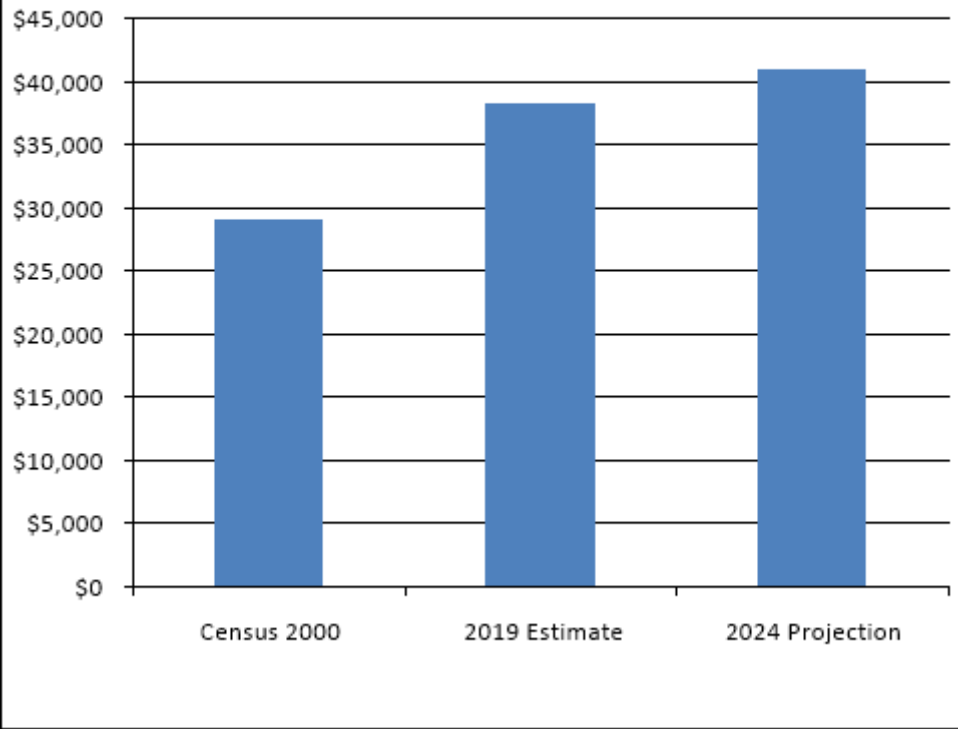
**Projected Household Income Change 2019 to 2024  
Colquitt County, Georgia**



**Projected Household Age Change 2019 to 2024  
Colquitt County, Georgia**



### Median Household Income Colquitt County, Georgia



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#### Households by Income and Age Colquitt County, Georgia

Census Data - 2000

Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	372	615	456	557	606	591	719	269	4,185	27.0%
\$15,000 - \$24,999	271	479	470	411	356	355	237	68	2,647	17.1%
\$25,000 - \$34,999	184	478	397	336	353	279	195	45	2,267	14.6%
\$35,000 - \$49,999	107	557	557	514	382	268	136	31	2,552	16.5%
\$50,000 - \$74,999	77	332	626	602	449	190	46	10	2,332	15.0%
\$75,000 - \$99,999	9	47	226	306	156	59	19	4	826	5.3%
\$100,000 - \$124,999	0	4	66	140	57	13	22	4	306	2.0%
\$125,000 - \$149,999	0	11	54	32	35	9	9	3	153	1.0%
\$150,000 - \$199,999	0	0	30	27	17	11	7	2	94	0.6%
\$200,000 and up	2	0	15	50	19	43	10	1	140	0.9%
<b>Total</b>	<b>1,022</b>	<b>2,523</b>	<b>2,897</b>	<b>2,975</b>	<b>2,430</b>	<b>1,818</b>	<b>1,400</b>	<b>437</b>	<b>15,502</b>	<b>100.0%</b>
<b>Percent</b>	<b>6.6%</b>	<b>16.3%</b>	<b>18.7%</b>	<b>19.2%</b>	<b>15.7%</b>	<b>11.7%</b>	<b>9.0%</b>	<b>2.8%</b>	<b>100.0%</b>	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Colquitt County, Georgia										
Current Year Estimates - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	251	405	442	403	528	373	222	98	2,722	16.8%
\$15,000 - \$24,999	172	412	399	353	479	386	301	129	2,631	16.3%
\$25,000 - \$34,999	35	374	388	339	387	354	234	81	2,192	13.6%
\$35,000 - \$49,999	128	385	411	447	413	469	251	62	2,566	15.9%
\$50,000 - \$74,999	111	354	402	434	415	440	204	60	2,420	15.0%
\$75,000 - \$99,999	66	238	304	284	251	178	62	11	1,394	8.6%
\$100,000 - \$124,999	1	131	189	199	159	117	32	7	835	5.2%
\$125,000 - \$149,999	1	52	84	207	159	31	7	2	543	3.4%
\$150,000 - \$199,999	0	55	105	65	51	206	61	7	550	3.4%
\$200,000 and up	1	9	25	107	85	74	14	3	318	2.0%
<b>Total</b>	<b>766</b>	<b>2,415</b>	<b>2,749</b>	<b>2,838</b>	<b>2,927</b>	<b>2,628</b>	<b>1,388</b>	<b>460</b>	<b>16,171</b>	<b>100.0%</b>
<b>Percent</b>	<b>4.7%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>18.1%</b>	<b>16.3%</b>	<b>8.6%</b>	<b>2.8%</b>		<b>100.0%</b>

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Colquitt County, Georgia										
Estimated Change - 2000 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-121	-210	-14	-154	-78	-218	-497	-171	-1,463	-35.0%
\$15,000 - \$24,999	-99	-67	-71	-58	123	31	64	61	-16	-0.6%
\$25,000 - \$34,999	-149	-104	-9	3	34	75	39	36	-75	-3.3%
\$35,000 - \$49,999	21	-172	-146	-67	31	201	115	31	14	0.5%
\$50,000 - \$74,999	34	22	-224	-168	-34	250	158	50	88	3.8%
\$75,000 - \$99,999	57	191	78	-22	95	119	43	7	568	68.8%
\$100,000 - \$124,999	1	127	123	59	102	104	10	3	529	172.9%
\$125,000 - \$149,999	1	41	30	175	124	22	-2	-1	390	254.9%
\$150,000 - \$199,999	0	55	75	38	34	195	54	5	456	485.1%
\$200,000 and up	-1	9	10	57	66	31	4	2	178	127.1%
<b>Total</b>	<b>-256</b>	<b>-108</b>	<b>-148</b>	<b>-137</b>	<b>497</b>	<b>810</b>	<b>-12</b>	<b>23</b>	<b>669</b>	<b>4.3%</b>
<b>Percent Change</b>	<b>-25.0%</b>	<b>-4.3%</b>	<b>-5.1%</b>	<b>-4.6%</b>	<b>20.5%</b>	<b>44.6%</b>	<b>-0.9%</b>	<b>5.3%</b>		<b>4.3%</b>

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Colquitt County, Georgia										
Five Year Projections - 2024										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	261	368	393	343	473	363	229	100	2,530	15.4%
\$15,000 - \$24,999	174	367	352	296	433	380	319	136	2,457	14.9%
\$25,000 - \$34,999	38	364	382	322	388	384	268	91	2,237	13.6%
\$35,000 - \$49,999	146	369	392	411	400	488	271	72	2,549	15.5%
\$50,000 - \$74,999	133	344	402	418	425	492	244	74	2,532	15.4%
\$75,000 - \$99,999	81	247	314	288	264	208	76	14	1,492	9.1%
\$100,000 - \$124,999	1	145	208	214	179	144	42	9	942	5.7%
\$125,000 - \$149,999	1	60	96	226	181	37	11	1	613	3.7%
\$150,000 - \$199,999	0	62	109	70	56	246	76	10	629	3.8%
\$200,000 and up	2	14	36	147	121	114	26	7	467	2.8%
<b>Total</b>	<b>837</b>	<b>2,340</b>	<b>2,684</b>	<b>2,735</b>	<b>2,920</b>	<b>2,856</b>	<b>1,562</b>	<b>514</b>	<b>16,448</b>	<b>100.0%</b>
<b>Percent</b>	<b>5.1%</b>	<b>14.2%</b>	<b>16.3%</b>	<b>16.6%</b>	<b>17.8%</b>	<b>17.4%</b>	<b>9.5%</b>	<b>3.1%</b>		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Colquitt County, Georgia										
Projected Change - 2019 to 2024										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	10	-37	-49	-60	-55	-10	7	2	-192	-7.1%
\$15,000 - \$24,999	2	-45	-47	-57	-46	-6	18	7	-174	-6.6%
\$25,000 - \$34,999	3	-10	-6	-17	1	30	34	10	45	2.1%
\$35,000 - \$49,999	18	-16	-19	-36	-13	19	20	10	-17	-0.7%
\$50,000 - \$74,999	22	-10	0	-16	10	52	40	14	112	4.6%
\$75,000 - \$99,999	15	9	10	4	13	30	14	3	98	7.0%
\$100,000 - \$124,999	0	14	19	15	20	27	10	2	107	12.8%
\$125,000 - \$149,999	0	8	12	19	22	6	4	-1	70	12.9%
\$150,000 - \$199,999	0	7	4	5	5	40	15	3	79	14.4%
\$200,000 and up	1	5	11	40	36	40	12	4	149	46.9%
<b>Total</b>	<b>71</b>	<b>-75</b>	<b>-65</b>	<b>-103</b>	<b>-7</b>	<b>228</b>	<b>174</b>	<b>54</b>	<b>277</b>	<b>1.7%</b>
<b>Percent Change</b>	<b>9.3%</b>	<b>-3.1%</b>	<b>-2.4%</b>	<b>-3.6%</b>	<b>-0.2%</b>	<b>8.7%</b>	<b>12.5%</b>	<b>11.7%</b>		

Source: Claritas; Ribbon Demographics



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## HOUSEHOLD DATA

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Median Household Income Colquitt County, Georgia		
Census 2000	2019 Estimate	2024 Projection
\$29,054	\$38,160	\$40,885

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Median Household Income by Area			
Colquitt County, Georgia			
Geography ID	Census 2000	2019 Estimate	2024 Projection
13071	\$29,054	\$38,160	\$40,885



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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	336	219	58	232	129	974
\$10,000-20,000	205	195	166	78	115	759
\$20,000-30,000	84	69	219	33	176	581
\$30,000-40,000	0	102	16	13	95	226
\$40,000-50,000	40	18	104	5	41	208
\$50,000-60,000	10	42	23	36	122	233
\$60,000-75,000	74	0	14	67	16	171
\$75,000-100,000	3	6	14	40	5	68
\$100,000-125,000	5	4	20	0	11	40
\$125,000-150,000	6	3	6	6	25	46
\$150,000-200,000	1	3	2	11	13	30
\$200,000+	231	64	194	109	27	625
<b>Total</b>	<b>995</b>	<b>725</b>	<b>836</b>	<b>630</b>	<b>775</b>	<b>3,961</b>

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	185	168	17	35	10	415
\$10,000-20,000	74	223	45	27	33	402
\$20,000-30,000	74	70	13	6	19	182
\$30,000-40,000	56	16	12	1	10	95
\$40,000-50,000	16	53	9	17	6	101
\$50,000-60,000	46	32	4	3	7	92
\$60,000-75,000	27	8	15	7	27	84
\$75,000-100,000	9	15	3	1	4	32
\$100,000-125,000	4	8	0	0	5	17
\$125,000-150,000	5	4	3	1	4	17
\$150,000-200,000	3	3	2	2	3	13
\$200,000+	155	23	42	9	33	262
<b>Total</b>	<b>654</b>	<b>623</b>	<b>165</b>	<b>109</b>	<b>161</b>	<b>1,712</b>

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	151	101	17	6	9	284
\$10,000-20,000	65	115	8	26	30	244
\$20,000-30,000	58	34	2	5	7	106
\$30,000-40,000	48	12	0	1	8	69
\$40,000-50,000	13	23	2	11	5	54
\$50,000-60,000	24	14	1	0	7	46
\$60,000-75,000	21	6	2	4	8	41
\$75,000-100,000	6	4	1	1	3	15
\$100,000-125,000	3	5	0	0	2	10
\$125,000-150,000	3	2	1	1	3	10
\$150,000-200,000	3	2	0	1	2	8
\$200,000+	139	21	38	7	32	237
<b>Total</b>	<b>534</b>	<b>339</b>	<b>72</b>	<b>63</b>	<b>116</b>	<b>1,124</b>

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	521	387	75	267	139	1,389
\$10,000-20,000	279	418	211	105	148	1,161
\$20,000-30,000	158	139	232	39	195	763
\$30,000-40,000	56	118	28	14	105	321
\$40,000-50,000	56	71	113	22	47	309
\$50,000-60,000	56	74	27	39	129	325
\$60,000-75,000	101	8	29	74	43	255
\$75,000-100,000	12	21	17	41	9	100
\$100,000-125,000	9	12	20	0	16	57
\$125,000-150,000	11	7	9	7	29	63
\$150,000-200,000	4	6	4	13	16	43
\$200,000+	386	87	236	118	60	887
<b>Total</b>	<b>1,649</b>	<b>1,348</b>	<b>1,001</b>	<b>739</b>	<b>936</b>	<b>5,673</b>

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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	8.5%	5.5%	1.5%	5.9%	3.3%	24.6%
\$10,000-20,000	5.2%	4.9%	4.2%	2.0%	2.9%	19.2%
\$20,000-30,000	2.1%	1.7%	5.5%	0.8%	4.4%	14.7%
\$30,000-40,000	0.0%	2.6%	0.4%	0.3%	2.4%	5.7%
\$40,000-50,000	1.0%	0.5%	2.6%	0.1%	1.0%	5.3%
\$50,000-60,000	0.3%	1.1%	0.6%	0.9%	3.1%	5.9%
\$60,000-75,000	1.9%	0.0%	0.4%	1.7%	0.4%	4.3%
\$75,000-100,000	0.1%	0.2%	0.4%	1.0%	0.1%	1.7%
\$100,000-125,000	0.1%	0.1%	0.5%	0.0%	0.3%	1.0%
\$125,000-150,000	0.2%	0.1%	0.2%	0.2%	0.6%	1.2%
\$150,000-200,000	0.0%	0.1%	0.1%	0.3%	0.3%	0.8%
\$200,000+	5.8%	1.6%	4.9%	2.8%	0.7%	15.8%
<b>Total</b>	<b>25.1%</b>	<b>18.3%</b>	<b>21.1%</b>	<b>15.9%</b>	<b>19.6%</b>	<b>100.0%</b>

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	10.8%	9.8%	1.0%	2.0%	0.6%	24.2%
\$10,000-20,000	4.3%	13.0%	2.6%	1.6%	1.9%	23.5%
\$20,000-30,000	4.3%	4.1%	0.8%	0.4%	1.1%	10.6%
\$30,000-40,000	3.3%	0.9%	0.7%	0.1%	0.6%	5.5%
\$40,000-50,000	0.9%	3.1%	0.5%	1.0%	0.4%	5.9%
\$50,000-60,000	2.7%	1.9%	0.2%	0.2%	0.4%	5.4%
\$60,000-75,000	1.6%	0.5%	0.9%	0.4%	1.6%	4.9%
\$75,000-100,000	0.5%	0.9%	0.2%	0.1%	0.2%	1.9%
\$100,000-125,000	0.2%	0.5%	0.0%	0.0%	0.3%	1.0%
\$125,000-150,000	0.3%	0.2%	0.2%	0.1%	0.2%	1.0%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.2%	0.8%
\$200,000+	9.1%	1.3%	2.5%	0.5%	1.9%	15.3%
<b>Total</b>	<b>38.2%</b>	<b>36.4%</b>	<b>9.6%</b>	<b>6.4%</b>	<b>9.4%</b>	<b>100.0%</b>

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	13.4%	9.0%	1.5%	0.5%	0.8%	25.3%
\$10,000-20,000	5.8%	10.2%	0.7%	2.3%	2.7%	21.7%
\$20,000-30,000	5.2%	3.0%	0.2%	0.4%	0.6%	9.4%
\$30,000-40,000	4.3%	1.1%	0.0%	0.1%	0.7%	6.1%
\$40,000-50,000	1.2%	2.0%	0.2%	1.0%	0.4%	4.8%
\$50,000-60,000	2.1%	1.2%	0.1%	0.0%	0.6%	4.1%
\$60,000-75,000	1.9%	0.5%	0.2%	0.4%	0.7%	3.6%
\$75,000-100,000	0.5%	0.4%	0.1%	0.1%	0.3%	1.3%
\$100,000-125,000	0.3%	0.4%	0.0%	0.0%	0.2%	0.9%
\$125,000-150,000	0.3%	0.2%	0.1%	0.1%	0.3%	0.9%
\$150,000-200,000	0.3%	0.2%	0.0%	0.1%	0.2%	0.7%
\$200,000+	12.4%	1.9%	3.4%	0.6%	2.8%	21.1%
<b>Total</b>	<b>47.5%</b>	<b>30.2%</b>	<b>6.4%</b>	<b>5.6%</b>	<b>10.3%</b>	<b>100.0%</b>

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	9.2%	6.8%	1.3%	4.7%	2.5%	24.5%
\$10,000-20,000	4.9%	7.4%	3.7%	1.9%	2.6%	20.5%
\$20,000-30,000	2.8%	2.5%	4.1%	0.7%	3.4%	13.4%
\$30,000-40,000	1.0%	2.1%	0.5%	0.2%	1.9%	5.7%
\$40,000-50,000	1.0%	1.3%	2.0%	0.4%	0.8%	5.4%
\$50,000-60,000	1.0%	1.3%	0.5%	0.7%	2.3%	5.7%
\$60,000-75,000	1.8%	0.1%	0.5%	1.3%	0.8%	4.5%
\$75,000-100,000	0.2%	0.4%	0.3%	0.7%	0.2%	1.8%
\$100,000-125,000	0.2%	0.2%	0.4%	0.0%	0.3%	1.0%
\$125,000-150,000	0.2%	0.1%	0.2%	0.1%	0.5%	1.1%
\$150,000-200,000	0.1%	0.1%	0.1%	0.2%	0.3%	0.8%
\$200,000+	6.8%	1.5%	4.2%	2.1%	1.1%	15.6%
<b>Total</b>	<b>29.1%</b>	<b>23.8%</b>	<b>17.6%</b>	<b>13.0%</b>	<b>16.5%</b>	<b>100.0%</b>

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<b>Owner Households</b>						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	48	192	60	60	31	391
\$10,000-20,000	157	52	110	122	79	520
\$20,000-30,000	52	118	150	140	176	636
\$30,000-40,000	1	80	142	93	157	473
\$40,000-50,000	7	38	153	246	37	481
\$50,000-60,000	69	136	121	61	72	459
\$60,000-75,000	6	113	88	268	128	603
\$75,000-100,000	0	49	70	148	64	331
\$100,000-125,000	3	63	45	105	32	248
\$125,000-150,000	2	10	31	40	25	108
\$150,000-200,000	2	6	51	16	12	87
\$200,000+	187	28	79	17	76	387
<b>Total</b>	<b>534</b>	<b>885</b>	<b>1,100</b>	<b>1,316</b>	<b>889</b>	<b>4,724</b>

<b>Owner Households</b>						
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	606	439	81	39	30	1,195
\$10,000-20,000	298	362	61	12	20	753
\$20,000-30,000	114	453	77	48	13	705
\$30,000-40,000	118	318	96	16	33	581
\$40,000-50,000	71	241	71	11	40	434
\$50,000-60,000	62	188	65	41	39	395
\$60,000-75,000	37	216	50	11	80	394
\$75,000-100,000	20	109	22	8	13	172
\$100,000-125,000	23	60	41	4	9	137
\$125,000-150,000	14	92	12	15	8	141
\$150,000-200,000	4	56	12	6	2	80
\$200,000+	133	128	29	18	64	948
<b>Total</b>	<b>1,500</b>	<b>2,662</b>	<b>617</b>	<b>229</b>	<b>927</b>	<b>5,935</b>

<b>Owner Households</b>						
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	495	346	10	32	12	895
\$10,000-20,000	223	303	22	5	15	568
\$20,000-30,000	78	348	33	15	8	482
\$30,000-40,000	106	239	66	9	2	422
\$40,000-50,000	67	198	16	0	39	320
\$50,000-60,000	58	139	26	18	26	267
\$60,000-75,000	31	177	32	4	16	260
\$75,000-100,000	17	54	9	4	5	89
\$100,000-125,000	9	28	11	0	8	56
\$125,000-150,000	11	80	6	15	8	120
\$150,000-200,000	4	21	9	2	1	37
\$200,000+	116	90	23	18	638	885
<b>Total</b>	<b>1,215</b>	<b>2,023</b>	<b>263</b>	<b>122</b>	<b>778</b>	<b>4,401</b>

<b>Owner Households</b>						
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	654	631	141	99	61	1,586
\$10,000-20,000	455	414	171	134	99	1,273
\$20,000-30,000	166	571	227	188	189	1,341
\$30,000-40,000	119	398	238	109	190	1,054
\$40,000-50,000	78	279	224	257	77	915
\$50,000-60,000	131	324	186	102	111	854
\$60,000-75,000	43	329	138	279	208	997
\$75,000-100,000	20	158	92	156	77	503
\$100,000-125,000	26	123	86	109	41	385
\$125,000-150,000	16	102	43	55	33	249
\$150,000-200,000	6	62	63	22	14	167
\$200,000+	320	156	108	35	716	1,335
<b>Total</b>	<b>2,034</b>	<b>3,547</b>	<b>1,717</b>	<b>1,545</b>	<b>1,816</b>	<b>10,659</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.0%	4.1%	1.3%	1.3%	0.7%	8.3%
\$10,000-20,000	3.3%	1.1%	2.3%	2.6%	1.7%	11.0%
\$20,000-30,000	1.1%	2.5%	3.2%	3.0%	3.7%	13.5%
\$30,000-40,000	0.0%	1.7%	3.0%	2.0%	3.3%	10.0%
\$40,000-50,000	0.1%	0.8%	3.2%	5.2%	0.8%	10.2%
\$50,000-60,000	1.5%	2.9%	2.6%	1.3%	1.5%	9.7%
\$60,000-75,000	0.1%	2.4%	1.9%	5.7%	2.7%	12.8%
\$75,000-100,000	0.0%	1.0%	1.5%	3.1%	1.4%	7.0%
\$100,000-125,000	0.1%	1.3%	1.0%	2.2%	0.7%	5.2%
\$125,000-150,000	0.0%	0.2%	0.7%	0.8%	0.5%	2.3%
\$150,000-200,000	0.0%	0.1%	1.1%	0.3%	0.3%	1.8%
\$200,000+	4.0%	0.6%	1.7%	0.4%	1.6%	8.2%
<b>Total</b>	<b>11.3%</b>	<b>18.7%</b>	<b>23.3%</b>	<b>27.9%</b>	<b>18.8%</b>	<b>100.0%</b>

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	10.2%	7.4%	1.4%	0.7%	0.5%	20.1%
\$10,000-20,000	5.0%	6.1%	1.0%	0.2%	0.3%	12.7%
\$20,000-30,000	1.9%	7.6%	1.3%	0.8%	0.2%	11.9%
\$30,000-40,000	2.0%	5.4%	1.6%	0.3%	0.6%	9.8%
\$40,000-50,000	1.2%	4.1%	1.2%	0.2%	0.7%	7.3%
\$50,000-60,000	1.0%	3.2%	1.1%	0.7%	0.7%	6.7%
\$60,000-75,000	0.6%	3.6%	0.8%	0.2%	1.3%	6.6%
\$75,000-100,000	0.3%	1.8%	0.4%	0.1%	0.2%	2.9%
\$100,000-125,000	0.4%	1.0%	0.7%	0.1%	0.2%	2.3%
\$125,000-150,000	0.2%	1.6%	0.2%	0.3%	0.1%	2.4%
\$150,000-200,000	0.1%	0.9%	0.2%	0.1%	0.0%	1.3%
\$200,000+	2.2%	2.2%	0.5%	0.3%	10.8%	16.0%
<b>Total</b>	<b>25.3%</b>	<b>44.9%</b>	<b>10.4%</b>	<b>3.9%</b>	<b>15.6%</b>	<b>100.0%</b>

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	11.2%	7.9%	0.2%	0.7%	0.3%	20.3%
\$10,000-20,000	5.1%	6.9%	0.5%	0.1%	0.3%	12.9%
\$20,000-30,000	1.8%	7.9%	0.7%	0.3%	0.2%	11.0%
\$30,000-40,000	2.4%	5.4%	1.5%	0.2%	0.0%	9.6%
\$40,000-50,000	1.5%	4.5%	0.4%	0.0%	0.9%	7.3%
\$50,000-60,000	1.3%	3.2%	0.6%	0.4%	0.6%	6.1%
\$60,000-75,000	0.7%	4.0%	0.7%	0.1%	0.4%	5.9%
\$75,000-100,000	0.4%	1.2%	0.2%	0.1%	0.1%	2.0%
\$100,000-125,000	0.2%	0.6%	0.2%	0.0%	0.2%	1.3%
\$125,000-150,000	0.2%	1.8%	0.1%	0.3%	0.2%	2.7%
\$150,000-200,000	0.1%	0.5%	0.2%	0.0%	0.0%	0.8%
\$200,000+	2.6%	2.0%	0.5%	0.4%	14.5%	20.1%
<b>Total</b>	<b>27.6%</b>	<b>46.0%</b>	<b>6.0%</b>	<b>2.8%</b>	<b>17.7%</b>	<b>100.0%</b>

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	6.1%	5.9%	1.3%	0.9%	0.6%	14.9%
\$10,000-20,000	4.3%	3.9%	1.6%	1.3%	0.9%	11.9%
\$20,000-30,000	1.6%	5.4%	2.1%	1.8%	1.8%	12.6%
\$30,000-40,000	1.1%	3.7%	2.2%	1.0%	1.8%	9.9%
\$40,000-50,000	0.7%	2.6%	2.1%	2.4%	0.7%	8.6%
\$50,000-60,000	1.2%	3.0%	1.7%	1.0%	1.0%	8.0%
\$60,000-75,000	0.4%	3.1%	1.3%	2.6%	2.0%	9.4%
\$75,000-100,000	0.2%	1.5%	0.9%	1.5%	0.7%	4.7%
\$100,000-125,000	0.2%	1.2%	0.8%	1.0%	0.4%	3.6%
\$125,000-150,000	0.2%	1.0%	0.4%	0.5%	0.3%	2.3%
\$150,000-200,000	0.1%	0.6%	0.6%	0.2%	0.1%	1.6%
\$200,000+	3.0%	1.3%	1.0%	0.3%	6.7%	12.5%
<b>Total</b>	<b>19.1%</b>	<b>33.3%</b>	<b>16.1%</b>	<b>14.5%</b>	<b>17.0%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	346	162	45	210	117	880
\$10,000-20,000	218	183	203	98	95	797
\$20,000-30,000	103	50	165	31	195	544
\$30,000-40,000	1	99	31	17	88	236
\$40,000-50,000	28	18	98	2	47	193
\$50,000-60,000	11	41	28	43	161	284
\$60,000-75,000	74	0	21	60	29	184
\$75,000-100,000	4	6	34	59	4	107
\$100,000-125,000	2	2	14	3	14	35
\$125,000-150,000	6	6	14	9	48	83
\$150,000-200,000	6	6	10	7	16	45
\$200,000+	<u>266</u>	<u>61</u>	<u>174</u>	<u>135</u>	<u>45</u>	<u>681</u>
<b>Total</b>	<b>1,065</b>	<b>634</b>	<b>837</b>	<b>674</b>	<b>859</b>	<b>4,069</b>

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	133	134	12	32	10	321
\$10,000-20,000	105	283	37	26	35	486
\$20,000-30,000	88	66	10	5	19	188
\$30,000-40,000	81	30	12	0	7	130
\$40,000-50,000	21	59	8	7	8	103
\$50,000-60,000	48	28	5	4	7	92
\$60,000-75,000	31	5	8	7	31	82
\$75,000-100,000	23	21	5	6	5	60
\$100,000-125,000	24	7	4	0	5	40
\$125,000-150,000	17	9	4	0	7	37
\$150,000-200,000	16	4	2	3	6	31
\$200,000+	<u>142</u>	<u>38</u>	<u>37</u>	<u>15</u>	<u>19</u>	<u>251</u>
<b>Total</b>	<b>729</b>	<b>684</b>	<b>144</b>	<b>105</b>	<b>159</b>	<b>1,821</b>

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	112	92	11	5	9	229
\$10,000-20,000	91	180	6	25	33	335
\$20,000-30,000	70	35	1	4	6	116
\$30,000-40,000	75	28	0	0	5	108
\$40,000-50,000	18	44	4	4	7	77
\$50,000-60,000	28	13	1	2	6	50
\$60,000-75,000	24	2	1	5	6	38
\$75,000-100,000	18	12	1	2	4	37
\$100,000-125,000	21	2	4	0	3	30
\$125,000-150,000	14	7	0	0	5	26
\$150,000-200,000	15	2	0	3	4	24
\$200,000+	<u>121</u>	<u>37</u>	<u>32</u>	<u>14</u>	<u>18</u>	<u>222</u>
<b>Total</b>	<b>607</b>	<b>454</b>	<b>61</b>	<b>64</b>	<b>106</b>	<b>1,292</b>

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	479	296	57	242	127	1,201
\$10,000-20,000	323	466	240	124	130	1,283
\$20,000-30,000	191	116	175	36	214	732
\$30,000-40,000	82	129	43	17	95	366
\$40,000-50,000	49	77	106	9	55	296
\$50,000-60,000	59	69	33	47	168	376
\$60,000-75,000	105	5	29	67	60	266
\$75,000-100,000	27	27	39	65	9	167
\$100,000-125,000	26	9	18	3	19	75
\$125,000-150,000	23	15	18	9	55	120
\$150,000-200,000	22	10	12	10	22	76
\$200,000+	<u>408</u>	<u>99</u>	<u>211</u>	<u>150</u>	<u>64</u>	<u>932</u>
<b>Total</b>	<b>1,794</b>	<b>1,318</b>	<b>981</b>	<b>779</b>	<b>1,018</b>	<b>5,890</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	4.0%	1.1%	5.2%	2.9%	21.6%
\$10,000-20,000	5.4%	4.5%	5.0%	2.4%	2.3%	19.6%
\$20,000-30,000	2.5%	1.2%	4.1%	0.8%	4.8%	13.4%
\$30,000-40,000	0.0%	2.4%	0.8%	0.4%	2.2%	5.8%
\$40,000-50,000	0.7%	0.4%	2.4%	0.0%	1.2%	4.7%
\$50,000-60,000	0.3%	1.0%	0.7%	1.1%	4.0%	7.0%
\$60,000-75,000	1.8%	0.0%	0.5%	1.5%	0.7%	4.5%
\$75,000-100,000	0.1%	0.1%	0.8%	1.4%	0.1%	2.6%
\$100,000-125,000	0.0%	0.0%	0.3%	0.1%	0.3%	0.9%
\$125,000-150,000	0.1%	0.1%	0.3%	0.2%	1.2%	2.0%
\$150,000-200,000	0.1%	0.1%	0.2%	0.2%	0.4%	1.1%
\$200,000+	6.5%	1.5%	4.3%	3.3%	1.1%	16.7%
<b>Total</b>	<b>26.2%</b>	<b>15.6%</b>	<b>20.6%</b>	<b>16.6%</b>	<b>21.1%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.3%	7.4%	0.7%	1.8%	0.5%	17.6%
\$10,000-20,000	5.8%	15.5%	2.0%	1.4%	1.9%	26.7%
\$20,000-30,000	4.8%	3.6%	0.5%	0.3%	1.0%	10.3%
\$30,000-40,000	4.4%	1.6%	0.7%	0.0%	0.4%	7.1%
\$40,000-50,000	1.2%	3.2%	0.4%	0.4%	0.4%	5.7%
\$50,000-60,000	2.6%	1.5%	0.3%	0.2%	0.4%	5.1%
\$60,000-75,000	1.7%	0.3%	0.4%	0.4%	1.7%	4.5%
\$75,000-100,000	1.3%	1.2%	0.3%	0.3%	0.3%	3.3%
\$100,000-125,000	1.3%	0.4%	0.2%	0.0%	0.3%	2.2%
\$125,000-150,000	0.9%	0.5%	0.2%	0.0%	0.4%	2.0%
\$150,000-200,000	0.9%	0.2%	0.1%	0.2%	0.3%	1.7%
\$200,000+	7.8%	2.1%	2.0%	0.8%	1.0%	13.8%
<b>Total</b>	<b>40.0%</b>	<b>37.6%</b>	<b>7.9%</b>	<b>5.8%</b>	<b>8.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.7%	7.1%	0.9%	0.4%	0.7%	17.7%
\$10,000-20,000	7.0%	13.9%	0.5%	1.9%	2.6%	25.9%
\$20,000-30,000	5.4%	2.7%	0.1%	0.3%	0.5%	9.0%
\$30,000-40,000	5.8%	2.2%	0.0%	0.0%	0.4%	8.4%
\$40,000-50,000	1.4%	3.4%	0.3%	0.3%	0.5%	6.0%
\$50,000-60,000	2.2%	1.0%	0.1%	0.2%	0.5%	3.9%
\$60,000-75,000	1.9%	0.2%	0.1%	0.4%	0.5%	2.9%
\$75,000-100,000	1.4%	0.9%	0.1%	0.2%	0.3%	2.9%
\$100,000-125,000	1.6%	0.2%	0.3%	0.0%	0.2%	2.3%
\$125,000-150,000	1.1%	0.5%	0.0%	0.0%	0.4%	2.0%
\$150,000-200,000	1.2%	0.2%	0.0%	0.2%	0.3%	1.9%
\$200,000+	9.4%	2.9%	2.5%	1.1%	1.4%	17.2%
<b>Total</b>	<b>47.0%</b>	<b>35.1%</b>	<b>4.7%</b>	<b>5.0%</b>	<b>8.2%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.1%	5.0%	1.0%	4.1%	2.2%	20.4%
\$10,000-20,000	5.5%	7.9%	4.1%	2.1%	2.2%	21.8%
\$20,000-30,000	3.2%	2.0%	3.0%	0.6%	3.6%	12.4%
\$30,000-40,000	1.4%	2.2%	0.7%	0.3%	1.6%	6.2%
\$40,000-50,000	0.8%	1.3%	1.8%	0.2%	0.9%	5.0%
\$50,000-60,000	1.0%	1.2%	0.6%	0.8%	2.9%	6.4%
\$60,000-75,000	1.8%	0.1%	0.5%	1.1%	1.0%	4.5%
\$75,000-100,000	0.5%	0.5%	0.7%	1.1%	0.2%	2.8%
\$100,000-125,000	0.4%	0.2%	0.3%	0.1%	0.3%	1.3%
\$125,000-150,000	0.4%	0.3%	0.3%	0.2%	0.9%	2.0%
\$150,000-200,000	0.4%	0.2%	0.2%	0.2%	0.4%	1.3%
\$200,000+	6.9%	1.7%	3.6%	2.5%	1.1%	15.8%
<b>Total</b>	<b>30.5%</b>	<b>22.4%</b>	<b>16.7%</b>	<b>13.2%</b>	<b>17.3%</b>	<b>100.0%</b>

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<b>Owner Households</b>						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	43	141	49	37	31	301
\$10,000-20,000	164	44	107	109	76	500
\$20,000-30,000	44	112	144	105	157	562
\$30,000-40,000	0	82	191	106	173	552
\$40,000-50,000	11	28	87	172	10	308
\$50,000-60,000	75	130	160	76	75	516
\$60,000-75,000	9	134	102	316	147	708
\$75,000-100,000	0	56	112	155	90	413
\$100,000-125,000	8	76	63	119	43	309
\$125,000-150,000	0	3	36	79	24	142
\$150,000-200,000	4	3	68	12	10	97
\$200,000+	<u>142</u>	<u>32</u>	<u>53</u>	<u>7</u>	<u>95</u>	<u>329</u>
<b>Total</b>	<b>500</b>	<b>841</b>	<b>1,172</b>	<b>1,293</b>	<b>931</b>	<b>4,737</b>

<b>Owner Households</b>						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	515	295	82	29	26	947
\$10,000-20,000	364	352	66	18	20	820
\$20,000-30,000	118	441	66	43	14	682
\$30,000-40,000	124	363	107	14	39	647
\$40,000-50,000	71	259	67	7	71	475
\$50,000-60,000	63	216	70	51	49	449
\$60,000-75,000	40	231	51	15	83	420
\$75,000-100,000	25	164	45	9	12	255
\$100,000-125,000	23	65	48	7	16	159
\$125,000-150,000	24	199	21	34	10	288
\$150,000-200,000	16	90	19	13	7	145
\$200,000+	<u>88</u>	<u>73</u>	<u>27</u>	<u>25</u>	<u>572</u>	<u>785</u>
<b>Total</b>	<b>1,471</b>	<b>2,748</b>	<b>669</b>	<b>265</b>	<b>919</b>	<b>6,072</b>

<b>Owner Households</b>						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	446	243	18	28	13	748
\$10,000-20,000	282	313	29	7	15	646
\$20,000-30,000	83	357	32	18	10	500
\$30,000-40,000	112	291	94	5	3	505
\$40,000-50,000	68	230	25	1	67	391
\$50,000-60,000	57	162	29	23	37	308
\$60,000-75,000	37	197	30	5	13	282
\$75,000-100,000	21	99	26	4	10	160
\$100,000-125,000	6	25	10	2	7	50
\$125,000-150,000	21	188	7	33	9	258
\$150,000-200,000	14	42	17	6	7	86
\$200,000+	<u>72</u>	<u>45</u>	<u>19</u>	<u>24</u>	<u>571</u>	<u>731</u>
<b>Total</b>	<b>1,219</b>	<b>2,192</b>	<b>336</b>	<b>156</b>	<b>762</b>	<b>4,665</b>

<b>Owner Households</b>						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	558	436	131	66	57	1,248
\$10,000-20,000	528	396	173	127	96	1,320
\$20,000-30,000	162	553	210	148	171	1,244
\$30,000-40,000	124	445	298	120	212	1,199
\$40,000-50,000	82	287	154	179	81	783
\$50,000-60,000	138	346	230	127	124	965
\$60,000-75,000	49	365	153	331	230	1,128
\$75,000-100,000	25	220	157	164	102	668
\$100,000-125,000	31	141	111	126	59	468
\$125,000-150,000	24	202	57	113	34	430
\$150,000-200,000	20	93	87	25	17	242
\$200,000+	<u>230</u>	<u>105</u>	<u>80</u>	<u>32</u>	<u>667</u>	<u>1,114</u>
<b>Total</b>	<b>1,971</b>	<b>3,589</b>	<b>1,841</b>	<b>1,558</b>	<b>1,850</b>	<b>10,809</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	3.0%	1.0%	0.8%	0.7%	6.4%
\$10,000-20,000	3.5%	0.9%	2.3%	2.3%	1.6%	10.6%
\$20,000-30,000	0.9%	2.4%	3.0%	2.2%	3.3%	11.9%
\$30,000-40,000	0.0%	1.7%	4.0%	2.2%	3.7%	11.7%
\$40,000-50,000	0.2%	0.6%	1.8%	3.6%	0.2%	6.5%
\$50,000-60,000	1.6%	2.7%	3.4%	1.6%	1.6%	10.9%
\$60,000-75,000	0.2%	2.8%	2.2%	6.7%	3.1%	14.9%
\$75,000-100,000	0.0%	1.2%	2.4%	3.3%	1.9%	8.7%
\$100,000-125,000	0.2%	1.6%	1.3%	2.5%	0.9%	6.5%
\$125,000-150,000	0.0%	0.1%	0.8%	1.7%	0.5%	3.0%
\$150,000-200,000	0.1%	0.1%	1.4%	0.3%	0.2%	2.0%
\$200,000+	3.0%	0.7%	1.1%	0.1%	2.0%	6.9%
<b>Total</b>	<b>10.6%</b>	<b>17.8%</b>	<b>24.7%</b>	<b>27.3%</b>	<b>19.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	4.9%	1.4%	0.5%	0.4%	15.6%
\$10,000-20,000	6.0%	5.8%	1.1%	0.3%	0.3%	13.5%
\$20,000-30,000	1.9%	7.3%	1.1%	0.7%	0.2%	11.2%
\$30,000-40,000	2.0%	6.0%	1.8%	0.2%	0.6%	10.7%
\$40,000-50,000	1.2%	4.3%	1.1%	0.1%	1.2%	7.8%
\$50,000-60,000	1.0%	3.6%	1.2%	0.8%	0.8%	7.4%
\$60,000-75,000	0.7%	3.8%	0.8%	0.2%	1.4%	6.9%
\$75,000-100,000	0.4%	2.7%	0.7%	0.1%	0.2%	4.2%
\$100,000-125,000	0.4%	1.1%	0.8%	0.1%	0.3%	2.6%
\$125,000-150,000	0.4%	3.3%	0.3%	0.6%	0.2%	4.7%
\$150,000-200,000	0.3%	1.5%	0.3%	0.2%	0.1%	2.4%
\$200,000+	1.4%	1.2%	0.4%	0.4%	9.4%	12.9%
<b>Total</b>	<b>24.2%</b>	<b>45.3%</b>	<b>11.0%</b>	<b>4.4%</b>	<b>15.1%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.6%	5.2%	0.4%	0.6%	0.3%	16.0%
\$10,000-20,000	6.0%	6.7%	0.6%	0.2%	0.3%	13.8%
\$20,000-30,000	1.8%	7.7%	0.7%	0.4%	0.2%	10.7%
\$30,000-40,000	2.4%	6.2%	2.0%	0.1%	0.1%	10.8%
\$40,000-50,000	1.5%	4.9%	0.5%	0.0%	1.4%	8.4%
\$50,000-60,000	1.2%	3.5%	0.6%	0.5%	0.8%	6.6%
\$60,000-75,000	0.8%	4.2%	0.6%	0.1%	0.3%	6.0%
\$75,000-100,000	0.5%	2.1%	0.6%	0.1%	0.2%	3.4%
\$100,000-125,000	0.1%	0.5%	0.2%	0.0%	0.2%	1.1%
\$125,000-150,000	0.5%	4.0%	0.2%	0.7%	0.2%	5.5%
\$150,000-200,000	0.3%	0.9%	0.4%	0.1%	0.2%	1.8%
\$200,000+	1.5%	1.0%	0.4%	0.5%	12.2%	15.7%
<b>Total</b>	<b>26.1%</b>	<b>47.0%</b>	<b>7.2%</b>	<b>3.3%</b>	<b>16.3%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.2%	4.0%	1.2%	0.6%	0.5%	11.5%
\$10,000-20,000	4.9%	3.7%	1.6%	1.2%	0.9%	12.2%
\$20,000-30,000	1.5%	5.1%	1.9%	1.4%	1.6%	11.5%
\$30,000-40,000	1.1%	4.1%	2.8%	1.1%	2.0%	11.1%
\$40,000-50,000	0.8%	2.7%	1.4%	1.7%	0.7%	7.2%
\$50,000-60,000	1.3%	3.2%	2.1%	1.2%	1.1%	8.9%
\$60,000-75,000	0.5%	3.4%	1.4%	3.1%	2.1%	10.4%
\$75,000-100,000	0.2%	2.0%	1.5%	1.5%	0.9%	6.2%
\$100,000-125,000	0.3%	1.3%	1.0%	1.2%	0.5%	4.3%
\$125,000-150,000	0.2%	1.9%	0.5%	1.0%	0.3%	4.0%
\$150,000-200,000	0.2%	0.9%	0.8%	0.2%	0.2%	2.2%
\$200,000+	2.1%	1.0%	0.7%	0.3%	6.2%	10.3%
<b>Total</b>	<b>18.2%</b>	<b>33.2%</b>	<b>17.0%</b>	<b>14.4%</b>	<b>17.1%</b>	<b>100.0%</b>



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Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	327	139	34	200	122	822
\$10,000-20,000	203	151	188	101	100	743
\$20,000-30,000	88	46	174	27	207	542
\$30,000-40,000	2	108	30	21	98	259
\$40,000-50,000	32	16	119	5	40	212
\$50,000-60,000	9	41	29	41	157	277
\$60,000-75,000	77	1	24	63	24	189
\$75,000-100,000	4	10	37	63	6	120
\$100,000-125,000	3	5	18	3	16	45
\$125,000-150,000	10	5	1	9	58	83
\$150,000-200,000	14	4	13	14	23	68
\$200,000+	245	47	161	136	46	635
<b>Total</b>	<b>1,014</b>	<b>573</b>	<b>828</b>	<b>683</b>	<b>897</b>	<b>3,995</b>

Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	144	133	11	30	13	331
\$10,000-20,000	101	280	34	25	41	481
\$20,000-30,000	101	72	12	7	21	213
\$30,000-40,000	94	27	14	1	7	143
\$40,000-50,000	26	76	6	10	7	125
\$50,000-60,000	58	34	10	5	7	114
\$60,000-75,000	38	8	15	9	28	98
\$75,000-100,000	24	26	6	7	4	67
\$100,000-125,000	26	6	2	1	5	40
\$125,000-150,000	24	10	3	1	6	44
\$150,000-200,000	28	8	4	7	9	56
\$200,000+	147	45	37	16	25	270
<b>Total</b>	<b>811</b>	<b>725</b>	<b>154</b>	<b>119</b>	<b>173</b>	<b>1,982</b>

Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	123	93	11	4	12	243
\$10,000-20,000	88	189	6	24	38	345
\$20,000-30,000	82	41	0	7	8	138
\$30,000-40,000	87	23	1	1	5	117
\$40,000-50,000	24	60	1	6	6	97
\$50,000-60,000	34	17	2	2	6	61
\$60,000-75,000	30	5	2	6	5	48
\$75,000-100,000	20	15	2	3	3	43
\$100,000-125,000	23	2	2	1	3	31
\$125,000-150,000	20	10	1	1	3	35
\$150,000-200,000	27	5	1	6	8	47
\$200,000+	126	45	32	14	24	241
<b>Total</b>	<b>684</b>	<b>505</b>	<b>61</b>	<b>75</b>	<b>121</b>	<b>1,446</b>

Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	471	272	45	230	135	1,153
\$10,000-20,000	304	431	222	126	141	1,224
\$20,000-30,000	189	118	186	34	228	755
\$30,000-40,000	96	135	44	22	105	402
\$40,000-50,000	58	92	125	15	47	337
\$50,000-60,000	67	75	39	46	164	391
\$60,000-75,000	115	9	39	72	52	287
\$75,000-100,000	28	36	43	70	10	187
\$100,000-125,000	29	11	20	4	21	85
\$125,000-150,000	34	15	4	10	64	127
\$150,000-200,000	42	12	17	21	32	124
\$200,000+	392	92	198	152	71	905
<b>Total</b>	<b>1,825</b>	<b>1,298</b>	<b>982</b>	<b>802</b>	<b>1,070</b>	<b>5,977</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.2%	3.5%	0.9%	5.0%	3.1%	20.6%
\$10,000-20,000	5.1%	3.8%	4.7%	2.5%	2.5%	18.6%
\$20,000-30,000	2.2%	1.2%	4.4%	0.7%	5.2%	13.6%
\$30,000-40,000	0.1%	2.7%	0.8%	0.5%	2.5%	6.5%
\$40,000-50,000	0.8%	0.4%	3.0%	0.1%	1.0%	5.3%
\$50,000-60,000	0.2%	1.0%	0.7%	1.0%	3.9%	6.9%
\$60,000-75,000	1.9%	0.0%	0.6%	1.6%	0.6%	4.7%
\$75,000-100,000	0.1%	0.3%	0.9%	1.6%	0.2%	3.0%
\$100,000-125,000	0.1%	0.1%	0.5%	0.1%	0.4%	1.1%
\$125,000-150,000	0.3%	0.1%	0.0%	0.2%	1.5%	2.1%
\$150,000-200,000	0.4%	0.1%	0.3%	0.4%	0.6%	1.7%
\$200,000+	<u>6.1%</u>	<u>1.2%</u>	<u>4.0%</u>	<u>3.4%</u>	<u>1.2%</u>	<u>15.9%</u>
<b>Total</b>	<b>25.4%</b>	<b>14.3%</b>	<b>20.7%</b>	<b>17.1%</b>	<b>22.5%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.3%	6.7%	0.6%	1.5%	0.7%	16.7%
\$10,000-20,000	5.1%	14.1%	1.7%	1.3%	2.1%	24.3%
\$20,000-30,000	5.1%	3.6%	0.6%	0.4%	1.1%	10.7%
\$30,000-40,000	4.7%	1.4%	0.7%	0.1%	0.4%	7.2%
\$40,000-50,000	1.3%	3.8%	0.3%	0.5%	0.4%	6.3%
\$50,000-60,000	2.9%	1.7%	0.5%	0.3%	0.4%	5.8%
\$60,000-75,000	1.9%	0.4%	0.8%	0.5%	1.4%	4.9%
\$75,000-100,000	1.2%	1.3%	0.3%	0.4%	0.2%	3.4%
\$100,000-125,000	1.3%	0.3%	0.1%	0.1%	0.3%	2.0%
\$125,000-150,000	1.2%	0.5%	0.2%	0.1%	0.3%	2.2%
\$150,000-200,000	1.4%	0.4%	0.2%	0.4%	0.5%	2.8%
\$200,000+	<u>7.4%</u>	<u>2.3%</u>	<u>1.9%</u>	<u>0.8%</u>	<u>1.3%</u>	<u>13.6%</u>
<b>Total</b>	<b>40.9%</b>	<b>36.6%</b>	<b>7.8%</b>	<b>6.0%</b>	<b>8.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	6.4%	0.8%	0.3%	0.8%	16.8%
\$10,000-20,000	6.1%	13.1%	0.4%	1.7%	2.6%	23.9%
\$20,000-30,000	5.7%	2.8%	0.0%	0.5%	0.6%	9.5%
\$30,000-40,000	6.0%	1.6%	0.1%	0.1%	0.3%	8.1%
\$40,000-50,000	1.7%	4.1%	0.1%	0.4%	0.4%	6.7%
\$50,000-60,000	2.4%	1.2%	0.1%	0.1%	0.4%	4.2%
\$60,000-75,000	2.1%	0.3%	0.1%	0.4%	0.3%	3.3%
\$75,000-100,000	1.4%	1.0%	0.1%	0.2%	0.2%	3.0%
\$100,000-125,000	1.6%	0.1%	0.1%	0.1%	0.2%	2.1%
\$125,000-150,000	1.4%	0.7%	0.1%	0.1%	0.2%	2.4%
\$150,000-200,000	1.9%	0.3%	0.1%	0.4%	0.6%	3.3%
\$200,000+	<u>8.7%</u>	<u>3.1%</u>	<u>2.2%</u>	<u>1.0%</u>	<u>1.7%</u>	<u>16.7%</u>
<b>Total</b>	<b>47.3%</b>	<b>34.9%</b>	<b>4.2%</b>	<b>5.2%</b>	<b>8.4%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.9%	4.6%	0.8%	3.8%	2.3%	19.3%
\$10,000-20,000	5.1%	7.2%	3.7%	2.1%	2.4%	20.5%
\$20,000-30,000	3.2%	2.0%	3.1%	0.6%	3.8%	12.6%
\$30,000-40,000	1.6%	2.3%	0.7%	0.4%	1.8%	6.7%
\$40,000-50,000	1.0%	1.5%	2.1%	0.3%	0.8%	5.6%
\$50,000-60,000	1.1%	1.3%	0.7%	0.8%	2.7%	6.5%
\$60,000-75,000	1.9%	0.2%	0.7%	1.2%	0.9%	4.8%
\$75,000-100,000	0.5%	0.6%	0.7%	1.2%	0.2%	3.1%
\$100,000-125,000	0.5%	0.2%	0.3%	0.1%	0.4%	1.4%
\$125,000-150,000	0.6%	0.3%	0.1%	0.2%	1.1%	2.1%
\$150,000-200,000	0.7%	0.2%	0.3%	0.4%	0.5%	2.1%
\$200,000+	<u>6.6%</u>	<u>1.5%</u>	<u>3.3%</u>	<u>2.5%</u>	<u>1.2%</u>	<u>15.1%</u>
<b>Total</b>	<b>30.5%</b>	<b>21.7%</b>	<b>16.4%</b>	<b>13.4%</b>	<b>17.9%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	24	102	45	29	23	223
\$10,000-20,000	148	30	88	98	74	438
\$20,000-30,000	37	98	142	87	148	512
\$30,000-40,000	0	77	203	92	158	530
\$40,000-50,000	11	24	89	172	12	308
\$50,000-60,000	92	111	151	65	81	500
\$60,000-75,000	8	133	118	327	155	741
\$75,000-100,000	0	52	128	166	102	448
\$100,000-125,000	12	76	60	136	54	338
\$125,000-150,000	2	4	42	82	28	158
\$150,000-200,000	2	2	85	30	12	131
\$200,000+	125	25	44	3	86	283
<b>Total</b>	<b>461</b>	<b>734</b>	<b>1,195</b>	<b>1,287</b>	<b>933</b>	<b>4,610</b>

Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	487	276	71	29	23	886
\$10,000-20,000	372	346	76	18	21	833
\$20,000-30,000	122	450	63	46	15	696
\$30,000-40,000	137	375	110	18	37	677
\$40,000-50,000	81	297	75	11	74	538
\$50,000-60,000	74	222	66	48	48	458
\$60,000-75,000	52	245	57	14	96	464
\$75,000-100,000	35	183	59	7	23	307
\$100,000-125,000	26	83	50	10	21	190
\$125,000-150,000	34	240	25	30	15	344
\$150,000-200,000	23	134	26	20	9	212
\$200,000+	85	72	26	25	628	836
<b>Total</b>	<b>1,528</b>	<b>2,923</b>	<b>704</b>	<b>276</b>	<b>1,010</b>	<b>6,441</b>

Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	430	235	13	27	12	717
\$10,000-20,000	296	312	37	8	17	670
\$20,000-30,000	89	376	26	21	10	522
\$30,000-40,000	125	308	94	10	1	538
\$40,000-50,000	78	269	28	4	70	449
\$50,000-60,000	68	174	24	22	39	327
\$60,000-75,000	48	212	37	5	18	320
\$75,000-100,000	28	117	38	4	12	199
\$100,000-125,000	11	31	9	4	10	65
\$125,000-150,000	29	228	11	29	12	309
\$150,000-200,000	21	67	24	9	9	130
\$200,000+	72	45	18	25	627	787
<b>Total</b>	<b>1,295</b>	<b>2,374</b>	<b>359</b>	<b>168</b>	<b>837</b>	<b>5,033</b>

Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	511	378	116	58	46	1,109
\$10,000-20,000	520	376	164	116	95	1,271
\$20,000-30,000	159	548	205	133	163	1,208
\$30,000-40,000	137	452	313	110	195	1,207
\$40,000-50,000	92	321	164	183	86	846
\$50,000-60,000	166	333	217	113	129	958
\$60,000-75,000	60	378	175	341	251	1,205
\$75,000-100,000	35	235	187	173	125	755
\$100,000-125,000	38	159	110	146	75	528
\$125,000-150,000	36	244	67	112	43	502
\$150,000-200,000	25	136	111	50	21	343
\$200,000+	210	97	70	28	714	1,119
<b>Total</b>	<b>1,989</b>	<b>3,657</b>	<b>1,899</b>	<b>1,563</b>	<b>1,943</b>	<b>11,051</b>

HISTA 2.2 Summary Data Colquitt County, Georgia

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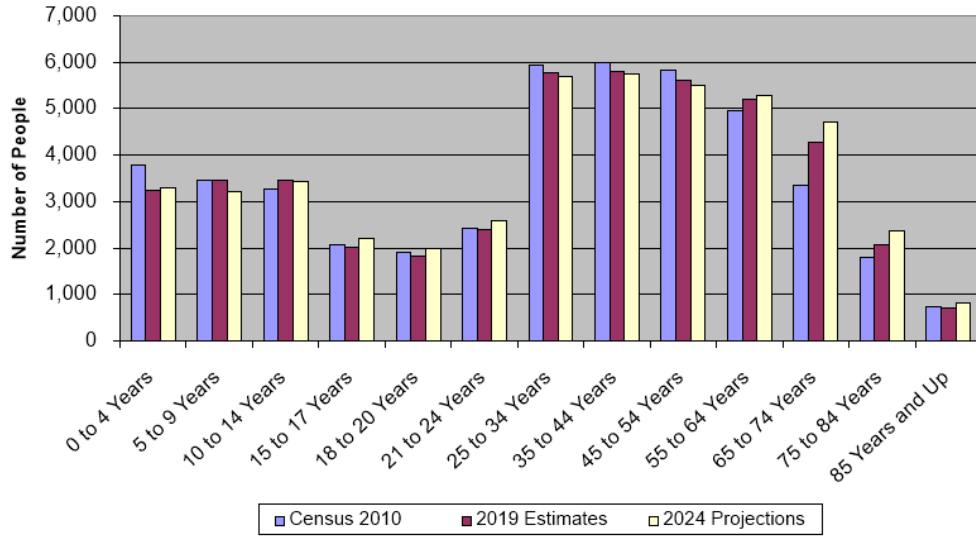
Percent Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.5%	2.2%	1.0%	0.6%	0.5%	4.8%
\$10,000-20,000	3.2%	0.7%	1.9%	2.1%	1.6%	9.5%
\$20,000-30,000	0.8%	2.1%	3.1%	1.9%	3.2%	11.1%
\$30,000-40,000	0.0%	1.7%	4.4%	2.0%	3.4%	11.5%
\$40,000-50,000	0.2%	0.5%	1.9%	3.7%	0.3%	6.7%
\$50,000-60,000	2.0%	2.4%	3.3%	1.4%	1.8%	10.8%
\$60,000-75,000	0.2%	2.9%	2.6%	7.1%	3.4%	16.1%
\$75,000-100,000	0.0%	1.1%	2.8%	3.6%	2.2%	9.7%
\$100,000-125,000	0.3%	1.6%	1.3%	3.0%	1.2%	7.3%
\$125,000-150,000	0.0%	0.1%	0.9%	1.8%	0.6%	3.4%
\$150,000-200,000	0.0%	0.0%	1.8%	0.7%	0.3%	2.8%
\$200,000+	2.7%	0.5%	1.0%	0.1%	1.9%	6.1%
<b>Total</b>	<b>10.0%</b>	<b>15.9%</b>	<b>25.9%</b>	<b>27.9%</b>	<b>20.2%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.6%	4.3%	1.1%	0.5%	0.4%	13.8%
\$10,000-20,000	5.8%	5.4%	1.2%	0.3%	0.3%	12.9%
\$20,000-30,000	1.9%	7.0%	1.0%	0.7%	0.2%	10.8%
\$30,000-40,000	2.1%	5.8%	1.7%	0.3%	0.6%	10.5%
\$40,000-50,000	1.3%	4.6%	1.2%	0.2%	1.1%	8.4%
\$50,000-60,000	1.1%	3.4%	1.0%	0.7%	0.7%	7.1%
\$60,000-75,000	0.8%	3.8%	0.9%	0.2%	1.5%	7.2%
\$75,000-100,000	0.5%	2.8%	0.9%	0.1%	0.4%	4.8%
\$100,000-125,000	0.4%	1.3%	0.8%	0.2%	0.3%	2.9%
\$125,000-150,000	0.5%	3.7%	0.4%	0.5%	0.2%	5.3%
\$150,000-200,000	0.4%	2.1%	0.4%	0.3%	0.1%	3.3%
\$200,000+	1.3%	1.1%	0.4%	0.4%	9.8%	13.0%
<b>Total</b>	<b>23.7%</b>	<b>45.4%</b>	<b>10.9%</b>	<b>4.3%</b>	<b>15.7%</b>	<b>100.0%</b>

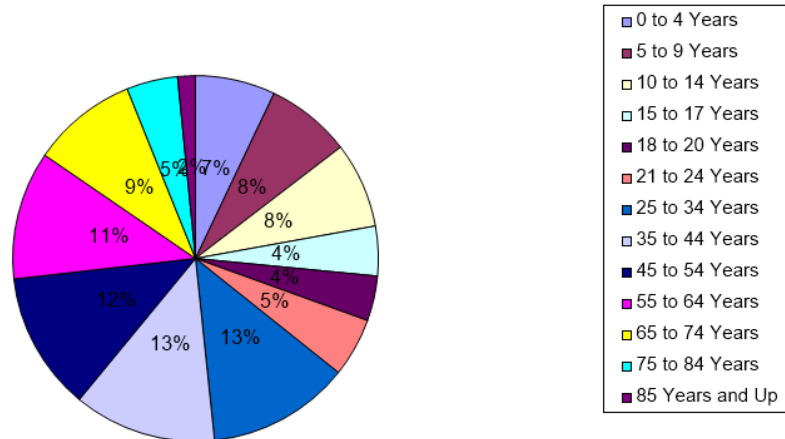
Percent Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.5%	4.7%	0.3%	0.5%	0.2%	14.2%
\$10,000-20,000	5.9%	6.2%	0.7%	0.2%	0.3%	13.3%
\$20,000-30,000	1.8%	7.5%	0.5%	0.4%	0.2%	10.4%
\$30,000-40,000	2.5%	6.1%	1.9%	0.2%	0.0%	10.7%
\$40,000-50,000	1.5%	5.3%	0.6%	0.1%	1.4%	8.9%
\$50,000-60,000	1.4%	3.5%	0.5%	0.4%	0.8%	6.5%
\$60,000-75,000	1.0%	4.2%	0.7%	0.1%	0.4%	6.4%
\$75,000-100,000	0.6%	2.3%	0.8%	0.1%	0.2%	4.0%
\$100,000-125,000	0.2%	0.6%	0.2%	0.1%	0.2%	1.3%
\$125,000-150,000	0.6%	4.5%	0.2%	0.6%	0.2%	6.1%
\$150,000-200,000	0.4%	1.3%	0.5%	0.2%	0.2%	2.6%
\$200,000+	1.4%	0.9%	0.4%	0.5%	12.5%	15.6%
<b>Total</b>	<b>25.7%</b>	<b>47.2%</b>	<b>7.1%</b>	<b>3.3%</b>	<b>16.6%</b>	<b>100.0%</b>

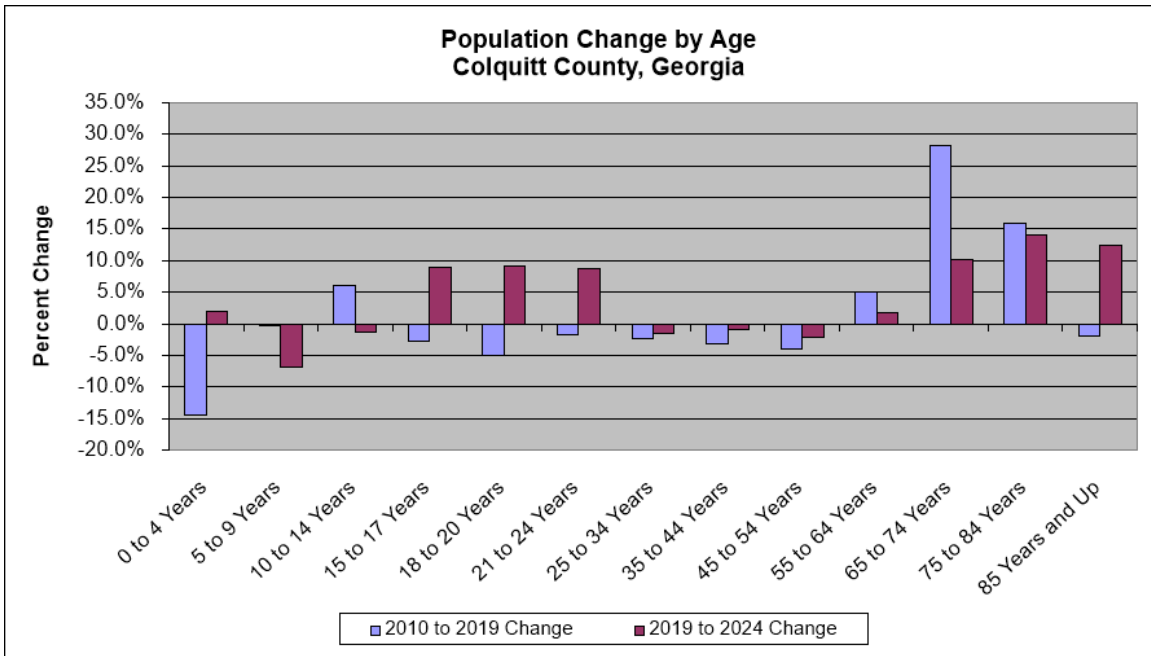
Percent Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.6%	3.4%	1.0%	0.5%	0.4%	10.0%
\$10,000-20,000	4.7%	3.4%	1.5%	1.0%	0.9%	11.5%
\$20,000-30,000	1.4%	5.0%	1.9%	1.2%	1.5%	10.9%
\$30,000-40,000	1.2%	4.1%	2.8%	1.0%	1.8%	10.9%
\$40,000-50,000	0.8%	2.9%	1.5%	1.7%	0.8%	7.7%
\$50,000-60,000	1.5%	3.0%	2.0%	1.0%	1.2%	8.7%
\$60,000-75,000	0.5%	3.4%	1.6%	3.1%	2.3%	10.9%
\$75,000-100,000	0.3%	2.1%	1.7%	1.6%	1.1%	6.8%
\$100,000-125,000	0.3%	1.4%	1.0%	1.3%	0.7%	4.8%
\$125,000-150,000	0.3%	2.2%	0.6%	1.0%	0.4%	4.5%
\$150,000-200,000	0.2%	1.2%	1.0%	0.5%	0.2%	3.1%
\$200,000+	1.9%	0.9%	0.6%	0.3%	6.5%	10.1%
<b>Total</b>	<b>18.0%</b>	<b>33.1%</b>	<b>17.2%</b>	<b>14.1%</b>	<b>17.6%</b>	<b>100.0%</b>

**Population by Age  
Colquitt County, Georgia**



**2019 Population by Age  
Colquitt County, Georgia**





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## POPULATION DATA

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Population by Age & Sex Colquitt County, Georgia												
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	1,919	1,869	3,788	0 to 4 Years	1,674	1,566	3,240	0 to 4 Years	1,689	1,612	3,301	
5 to 9 Years	1,782	1,674	3,456	5 to 9 Years	1,769	1,677	3,446	5 to 9 Years	1,659	1,553	3,212	
10 to 14 Years	1,653	1,616	3,269	10 to 14 Years	1,777	1,690	3,467	10 to 14 Years	1,758	1,663	3,421	
15 to 17 Years	1,078	993	2,071	15 to 17 Years	1,061	954	2,015	15 to 17 Years	1,140	1,056	2,196	
18 to 20 Years	1,047	870	1,917	18 to 20 Years	986	835	1,821	18 to 20 Years	1,063	926	1,989	
21 to 24 Years	1,363	1,069	2,432	21 to 24 Years	1,313	1,075	2,388	21 to 24 Years	1,395	1,203	2,598	
25 to 34 Years	2,976	2,950	5,926	25 to 34 Years	2,877	2,907	5,784	25 to 34 Years	2,958	2,732	5,690	
35 to 44 Years	3,036	2,953	5,989	35 to 44 Years	2,866	2,929	5,795	35 to 44 Years	2,792	2,947	5,739	
45 to 54 Years	2,895	2,940	5,835	45 to 54 Years	2,815	2,793	5,608	45 to 54 Years	2,744	2,748	5,492	
55 to 64 Years	2,376	2,576	4,952	55 to 64 Years	2,465	2,741	5,206	55 to 64 Years	2,559	2,735	5,294	
65 to 74 Years	1,561	1,776	3,337	65 to 74 Years	2,020	2,262	4,282	65 to 74 Years	2,189	2,532	4,721	
75 to 84 Years	700	1,090	1,790	75 to 84 Years	899	1,176	2,075	75 to 84 Years	1,028	1,339	2,367	
85 Years and Up	190	546	736	85 Years and Up	212	509	721	85 Years and Up	264	546	810	
<b>Total</b>	<b>22,576</b>	<b>22,922</b>	<b>45,498</b>	<b>Total</b>	<b>22,734</b>	<b>23,114</b>	<b>45,848</b>	<b>Total</b>	<b>23,238</b>	<b>23,592</b>	<b>46,830</b>	
62+ Years	n/a	n/a	7,240	62+ Years	n/a	n/a	8,515	62+ Years	n/a	n/a	9,393	
<b>Median Age:</b>		<b>34.8</b>		<b>Median Age:</b>		<b>36.3</b>		<b>Median Age:</b>		<b>36.8</b>		

Source: Claritas, Ribbon Demographics

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

POPULATION DATA

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Percent Population by Age & Sex											
Colquitt County, Georgia											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.2%	4.1%	8.3%	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	3.9%	3.7%	7.5%	5 to 9 Years	3.5%	3.3%	6.9%
10 to 14 Years	3.6%	3.6%	7.2%	10 to 14 Years	3.9%	3.7%	7.6%	10 to 14 Years	3.8%	3.6%	7.3%
15 to 17 Years	2.4%	2.2%	4.6%	15 to 17 Years	2.3%	2.1%	4.4%	15 to 17 Years	2.4%	2.3%	4.7%
18 to 20 Years	2.3%	1.9%	4.2%	18 to 20 Years	2.2%	1.8%	4.0%	18 to 20 Years	2.3%	2.0%	4.2%
21 to 24 Years	3.0%	2.3%	5.3%	21 to 24 Years	2.9%	2.3%	5.2%	21 to 24 Years	3.0%	2.6%	5.5%
25 to 34 Years	6.5%	6.5%	13.0%	25 to 34 Years	6.3%	6.3%	12.6%	25 to 34 Years	6.3%	5.8%	12.2%
35 to 44 Years	6.7%	6.5%	13.2%	35 to 44 Years	6.3%	6.4%	12.6%	35 to 44 Years	6.0%	6.3%	12.3%
45 to 54 Years	6.4%	6.5%	12.8%	45 to 54 Years	6.1%	6.1%	12.2%	45 to 54 Years	5.9%	5.9%	11.7%
55 to 64 Years	5.2%	5.7%	10.9%	55 to 64 Years	5.4%	6.0%	11.4%	55 to 64 Years	5.5%	5.8%	11.3%
65 to 74 Years	3.4%	3.9%	7.3%	65 to 74 Years	4.4%	4.9%	9.3%	65 to 74 Years	4.7%	5.4%	10.1%
75 to 84 Years	1.5%	2.4%	3.9%	75 to 84 Years	2.0%	2.6%	4.5%	75 to 84 Years	2.2%	2.9%	5.1%
85 Years and Up	0.4%	1.2%	1.6%	85 Years and Up	0.5%	1.1%	1.6%	85 Years and Up	0.6%	1.2%	1.7%
<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	15.9%	62+ Years	n/a	n/a	18.6%	62+ Years	n/a	n/a	20.1%

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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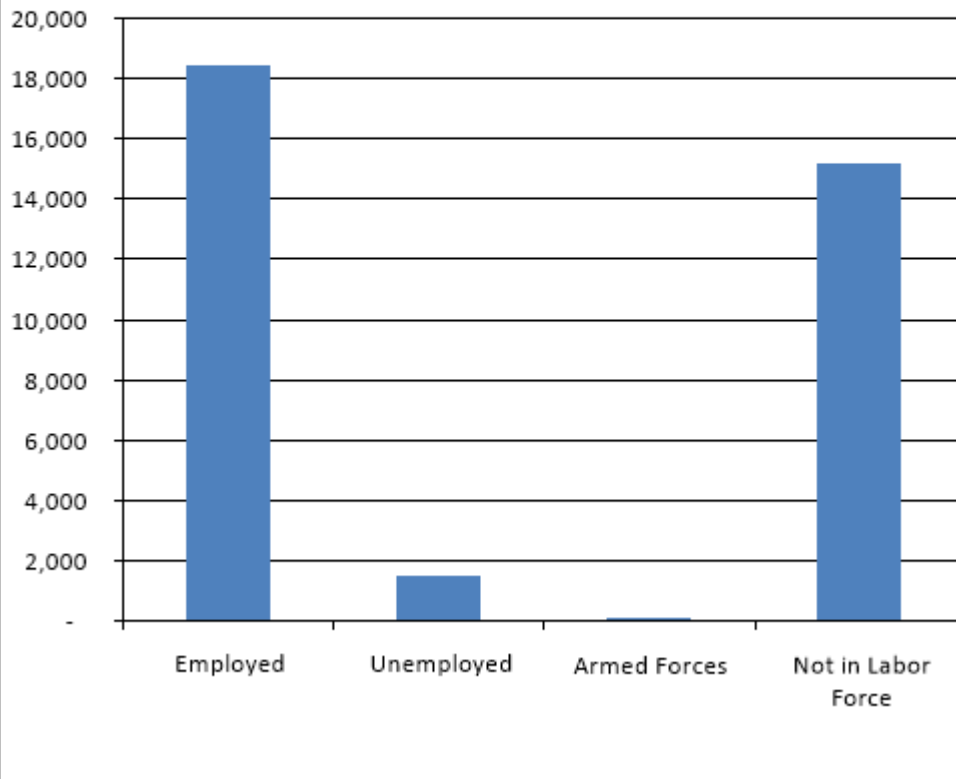
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Changes in Population by Age & Sex									
Colquitt County, Georgia									
Estimated Change - 2010 to 2019					Projected Change - 2019 to 2024				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-245	-303	-548	-14.5%	0 to 4 Years	15	46	61	1.9%
5 to 9 Years	-13	3	-10	-0.3%	5 to 9 Years	-110	-124	-234	-6.8%
10 to 14 Years	124	74	198	6.1%	10 to 14 Years	-19	-27	-46	-1.3%
15 to 17 Years	-17	-39	-56	-2.7%	15 to 17 Years	79	102	181	9.0%
18 to 20 Years	-61	-35	-96	-5.0%	18 to 20 Years	77	91	168	9.2%
21 to 24 Years	-50	6	-44	-1.8%	21 to 24 Years	82	128	210	8.8%
25 to 34 Years	-99	-43	-142	-2.4%	25 to 34 Years	81	-175	-94	-1.6%
35 to 44 Years	-170	-24	-194	-3.2%	35 to 44 Years	-74	18	-56	-1.0%
45 to 54 Years	-80	-147	-227	-3.9%	45 to 54 Years	-71	-45	-116	-2.1%
55 to 64 Years	89	165	254	5.1%	55 to 64 Years	94	-6	88	1.7%
65 to 74 Years	459	486	945	28.3%	65 to 74 Years	169	270	439	10.3%
75 to 84 Years	199	86	285	15.9%	75 to 84 Years	129	163	292	14.1%
85 Years and Up	22	-37	-15	-2.0%	85 Years and Up	52	37	89	12.3%
<b>Total</b>	<b>158</b>	<b>192</b>	<b>350</b>	<b>0.8%</b>	<b>Total</b>	<b>504</b>	<b>478</b>	<b>982</b>	<b>2.1%</b>
62+ Years	n/a	n/a	1,275	17.6%	62+ Years	n/a	n/a	878	10.3%

Source: Claritas; Ribbon Demographics

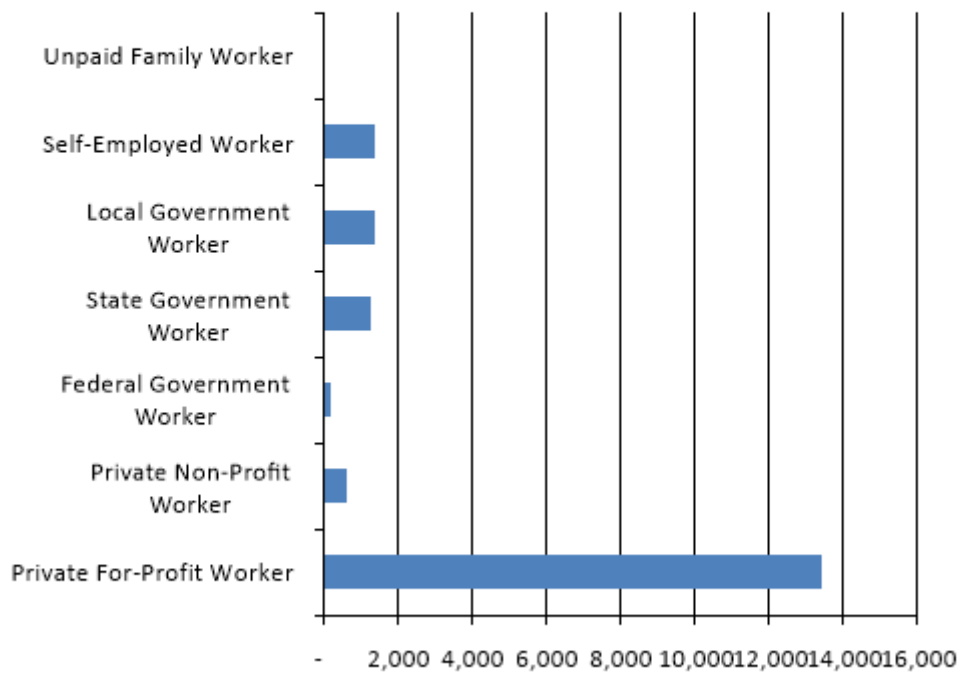
Ribbon Demographics, LLC  
www.ribbondata.com  
Tel: 916-880-1644

**Employed Civilian Population Aged  
16+ Years - Employment Status -  
2019 Estimates  
Market Area**

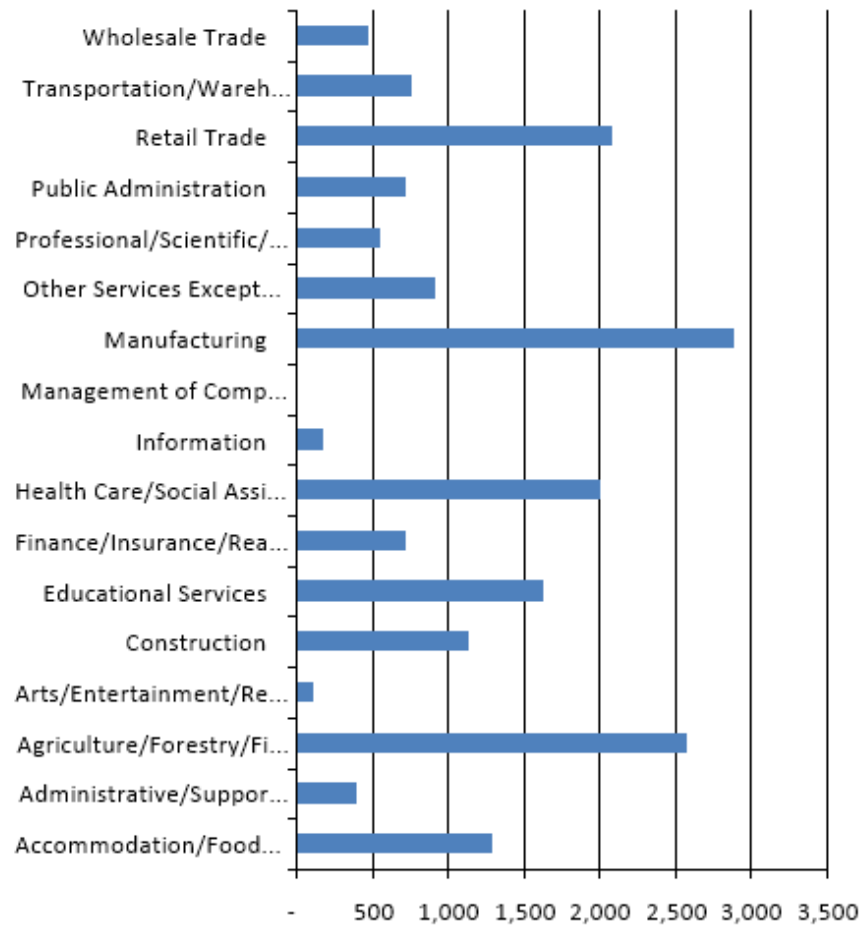




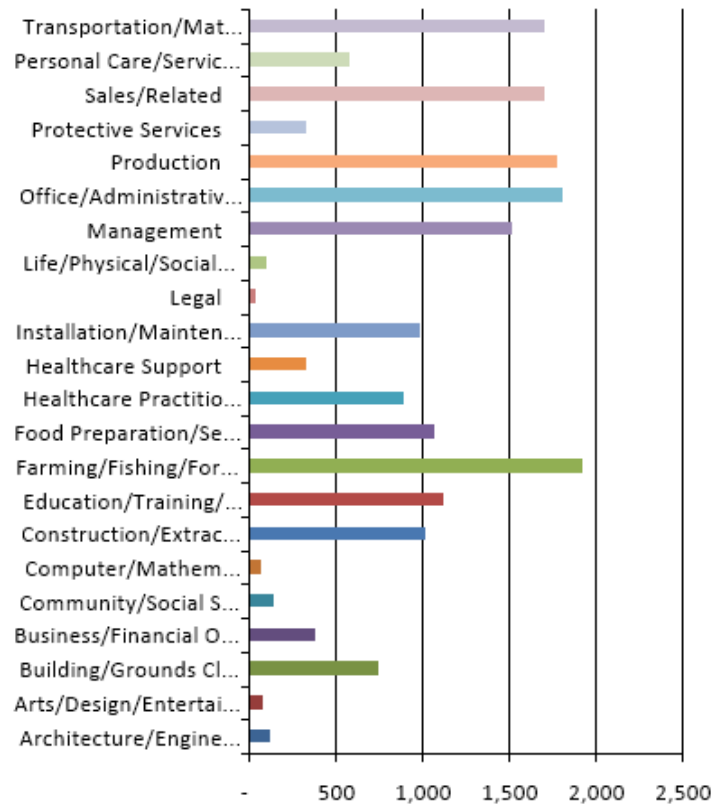
## Employed Civilian Population by Class of Worker - 2019 Estimates Market Area



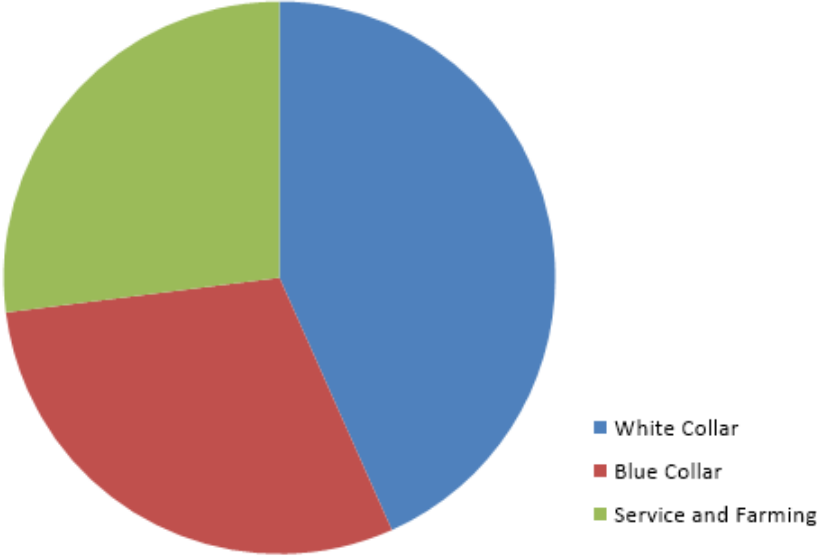
## Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Market Area



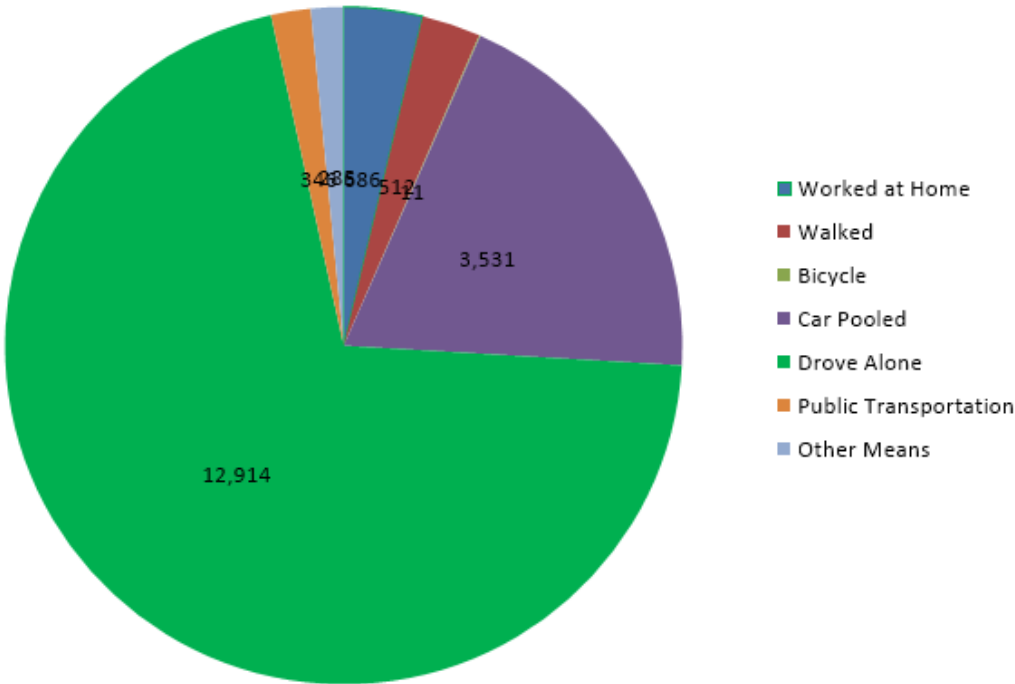
## Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Market Area



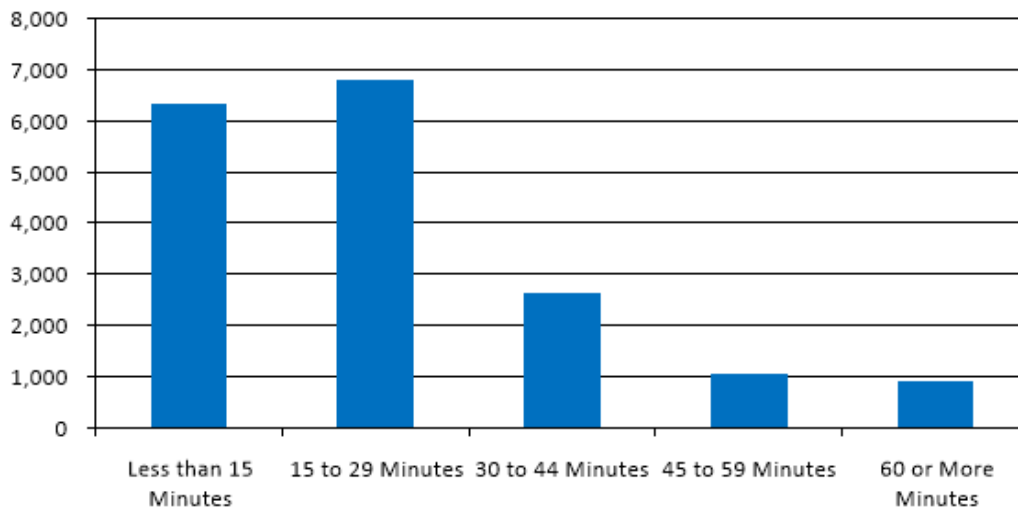
**Employed Civilian Population Aged 16+ Years by  
Occupation - 2019 Estimates  
Market Area**



**Employed Civilian Population Aged 16+ Years  
Transportation to Work - 2019 Estimates  
Market Area**



## Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Market Area



Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years	
Employment Status	
Current Year Estimates - 2019	
Market Area	
Status	Number
Employed	18,383
Unemployed	1,459
Armed Forces	58
Not in Labor Force	15,130
Unemployed	7.35%

Source: Ribbon Demographics; Claritas



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<b>Employed Civilian Population by Class of Worker</b>		
<b>Current Year Estimates - 2019</b>		
Market Area		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	13,481	72.8%
Private Non-Profit Worker	674	3.6%
Federal Government Worker	221	1.2%
State Government Worker	1,278	6.9%
Local Government Worker	1,419	7.7%
Self-Employed Worker	1,431	7.7%
Unpaid Family Worker	25	0.1%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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<b>Employed Civilian Population Aged 16+ Years by Industry</b>		
<b>Current Year Estimates - 2019</b>		
Market Area		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	1,294	7.0%
Administrative/Support/Waste Management	407	2.2%
Agriculture/Forestry/Fishing/Hunting/Mining	2,582	13.9%
Arts/Entertainment/Recreation	116	0.6%
Construction	1,140	6.2%
Educational Services	1,638	8.8%
Finance/Insurance/Real Estate/Rent/Lease	725	3.9%
Health Care/Social Assistance	2,008	10.8%
Information	178	1.0%
Management of Companies and Enterprises	3	0.0%
Manufacturing	2,896	15.6%
Other Services Except Public Administration	926	5.0%
Professional/Scientific/Technical Services	554	3.0%
Public Administration	728	3.9%
Retail Trade	2,086	11.3%
Transportation/Warehousing/Utilities	770	4.2%
Wholesale Trade	478	2.6%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas





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Employed Civilian Population Aged 16+ Years by Occupation Current Year Estimates - 2019		
Market Area		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	128	0.7%
Arts/Design/Entertainment/Sports/Media	83	0.4%
Building/Grounds Cleaning/Maintenance	754	4.1%
Business/Financial Operations	388	2.1%
Community/Social Services	151	0.8%
Computer/Mathematical	73	0.4%
Construction/Extraction	1,021	5.5%
Education/Training/Library	1,130	6.1%
Farming/Fishing/Forestry	1,930	10.4%
Food Preparation/Serving Related	1,068	5.8%
Healthcare Practitioner/Technician	897	4.8%
Healthcare Support	337	1.8%
Installation/Maintenance/Repair	992	5.4%
Legal	37	0.2%
Life/Physical/Social Science	107	0.6%
Management	1,516	8.2%
Office/Administrative Support	1,812	9.8%
Production	1,779	9.6%
Protective Services	333	1.8%
Sales/Related	1,705	9.2%
Personal Care/Service	582	3.1%
Transportation/Material Moving	1,706	9.2%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>
White Collar	8,027	43.3%
Blue Collar	5,498	29.7%
Service and Farming	5,004	27.0%
<b>Total:</b>	<b>18,529</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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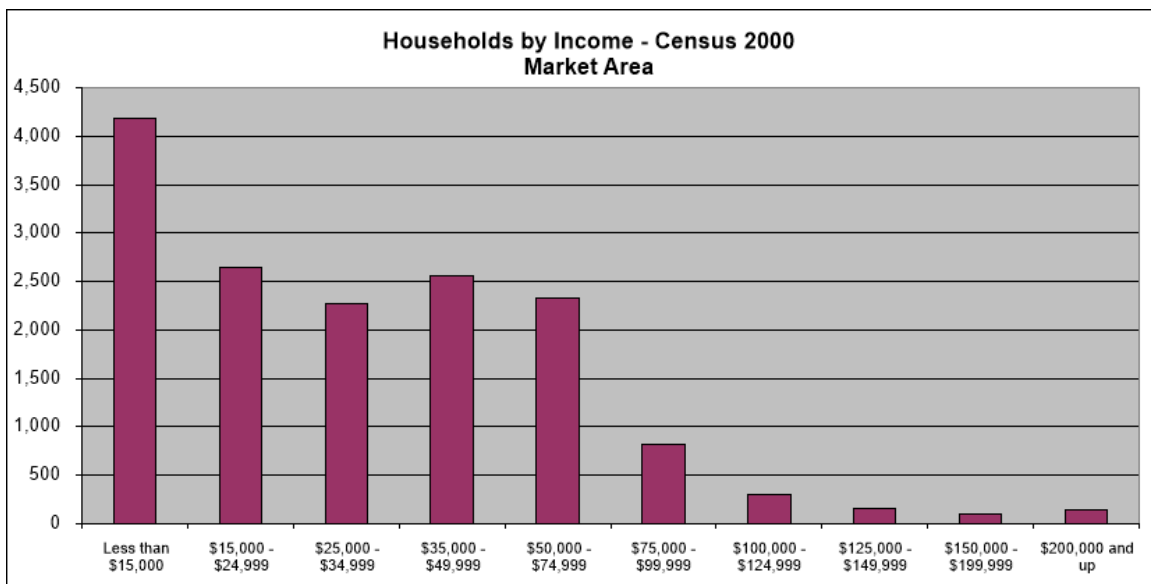
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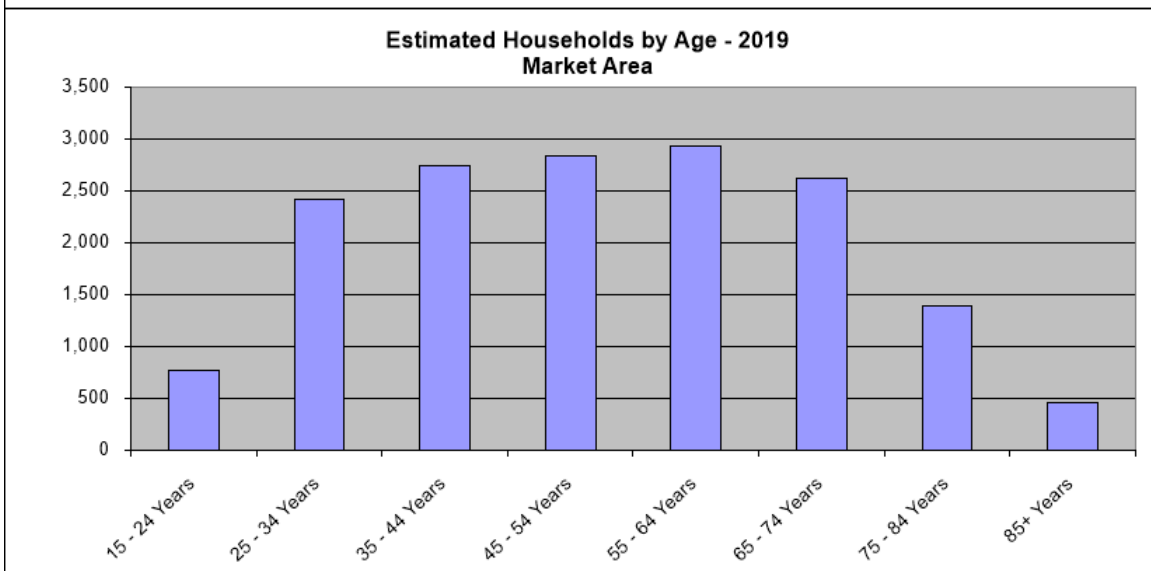
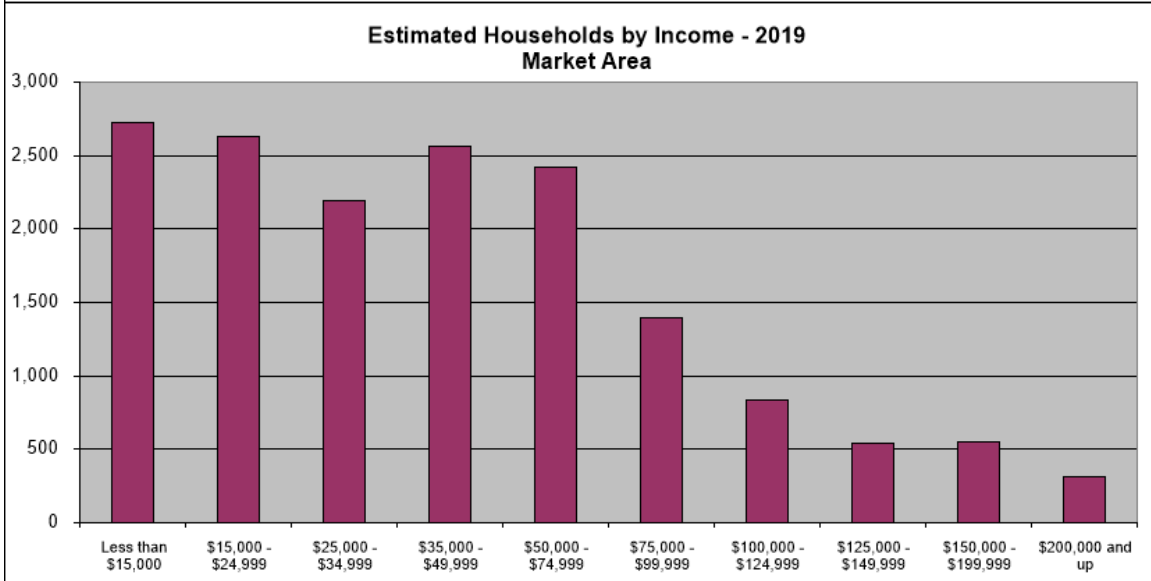
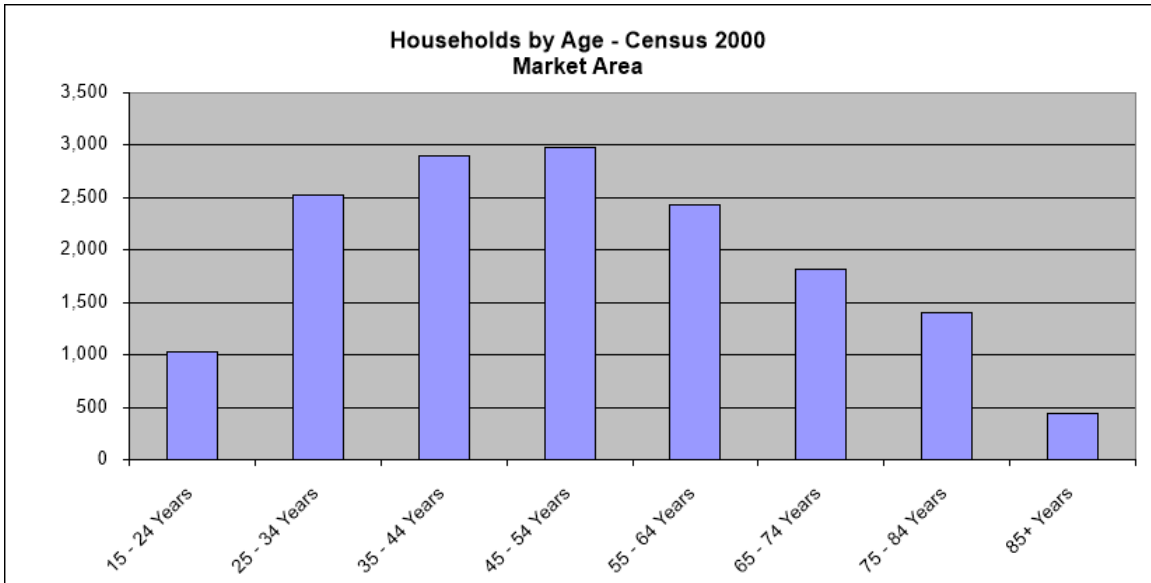
<b>Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2019</b>		
<b>Market Area</b>		
<b>Transportation Mode</b>	<b>Number</b>	<b>Percent</b>
Worked at Home	686	3.8%
Walked	512	2.8%
Bicycle	11	0.1%
Car Pooled	3,531	19.3%
Drove Alone	12,914	70.6%
Public Transportation	346	1.9%
Other Means	<u>285</u>	<u>1.6%</u>
<b>Total:</b>	<b>18,285</b>	<b>100.0%</b>

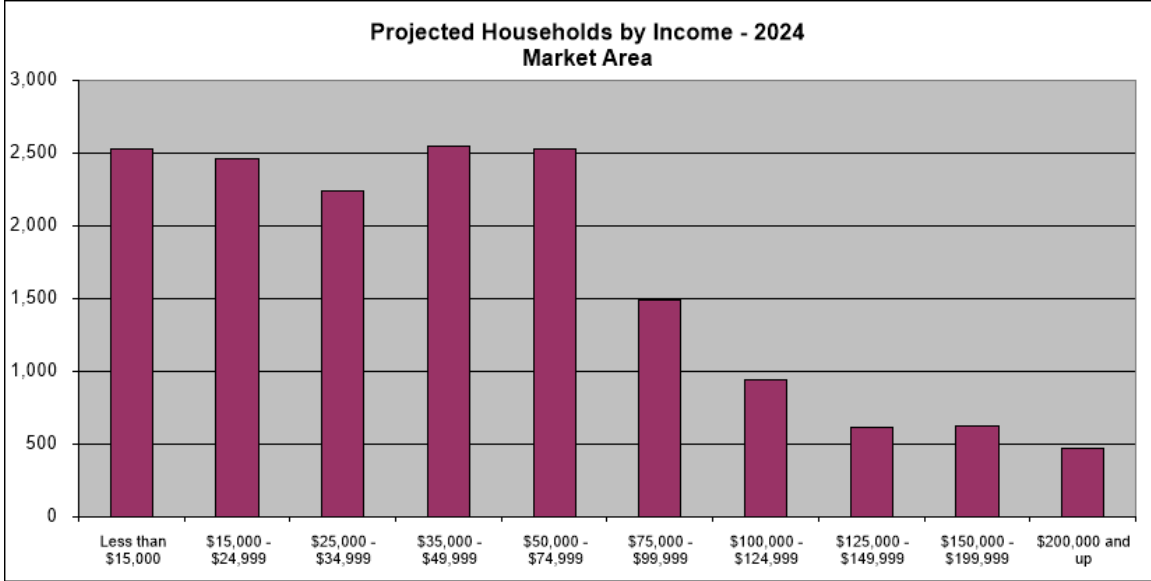
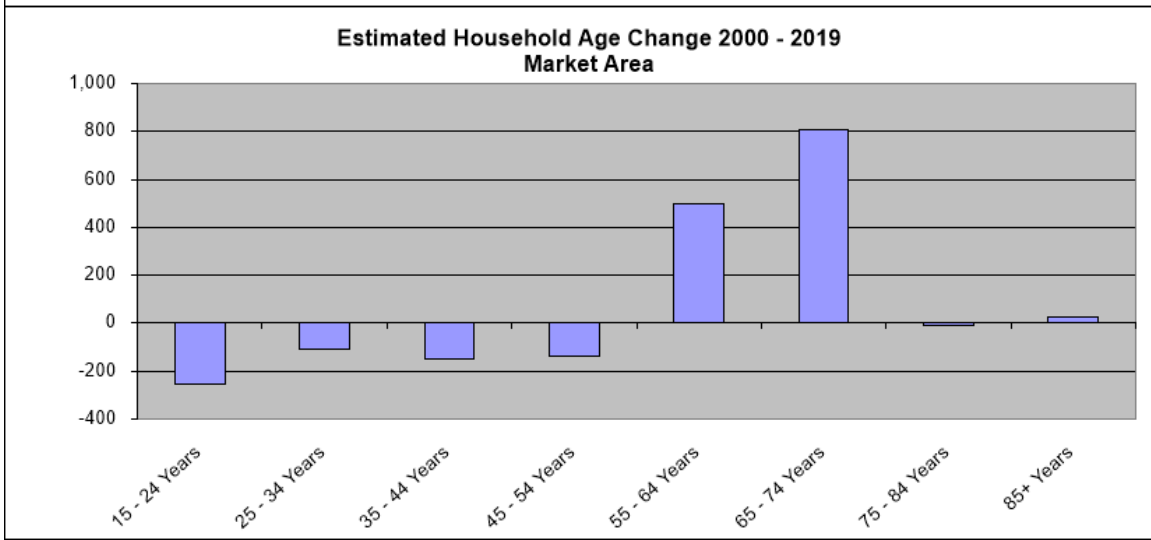
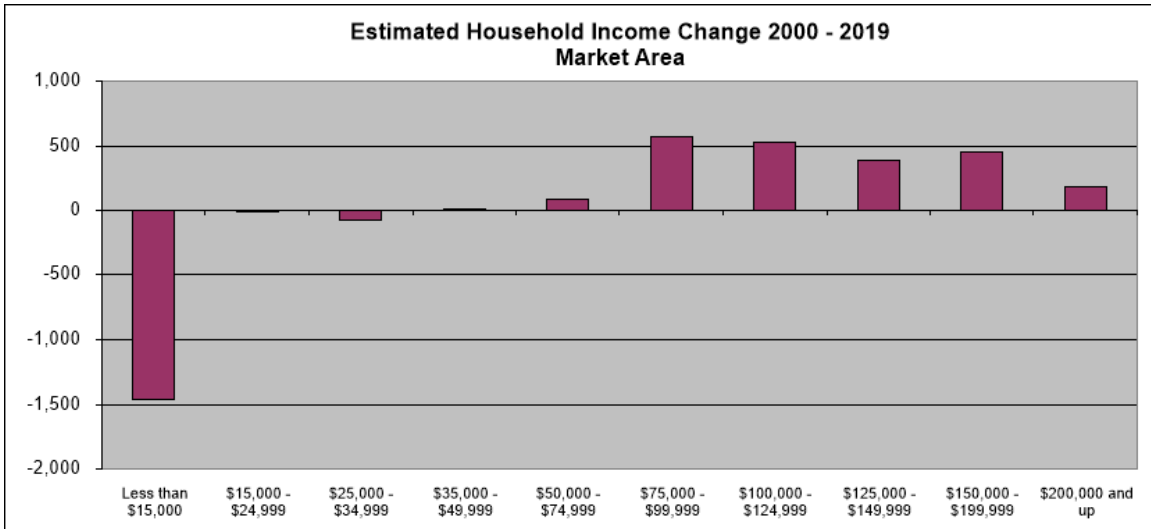
Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Market Area		
Travel Time	Number	Percent
Less than 15 Minutes	6,302	35.8%
15 to 29 Minutes	6,780	38.5%
30 to 44 Minutes	2,635	14.9%
45 to 59 Minutes	1,024	5.8%
60 or More Minutes	886	5.0%
<b>Total:</b>	<b>17,627</b>	<b>100.0%</b>

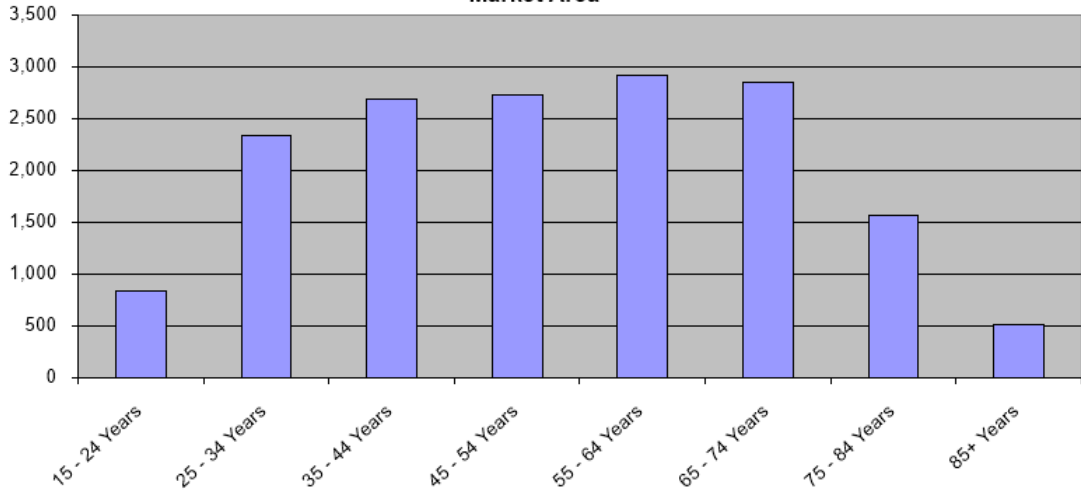
Source: Ribbon Demographics; Claritas



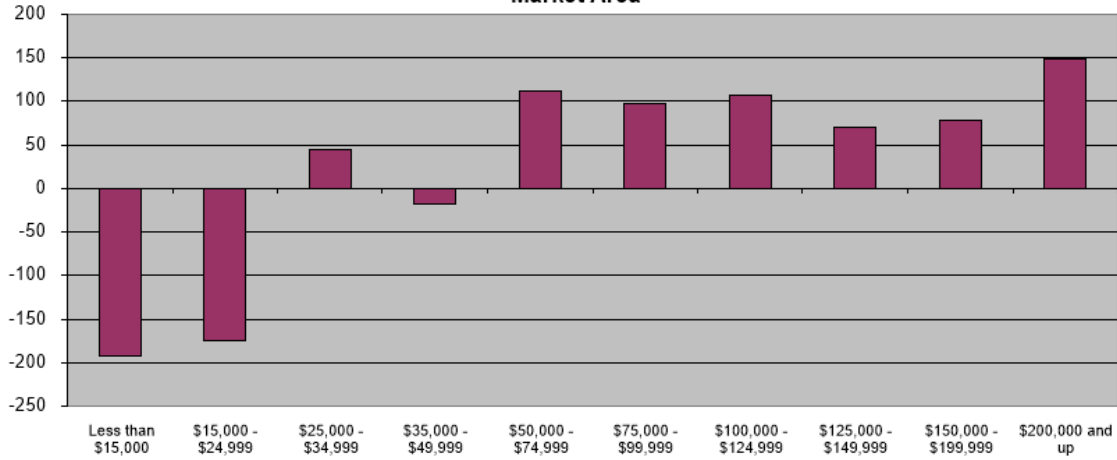




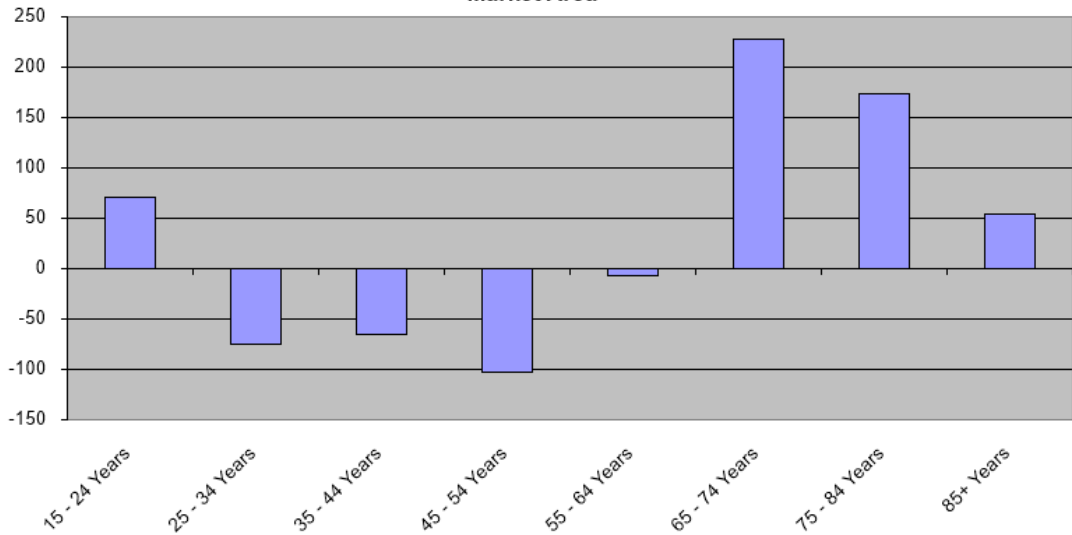
**Projected Households by Age - 2024  
Market Area**

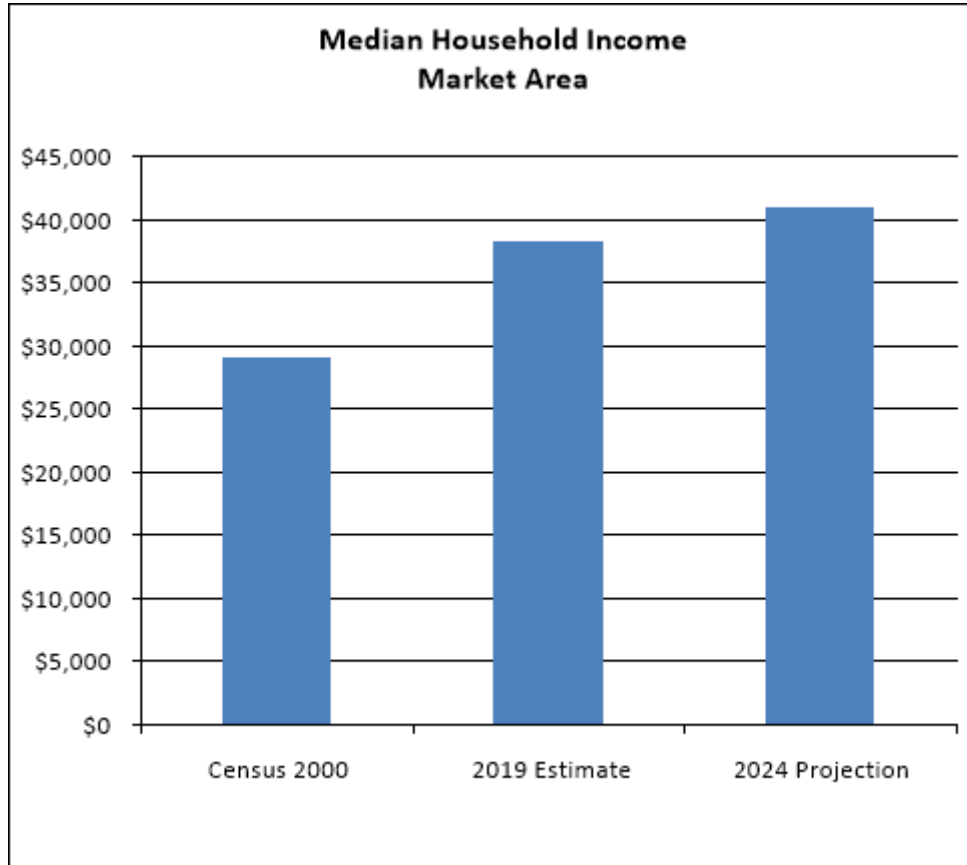


**Projected Household Income Change 2019 to 2024  
Market Area**



**Projected Household Age Change 2019 to 2024  
Market Area**





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## HOUSEHOLD DATA

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Households by Income and Age Market Area										
<i>Census Data - 2000</i>										
	Age	Age	Age	Age	Age	Age	Age	Age		
Income	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years	Total	Percent
Less than \$15,000	372	615	456	557	606	591	719	269	<b>4,185</b>	<b>27.0%</b>
\$15,000 - \$24,999	271	479	470	411	356	355	237	68	<b>2,647</b>	<b>17.1%</b>
\$25,000 - \$34,999	184	478	397	336	353	279	195	45	<b>2,267</b>	<b>14.6%</b>
\$35,000 - \$49,999	107	557	557	514	382	268	136	31	<b>2,552</b>	<b>16.5%</b>
\$50,000 - \$74,999	77	332	626	602	449	190	46	10	<b>2,332</b>	<b>15.0%</b>
\$75,000 - \$99,999	9	47	226	306	156	59	19	4	<b>826</b>	<b>5.3%</b>
\$100,000 - \$124,999	0	4	66	140	57	13	22	4	<b>306</b>	<b>2.0%</b>
\$125,000 - \$149,999	0	11	54	32	35	9	9	3	<b>153</b>	<b>1.0%</b>
\$150,000 - \$199,999	0	0	30	27	17	11	7	2	<b>94</b>	<b>0.6%</b>
\$200,000 and up	<u>2</u>	<u>0</u>	<u>15</u>	<u>50</u>	<u>19</u>	<u>43</u>	<u>10</u>	<u>1</u>	<b>140</b>	<b>0.9%</b>
<b>Total</b>	<b>1,022</b>	<b>2,523</b>	<b>2,897</b>	<b>2,975</b>	<b>2,430</b>	<b>1,818</b>	<b>1,400</b>	<b>437</b>	<b>15,502</b>	<b>100.0%</b>
<b>Percent</b>	<b>6.6%</b>	<b>16.3%</b>	<b>18.7%</b>	<b>19.2%</b>	<b>15.7%</b>	<b>11.7%</b>	<b>9.0%</b>	<b>2.8%</b>	<b>100.0%</b>	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Current Year Estimates - 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent
Less than \$15,000	251	405	442	403	528	373	222	98	2,722	16.8%
\$15,000 - \$24,999	172	412	399	353	479	386	301	129	2,631	16.3%
\$25,000 - \$34,999	35	374	388	339	387	354	234	81	2,192	13.6%
\$35,000 - \$49,999	128	385	411	447	413	469	251	62	2,566	15.9%
\$50,000 - \$74,999	111	354	402	434	415	440	204	60	2,420	15.0%
\$75,000 - \$99,999	66	238	304	284	251	178	62	11	1,394	8.6%
\$100,000 - \$124,999	1	131	189	199	159	117	32	7	835	5.2%
\$125,000 - \$149,999	1	52	84	207	159	31	7	2	543	3.4%
\$150,000 - \$199,999	0	55	105	65	51	206	61	7	550	3.4%
\$200,000 and up	1	9	25	107	85	74	14	3	318	2.0%
<b>Total</b>	<b>766</b>	<b>2,415</b>	<b>2,749</b>	<b>2,838</b>	<b>2,927</b>	<b>2,628</b>	<b>1,388</b>	<b>460</b>	<b>16,171</b>	<b>100.0%</b>
<b>Percent</b>	<b>4.7%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>17.5%</b>	<b>18.1%</b>	<b>16.3%</b>	<b>8.6%</b>	<b>2.8%</b>		<b>100.0%</b>

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Market Area										
Estimated Change - 2000 to 2019										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	-121	-210	-14	-154	-78	-218	-497	-171	-1,463	-35.0%
\$15,000 - \$24,999	-99	-67	-71	-58	123	31	64	61	-16	-0.6%
\$25,000 - \$34,999	-149	-104	-9	3	34	75	39	36	-75	-3.3%
\$35,000 - \$49,999	21	-172	-146	-67	31	201	115	31	14	0.5%
\$50,000 - \$74,999	34	22	-224	-168	-34	250	158	50	88	3.8%
\$75,000 - \$99,999	57	191	78	-22	95	119	43	7	568	68.8%
\$100,000 - \$124,999	1	127	123	59	102	104	10	3	529	172.9%
\$125,000 - \$149,999	1	41	30	175	124	22	-2	-1	390	254.9%
\$150,000 - \$199,999	0	55	75	38	34	195	54	5	456	485.1%
\$200,000 and up	-1	9	10	57	66	31	4	2	178	127.1%
<b>Total</b>	<b>-256</b>	<b>-108</b>	<b>-148</b>	<b>-137</b>	<b>497</b>	<b>810</b>	<b>-12</b>	<b>23</b>	<b>669</b>	<b>4.3%</b>
<b>Percent Change</b>	<b>-25.0%</b>	<b>-4.3%</b>	<b>-5.1%</b>	<b>-4.6%</b>	<b>20.5%</b>	<b>44.6%</b>	<b>-0.9%</b>	<b>5.3%</b>		<b>4.3%</b>

Source: Claritas; Ribbon Demographics



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Households by Income and Age Market Area										
Five Year Projections - 2024										
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	261	368	393	343	473	363	229	100	2,530	15.4%
\$15,000 - \$24,999	174	367	352	296	433	380	319	136	2,457	14.9%
\$25,000 - \$34,999	38	364	382	322	388	384	268	91	2,237	13.6%
\$35,000 - \$49,999	146	369	392	411	400	488	271	72	2,549	15.5%
\$50,000 - \$74,999	133	344	402	418	425	492	244	74	2,532	15.4%
\$75,000 - \$99,999	81	247	314	288	264	208	76	14	1,492	9.1%
\$100,000 - \$124,999	1	145	208	214	179	144	42	9	942	5.7%
\$125,000 - \$149,999	1	60	96	226	181	37	11	1	613	3.7%
\$150,000 - \$199,999	0	62	109	70	56	246	76	10	629	3.8%
\$200,000 and up	2	14	36	147	121	114	26	7	467	2.8%
<b>Total</b>	<b>837</b>	<b>2,340</b>	<b>2,684</b>	<b>2,735</b>	<b>2,920</b>	<b>2,856</b>	<b>1,562</b>	<b>514</b>	<b>16,448</b>	<b>100.0%</b>
<b>Percent</b>	<b>5.1%</b>	<b>14.2%</b>	<b>16.3%</b>	<b>16.6%</b>	<b>17.8%</b>	<b>17.4%</b>	<b>9.5%</b>	<b>3.1%</b>		

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Households by Income and Age Market Area										
Projected Change - 2019 to 2024										
Income	Age 15 - 24 Years	Age 25 - 34 Years	Age 35 - 44 Years	Age 45 - 54 Years	Age 55 - 64 Years	Age 65 - 74 Years	Age 75 - 84 Years	Age 85+ Years	Total	Percent Change
Less than \$15,000	10	-37	-49	-60	-55	-10	7	2	-192	-7.1%
\$15,000 - \$24,999	2	-45	-47	-57	-46	-6	18	7	-174	-6.6%
\$25,000 - \$34,999	3	-10	-6	-17	1	30	34	10	45	2.1%
\$35,000 - \$49,999	18	-16	-19	-36	-13	19	20	10	-17	-0.7%
\$50,000 - \$74,999	22	-10	0	-16	10	52	40	14	112	4.6%
\$75,000 - \$99,999	15	9	10	4	13	30	14	3	98	7.0%
\$100,000 - \$124,999	0	14	19	15	20	27	10	2	107	12.8%
\$125,000 - \$149,999	0	8	12	19	22	6	4	-1	70	12.9%
\$150,000 - \$199,999	0	7	4	5	5	40	15	3	79	14.4%
\$200,000 and up	1	5	11	40	36	40	12	4	149	46.9%
<b>Total</b>	<b>71</b>	<b>-75</b>	<b>-65</b>	<b>-103</b>	<b>-7</b>	<b>228</b>	<b>174</b>	<b>54</b>	<b>277</b>	<b>1.7%</b>
<b>Percent Change</b>	<b>9.3%</b>	<b>-3.1%</b>	<b>-2.4%</b>	<b>-3.6%</b>	<b>-0.2%</b>	<b>8.7%</b>	<b>12.5%</b>	<b>11.7%</b>		

Source: Claritas; Ribbon Demographics



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Median Household Income Market Area		
Census 2000	2019 Estimate	2024 Projection
\$29,054	\$38,160	\$40,885

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Median Household Income by Area Market Area			
Geography ID	Census 2000	2019 Estimate	2024 Projection
13071970100	\$30,703	\$42,772	\$45,851
13071970200	\$28,647	\$40,089	\$43,534
13071970300	\$21,468	\$30,208	\$32,819
13071970400	\$26,509	\$38,966	\$42,776
13071970500	\$33,830	\$57,035	\$60,441
13071970600	\$36,974	\$45,488	\$47,891
13071970701	\$29,590	\$35,952	\$37,760
13071970702	\$20,490	\$19,507	\$20,888
13071970800	\$26,360	\$33,388	\$34,947
13071970900	\$34,094	\$41,165	\$43,888

**HISTA 2.2 Summary Data** **Market Area**

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<b>Renter Households</b>						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	336	219	58	232	129	974
\$10,000-20,000	205	195	166	78	115	759
\$20,000-30,000	84	69	219	33	176	581
\$30,000-40,000	0	102	16	13	95	226
\$40,000-50,000	40	18	104	5	41	208
\$50,000-60,000	10	42	23	36	122	233
\$60,000-75,000	74	0	14	67	16	171
\$75,000-100,000	3	6	14	40	5	68
\$100,000-125,000	5	4	20	0	11	40
\$125,000-150,000	6	3	6	6	25	46
\$150,000-200,000	1	3	2	11	13	30
\$200,000+	<u>231</u>	<u>64</u>	<u>194</u>	<u>109</u>	<u>27</u>	<u>625</u>
<b>Total</b>	<b>995</b>	<b>725</b>	<b>836</b>	<b>630</b>	<b>775</b>	<b>3,961</b>

<b>Renter Households</b>						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	185	168	17	35	10	415
\$10,000-20,000	74	223	45	27	33	402
\$20,000-30,000	74	70	13	6	19	182
\$30,000-40,000	56	16	12	1	10	95
\$40,000-50,000	16	53	9	17	6	101
\$50,000-60,000	46	32	4	3	7	92
\$60,000-75,000	27	8	15	7	27	84
\$75,000-100,000	9	15	3	1	4	32
\$100,000-125,000	4	8	0	0	5	17
\$125,000-150,000	5	4	3	1	4	17
\$150,000-200,000	3	3	2	2	3	13
\$200,000+	<u>155</u>	<u>23</u>	<u>42</u>	<u>9</u>	<u>33</u>	<u>262</u>
<b>Total</b>	<b>654</b>	<b>623</b>	<b>165</b>	<b>109</b>	<b>161</b>	<b>1,712</b>

<b>Renter Households</b>						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	151	101	17	6	9	284
\$10,000-20,000	65	115	8	26	30	244
\$20,000-30,000	58	34	2	5	7	106
\$30,000-40,000	48	12	0	1	8	69
\$40,000-50,000	13	23	2	11	5	54
\$50,000-60,000	24	14	1	0	7	46
\$60,000-75,000	21	6	2	4	8	41
\$75,000-100,000	6	4	1	1	3	15
\$100,000-125,000	3	5	0	0	2	10
\$125,000-150,000	3	2	1	1	3	10
\$150,000-200,000	3	2	0	1	2	8
\$200,000+	<u>139</u>	<u>21</u>	<u>38</u>	<u>7</u>	<u>32</u>	<u>237</u>
<b>Total</b>	<b>534</b>	<b>339</b>	<b>72</b>	<b>63</b>	<b>116</b>	<b>1,124</b>

<b>Renter Households</b>						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	521	387	75	267	139	1,389
\$10,000-20,000	279	418	211	105	148	1,161
\$20,000-30,000	158	139	232	39	195	763
\$30,000-40,000	56	118	28	14	105	321
\$40,000-50,000	56	71	113	22	47	309
\$50,000-60,000	56	74	27	39	129	325
\$60,000-75,000	101	8	29	74	43	255
\$75,000-100,000	12	21	17	41	9	100
\$100,000-125,000	9	12	20	0	16	57
\$125,000-150,000	11	7	9	7	29	63
\$150,000-200,000	4	6	4	13	16	43
\$200,000+	<u>386</u>	<u>87</u>	<u>236</u>	<u>118</u>	<u>60</u>	<u>887</u>
<b>Total</b>	<b>1,649</b>	<b>1,348</b>	<b>1,001</b>	<b>739</b>	<b>936</b>	<b>5,673</b>

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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	8.5%	5.5%	1.5%	5.9%	3.3%	24.6%
\$10,000-20,000	5.2%	4.9%	4.2%	2.0%	2.9%	19.2%
\$20,000-30,000	2.1%	1.7%	5.5%	0.8%	4.4%	14.7%
\$30,000-40,000	0.0%	2.6%	0.4%	0.3%	2.4%	5.7%
\$40,000-50,000	1.0%	0.5%	2.6%	0.1%	1.0%	5.3%
\$50,000-60,000	0.3%	1.1%	0.6%	0.9%	3.1%	5.9%
\$60,000-75,000	1.9%	0.0%	0.4%	1.7%	0.4%	4.3%
\$75,000-100,000	0.1%	0.2%	0.4%	1.0%	0.1%	1.7%
\$100,000-125,000	0.1%	0.1%	0.5%	0.0%	0.3%	1.0%
\$125,000-150,000	0.2%	0.1%	0.2%	0.2%	0.6%	1.2%
\$150,000-200,000	0.0%	0.1%	0.1%	0.3%	0.3%	0.8%
\$200,000+	5.8%	1.6%	4.9%	2.8%	0.7%	15.8%
<b>Total</b>	<b>25.1%</b>	<b>18.3%</b>	<b>21.1%</b>	<b>15.9%</b>	<b>19.6%</b>	<b>100.0%</b>

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	10.8%	9.8%	1.0%	2.0%	0.6%	24.2%
\$10,000-20,000	4.3%	13.0%	2.6%	1.6%	1.9%	23.5%
\$20,000-30,000	4.3%	4.1%	0.8%	0.4%	1.1%	10.6%
\$30,000-40,000	3.3%	0.9%	0.7%	0.1%	0.6%	5.5%
\$40,000-50,000	0.9%	3.1%	0.5%	1.0%	0.4%	5.9%
\$50,000-60,000	2.7%	1.9%	0.2%	0.2%	0.4%	5.4%
\$60,000-75,000	1.6%	0.5%	0.9%	0.4%	1.6%	4.9%
\$75,000-100,000	0.5%	0.9%	0.2%	0.1%	0.2%	1.9%
\$100,000-125,000	0.2%	0.5%	0.0%	0.0%	0.3%	1.0%
\$125,000-150,000	0.3%	0.2%	0.2%	0.1%	0.2%	1.0%
\$150,000-200,000	0.2%	0.2%	0.1%	0.1%	0.2%	0.8%
\$200,000+	9.1%	1.3%	2.5%	0.5%	1.9%	15.3%
<b>Total</b>	<b>38.2%</b>	<b>36.4%</b>	<b>9.6%</b>	<b>6.4%</b>	<b>9.4%</b>	<b>100.0%</b>

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	13.4%	9.0%	1.5%	0.5%	0.8%	25.3%
\$10,000-20,000	5.8%	10.2%	0.7%	2.3%	2.7%	21.7%
\$20,000-30,000	5.2%	3.0%	0.2%	0.4%	0.6%	9.4%
\$30,000-40,000	4.3%	1.1%	0.0%	0.1%	0.7%	6.1%
\$40,000-50,000	1.2%	2.0%	0.2%	1.0%	0.4%	4.8%
\$50,000-60,000	2.1%	1.2%	0.1%	0.0%	0.6%	4.1%
\$60,000-75,000	1.9%	0.5%	0.2%	0.4%	0.7%	3.6%
\$75,000-100,000	0.5%	0.4%	0.1%	0.1%	0.3%	1.3%
\$100,000-125,000	0.3%	0.4%	0.0%	0.0%	0.2%	0.9%
\$125,000-150,000	0.3%	0.2%	0.1%	0.1%	0.3%	0.9%
\$150,000-200,000	0.3%	0.2%	0.0%	0.1%	0.2%	0.7%
\$200,000+	12.4%	1.9%	3.4%	0.6%	2.8%	21.1%
<b>Total</b>	<b>47.5%</b>	<b>30.2%</b>	<b>6.4%</b>	<b>5.6%</b>	<b>10.3%</b>	<b>100.0%</b>

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	9.2%	6.8%	1.3%	4.7%	2.5%	24.5%
\$10,000-20,000	4.9%	7.4%	3.7%	1.9%	2.6%	20.5%
\$20,000-30,000	2.8%	2.5%	4.1%	0.7%	3.4%	13.4%
\$30,000-40,000	1.0%	2.1%	0.5%	0.2%	1.9%	5.7%
\$40,000-50,000	1.0%	1.3%	2.0%	0.4%	0.8%	5.4%
\$50,000-60,000	1.0%	1.3%	0.5%	0.7%	2.3%	5.7%
\$60,000-75,000	1.8%	0.1%	0.5%	1.3%	0.8%	4.5%
\$75,000-100,000	0.2%	0.4%	0.3%	0.7%	0.2%	1.8%
\$100,000-125,000	0.2%	0.2%	0.4%	0.0%	0.3%	1.0%
\$125,000-150,000	0.2%	0.1%	0.2%	0.1%	0.5%	1.1%
\$150,000-200,000	0.1%	0.1%	0.1%	0.2%	0.3%	0.8%
\$200,000+	6.8%	1.5%	4.2%	2.1%	1.1%	15.6%
<b>Total</b>	<b>29.1%</b>	<b>23.8%</b>	<b>17.6%</b>	<b>13.0%</b>	<b>16.5%</b>	<b>100.0%</b>

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<b>Owner Households</b>						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	48	192	60	60	31	391
\$10,000-20,000	157	52	110	122	79	520
\$20,000-30,000	52	118	150	140	176	636
\$30,000-40,000	1	80	142	93	157	473
\$40,000-50,000	7	38	153	246	37	481
\$50,000-60,000	69	136	121	61	72	459
\$60,000-75,000	6	113	88	268	128	603
\$75,000-100,000	0	49	70	148	64	331
\$100,000-125,000	3	63	45	105	32	248
\$125,000-150,000	2	10	31	40	25	108
\$150,000-200,000	2	6	51	16	12	87
\$200,000+	187	28	79	17	76	387
<b>Total</b>	<b>534</b>	<b>885</b>	<b>1,100</b>	<b>1,316</b>	<b>889</b>	<b>4,724</b>

<b>Owner Households</b>						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	606	439	81	39	30	1,195
\$10,000-20,000	298	362	61	12	20	753
\$20,000-30,000	114	453	77	48	13	705
\$30,000-40,000	118	318	96	16	33	581
\$40,000-50,000	71	241	71	11	40	434
\$50,000-60,000	62	188	65	41	39	395
\$60,000-75,000	37	216	50	11	80	394
\$75,000-100,000	20	109	22	8	13	172
\$100,000-125,000	23	60	41	4	9	137
\$125,000-150,000	14	92	12	15	8	141
\$150,000-200,000	4	56	12	6	2	80
\$200,000+	133	128	29	18	64	948
<b>Total</b>	<b>1,500</b>	<b>2,662</b>	<b>617</b>	<b>229</b>	<b>927</b>	<b>5,935</b>

<b>Owner Households</b>						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	495	346	10	32	12	895
\$10,000-20,000	223	303	22	5	15	568
\$20,000-30,000	78	348	33	15	8	482
\$30,000-40,000	106	239	66	9	2	422
\$40,000-50,000	67	198	16	0	39	320
\$50,000-60,000	58	139	26	18	26	267
\$60,000-75,000	31	177	32	4	16	260
\$75,000-100,000	17	54	9	4	5	89
\$100,000-125,000	9	28	11	0	8	56
\$125,000-150,000	11	80	6	15	8	120
\$150,000-200,000	4	21	9	2	1	37
\$200,000+	116	90	23	18	63	308
<b>Total</b>	<b>1,215</b>	<b>2,023</b>	<b>263</b>	<b>122</b>	<b>778</b>	<b>4,401</b>

<b>Owner Households</b>						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	654	631	141	99	61	1,586
\$10,000-20,000	455	414	171	134	99	1,273
\$20,000-30,000	166	571	227	188	189	1,341
\$30,000-40,000	119	398	238	109	190	1,054
\$40,000-50,000	78	279	224	257	77	915
\$50,000-60,000	131	324	186	102	111	854
\$60,000-75,000	43	329	138	279	208	997
\$75,000-100,000	20	158	92	156	77	503
\$100,000-125,000	26	123	86	109	41	385
\$125,000-150,000	16	102	43	55	33	249
\$150,000-200,000	6	62	63	22	14	167
\$200,000+	320	156	108	35	71	630
<b>Total</b>	<b>2,034</b>	<b>3,547</b>	<b>1,717</b>	<b>1,545</b>	<b>1,816</b>	<b>10,659</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	1.0%	4.1%	1.3%	1.3%	0.7%	8.3%
\$10,000-20,000	3.3%	1.1%	2.3%	2.6%	1.7%	11.0%
\$20,000-30,000	1.1%	2.5%	3.2%	3.0%	3.7%	13.5%
\$30,000-40,000	0.0%	1.7%	3.0%	2.0%	3.3%	10.0%
\$40,000-50,000	0.1%	0.8%	3.2%	5.2%	0.8%	10.2%
\$50,000-60,000	1.5%	2.9%	2.6%	1.3%	1.5%	9.7%
\$60,000-75,000	0.1%	2.4%	1.9%	5.7%	2.7%	12.8%
\$75,000-100,000	0.0%	1.0%	1.5%	3.1%	1.4%	7.0%
\$100,000-125,000	0.1%	1.3%	1.0%	2.2%	0.7%	5.2%
\$125,000-150,000	0.0%	0.2%	0.7%	0.8%	0.5%	2.3%
\$150,000-200,000	0.0%	0.1%	1.1%	0.3%	0.3%	1.8%
\$200,000+	4.0%	0.6%	1.7%	0.4%	1.6%	8.2%
<b>Total</b>	<b>11.3%</b>	<b>18.7%</b>	<b>23.3%</b>	<b>27.9%</b>	<b>18.8%</b>	<b>100.0%</b>

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	10.2%	7.4%	1.4%	0.7%	0.5%	20.1%
\$10,000-20,000	5.0%	6.1%	1.0%	0.2%	0.3%	12.7%
\$20,000-30,000	1.9%	7.6%	1.3%	0.8%	0.2%	11.9%
\$30,000-40,000	2.0%	5.4%	1.6%	0.3%	0.6%	9.8%
\$40,000-50,000	1.2%	4.1%	1.2%	0.2%	0.7%	7.3%
\$50,000-60,000	1.0%	3.2%	1.1%	0.7%	0.7%	6.7%
\$60,000-75,000	0.6%	3.6%	0.8%	0.2%	1.3%	6.6%
\$75,000-100,000	0.3%	1.8%	0.4%	0.1%	0.2%	2.9%
\$100,000-125,000	0.4%	1.0%	0.7%	0.1%	0.2%	2.3%
\$125,000-150,000	0.2%	1.6%	0.2%	0.3%	0.1%	2.4%
\$150,000-200,000	0.1%	0.9%	0.2%	0.1%	0.0%	1.3%
\$200,000+	2.2%	2.2%	0.5%	0.3%	10.8%	16.0%
<b>Total</b>	<b>25.3%</b>	<b>44.9%</b>	<b>10.4%</b>	<b>3.9%</b>	<b>15.6%</b>	<b>100.0%</b>

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	11.2%	7.9%	0.2%	0.7%	0.3%	20.3%
\$10,000-20,000	5.1%	6.9%	0.5%	0.1%	0.3%	12.9%
\$20,000-30,000	1.8%	7.9%	0.7%	0.3%	0.2%	11.0%
\$30,000-40,000	2.4%	5.4%	1.5%	0.2%	0.0%	9.6%
\$40,000-50,000	1.5%	4.5%	0.4%	0.0%	0.9%	7.3%
\$50,000-60,000	1.3%	3.2%	0.6%	0.4%	0.6%	6.1%
\$60,000-75,000	0.7%	4.0%	0.7%	0.1%	0.4%	5.9%
\$75,000-100,000	0.4%	1.2%	0.2%	0.1%	0.1%	2.0%
\$100,000-125,000	0.2%	0.6%	0.2%	0.0%	0.2%	1.3%
\$125,000-150,000	0.2%	1.8%	0.1%	0.3%	0.2%	2.7%
\$150,000-200,000	0.1%	0.5%	0.2%	0.0%	0.0%	0.8%
\$200,000+	2.6%	2.0%	0.5%	0.4%	14.5%	20.1%
<b>Total</b>	<b>27.6%</b>	<b>46.0%</b>	<b>6.0%</b>	<b>2.8%</b>	<b>17.7%</b>	<b>100.0%</b>

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	6.1%	5.9%	1.3%	0.9%	0.6%	14.9%
\$10,000-20,000	4.3%	3.9%	1.6%	1.3%	0.9%	11.9%
\$20,000-30,000	1.6%	5.4%	2.1%	1.8%	1.8%	12.6%
\$30,000-40,000	1.1%	3.7%	2.2%	1.0%	1.8%	9.9%
\$40,000-50,000	0.7%	2.6%	2.1%	2.4%	0.7%	8.6%
\$50,000-60,000	1.2%	3.0%	1.7%	1.0%	1.0%	8.0%
\$60,000-75,000	0.4%	3.1%	1.3%	2.6%	2.0%	9.4%
\$75,000-100,000	0.2%	1.5%	0.9%	1.5%	0.7%	4.7%
\$100,000-125,000	0.2%	1.2%	0.8%	1.0%	0.4%	3.6%
\$125,000-150,000	0.2%	1.0%	0.4%	0.5%	0.3%	2.3%
\$150,000-200,000	0.1%	0.6%	0.6%	0.2%	0.1%	1.6%
\$200,000+	3.0%	1.3%	1.0%	0.3%	6.7%	12.5%
<b>Total</b>	<b>19.1%</b>	<b>33.3%</b>	<b>16.1%</b>	<b>14.5%</b>	<b>17.0%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	346	162	45	210	117	880
\$10,000-20,000	218	183	203	98	95	797
\$20,000-30,000	103	50	165	31	195	544
\$30,000-40,000	1	99	31	17	88	236
\$40,000-50,000	28	18	98	2	47	193
\$50,000-60,000	11	41	28	43	161	284
\$60,000-75,000	74	0	21	60	29	184
\$75,000-100,000	4	6	34	59	4	107
\$100,000-125,000	2	2	14	3	14	35
\$125,000-150,000	6	6	14	9	48	83
\$150,000-200,000	6	6	10	7	16	45
\$200,000+	<u>266</u>	<u>61</u>	<u>174</u>	<u>135</u>	<u>45</u>	<u>681</u>
<b>Total</b>	<b>1,065</b>	<b>634</b>	<b>837</b>	<b>674</b>	<b>859</b>	<b>4,069</b>

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	133	134	12	32	10	321
\$10,000-20,000	105	283	37	26	35	486
\$20,000-30,000	88	66	10	5	19	188
\$30,000-40,000	81	30	12	0	7	130
\$40,000-50,000	21	59	8	7	8	103
\$50,000-60,000	48	28	5	4	7	92
\$60,000-75,000	31	5	8	7	31	82
\$75,000-100,000	23	21	5	6	5	60
\$100,000-125,000	24	7	4	0	5	40
\$125,000-150,000	17	9	4	0	7	37
\$150,000-200,000	16	4	2	3	6	31
\$200,000+	<u>142</u>	<u>38</u>	<u>37</u>	<u>15</u>	<u>19</u>	<u>251</u>
<b>Total</b>	<b>729</b>	<b>684</b>	<b>144</b>	<b>105</b>	<b>159</b>	<b>1,821</b>

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	112	92	11	5	9	229
\$10,000-20,000	91	180	6	25	33	335
\$20,000-30,000	70	35	1	4	6	116
\$30,000-40,000	75	28	0	0	5	108
\$40,000-50,000	18	44	4	4	7	77
\$50,000-60,000	28	13	1	2	6	50
\$60,000-75,000	24	2	1	5	6	38
\$75,000-100,000	18	12	1	2	4	37
\$100,000-125,000	21	2	4	0	3	30
\$125,000-150,000	14	7	0	0	5	26
\$150,000-200,000	15	2	0	3	4	24
\$200,000+	<u>121</u>	<u>37</u>	<u>32</u>	<u>14</u>	<u>18</u>	<u>222</u>
<b>Total</b>	<b>607</b>	<b>454</b>	<b>61</b>	<b>64</b>	<b>106</b>	<b>1,292</b>

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	479	296	57	242	127	1,201
\$10,000-20,000	323	466	240	124	130	1,283
\$20,000-30,000	191	116	175	36	214	732
\$30,000-40,000	82	129	43	17	95	366
\$40,000-50,000	49	77	106	9	55	296
\$50,000-60,000	59	69	33	47	168	376
\$60,000-75,000	105	5	29	67	60	266
\$75,000-100,000	27	27	39	65	9	167
\$100,000-125,000	26	9	18	3	19	75
\$125,000-150,000	23	15	18	9	55	120
\$150,000-200,000	22	10	12	10	22	76
\$200,000+	<u>408</u>	<u>99</u>	<u>211</u>	<u>150</u>	<u>64</u>	<u>932</u>
<b>Total</b>	<b>1,794</b>	<b>1,318</b>	<b>981</b>	<b>779</b>	<b>1,018</b>	<b>5,890</b>



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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	4.0%	1.1%	5.2%	2.9%	21.6%
\$10,000-20,000	5.4%	4.5%	5.0%	2.4%	2.3%	19.6%
\$20,000-30,000	2.5%	1.2%	4.1%	0.8%	4.8%	13.4%
\$30,000-40,000	0.0%	2.4%	0.8%	0.4%	2.2%	5.8%
\$40,000-50,000	0.7%	0.4%	2.4%	0.0%	1.2%	4.7%
\$50,000-60,000	0.3%	1.0%	0.7%	1.1%	4.0%	7.0%
\$60,000-75,000	1.8%	0.0%	0.5%	1.5%	0.7%	4.5%
\$75,000-100,000	0.1%	0.1%	0.8%	1.4%	0.1%	2.6%
\$100,000-125,000	0.0%	0.0%	0.3%	0.1%	0.3%	0.9%
\$125,000-150,000	0.1%	0.1%	0.3%	0.2%	1.2%	2.0%
\$150,000-200,000	0.1%	0.1%	0.2%	0.2%	0.4%	1.1%
\$200,000+	6.5%	1.5%	4.3%	3.3%	1.1%	16.7%
<b>Total</b>	<b>26.2%</b>	<b>15.6%</b>	<b>20.6%</b>	<b>16.6%</b>	<b>21.1%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.3%	7.4%	0.7%	1.8%	0.5%	17.6%
\$10,000-20,000	5.8%	15.5%	2.0%	1.4%	1.9%	26.7%
\$20,000-30,000	4.8%	3.6%	0.5%	0.3%	1.0%	10.3%
\$30,000-40,000	4.4%	1.6%	0.7%	0.0%	0.4%	7.1%
\$40,000-50,000	1.2%	3.2%	0.4%	0.4%	0.4%	5.7%
\$50,000-60,000	2.6%	1.5%	0.3%	0.2%	0.4%	5.1%
\$60,000-75,000	1.7%	0.3%	0.4%	0.4%	1.7%	4.5%
\$75,000-100,000	1.3%	1.2%	0.3%	0.3%	0.3%	3.3%
\$100,000-125,000	1.3%	0.4%	0.2%	0.0%	0.3%	2.2%
\$125,000-150,000	0.9%	0.5%	0.2%	0.0%	0.4%	2.0%
\$150,000-200,000	0.9%	0.2%	0.1%	0.2%	0.3%	1.7%
\$200,000+	7.8%	2.1%	2.0%	0.8%	1.0%	13.8%
<b>Total</b>	<b>40.0%</b>	<b>37.6%</b>	<b>7.9%</b>	<b>5.8%</b>	<b>8.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.7%	7.1%	0.9%	0.4%	0.7%	17.7%
\$10,000-20,000	7.0%	13.9%	0.5%	1.9%	2.6%	25.9%
\$20,000-30,000	5.4%	2.7%	0.1%	0.3%	0.5%	9.0%
\$30,000-40,000	5.8%	2.2%	0.0%	0.0%	0.4%	8.4%
\$40,000-50,000	1.4%	3.4%	0.3%	0.3%	0.5%	6.0%
\$50,000-60,000	2.2%	1.0%	0.1%	0.2%	0.5%	3.9%
\$60,000-75,000	1.9%	0.2%	0.1%	0.4%	0.5%	2.9%
\$75,000-100,000	1.4%	0.9%	0.1%	0.2%	0.3%	2.9%
\$100,000-125,000	1.6%	0.2%	0.3%	0.0%	0.2%	2.3%
\$125,000-150,000	1.1%	0.5%	0.0%	0.0%	0.4%	2.0%
\$150,000-200,000	1.2%	0.2%	0.0%	0.2%	0.3%	1.9%
\$200,000+	9.4%	2.9%	2.5%	1.1%	1.4%	17.2%
<b>Total</b>	<b>47.0%</b>	<b>35.1%</b>	<b>4.7%</b>	<b>5.0%</b>	<b>8.2%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.1%	5.0%	1.0%	4.1%	2.2%	20.4%
\$10,000-20,000	5.5%	7.9%	4.1%	2.1%	2.2%	21.8%
\$20,000-30,000	3.2%	2.0%	3.0%	0.6%	3.6%	12.4%
\$30,000-40,000	1.4%	2.2%	0.7%	0.3%	1.6%	6.2%
\$40,000-50,000	0.8%	1.3%	1.8%	0.2%	0.9%	5.0%
\$50,000-60,000	1.0%	1.2%	0.6%	0.8%	2.9%	6.4%
\$60,000-75,000	1.8%	0.1%	0.5%	1.1%	1.0%	4.5%
\$75,000-100,000	0.5%	0.5%	0.7%	1.1%	0.2%	2.8%
\$100,000-125,000	0.4%	0.2%	0.3%	0.1%	0.3%	1.3%
\$125,000-150,000	0.4%	0.3%	0.3%	0.2%	0.9%	2.0%
\$150,000-200,000	0.4%	0.2%	0.2%	0.2%	0.4%	1.3%
\$200,000+	6.9%	1.7%	3.6%	2.5%	1.1%	15.8%
<b>Total</b>	<b>30.5%</b>	<b>22.4%</b>	<b>16.7%</b>	<b>13.2%</b>	<b>17.3%</b>	<b>100.0%</b>

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<b>Owner Households</b>						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	43	141	49	37	31	301
\$10,000-20,000	164	44	107	109	76	500
\$20,000-30,000	44	112	144	105	157	562
\$30,000-40,000	0	82	191	106	173	552
\$40,000-50,000	11	28	87	172	10	308
\$50,000-60,000	75	130	160	76	75	516
\$60,000-75,000	9	134	102	316	147	708
\$75,000-100,000	0	56	112	155	90	413
\$100,000-125,000	8	76	63	119	43	309
\$125,000-150,000	0	3	36	79	24	142
\$150,000-200,000	4	3	68	12	10	97
\$200,000+	<u>142</u>	<u>32</u>	<u>53</u>	<u>7</u>	<u>95</u>	<u>329</u>
<b>Total</b>	<b>500</b>	<b>841</b>	<b>1,172</b>	<b>1,293</b>	<b>931</b>	<b>4,737</b>

<b>Owner Households</b>						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	515	295	82	29	26	947
\$10,000-20,000	364	352	66	18	20	820
\$20,000-30,000	118	441	66	43	14	682
\$30,000-40,000	124	363	107	14	39	647
\$40,000-50,000	71	259	67	7	71	475
\$50,000-60,000	63	216	70	51	49	449
\$60,000-75,000	40	231	51	15	83	420
\$75,000-100,000	25	164	45	9	12	255
\$100,000-125,000	23	65	48	7	16	159
\$125,000-150,000	24	199	21	34	10	288
\$150,000-200,000	16	90	19	13	7	145
\$200,000+	<u>88</u>	<u>73</u>	<u>27</u>	<u>25</u>	<u>572</u>	<u>785</u>
<b>Total</b>	<b>1,471</b>	<b>2,748</b>	<b>669</b>	<b>265</b>	<b>919</b>	<b>6,072</b>

<b>Owner Households</b>						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	446	243	18	28	13	748
\$10,000-20,000	282	313	29	7	15	646
\$20,000-30,000	83	357	32	18	10	500
\$30,000-40,000	112	291	94	5	3	505
\$40,000-50,000	68	230	25	1	67	391
\$50,000-60,000	57	162	29	23	37	308
\$60,000-75,000	37	197	30	5	13	282
\$75,000-100,000	21	99	26	4	10	160
\$100,000-125,000	6	25	10	2	7	50
\$125,000-150,000	21	188	7	33	9	258
\$150,000-200,000	14	42	17	6	7	86
\$200,000+	<u>72</u>	<u>45</u>	<u>19</u>	<u>24</u>	<u>571</u>	<u>731</u>
<b>Total</b>	<b>1,219</b>	<b>2,192</b>	<b>336</b>	<b>156</b>	<b>762</b>	<b>4,665</b>

<b>Owner Households</b>						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	558	436	131	66	57	1,248
\$10,000-20,000	528	396	173	127	96	1,320
\$20,000-30,000	162	553	210	148	171	1,244
\$30,000-40,000	124	445	298	120	212	1,199
\$40,000-50,000	82	287	154	179	81	783
\$50,000-60,000	138	346	230	127	124	965
\$60,000-75,000	49	365	153	331	230	1,128
\$75,000-100,000	25	220	157	164	102	668
\$100,000-125,000	31	141	111	126	59	468
\$125,000-150,000	24	202	57	113	34	430
\$150,000-200,000	20	93	87	25	17	242
\$200,000+	<u>230</u>	<u>105</u>	<u>80</u>	<u>32</u>	<u>667</u>	<u>1,114</u>
<b>Total</b>	<b>1,971</b>	<b>3,589</b>	<b>1,841</b>	<b>1,558</b>	<b>1,850</b>	<b>10,809</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	3.0%	1.0%	0.8%	0.7%	6.4%
\$10,000-20,000	3.5%	0.9%	2.3%	2.3%	1.6%	10.6%
\$20,000-30,000	0.9%	2.4%	3.0%	2.2%	3.3%	11.9%
\$30,000-40,000	0.0%	1.7%	4.0%	2.2%	3.7%	11.7%
\$40,000-50,000	0.2%	0.6%	1.8%	3.6%	0.2%	6.5%
\$50,000-60,000	1.6%	2.7%	3.4%	1.6%	1.6%	10.9%
\$60,000-75,000	0.2%	2.8%	2.2%	6.7%	3.1%	14.9%
\$75,000-100,000	0.0%	1.2%	2.4%	3.3%	1.9%	8.7%
\$100,000-125,000	0.2%	1.6%	1.3%	2.5%	0.9%	6.5%
\$125,000-150,000	0.0%	0.1%	0.8%	1.7%	0.5%	3.0%
\$150,000-200,000	0.1%	0.1%	1.4%	0.3%	0.2%	2.0%
\$200,000+	3.0%	0.7%	1.1%	0.1%	2.0%	6.9%
<b>Total</b>	<b>10.6%</b>	<b>17.8%</b>	<b>24.7%</b>	<b>27.3%</b>	<b>19.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	4.9%	1.4%	0.5%	0.4%	15.6%
\$10,000-20,000	6.0%	5.8%	1.1%	0.3%	0.3%	13.5%
\$20,000-30,000	1.9%	7.3%	1.1%	0.7%	0.2%	11.2%
\$30,000-40,000	2.0%	6.0%	1.8%	0.2%	0.6%	10.7%
\$40,000-50,000	1.2%	4.3%	1.1%	0.1%	1.2%	7.8%
\$50,000-60,000	1.0%	3.6%	1.2%	0.8%	0.8%	7.4%
\$60,000-75,000	0.7%	3.8%	0.8%	0.2%	1.4%	6.9%
\$75,000-100,000	0.4%	2.7%	0.7%	0.1%	0.2%	4.2%
\$100,000-125,000	0.4%	1.1%	0.8%	0.1%	0.3%	2.6%
\$125,000-150,000	0.4%	3.3%	0.3%	0.6%	0.2%	4.7%
\$150,000-200,000	0.3%	1.5%	0.3%	0.2%	0.1%	2.4%
\$200,000+	1.4%	1.2%	0.4%	0.4%	9.4%	12.9%
<b>Total</b>	<b>24.2%</b>	<b>45.3%</b>	<b>11.0%</b>	<b>4.4%</b>	<b>15.1%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.6%	5.2%	0.4%	0.6%	0.3%	16.0%
\$10,000-20,000	6.0%	6.7%	0.6%	0.2%	0.3%	13.8%
\$20,000-30,000	1.8%	7.7%	0.7%	0.4%	0.2%	10.7%
\$30,000-40,000	2.4%	6.2%	2.0%	0.1%	0.1%	10.8%
\$40,000-50,000	1.5%	4.9%	0.5%	0.0%	1.4%	8.4%
\$50,000-60,000	1.2%	3.5%	0.6%	0.5%	0.8%	6.6%
\$60,000-75,000	0.8%	4.2%	0.6%	0.1%	0.3%	6.0%
\$75,000-100,000	0.5%	2.1%	0.6%	0.1%	0.2%	3.4%
\$100,000-125,000	0.1%	0.5%	0.2%	0.0%	0.2%	1.1%
\$125,000-150,000	0.5%	4.0%	0.2%	0.7%	0.2%	5.5%
\$150,000-200,000	0.3%	0.9%	0.4%	0.1%	0.2%	1.8%
\$200,000+	1.5%	1.0%	0.4%	0.5%	12.2%	15.7%
<b>Total</b>	<b>26.1%</b>	<b>47.0%</b>	<b>7.2%</b>	<b>3.3%</b>	<b>16.3%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	5.2%	4.0%	1.2%	0.6%	0.5%	11.5%
\$10,000-20,000	4.9%	3.7%	1.6%	1.2%	0.9%	12.2%
\$20,000-30,000	1.5%	5.1%	1.9%	1.4%	1.6%	11.5%
\$30,000-40,000	1.1%	4.1%	2.8%	1.1%	2.0%	11.1%
\$40,000-50,000	0.8%	2.7%	1.4%	1.7%	0.7%	7.2%
\$50,000-60,000	1.3%	3.2%	2.1%	1.2%	1.1%	8.9%
\$60,000-75,000	0.5%	3.4%	1.4%	3.1%	2.1%	10.4%
\$75,000-100,000	0.2%	2.0%	1.5%	1.5%	0.9%	6.2%
\$100,000-125,000	0.3%	1.3%	1.0%	1.2%	0.5%	4.3%
\$125,000-150,000	0.2%	1.9%	0.5%	1.0%	0.3%	4.0%
\$150,000-200,000	0.2%	0.9%	0.8%	0.2%	0.2%	2.2%
\$200,000+	2.1%	1.0%	0.7%	0.3%	6.2%	10.3%
<b>Total</b>	<b>18.2%</b>	<b>33.2%</b>	<b>17.0%</b>	<b>14.4%</b>	<b>17.1%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	327	139	34	200	122	822
\$10,000-20,000	203	151	188	101	100	743
\$20,000-30,000	88	46	174	27	207	542
\$30,000-40,000	2	108	30	21	98	259
\$40,000-50,000	32	16	119	5	40	212
\$50,000-60,000	9	41	29	41	157	277
\$60,000-75,000	77	1	24	63	24	189
\$75,000-100,000	4	10	37	63	6	120
\$100,000-125,000	3	5	18	3	16	45
\$125,000-150,000	10	5	1	9	58	83
\$150,000-200,000	14	4	13	14	23	68
\$200,000+	245	47	161	136	46	635
<b>Total</b>	<b>1,014</b>	<b>573</b>	<b>828</b>	<b>683</b>	<b>897</b>	<b>3,995</b>

Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	144	133	11	30	13	331
\$10,000-20,000	101	280	34	25	41	481
\$20,000-30,000	101	72	12	7	21	213
\$30,000-40,000	94	27	14	1	7	143
\$40,000-50,000	26	76	6	10	7	125
\$50,000-60,000	58	34	10	5	7	114
\$60,000-75,000	38	8	15	9	28	98
\$75,000-100,000	24	26	6	7	4	67
\$100,000-125,000	26	6	2	1	5	40
\$125,000-150,000	24	10	3	1	6	44
\$150,000-200,000	28	8	4	7	9	56
\$200,000+	147	45	37	16	25	270
<b>Total</b>	<b>811</b>	<b>725</b>	<b>154</b>	<b>119</b>	<b>173</b>	<b>1,982</b>

Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	123	93	11	4	12	243
\$10,000-20,000	88	189	6	24	38	345
\$20,000-30,000	82	41	0	7	8	138
\$30,000-40,000	87	23	1	1	5	117
\$40,000-50,000	24	60	1	6	6	97
\$50,000-60,000	34	17	2	2	6	61
\$60,000-75,000	30	5	2	6	5	48
\$75,000-100,000	20	15	2	3	3	43
\$100,000-125,000	23	2	2	1	3	31
\$125,000-150,000	20	10	1	1	3	35
\$150,000-200,000	27	5	1	6	8	47
\$200,000+	126	45	32	14	24	241
<b>Total</b>	<b>684</b>	<b>505</b>	<b>61</b>	<b>75</b>	<b>121</b>	<b>1,446</b>

Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	471	272	45	230	135	1,153
\$10,000-20,000	304	431	222	126	141	1,224
\$20,000-30,000	189	118	186	34	228	755
\$30,000-40,000	96	135	44	22	105	402
\$40,000-50,000	58	92	125	15	47	337
\$50,000-60,000	67	75	39	46	164	391
\$60,000-75,000	115	9	39	72	52	287
\$75,000-100,000	28	36	43	70	10	187
\$100,000-125,000	29	11	20	4	21	85
\$125,000-150,000	34	15	4	10	64	127
\$150,000-200,000	42	12	17	21	32	124
\$200,000+	392	92	198	152	71	905
<b>Total</b>	<b>1,825</b>	<b>1,298</b>	<b>982</b>	<b>802</b>	<b>1,070</b>	<b>5,977</b>

HISTA 2.2 Summary Data

Market Area

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Percent Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.2%	3.5%	0.9%	5.0%	3.1%	20.6%
\$10,000-20,000	5.1%	3.8%	4.7%	2.5%	2.5%	18.6%
\$20,000-30,000	2.2%	1.2%	4.4%	0.7%	5.2%	13.6%
\$30,000-40,000	0.1%	2.7%	0.8%	0.5%	2.5%	6.5%
\$40,000-50,000	0.8%	0.4%	3.0%	0.1%	1.0%	5.3%
\$50,000-60,000	0.2%	1.0%	0.7%	1.0%	3.9%	6.9%
\$60,000-75,000	1.9%	0.0%	0.6%	1.6%	0.6%	4.7%
\$75,000-100,000	0.1%	0.3%	0.9%	1.6%	0.2%	3.0%
\$100,000-125,000	0.1%	0.1%	0.5%	0.1%	0.4%	1.1%
\$125,000-150,000	0.3%	0.1%	0.0%	0.2%	1.5%	2.1%
\$150,000-200,000	0.4%	0.1%	0.3%	0.4%	0.6%	1.7%
\$200,000+	6.1%	1.2%	4.0%	3.4%	1.2%	15.9%
<b>Total</b>	<b>25.4%</b>	<b>14.3%</b>	<b>20.7%</b>	<b>17.1%</b>	<b>22.5%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.3%	6.7%	0.6%	1.5%	0.7%	16.7%
\$10,000-20,000	5.1%	14.1%	1.7%	1.3%	2.1%	24.3%
\$20,000-30,000	5.1%	3.6%	0.6%	0.4%	1.1%	10.7%
\$30,000-40,000	4.7%	1.4%	0.7%	0.1%	0.4%	7.2%
\$40,000-50,000	1.3%	3.8%	0.3%	0.5%	0.4%	6.3%
\$50,000-60,000	2.9%	1.7%	0.5%	0.3%	0.4%	5.8%
\$60,000-75,000	1.9%	0.4%	0.8%	0.5%	1.4%	4.9%
\$75,000-100,000	1.2%	1.3%	0.3%	0.4%	0.2%	3.4%
\$100,000-125,000	1.3%	0.3%	0.1%	0.1%	0.3%	2.0%
\$125,000-150,000	1.2%	0.5%	0.2%	0.1%	0.3%	2.2%
\$150,000-200,000	1.4%	0.4%	0.2%	0.4%	0.5%	2.8%
\$200,000+	7.4%	2.3%	1.9%	0.8%	1.3%	13.6%
<b>Total</b>	<b>40.9%</b>	<b>36.6%</b>	<b>7.8%</b>	<b>6.0%</b>	<b>8.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	6.4%	0.8%	0.3%	0.8%	16.8%
\$10,000-20,000	6.1%	13.1%	0.4%	1.7%	2.6%	23.9%
\$20,000-30,000	5.7%	2.8%	0.0%	0.5%	0.6%	9.5%
\$30,000-40,000	6.0%	1.6%	0.1%	0.1%	0.3%	8.1%
\$40,000-50,000	1.7%	4.1%	0.1%	0.4%	0.4%	6.7%
\$50,000-60,000	2.4%	1.2%	0.1%	0.1%	0.4%	4.2%
\$60,000-75,000	2.1%	0.3%	0.1%	0.4%	0.3%	3.3%
\$75,000-100,000	1.4%	1.0%	0.1%	0.2%	0.2%	3.0%
\$100,000-125,000	1.6%	0.1%	0.1%	0.1%	0.2%	2.1%
\$125,000-150,000	1.4%	0.7%	0.1%	0.1%	0.2%	2.4%
\$150,000-200,000	1.9%	0.3%	0.1%	0.4%	0.6%	3.3%
\$200,000+	8.7%	3.1%	2.2%	1.0%	1.7%	16.7%
<b>Total</b>	<b>47.3%</b>	<b>34.9%</b>	<b>4.2%</b>	<b>5.2%</b>	<b>8.4%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	7.9%	4.6%	0.8%	3.8%	2.3%	19.3%
\$10,000-20,000	5.1%	7.2%	3.7%	2.1%	2.4%	20.5%
\$20,000-30,000	3.2%	2.0%	3.1%	0.6%	3.8%	12.6%
\$30,000-40,000	1.6%	2.3%	0.7%	0.4%	1.8%	6.7%
\$40,000-50,000	1.0%	1.5%	2.1%	0.3%	0.8%	5.6%
\$50,000-60,000	1.1%	1.3%	0.7%	0.8%	2.7%	6.5%
\$60,000-75,000	1.9%	0.2%	0.7%	1.2%	0.9%	4.8%
\$75,000-100,000	0.5%	0.6%	0.7%	1.2%	0.2%	3.1%
\$100,000-125,000	0.5%	0.2%	0.3%	0.1%	0.4%	1.4%
\$125,000-150,000	0.6%	0.3%	0.1%	0.2%	1.1%	2.1%
\$150,000-200,000	0.7%	0.2%	0.3%	0.4%	0.5%	2.1%
\$200,000+	6.6%	1.5%	3.3%	2.5%	1.2%	15.1%
<b>Total</b>	<b>30.5%</b>	<b>21.7%</b>	<b>16.4%</b>	<b>13.4%</b>	<b>17.9%</b>	<b>100.0%</b>

HISTA 2.2 Summary Data

Market Area

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Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	24	102	45	29	23	223
\$10,000-20,000	148	30	88	98	74	438
\$20,000-30,000	37	98	142	87	148	512
\$30,000-40,000	0	77	203	92	158	530
\$40,000-50,000	11	24	89	172	12	308
\$50,000-60,000	92	111	151	65	81	500
\$60,000-75,000	8	133	118	327	155	741
\$75,000-100,000	0	52	128	166	102	448
\$100,000-125,000	12	76	60	136	54	338
\$125,000-150,000	2	4	42	82	28	158
\$150,000-200,000	2	2	85	30	12	131
\$200,000+	125	25	44	3	86	283
<b>Total</b>	<b>461</b>	<b>734</b>	<b>1,195</b>	<b>1,287</b>	<b>933</b>	<b>4,610</b>

Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	487	276	71	29	23	886
\$10,000-20,000	372	346	76	18	21	833
\$20,000-30,000	122	450	63	46	15	696
\$30,000-40,000	137	375	110	18	37	677
\$40,000-50,000	81	297	75	11	74	538
\$50,000-60,000	74	222	66	48	48	458
\$60,000-75,000	52	245	57	14	96	464
\$75,000-100,000	35	183	59	7	23	307
\$100,000-125,000	26	83	50	10	21	190
\$125,000-150,000	34	240	25	30	15	344
\$150,000-200,000	23	134	26	20	9	212
\$200,000+	85	72	26	25	628	836
<b>Total</b>	<b>1,528</b>	<b>2,923</b>	<b>704</b>	<b>276</b>	<b>1,010</b>	<b>6,441</b>

Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	430	235	13	27	12	717
\$10,000-20,000	296	312	37	8	17	670
\$20,000-30,000	89	376	26	21	10	522
\$30,000-40,000	125	308	94	10	1	538
\$40,000-50,000	78	269	28	4	70	449
\$50,000-60,000	68	174	24	22	39	327
\$60,000-75,000	48	212	37	5	18	320
\$75,000-100,000	28	117	38	4	12	199
\$100,000-125,000	11	31	9	4	10	65
\$125,000-150,000	29	228	11	29	12	309
\$150,000-200,000	21	67	24	9	9	130
\$200,000+	72	45	18	25	627	787
<b>Total</b>	<b>1,295</b>	<b>2,374</b>	<b>359</b>	<b>168</b>	<b>837</b>	<b>5,033</b>

Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	511	378	116	58	46	1,109
\$10,000-20,000	520	376	164	116	95	1,271
\$20,000-30,000	159	548	205	133	163	1,208
\$30,000-40,000	137	452	313	110	195	1,207
\$40,000-50,000	92	321	164	183	86	846
\$50,000-60,000	166	333	217	113	129	958
\$60,000-75,000	60	378	175	341	251	1,205
\$75,000-100,000	35	235	187	173	125	755
\$100,000-125,000	38	159	110	146	75	528
\$125,000-150,000	36	244	67	112	43	502
\$150,000-200,000	25	136	111	50	21	343
\$200,000+	210	97	70	28	714	1,119
<b>Total</b>	<b>1,989</b>	<b>3,657</b>	<b>1,899</b>	<b>1,563</b>	<b>1,943</b>	<b>11,051</b>

HISTA 2.2 Summary Data

Market Area

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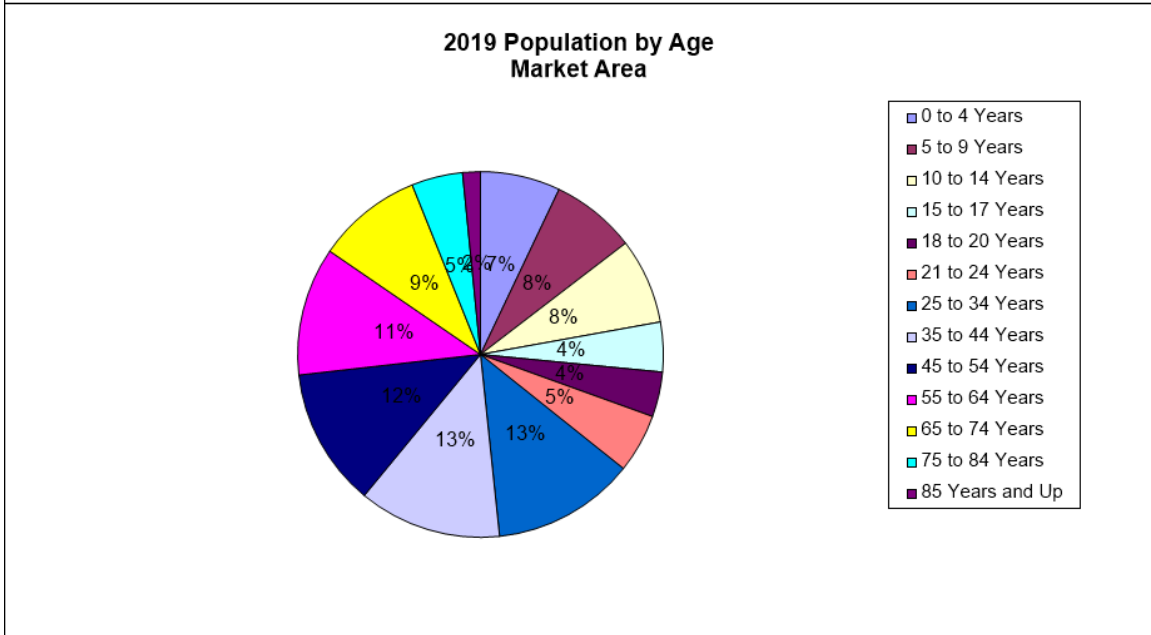
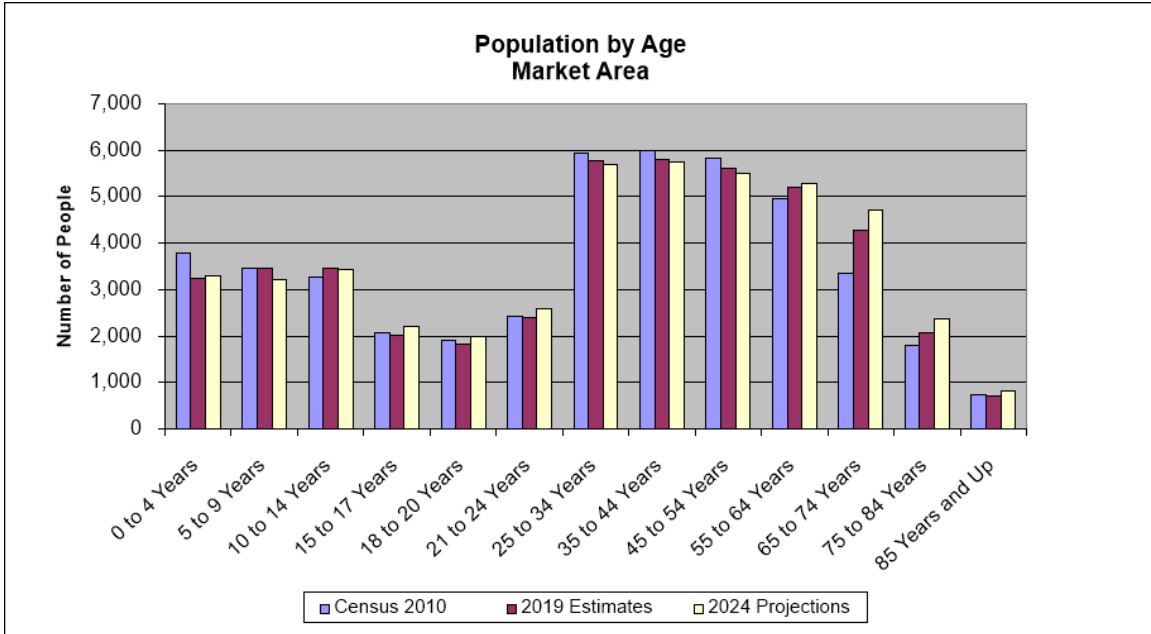
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Percent Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.5%	2.2%	1.0%	0.6%	0.5%	4.8%
\$10,000-20,000	3.2%	0.7%	1.9%	2.1%	1.6%	9.5%
\$20,000-30,000	0.8%	2.1%	3.1%	1.9%	3.2%	11.1%
\$30,000-40,000	0.0%	1.7%	4.4%	2.0%	3.4%	11.5%
\$40,000-50,000	0.2%	0.5%	1.9%	3.7%	0.3%	6.7%
\$50,000-60,000	2.0%	2.4%	3.3%	1.4%	1.8%	10.8%
\$60,000-75,000	0.2%	2.9%	2.6%	7.1%	3.4%	16.1%
\$75,000-100,000	0.0%	1.1%	2.8%	3.6%	2.2%	9.7%
\$100,000-125,000	0.3%	1.6%	1.3%	3.0%	1.2%	7.3%
\$125,000-150,000	0.0%	0.1%	0.9%	1.8%	0.6%	3.4%
\$150,000-200,000	0.0%	0.0%	1.8%	0.7%	0.3%	2.8%
\$200,000+	2.7%	0.5%	1.0%	0.1%	1.9%	6.1%
<b>Total</b>	<b>10.0%</b>	<b>15.9%</b>	<b>25.9%</b>	<b>27.9%</b>	<b>20.2%</b>	<b>100.0%</b>

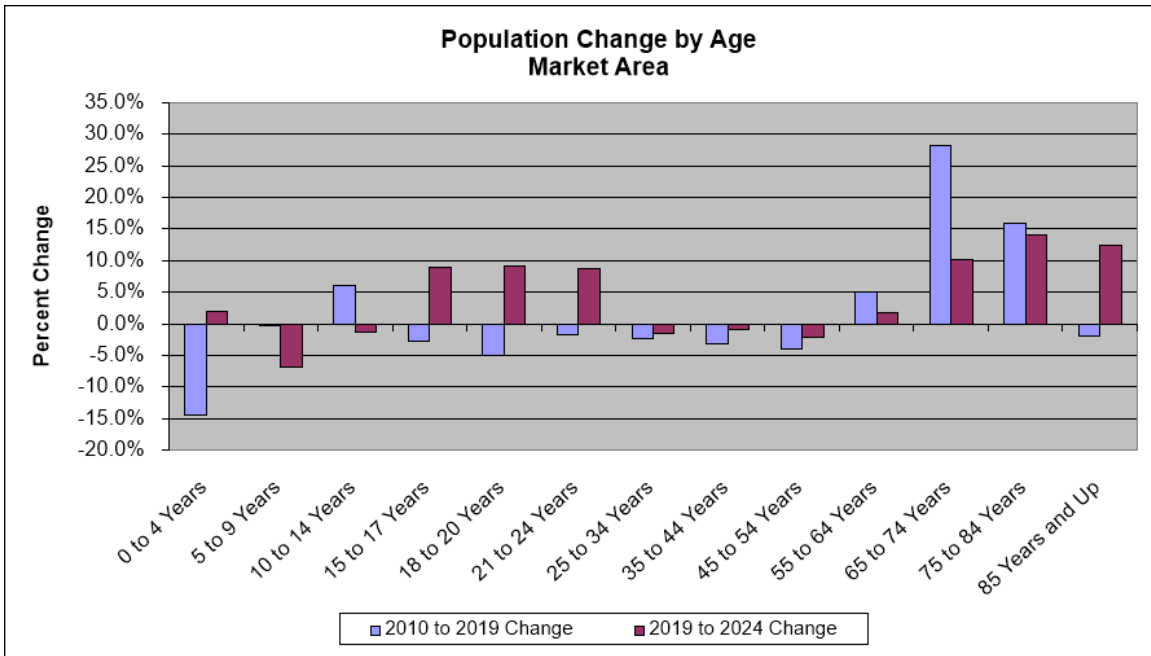
Percent Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	7.6%	4.3%	1.1%	0.5%	0.4%	13.8%
\$10,000-20,000	5.8%	5.4%	1.2%	0.3%	0.3%	12.9%
\$20,000-30,000	1.9%	7.0%	1.0%	0.7%	0.2%	10.8%
\$30,000-40,000	2.1%	5.8%	1.7%	0.3%	0.6%	10.5%
\$40,000-50,000	1.3%	4.6%	1.2%	0.2%	1.1%	8.4%
\$50,000-60,000	1.1%	3.4%	1.0%	0.7%	0.7%	7.1%
\$60,000-75,000	0.8%	3.8%	0.9%	0.2%	1.5%	7.2%
\$75,000-100,000	0.5%	2.8%	0.9%	0.1%	0.4%	4.8%
\$100,000-125,000	0.4%	1.3%	0.8%	0.2%	0.3%	2.9%
\$125,000-150,000	0.5%	3.7%	0.4%	0.5%	0.2%	5.3%
\$150,000-200,000	0.4%	2.1%	0.4%	0.3%	0.1%	3.3%
\$200,000+	1.3%	1.1%	0.4%	0.4%	9.8%	13.0%
<b>Total</b>	<b>23.7%</b>	<b>45.4%</b>	<b>10.9%</b>	<b>4.3%</b>	<b>15.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.5%	4.7%	0.3%	0.5%	0.2%	14.2%
\$10,000-20,000	5.9%	6.2%	0.7%	0.2%	0.3%	13.3%
\$20,000-30,000	1.8%	7.5%	0.5%	0.4%	0.2%	10.4%
\$30,000-40,000	2.5%	6.1%	1.9%	0.2%	0.0%	10.7%
\$40,000-50,000	1.5%	5.3%	0.6%	0.1%	1.4%	8.9%
\$50,000-60,000	1.4%	3.5%	0.5%	0.4%	0.8%	6.5%
\$60,000-75,000	1.0%	4.2%	0.7%	0.1%	0.4%	6.4%
\$75,000-100,000	0.6%	2.3%	0.8%	0.1%	0.2%	4.0%
\$100,000-125,000	0.2%	0.6%	0.2%	0.1%	0.2%	1.3%
\$125,000-150,000	0.6%	4.5%	0.2%	0.6%	0.2%	6.1%
\$150,000-200,000	0.4%	1.3%	0.5%	0.2%	0.2%	2.6%
\$200,000+	1.4%	0.9%	0.4%	0.5%	12.5%	15.6%
<b>Total</b>	<b>25.7%</b>	<b>47.2%</b>	<b>7.1%</b>	<b>3.3%</b>	<b>16.6%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	4.6%	3.4%	1.0%	0.5%	0.4%	10.0%
\$10,000-20,000	4.7%	3.4%	1.5%	1.0%	0.9%	11.5%
\$20,000-30,000	1.4%	5.0%	1.9%	1.2%	1.5%	10.9%
\$30,000-40,000	1.2%	4.1%	2.8%	1.0%	1.8%	10.9%
\$40,000-50,000	0.8%	2.9%	1.5%	1.7%	0.8%	7.7%
\$50,000-60,000	1.5%	3.0%	2.0%	1.0%	1.2%	8.7%
\$60,000-75,000	0.5%	3.4%	1.6%	3.1%	2.3%	10.9%
\$75,000-100,000	0.3%	2.1%	1.7%	1.6%	1.1%	6.8%
\$100,000-125,000	0.3%	1.4%	1.0%	1.3%	0.7%	4.8%
\$125,000-150,000	0.3%	2.2%	0.6%	1.0%	0.4%	4.5%
\$150,000-200,000	0.2%	1.2%	1.0%	0.5%	0.2%	3.1%
\$200,000+	1.9%	0.9%	0.6%	0.3%	6.5%	10.1%
<b>Total</b>	<b>18.0%</b>	<b>33.1%</b>	<b>17.2%</b>	<b>14.1%</b>	<b>17.6%</b>	<b>100.0%</b>







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## POPULATION DATA

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Population by Age & Sex Market Area												
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024				
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total	
0 to 4 Years	1,919	1,869	3,788	0 to 4 Years	1,674	1,566	3,240	0 to 4 Years	1,689	1,612	3,301	
5 to 9 Years	1,782	1,674	3,456	5 to 9 Years	1,769	1,677	3,446	5 to 9 Years	1,659	1,553	3,212	
10 to 14 Years	1,653	1,616	3,269	10 to 14 Years	1,777	1,690	3,467	10 to 14 Years	1,758	1,663	3,421	
15 to 17 Years	1,078	993	2,071	15 to 17 Years	1,061	954	2,015	15 to 17 Years	1,140	1,056	2,196	
18 to 20 Years	1,047	870	1,917	18 to 20 Years	986	835	1,821	18 to 20 Years	1,063	926	1,989	
21 to 24 Years	1,363	1,069	2,432	21 to 24 Years	1,313	1,075	2,388	21 to 24 Years	1,395	1,203	2,598	
25 to 34 Years	2,976	2,950	5,926	25 to 34 Years	2,877	2,907	5,784	25 to 34 Years	2,958	2,732	5,690	
35 to 44 Years	3,036	2,953	5,989	35 to 44 Years	2,866	2,929	5,795	35 to 44 Years	2,792	2,947	5,739	
45 to 54 Years	2,895	2,940	5,835	45 to 54 Years	2,815	2,793	5,608	45 to 54 Years	2,744	2,748	5,492	
55 to 64 Years	2,376	2,576	4,952	55 to 64 Years	2,465	2,741	5,206	55 to 64 Years	2,559	2,735	5,294	
65 to 74 Years	1,561	1,776	3,337	65 to 74 Years	2,020	2,262	4,282	65 to 74 Years	2,189	2,532	4,721	
75 to 84 Years	700	1,090	1,790	75 to 84 Years	899	1,176	2,075	75 to 84 Years	1,028	1,339	2,367	
85 Years and Up	190	546	736	85 Years and Up	212	509	721	85 Years and Up	264	546	810	
<b>Total</b>	<b>22,576</b>	<b>22,922</b>	<b>45,498</b>	<b>Total</b>	<b>22,734</b>	<b>23,114</b>	<b>45,848</b>	<b>Total</b>	<b>23,238</b>	<b>23,592</b>	<b>46,830</b>	
62+ Years	n/a	n/a	7,240	62+ Years	n/a	n/a	8,515	62+ Years	n/a	n/a	9,393	
<b>Median Age:</b>		<b>34.8</b>		<b>Median Age:</b>		<b>36.3</b>		<b>Median Age:</b>		<b>36.8</b>		

Source: Claritas, Ribbon Demographics

Ribbon Demographics, LLC  
www.ribbondata.com  
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Percent Population by Age & Sex											
Market Area											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.2%	4.1%	8.3%	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	3.9%	3.7%	7.5%	5 to 9 Years	3.5%	3.3%	6.9%
10 to 14 Years	3.6%	3.6%	7.2%	10 to 14 Years	3.9%	3.7%	7.6%	10 to 14 Years	3.8%	3.6%	7.3%
15 to 17 Years	2.4%	2.2%	4.6%	15 to 17 Years	2.3%	2.1%	4.4%	15 to 17 Years	2.4%	2.3%	4.7%
18 to 20 Years	2.3%	1.9%	4.2%	18 to 20 Years	2.2%	1.8%	4.0%	18 to 20 Years	2.3%	2.0%	4.2%
21 to 24 Years	3.0%	2.3%	5.3%	21 to 24 Years	2.9%	2.3%	5.2%	21 to 24 Years	3.0%	2.6%	5.5%
25 to 34 Years	6.5%	6.5%	13.0%	25 to 34 Years	6.3%	6.3%	12.6%	25 to 34 Years	6.3%	5.8%	12.2%
35 to 44 Years	6.7%	6.5%	13.2%	35 to 44 Years	6.3%	6.4%	12.6%	35 to 44 Years	6.0%	6.3%	12.3%
45 to 54 Years	6.4%	6.5%	12.8%	45 to 54 Years	6.1%	6.1%	12.2%	45 to 54 Years	5.9%	5.9%	11.7%
55 to 64 Years	5.2%	5.7%	10.9%	55 to 64 Years	5.4%	6.0%	11.4%	55 to 64 Years	5.5%	5.8%	11.3%
65 to 74 Years	3.4%	3.9%	7.3%	65 to 74 Years	4.4%	4.9%	9.3%	65 to 74 Years	4.7%	5.4%	10.1%
75 to 84 Years	1.5%	2.4%	3.9%	75 to 84 Years	2.0%	2.6%	4.5%	75 to 84 Years	2.2%	2.9%	5.1%
85 Years and Up	0.4%	1.2%	1.6%	85 Years and Up	0.5%	1.1%	1.6%	85 Years and Up	0.6%	1.2%	1.7%
<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>	<b>Total</b>	<b>49.6%</b>	<b>50.4%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	15.9%	62+ Years	n/a	n/a	18.6%	62+ Years	n/a	n/a	20.1%

Source: Claritas; Ribbon Demographics

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

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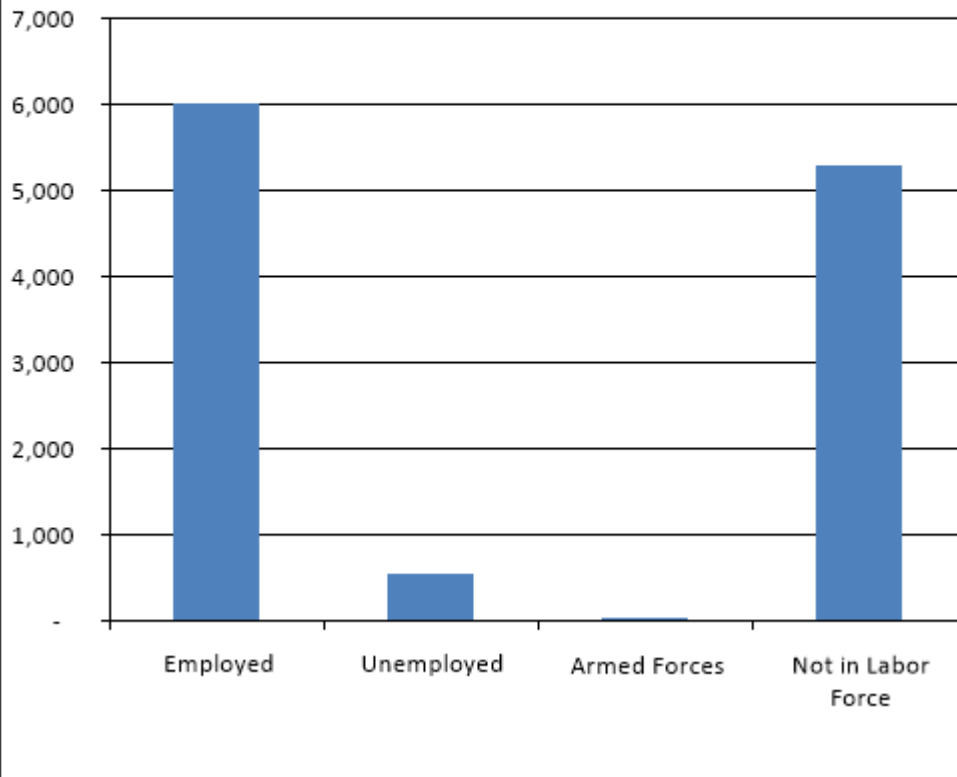
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Changes in Population by Age & Sex									
Market Area									
Estimated Change - 2010 to 2019					Projected Change - 2019 to 2024				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-245	-303	-548	-14.5%	0 to 4 Years	15	46	61	1.9%
5 to 9 Years	-13	3	-10	-0.3%	5 to 9 Years	-110	-124	-234	-6.8%
10 to 14 Years	124	74	198	6.1%	10 to 14 Years	-19	-27	-46	-1.3%
15 to 17 Years	-17	-39	-56	-2.7%	15 to 17 Years	79	102	181	9.0%
18 to 20 Years	-61	-35	-96	-5.0%	18 to 20 Years	77	91	168	9.2%
21 to 24 Years	-50	6	-44	-1.8%	21 to 24 Years	82	128	210	8.8%
25 to 34 Years	-99	-43	-142	-2.4%	25 to 34 Years	81	-175	-94	-1.6%
35 to 44 Years	-170	-24	-194	-3.2%	35 to 44 Years	-74	18	-56	-1.0%
45 to 54 Years	-80	-147	-227	-3.9%	45 to 54 Years	-71	-45	-116	-2.1%
55 to 64 Years	89	165	254	5.1%	55 to 64 Years	94	-6	88	1.7%
65 to 74 Years	459	486	945	28.3%	65 to 74 Years	169	270	439	10.3%
75 to 84 Years	199	86	285	15.9%	75 to 84 Years	129	163	292	14.1%
85 Years and Up	22	-37	-15	-2.0%	85 Years and Up	52	37	89	12.3%
<b>Total</b>	<b>158</b>	<b>192</b>	<b>350</b>	<b>0.8%</b>	<b>Total</b>	<b>504</b>	<b>478</b>	<b>982</b>	<b>2.1%</b>
62+ Years	n/a	n/a	1,275	17.6%	62+ Years	n/a	n/a	878	10.3%

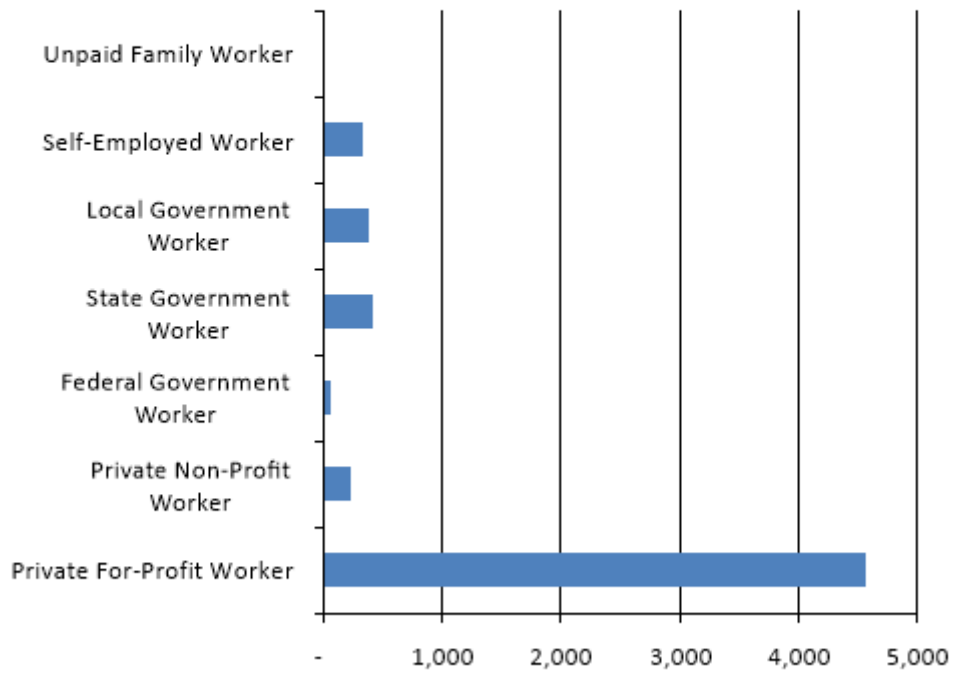
Source: Claritas; Ribbon Demographics

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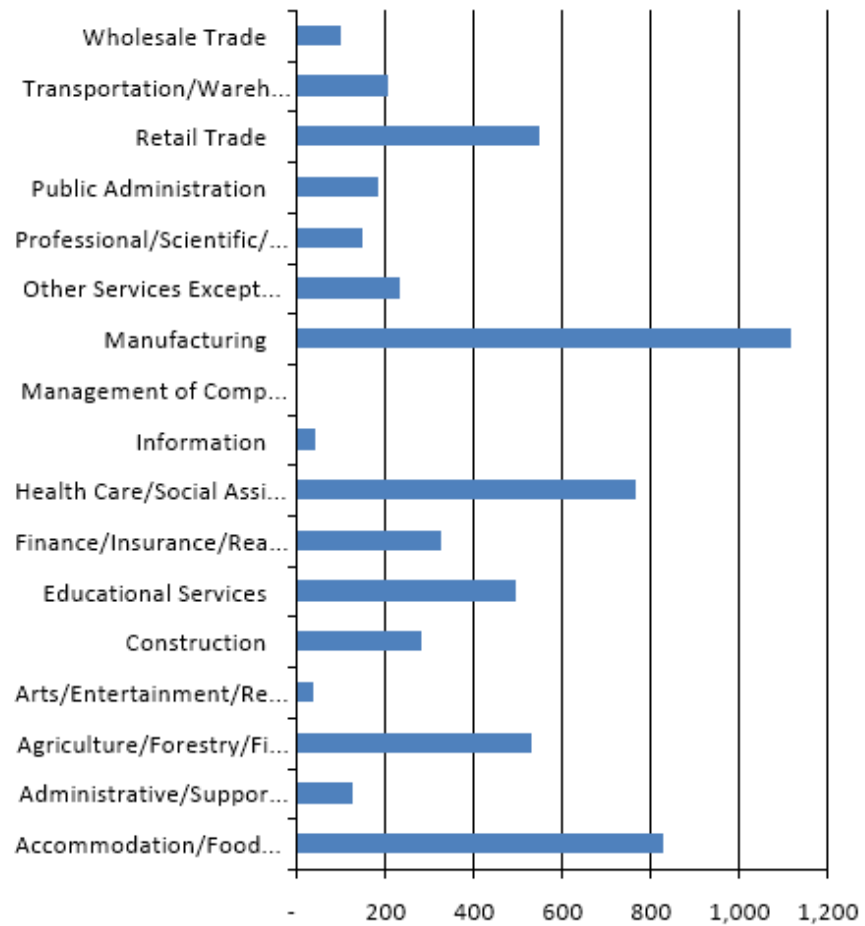
**Employed Civilian Population Aged  
16+ Years - Employment Status -  
2019 Estimates  
Moultrie city, Georgia**



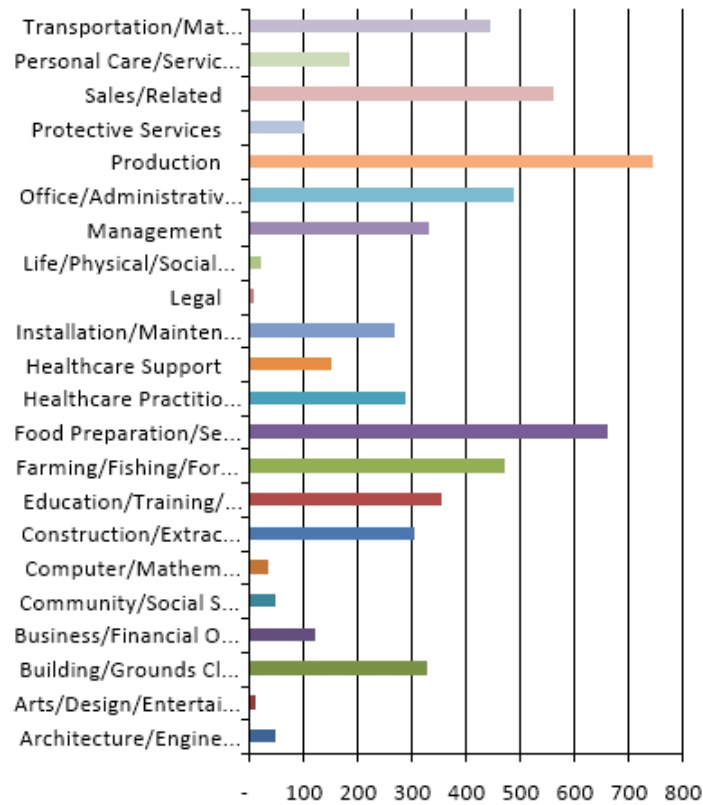
### Employed Civilian Population by Class of Worker - 2019 Estimates Moultrie city, Georgia



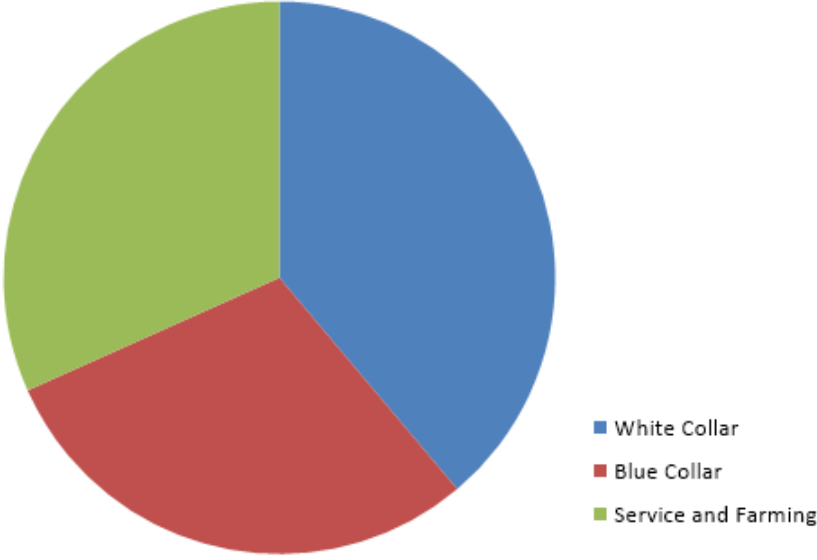
## Employed Civilian Population Aged 16+ Years by Industry - 2019 Estimates Moultrie city, Georgia



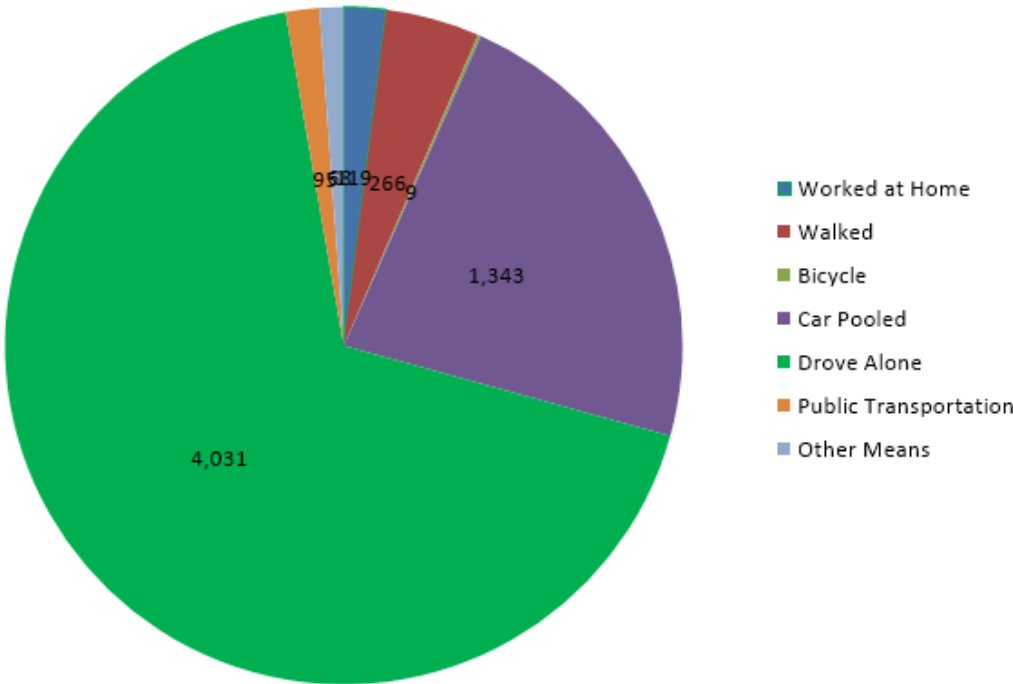
## Employed Civilian Population Aged 16+ Years by Occupation - 2019 Estimates Moultrie city, Georgia



**Employed Civilian Population Aged 16+ Years by  
Occupation - 2019 Estimates  
Moultrie city, Georgia**

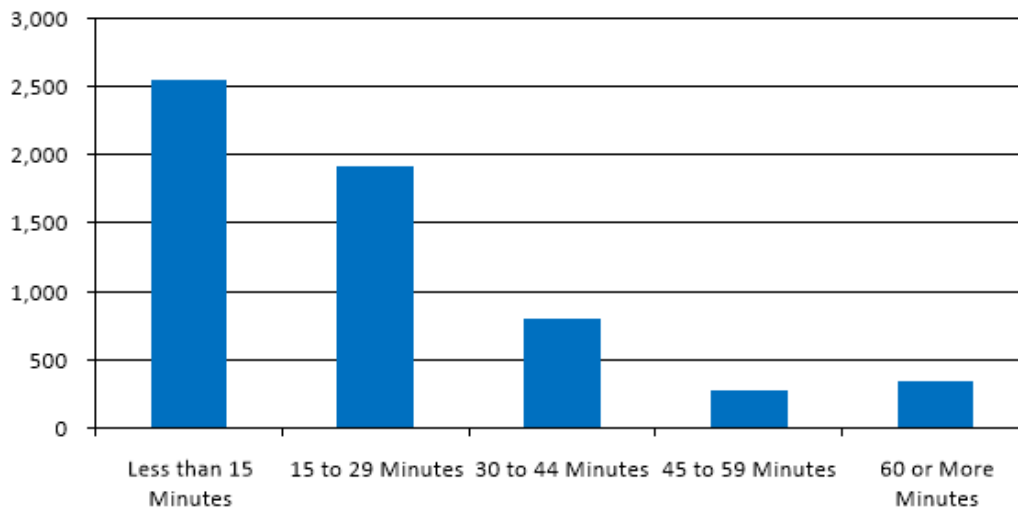


**Employed Civilian Population Aged 16+ Years  
Transportation to Work - 2019 Estimates  
Moultrie city, Georgia**





## Employed Civilian Population Aged 16+ Years Transportation to Work - 2019 Estimates Moultrie city, Georgia



Source: Ribbon Demographics; Claritas



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### Employed Civilian Population Aged 16+ Years

#### Employment Status

#### Current Year Estimates - 2019

Moultrie city, Georgia

Status	Number
Employed	5,990
Unemployed	534
Armed Forces	12
Not in Labor Force	5,276
Unemployed	8.19%

Source: Ribbon Demographics; Claritas



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<b>Employed Civilian Population by Class of Worker</b>		
<b>Current Year Estimates - 2019</b>		
Moultrie city, Georgia		
Industry	Number Employed	Percent Employed
Private For-Profit Worker	4,583	76.1%
Private Non-Profit Worker	229	3.8%
Federal Government Worker	70	1.2%
State Government Worker	425	7.1%
Local Government Worker	382	6.3%
Self-Employed Worker	333	5.5%
Unpaid Family Worker	-	0.0%
<b>Total:</b>	<b>6,022</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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Employed Civilian Population Aged 16+ Years by Industry		
Current Year Estimates - 2019		
Moultrie city, Georgia		
Industry	Number Employed	Percent Employed
Accommodation/Food Services	830	13.8%
Administrative/Support/Waste Management	130	2.2%
Agriculture/Forestry/Fishing/Hunting/Mining	535	8.9%
Arts/Entertainment/Recreation	42	0.7%
Construction	286	4.7%
Educational Services	498	8.3%
Finance/Insurance/Real Estate/Rent/Lease	331	5.5%
Health Care/Social Assistance	768	12.8%
Information	44	0.7%
Management of Companies and Enterprises	2	0.0%
Manufacturing	1,118	18.6%
Other Services Except Public Administration	237	3.9%
Professional/Scientific/Technical Services	152	2.5%
Public Administration	187	3.1%
Retail Trade	551	9.1%
Transportation/Warehousing/Utilities	210	3.5%
Wholesale Trade	101	1.7%
<b>Total:</b>	<b>6,022</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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<b>Employed Civilian Population Aged 16+ Years by Occupation</b> <b>Current Year Estimates - 2019</b>		
Moultrie city, Georgia		
Occupation	Number Employed	Percent Employed
Architecture/Engineering	50	0.8%
Arts/Design/Entertainment/Sports/Media	14	0.2%
Building/Grounds Cleaning/Maintenance	331	5.5%
Business/Financial Operations	124	2.1%
Community/Social Services	51	0.8%
Computer/Mathematical	36	0.6%
Construction/Extraction	308	5.1%
Education/Training/Library	356	5.9%
Farming/Fishing/Forestry	472	7.8%
Food Preparation/Serving Related	662	11.0%
Healthcare Practitioner/Technician	291	4.8%
Healthcare Support	152	2.5%
Installation/Maintenance/Repair	270	4.5%
Legal	10	0.2%
Life/Physical/Social Science	22	0.4%
Management	334	5.5%
Office/Administrative Support	490	8.1%
Production	748	12.4%
Protective Services	104	1.7%
Sales/Related	562	9.3%
Personal Care/Service	187	3.1%
Transportation/Material Moving	448	7.4%
<b>Total:</b>	<b>6,022</b>	<b>100.0%</b>
White Collar	2,340	38.9%
Blue Collar	1,774	29.5%
Service and Farming	1,908	31.7%
<b>Total:</b>	<b>6,022</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas



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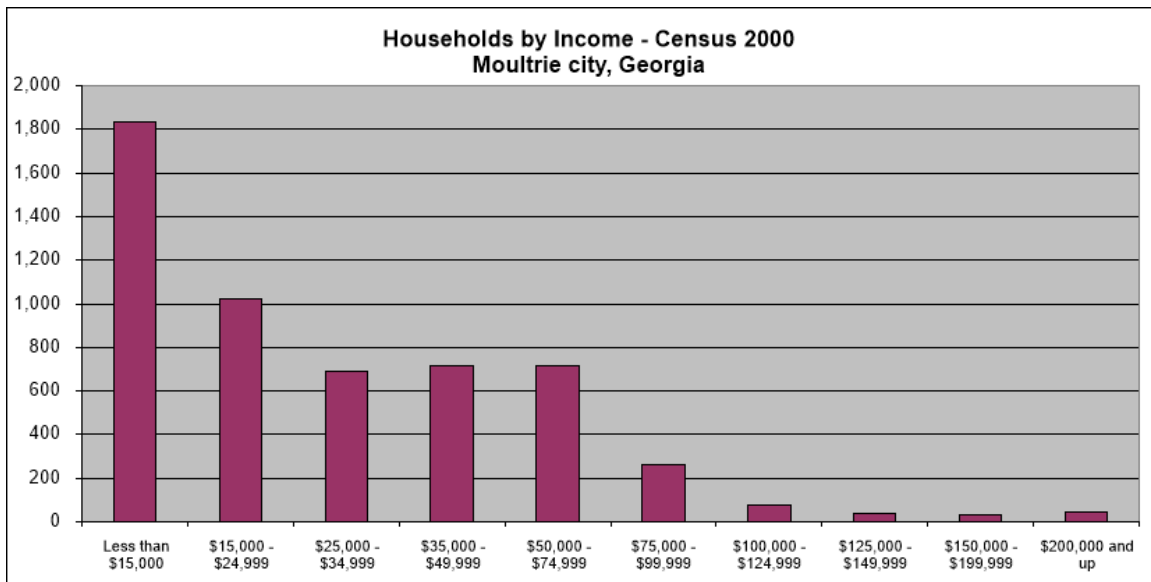
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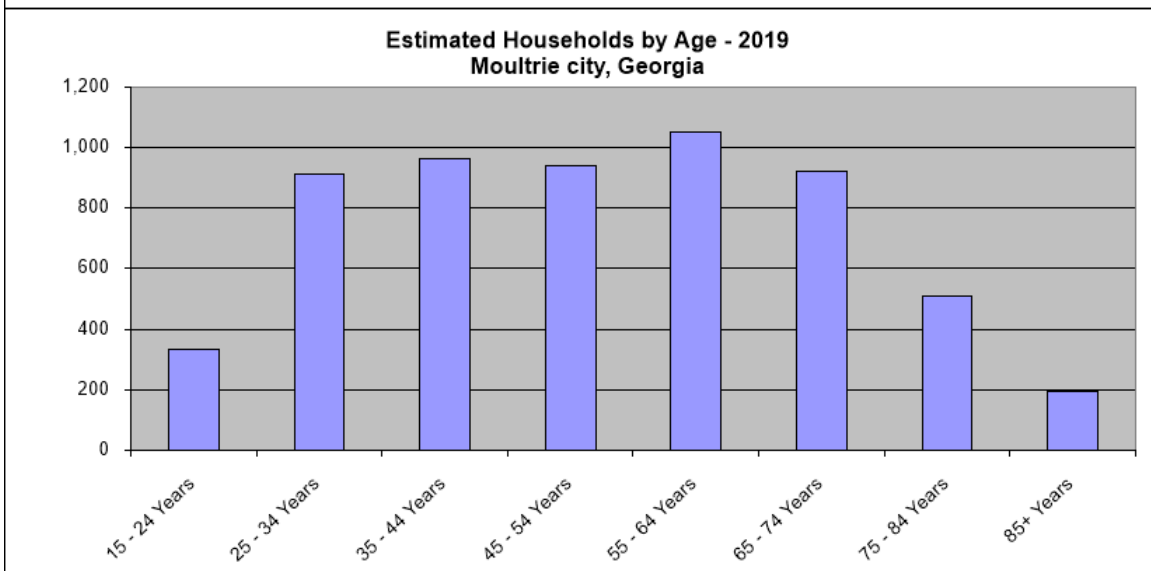
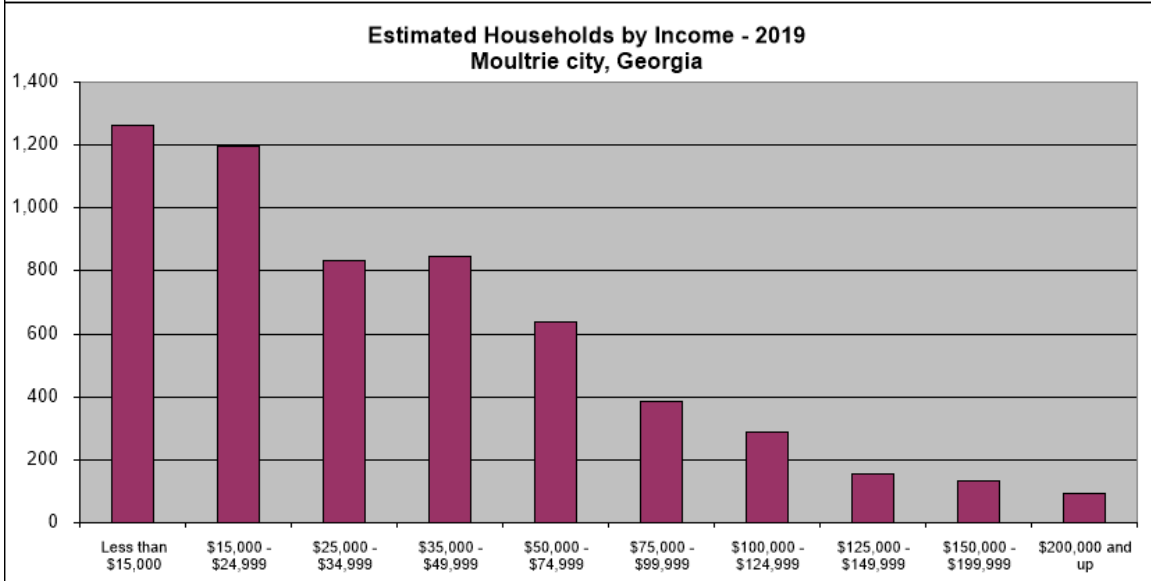
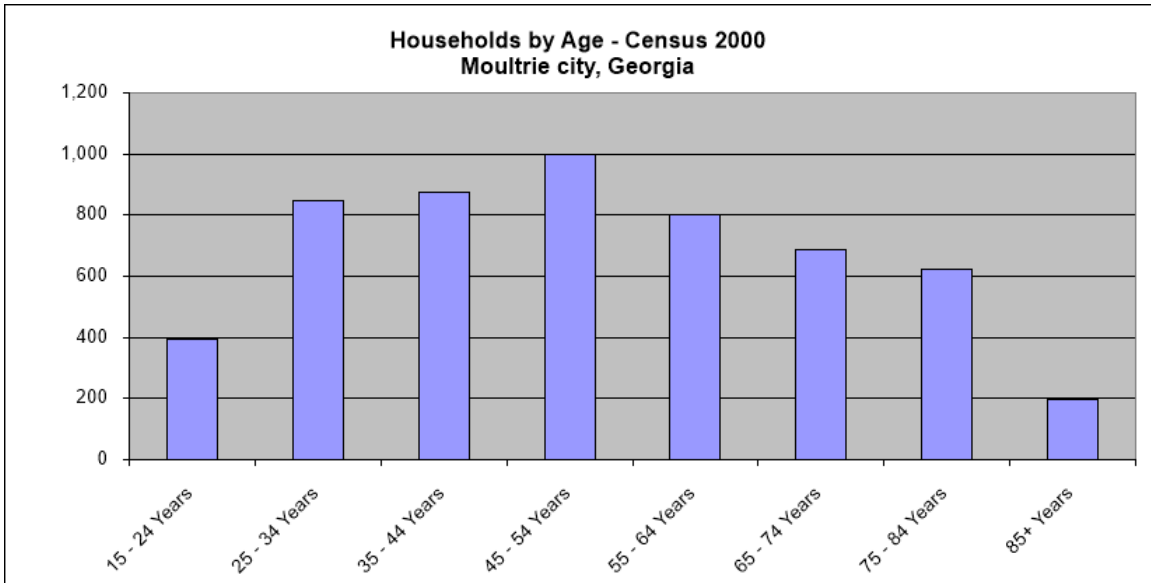
<b>Employed Civilian Population Aged 16+ Years Transportation to Work Current Year Estimates - 2019 Moultrie city, Georgia</b>		
<b>Transportation Mode</b>	<b>Number</b>	<b>Percent</b>
Worked at Home	119	2.0%
Walked	266	4.5%
Bicycle	9	0.2%
Car Pooled	1,343	22.6%
Drove Alone	4,031	68.0%
Public Transportation	95	1.6%
Other Means	<u>68</u>	<u>1.1%</u>
<b>Total:</b>	<b>5,931</b>	<b>100.0%</b>

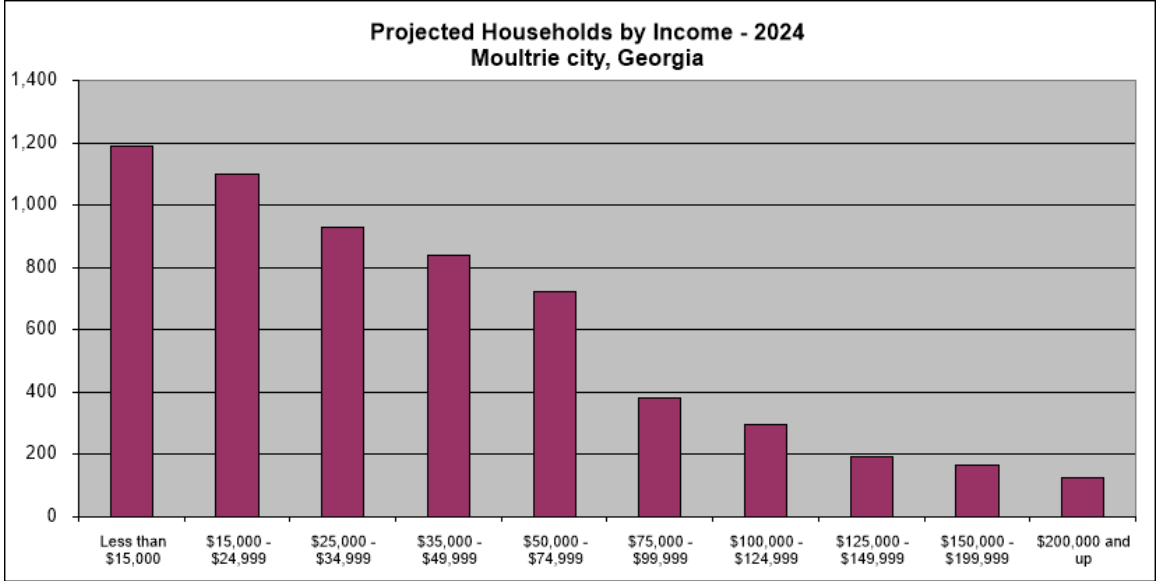
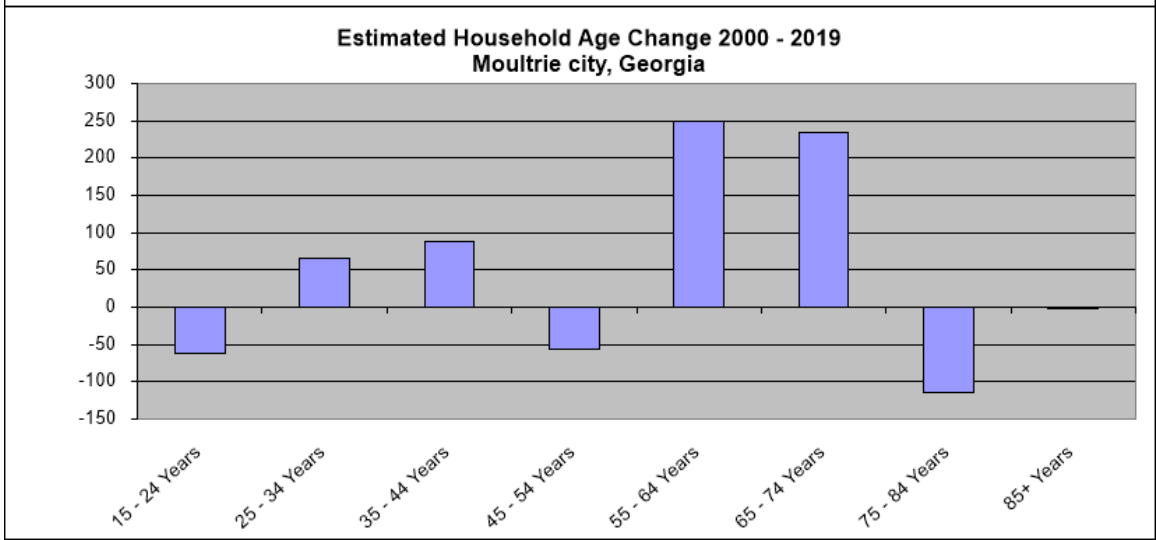
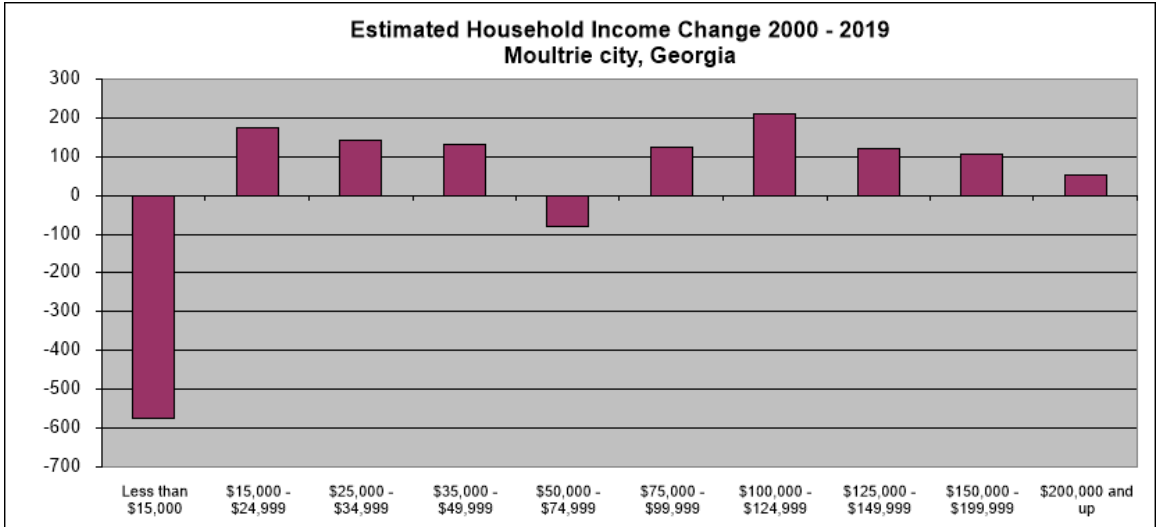
Source: Ribbon Demographics; Claritas

Employed Civilian Population Aged 16+ Years Travel Time to Work Current Year Estimates - 2019 Moultrie city, Georgia		
Travel Time	Number	Percent
Less than 15 Minutes	2,543	43.5%
15 to 29 Minutes	1,911	32.7%
30 to 44 Minutes	796	13.6%
45 to 59 Minutes	265	4.5%
60 or More Minutes	334	5.7%
<b>Total:</b>	<b>5,849</b>	<b>100.0%</b>

Source: Ribbon Demographics; Claritas

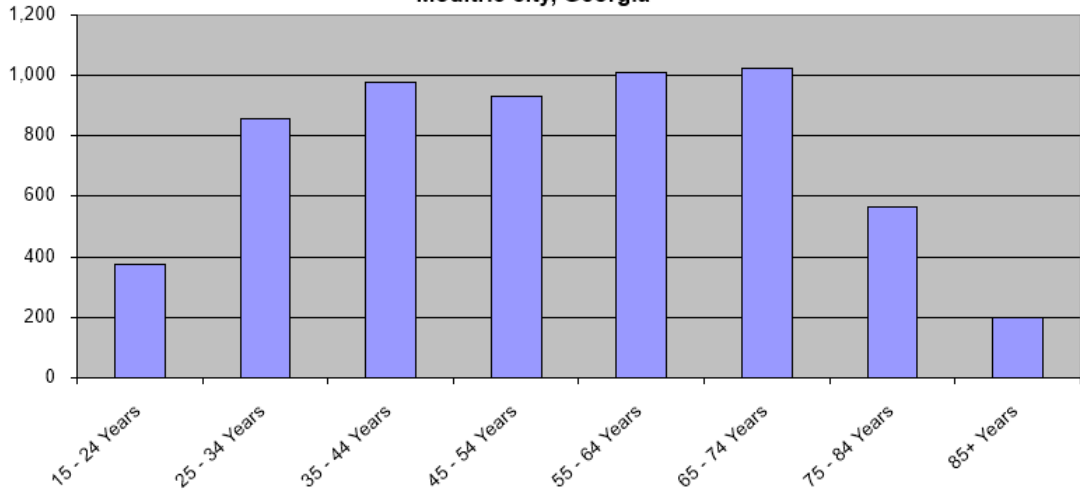




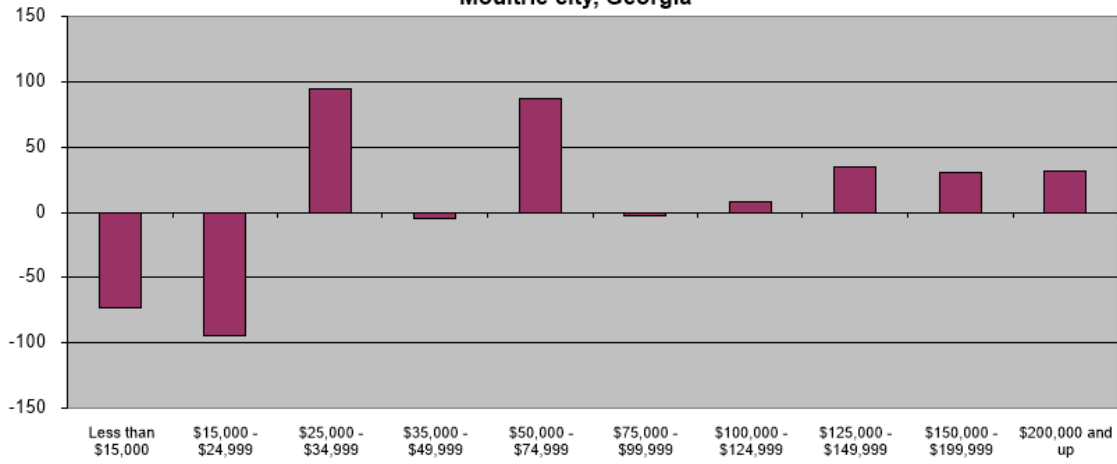




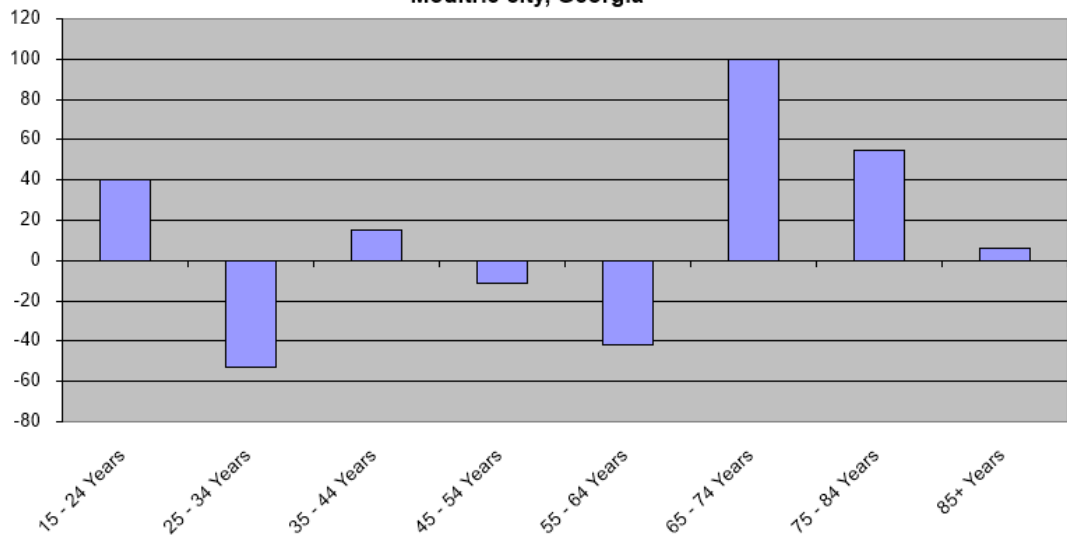
**Projected Households by Age - 2024**  
Moultrie city, Georgia

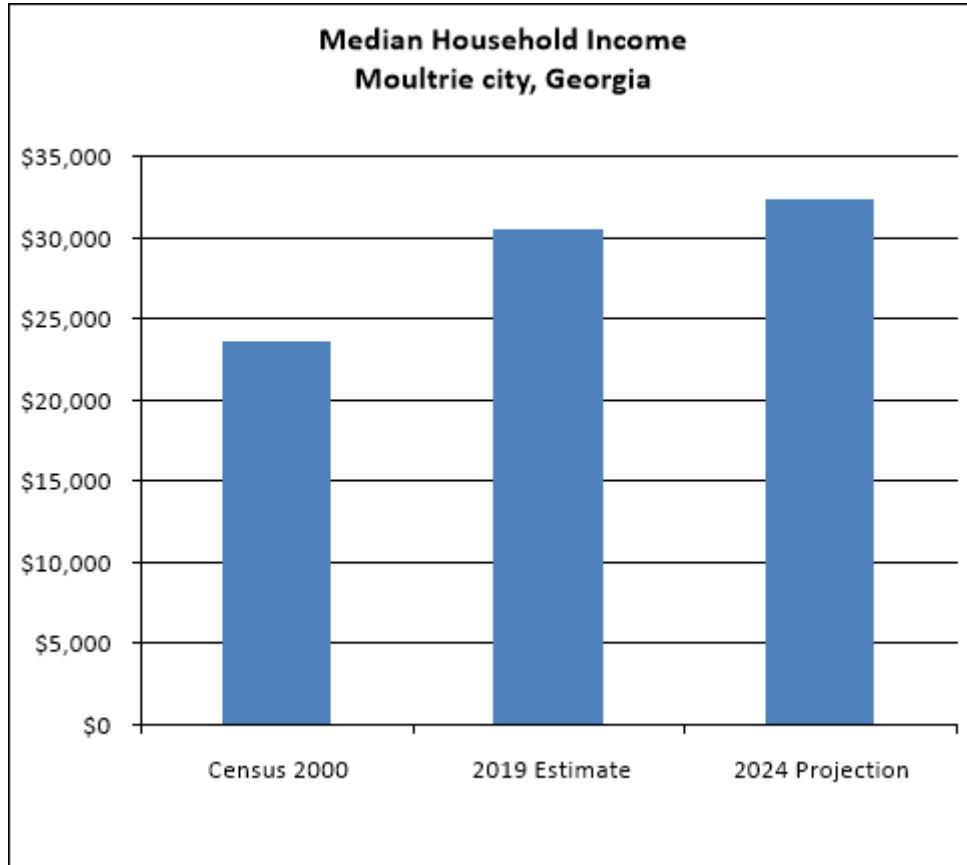


**Projected Household Income Change 2019 to 2024**  
Moultrie city, Georgia



**Projected Household Age Change 2019 to 2024**  
Moultrie city, Georgia





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## HOUSEHOLD DATA

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Households by Income and Age Moultrie 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	185	290	180	210	240	284	326	121	1,836	33.9%
\$15,000 - \$24,999	90	157	197	186	147	129	91	24	1,021	18.8%
\$25,000 - \$34,999	44	124	108	99	87	105	99	25	691	12.7%
\$35,000 - \$49,999	39	155	136	148	88	70	63	16	715	13.2%
\$50,000 - \$74,999	38	108	155	216	147	39	11	2	716	13.2%
\$75,000 - \$99,999	0	9	60	90	64	28	7	2	260	4.8%
\$100,000 - \$124,999	0	0	18	33	7	0	15	3	76	1.4%
\$125,000 - \$149,999	0	3	3	9	9	4	6	2	36	0.7%
\$150,000 - \$199,999	0	0	12	1	5	11	0	0	29	0.5%
\$200,000 and up	0	0	5	6	6	18	6	1	42	0.8%
<b>Total</b>	<b>396</b>	<b>846</b>	<b>874</b>	<b>998</b>	<b>800</b>	<b>688</b>	<b>624</b>	<b>196</b>	<b>5,422</b>	<b>100.0%</b>
<b>Percent</b>	<b>7.3%</b>	<b>15.6%</b>	<b>16.1%</b>	<b>18.4%</b>	<b>14.8%</b>	<b>12.7%</b>	<b>11.5%</b>	<b>3.6%</b>	<b>100.0%</b>	

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Moultrie city, Georgia										
Current Year Estimates - 2019										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	136	222	225	175	232	149	84	38	1,261	21.6%
\$15,000 - \$24,999	93	214	194	137	195	170	131	61	1,195	20.5%
\$25,000 - \$34,999	7	151	150	121	150	133	88	33	833	14.3%
\$35,000 - \$49,999	50	143	146	136	131	135	77	28	846	14.5%
\$50,000 - \$74,999	19	60	68	136	140	130	62	22	637	10.9%
\$75,000 - \$99,999	26	51	64	75	71	66	27	5	385	6.6%
\$100,000 - \$124,999	1	42	54	69	56	46	15	3	286	4.9%
\$125,000 - \$149,999	0	11	21	53	40	25	6	0	156	2.7%
\$150,000 - \$199,999	1	16	37	10	9	44	15	2	134	2.3%
\$200,000 and up	1	2	4	30	26	24	4	2	93	1.6%
<b>Total</b>	<b>334</b>	<b>912</b>	<b>963</b>	<b>942</b>	<b>1,050</b>	<b>922</b>	<b>509</b>	<b>194</b>	<b>5,826</b>	<b>100.0%</b>
<b>Percent</b>	<b>5.7%</b>	<b>15.7%</b>	<b>16.5%</b>	<b>16.2%</b>	<b>18.0%</b>	<b>15.8%</b>	<b>8.7%</b>	<b>3.3%</b>		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Moultrie city, Georgia										
Estimated Change - 2000 to 2019										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	-49	-68	45	-35	-8	-135	-242	-83	-575	-31.3%
\$15,000 - \$24,999	3	57	-3	-49	48	41	40	37	174	17.0%
\$25,000 - \$34,999	-37	27	42	22	63	28	-11	8	142	20.5%
\$35,000 - \$49,999	11	-12	10	-12	43	65	14	12	131	18.3%
\$50,000 - \$74,999	-19	-48	-87	-80	-7	91	51	20	-79	-11.0%
\$75,000 - \$99,999	26	42	4	-15	7	38	20	3	125	48.1%
\$100,000 - \$124,999	1	42	36	36	49	46	0	0	210	276.3%
\$125,000 - \$149,999	0	8	18	44	31	21	0	-2	120	333.3%
\$150,000 - \$199,999	1	16	25	9	4	33	15	2	105	362.1%
\$200,000 and up	1	2	-1	24	20	6	-2	1	51	121.4%
<b>Total</b>	<b>-62</b>	<b>66</b>	<b>89</b>	<b>-56</b>	<b>250</b>	<b>234</b>	<b>-115</b>	<b>-2</b>	<b>404</b>	<b>7.5%</b>
<b>Percent Change</b>	<b>-15.7%</b>	<b>7.8%</b>	<b>10.2%</b>	<b>-5.6%</b>	<b>31.3%</b>	<b>34.0%</b>	<b>-18.4%</b>	<b>-1.0%</b>		

Source: Claritas; Ribbon Demographics

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Households by Income and Age										
Moultrie city, Georgia										
Five Year Projections - 2024										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	155	192	214	154	202	151	86	34	1,188	20.0%
\$15,000 - \$24,999	99	181	185	116	167	166	129	57	1,100	18.5%
\$25,000 - \$34,999	8	162	172	129	156	157	108	35	927	15.6%
\$35,000 - \$49,999	56	128	138	128	127	148	85	31	841	14.2%
\$50,000 - \$74,999	22	65	77	150	149	157	79	25	724	12.2%
\$75,000 - \$99,999	32	48	60	71	68	71	27	5	382	6.4%
\$100,000 - \$124,999	1	46	54	69	51	54	14	5	294	5.0%
\$125,000 - \$149,999	0	14	26	66	47	31	7	0	191	3.2%
\$150,000 - \$199,999	0	19	45	11	10	53	22	4	164	2.8%
\$200,000 and up	1	4	7	37	31	34	7	4	125	2.1%
<b>Total</b>	<b>374</b>	<b>859</b>	<b>978</b>	<b>931</b>	<b>1,008</b>	<b>1,022</b>	<b>564</b>	<b>200</b>	<b>5,936</b>	<b>100.0%</b>
<b>Percent</b>	<b>6.3%</b>	<b>14.5%</b>	<b>16.5%</b>	<b>15.7%</b>	<b>17.0%</b>	<b>17.2%</b>	<b>9.5%</b>	<b>3.4%</b>		

Source: Claritas; Ribbon Demographics

HOUSEHOLD DATA

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Households by Income and Age										
Moultrie city, Georgia										
Projected Change - 2019 to 2024										
Income	Age	Age	Age	Age	Age	Age	Age	Age	Total	Percent Change
	15 - 24 Years	25 - 34 Years	35 - 44 Years	45 - 54 Years	55 - 64 Years	65 - 74 Years	75 - 84 Years	85+ Years		
Less than \$15,000	19	-30	-11	-21	-30	2	2	-4	-73	-5.8%
\$15,000 - \$24,999	6	-33	-9	-21	-28	-4	-2	-4	-95	-7.9%
\$25,000 - \$34,999	1	11	22	8	6	24	20	2	94	11.3%
\$35,000 - \$49,999	6	-15	-8	-8	-4	13	8	3	-5	-0.6%
\$50,000 - \$74,999	3	5	9	14	9	27	17	3	87	13.7%
\$75,000 - \$99,999	6	-3	-4	-4	-3	5	0	0	-3	-0.8%
\$100,000 - \$124,999	0	4	0	0	-5	8	-1	2	8	2.8%
\$125,000 - \$149,999	0	3	5	13	7	6	1	0	35	22.4%
\$150,000 - \$199,999	-1	3	8	1	1	9	7	2	30	22.4%
\$200,000 and up	0	2	3	7	5	10	3	2	32	34.4%
<b>Total</b>	<b>40</b>	<b>-53</b>	<b>15</b>	<b>-11</b>	<b>-42</b>	<b>100</b>	<b>55</b>	<b>6</b>	<b>110</b>	<b>1.9%</b>
<b>Percent Change</b>	<b>12.0%</b>	<b>-5.8%</b>	<b>1.6%</b>	<b>-1.2%</b>	<b>-4.0%</b>	<b>10.8%</b>	<b>10.8%</b>	<b>3.1%</b>		

Source: Claritas; Ribbon Demographics



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## HOUSEHOLD DATA

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Median Household Income Moultrie city, Georgia		
Census 2000	2019 Estimate	2024 Projection
\$23,570	\$30,486	\$32,335

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Median Household Income by Area			
Moultrie city, Georgia			
Geography ID	Census 2000	2019 Estimate	2024 Projection
1353060	\$23,570	\$30,486	\$32,335

## HISTA 2.2 Summary Data Moultrie city, Georgia

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Renter Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	141	110	24	125	29	429
\$10,000-20,000	125	46	82	25	79	357
\$20,000-30,000	30	37	96	3	90	256
\$30,000-40,000	0	61	0	3	46	110
\$40,000-50,000	17	4	41	0	0	62
\$50,000-60,000	4	20	9	1	20	54
\$60,000-75,000	40	0	3	47	13	103
\$75,000-100,000	1	2	7	32	0	42
\$100,000-125,000	2	2	2	0	0	6
\$125,000-150,000	3	2	4	3	9	21
\$150,000-200,000	1	0	1	2	0	4
\$200,000+	<u>115</u>	<u>30</u>	<u>104</u>	<u>33</u>	<u>12</u>	<u>294</u>
<b>Total</b>	<b>479</b>	<b>314</b>	<b>373</b>	<b>274</b>	<b>298</b>	<b>1,738</b>

Renter Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	103	51	12	29	1	196
\$10,000-20,000	43	118	24	11	6	202
\$20,000-30,000	39	35	2	3	6	85
\$30,000-40,000	34	1	2	1	2	40
\$40,000-50,000	9	16	3	7	0	35
\$50,000-60,000	31	15	1	3	0	50
\$60,000-75,000	16	2	7	5	14	44
\$75,000-100,000	7	3	1	0	0	11
\$100,000-125,000	4	1	0	0	1	6
\$125,000-150,000	3	2	1	0	0	6
\$150,000-200,000	2	1	1	1	0	5
\$200,000+	<u>69</u>	<u>12</u>	<u>15</u>	<u>3</u>	<u>5</u>	<u>104</u>
<b>Total</b>	<b>360</b>	<b>257</b>	<b>69</b>	<b>63</b>	<b>35</b>	<b>784</b>

Renter Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	78	41	12	4	1	136
\$10,000-20,000	39	57	0	10	5	111
\$20,000-30,000	32	13	2	3	1	51
\$30,000-40,000	26	0	0	1	2	29
\$40,000-50,000	8	15	1	2	0	26
\$50,000-60,000	16	8	0	0	0	24
\$60,000-75,000	12	1	1	2	2	18
\$75,000-100,000	5	1	0	0	0	6
\$100,000-125,000	3	1	0	0	0	4
\$125,000-150,000	2	1	0	0	0	3
\$150,000-200,000	2	1	0	0	0	3
\$200,000+	<u>59</u>	<u>12</u>	<u>10</u>	<u>2</u>	<u>5</u>	<u>88</u>
<b>Total</b>	<b>282</b>	<b>151</b>	<b>26</b>	<b>24</b>	<b>16</b>	<b>499</b>

Renter Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	244	161	36	154	30	625
\$10,000-20,000	168	164	106	36	85	559
\$20,000-30,000	69	72	98	6	96	341
\$30,000-40,000	34	62	2	4	48	150
\$40,000-50,000	26	20	44	7	0	97
\$50,000-60,000	35	35	10	4	20	104
\$60,000-75,000	56	2	10	52	27	147
\$75,000-100,000	8	5	8	32	0	53
\$100,000-125,000	6	3	2	0	1	12
\$125,000-150,000	6	4	5	3	9	27
\$150,000-200,000	3	1	2	3	0	9
\$200,000+	<u>184</u>	<u>42</u>	<u>119</u>	<u>36</u>	<u>17</u>	<u>398</u>
<b>Total</b>	<b>839</b>	<b>571</b>	<b>442</b>	<b>337</b>	<b>333</b>	<b>2,522</b>

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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	8.1%	6.3%	1.4%	7.2%	1.7%	24.7%
\$10,000-20,000	7.2%	2.6%	4.7%	1.4%	4.5%	20.5%
\$20,000-30,000	1.7%	2.1%	5.5%	0.2%	5.2%	14.7%
\$30,000-40,000	0.0%	3.5%	0.0%	0.2%	2.6%	6.3%
\$40,000-50,000	1.0%	0.2%	2.4%	0.0%	0.0%	3.6%
\$50,000-60,000	0.2%	1.2%	0.5%	0.1%	1.2%	3.1%
\$60,000-75,000	2.3%	0.0%	0.2%	2.7%	0.7%	5.9%
\$75,000-100,000	0.1%	0.1%	0.4%	1.8%	0.0%	2.4%
\$100,000-125,000	0.1%	0.1%	0.1%	0.0%	0.0%	0.3%
\$125,000-150,000	0.2%	0.1%	0.2%	0.2%	0.5%	1.2%
\$150,000-200,000	0.1%	0.0%	0.1%	0.1%	0.0%	0.2%
\$200,000+	6.6%	1.7%	6.0%	1.9%	0.7%	16.9%
<b>Total</b>	<b>27.6%</b>	<b>18.1%</b>	<b>21.5%</b>	<b>15.8%</b>	<b>17.1%</b>	<b>100.0%</b>

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	13.1%	6.5%	1.5%	3.7%	0.1%	25.0%
\$10,000-20,000	5.5%	15.1%	3.1%	1.4%	0.8%	25.8%
\$20,000-30,000	5.0%	4.5%	0.3%	0.4%	0.8%	10.8%
\$30,000-40,000	4.3%	0.1%	0.3%	0.1%	0.3%	5.1%
\$40,000-50,000	1.1%	2.0%	0.4%	0.9%	0.0%	4.5%
\$50,000-60,000	4.0%	1.9%	0.1%	0.4%	0.0%	6.4%
\$60,000-75,000	2.0%	0.3%	0.9%	0.6%	1.8%	5.6%
\$75,000-100,000	0.9%	0.4%	0.1%	0.0%	0.0%	1.4%
\$100,000-125,000	0.5%	0.1%	0.0%	0.0%	0.1%	0.8%
\$125,000-150,000	0.4%	0.3%	0.1%	0.0%	0.0%	0.8%
\$150,000-200,000	0.3%	0.1%	0.1%	0.1%	0.0%	0.6%
\$200,000+	8.8%	1.5%	1.9%	0.4%	0.6%	13.3%
<b>Total</b>	<b>45.9%</b>	<b>32.8%</b>	<b>8.8%</b>	<b>8.0%</b>	<b>4.5%</b>	<b>100.0%</b>

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	15.6%	8.2%	2.4%	0.8%	0.2%	27.3%
\$10,000-20,000	7.8%	11.4%	0.0%	2.0%	1.0%	22.2%
\$20,000-30,000	6.4%	2.6%	0.4%	0.6%	0.2%	10.2%
\$30,000-40,000	5.2%	0.0%	0.0%	0.2%	0.4%	5.8%
\$40,000-50,000	1.6%	3.0%	0.2%	0.4%	0.0%	5.2%
\$50,000-60,000	3.2%	1.6%	0.0%	0.0%	0.0%	4.8%
\$60,000-75,000	2.4%	0.2%	0.2%	0.4%	0.4%	3.6%
\$75,000-100,000	1.0%	0.2%	0.0%	0.0%	0.0%	1.2%
\$100,000-125,000	0.6%	0.2%	0.0%	0.0%	0.0%	0.8%
\$125,000-150,000	0.4%	0.2%	0.0%	0.0%	0.0%	0.6%
\$150,000-200,000	0.4%	0.2%	0.0%	0.0%	0.0%	0.6%
\$200,000+	11.8%	2.4%	2.0%	0.4%	1.0%	17.6%
<b>Total</b>	<b>56.5%</b>	<b>30.3%</b>	<b>5.2%</b>	<b>4.8%</b>	<b>3.2%</b>	<b>100.0%</b>

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	9.7%	6.4%	1.4%	6.1%	1.2%	24.8%
\$10,000-20,000	6.7%	6.5%	4.2%	1.4%	3.4%	22.2%
\$20,000-30,000	2.7%	2.9%	3.9%	0.2%	3.8%	13.5%
\$30,000-40,000	1.3%	2.5%	0.1%	0.2%	1.9%	5.9%
\$40,000-50,000	1.0%	0.8%	1.7%	0.3%	0.0%	3.8%
\$50,000-60,000	1.4%	1.4%	0.4%	0.2%	0.8%	4.1%
\$60,000-75,000	2.2%	0.1%	0.4%	2.1%	1.1%	5.8%
\$75,000-100,000	0.3%	0.2%	0.3%	1.3%	0.0%	2.1%
\$100,000-125,000	0.2%	0.1%	0.1%	0.0%	0.0%	0.5%
\$125,000-150,000	0.2%	0.2%	0.2%	0.1%	0.4%	1.1%
\$150,000-200,000	0.1%	0.0%	0.1%	0.1%	0.0%	0.4%
\$200,000+	7.3%	1.7%	4.7%	1.4%	0.7%	15.8%
<b>Total</b>	<b>33.3%</b>	<b>22.6%</b>	<b>17.5%</b>	<b>13.4%</b>	<b>13.2%</b>	<b>100.0%</b>



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Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	13	54	8	22	9	106
\$10,000-20,000	72	31	27	42	20	192
\$20,000-30,000	5	29	19	12	66	131
\$30,000-40,000	0	31	63	46	13	153
\$40,000-50,000	0	11	84	38	0	133
\$50,000-60,000	30	42	28	17	15	132
\$60,000-75,000	0	20	26	65	23	134
\$75,000-100,000	0	18	3	62	8	91
\$100,000-125,000	3	16	7	30	7	63
\$125,000-150,000	2	4	1	16	16	39
\$150,000-200,000	0	0	22	6	8	36
\$200,000+	51	10	5	1	43	110
<b>Total</b>	<b>176</b>	<b>266</b>	<b>293</b>	<b>357</b>	<b>228</b>	<b>1,320</b>

Owner Households						
Aged 55+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	231	104	16	15	5	371
\$10,000-20,000	78	79	23	5	7	192
\$20,000-30,000	47	92	17	6	5	167
\$30,000-40,000	36	103	21	1	14	175
\$40,000-50,000	17	78	37	1	6	139
\$50,000-60,000	15	47	14	4	11	91
\$60,000-75,000	12	87	7	3	20	129
\$75,000-100,000	12	34	10	0	4	60
\$100,000-125,000	3	14	9	0	1	27
\$125,000-150,000	2	25	2	7	0	36
\$150,000-200,000	2	23	2	0	0	27
\$200,000+	37	34	6	3	307	387
<b>Total</b>	<b>492</b>	<b>720</b>	<b>164</b>	<b>45</b>	<b>380</b>	<b>1,801</b>

Owner Households						
Aged 62+ Years						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	162	79	2	14	5	262
\$10,000-20,000	63	73	9	5	7	157
\$20,000-30,000	28	67	5	6	3	109
\$30,000-40,000	32	74	11	0	0	117
\$40,000-50,000	16	65	4	0	6	91
\$50,000-60,000	14	38	6	3	1	62
\$60,000-75,000	10	73	2	3	9	97
\$75,000-100,000	10	16	6	0	1	33
\$100,000-125,000	3	4	2	0	0	9
\$125,000-150,000	2	23	1	7	0	33
\$150,000-200,000	2	9	1	0	0	12
\$200,000+	31	24	6	3	307	371
<b>Total</b>	<b>373</b>	<b>545</b>	<b>55</b>	<b>41</b>	<b>339</b>	<b>1,353</b>

Owner Households						
All Age Groups						
Base Year: 2011 - 2015 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	244	158	24	37	14	477
\$10,000-20,000	150	110	50	47	27	384
\$20,000-30,000	52	121	36	18	71	298
\$30,000-40,000	36	134	84	47	27	328
\$40,000-50,000	17	89	121	39	6	272
\$50,000-60,000	45	89	42	21	26	223
\$60,000-75,000	12	107	33	68	43	263
\$75,000-100,000	12	52	13	62	12	151
\$100,000-125,000	6	30	16	30	8	90
\$125,000-150,000	4	29	3	23	16	75
\$150,000-200,000	2	23	24	6	8	63
\$200,000+	88	44	11	4	350	497
<b>Total</b>	<b>668</b>	<b>986</b>	<b>457</b>	<b>402</b>	<b>608</b>	<b>3,121</b>

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Percent Owner Households						
Age 15 to 54 Years						
Base Year: 2011 - 2015 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	1.0%	4.1%	0.6%	1.7%	0.7%	8.0%
\$10,000-20,000	5.5%	2.3%	2.0%	3.2%	1.5%	14.5%
\$20,000-30,000	0.4%	2.2%	1.4%	0.9%	5.0%	9.9%
\$30,000-40,000	0.0%	2.3%	4.8%	3.5%	1.0%	11.6%
\$40,000-50,000	0.0%	0.8%	6.4%	2.9%	0.0%	10.1%
\$50,000-60,000	2.3%	3.2%	2.1%	1.3%	1.1%	10.0%
\$60,000-75,000	0.0%	1.5%	2.0%	4.9%	1.7%	10.2%
\$75,000-100,000	0.0%	1.4%	0.2%	4.7%	0.6%	6.9%
\$100,000-125,000	0.2%	1.2%	0.5%	2.3%	0.5%	4.8%
\$125,000-150,000	0.2%	0.3%	0.1%	1.2%	1.2%	3.0%
\$150,000-200,000	0.0%	0.0%	1.7%	0.5%	0.6%	2.7%
\$200,000+	3.9%	0.8%	0.4%	0.1%	3.3%	8.3%
<b>Total</b>	<b>13.3%</b>	<b>20.2%</b>	<b>22.2%</b>	<b>27.0%</b>	<b>17.3%</b>	<b>100.0%</b>

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	12.8%	5.8%	0.9%	0.8%	0.3%	20.6%
\$10,000-20,000	4.3%	4.4%	1.3%	0.3%	0.4%	10.7%
\$20,000-30,000	2.6%	5.1%	0.9%	0.3%	0.3%	9.3%
\$30,000-40,000	2.0%	5.7%	1.2%	0.1%	0.8%	9.7%
\$40,000-50,000	0.9%	4.3%	2.1%	0.1%	0.3%	7.7%
\$50,000-60,000	0.8%	2.6%	0.8%	0.2%	0.6%	5.1%
\$60,000-75,000	0.7%	4.8%	0.4%	0.2%	1.1%	7.2%
\$75,000-100,000	0.7%	1.9%	0.6%	0.0%	0.2%	3.3%
\$100,000-125,000	0.2%	0.8%	0.5%	0.0%	0.1%	1.5%
\$125,000-150,000	0.1%	1.4%	0.1%	0.4%	0.0%	2.0%
\$150,000-200,000	0.1%	1.3%	0.1%	0.0%	0.0%	1.5%
\$200,000+	2.1%	1.9%	0.3%	0.2%	17.0%	21.5%
<b>Total</b>	<b>27.3%</b>	<b>40.0%</b>	<b>9.1%</b>	<b>2.5%</b>	<b>21.1%</b>	<b>100.0%</b>

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	12.0%	5.8%	0.1%	1.0%	0.4%	19.4%
\$10,000-20,000	4.7%	5.4%	0.7%	0.4%	0.5%	11.6%
\$20,000-30,000	2.1%	5.0%	0.4%	0.4%	0.2%	8.1%
\$30,000-40,000	2.4%	5.5%	0.8%	0.0%	0.0%	8.6%
\$40,000-50,000	1.2%	4.8%	0.3%	0.0%	0.4%	6.7%
\$50,000-60,000	1.0%	2.8%	0.4%	0.2%	0.1%	4.6%
\$60,000-75,000	0.7%	5.4%	0.1%	0.2%	0.7%	7.2%
\$75,000-100,000	0.7%	1.2%	0.4%	0.0%	0.1%	2.4%
\$100,000-125,000	0.2%	0.3%	0.1%	0.0%	0.0%	0.7%
\$125,000-150,000	0.1%	1.7%	0.1%	0.5%	0.0%	2.4%
\$150,000-200,000	0.1%	0.7%	0.1%	0.0%	0.0%	0.9%
\$200,000+	2.3%	1.8%	0.4%	0.2%	22.7%	27.4%
<b>Total</b>	<b>27.6%</b>	<b>40.3%</b>	<b>4.1%</b>	<b>3.0%</b>	<b>25.1%</b>	<b>100.0%</b>

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	7.8%	5.1%	0.8%	1.2%	0.4%	15.3%
\$10,000-20,000	4.8%	3.5%	1.6%	1.5%	0.9%	12.3%
\$20,000-30,000	1.7%	3.9%	1.2%	0.6%	2.3%	9.5%
\$30,000-40,000	1.2%	4.3%	2.7%	1.5%	0.9%	10.5%
\$40,000-50,000	0.5%	2.9%	3.9%	1.2%	0.2%	8.7%
\$50,000-60,000	1.4%	2.9%	1.3%	0.7%	0.8%	7.1%
\$60,000-75,000	0.4%	3.4%	1.1%	2.2%	1.4%	8.4%
\$75,000-100,000	0.4%	1.7%	0.4%	2.0%	0.4%	4.8%
\$100,000-125,000	0.2%	1.0%	0.5%	1.0%	0.3%	2.9%
\$125,000-150,000	0.1%	0.9%	0.1%	0.7%	0.5%	2.4%
\$150,000-200,000	0.1%	0.7%	0.8%	0.2%	0.3%	2.0%
\$200,000+	2.8%	1.4%	0.4%	0.1%	11.2%	15.9%
<b>Total</b>	<b>21.4%</b>	<b>31.6%</b>	<b>14.6%</b>	<b>12.9%</b>	<b>19.5%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	168	114	24	134	38	478
\$10,000-20,000	131	49	117	42	79	418
\$20,000-30,000	34	25	61	3	102	225
\$30,000-40,000	0	60	0	2	53	115
\$40,000-50,000	5	3	45	0	0	53
\$50,000-60,000	3	11	10	2	25	51
\$60,000-75,000	35	0	7	43	23	108
\$75,000-100,000	1	2	21	56	0	80
\$100,000-125,000	0	0	4	0	0	4
\$125,000-150,000	1	4	6	6	21	38
\$150,000-200,000	2	1	3	2	2	10
\$200,000+	163	37	114	49	33	396
<b>Total</b>	<b>543</b>	<b>306</b>	<b>412</b>	<b>339</b>	<b>376</b>	<b>1,976</b>

Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	86	47	10	27	0	170
\$10,000-20,000	81	190	26	13	6	316
\$20,000-30,000	52	36	0	2	6	96
\$30,000-40,000	53	1	2	0	0	56
\$40,000-50,000	14	35	6	3	0	58
\$50,000-60,000	28	12	3	3	1	47
\$60,000-75,000	19	3	3	3	19	47
\$75,000-100,000	16	6	3	5	1	31
\$100,000-125,000	15	2	1	0	1	19
\$125,000-150,000	7	3	1	0	2	13
\$150,000-200,000	8	1	0	2	0	11
\$200,000+	98	29	17	13	4	161
<b>Total</b>	<b>477</b>	<b>365</b>	<b>72</b>	<b>71</b>	<b>40</b>	<b>1,025</b>

Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	69	39	9	4	0	121
\$10,000-20,000	70	120	0	12	5	207
\$20,000-30,000	42	15	0	2	1	60
\$30,000-40,000	46	1	0	0	0	47
\$40,000-50,000	13	34	3	0	0	50
\$50,000-60,000	15	7	0	1	1	24
\$60,000-75,000	14	1	0	1	2	18
\$75,000-100,000	13	3	1	1	1	19
\$100,000-125,000	14	0	1	0	1	16
\$125,000-150,000	6	2	0	0	2	10
\$150,000-200,000	8	0	0	2	0	10
\$200,000+	83	29	11	12	4	139
<b>Total</b>	<b>393</b>	<b>251</b>	<b>25</b>	<b>35</b>	<b>17</b>	<b>721</b>

Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	254	161	34	161	38	648
\$10,000-20,000	212	239	143	55	85	734
\$20,000-30,000	86	61	61	5	108	321
\$30,000-40,000	53	61	2	2	53	171
\$40,000-50,000	19	38	51	3	0	111
\$50,000-60,000	31	23	13	5	26	98
\$60,000-75,000	54	3	10	46	42	155
\$75,000-100,000	17	8	24	61	1	111
\$100,000-125,000	15	2	5	0	1	23
\$125,000-150,000	8	7	7	6	23	51
\$150,000-200,000	10	2	3	4	2	21
\$200,000+	261	66	131	62	37	557
<b>Total</b>	<b>1,020</b>	<b>671</b>	<b>484</b>	<b>410</b>	<b>416</b>	<b>3,001</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	5.8%	1.2%	6.8%	1.9%	24.2%
\$10,000-20,000	6.6%	2.5%	5.9%	2.1%	4.0%	21.2%
\$20,000-30,000	1.7%	1.3%	3.1%	0.2%	5.2%	11.4%
\$30,000-40,000	0.0%	3.0%	0.0%	0.1%	2.7%	5.8%
\$40,000-50,000	0.3%	0.2%	2.3%	0.0%	0.0%	2.7%
\$50,000-60,000	0.2%	0.6%	0.5%	0.1%	1.3%	2.6%
\$60,000-75,000	1.8%	0.0%	0.4%	2.2%	1.2%	5.5%
\$75,000-100,000	0.1%	0.1%	1.1%	2.8%	0.0%	4.0%
\$100,000-125,000	0.0%	0.0%	0.2%	0.0%	0.0%	0.2%
\$125,000-150,000	0.1%	0.2%	0.3%	0.3%	1.1%	1.9%
\$150,000-200,000	0.1%	0.1%	0.2%	0.1%	0.1%	0.5%
\$200,000+	8.2%	1.9%	5.8%	2.5%	1.7%	20.0%
<b>Total</b>	<b>27.5%</b>	<b>15.5%</b>	<b>20.9%</b>	<b>17.2%</b>	<b>19.0%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.4%	4.6%	1.0%	2.6%	0.0%	16.6%
\$10,000-20,000	7.9%	18.5%	2.5%	1.3%	0.6%	30.8%
\$20,000-30,000	5.1%	3.5%	0.0%	0.2%	0.6%	9.4%
\$30,000-40,000	5.2%	0.1%	0.2%	0.0%	0.0%	5.5%
\$40,000-50,000	1.4%	3.4%	0.6%	0.3%	0.0%	5.7%
\$50,000-60,000	2.7%	1.2%	0.3%	0.3%	0.1%	4.6%
\$60,000-75,000	1.9%	0.3%	0.3%	0.3%	1.9%	4.6%
\$75,000-100,000	1.6%	0.6%	0.3%	0.5%	0.1%	3.0%
\$100,000-125,000	1.5%	0.2%	0.1%	0.0%	0.1%	1.9%
\$125,000-150,000	0.7%	0.3%	0.1%	0.0%	0.2%	1.3%
\$150,000-200,000	0.8%	0.1%	0.0%	0.2%	0.0%	1.1%
\$200,000+	9.6%	2.8%	1.7%	1.3%	0.4%	15.7%
<b>Total</b>	<b>46.5%</b>	<b>35.6%</b>	<b>7.0%</b>	<b>6.9%</b>	<b>3.9%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.6%	5.4%	1.2%	0.6%	0.0%	16.8%
\$10,000-20,000	9.7%	16.6%	0.0%	1.7%	0.7%	28.7%
\$20,000-30,000	5.8%	2.1%	0.0%	0.3%	0.1%	8.3%
\$30,000-40,000	6.4%	0.1%	0.0%	0.0%	0.0%	6.5%
\$40,000-50,000	1.8%	4.7%	0.4%	0.0%	0.0%	6.9%
\$50,000-60,000	2.1%	1.0%	0.0%	0.1%	0.1%	3.3%
\$60,000-75,000	1.9%	0.1%	0.0%	0.1%	0.3%	2.5%
\$75,000-100,000	1.8%	0.4%	0.1%	0.1%	0.1%	2.6%
\$100,000-125,000	1.9%	0.0%	0.1%	0.0%	0.1%	2.2%
\$125,000-150,000	0.8%	0.3%	0.0%	0.0%	0.3%	1.4%
\$150,000-200,000	1.1%	0.0%	0.0%	0.3%	0.0%	1.4%
\$200,000+	11.5%	4.0%	1.5%	1.7%	0.6%	19.3%
<b>Total</b>	<b>54.5%</b>	<b>34.8%</b>	<b>3.5%</b>	<b>4.9%</b>	<b>2.4%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.5%	5.4%	1.1%	5.4%	1.3%	21.6%
\$10,000-20,000	7.1%	8.0%	4.8%	1.8%	2.8%	24.5%
\$20,000-30,000	2.9%	2.0%	2.0%	0.2%	3.6%	10.7%
\$30,000-40,000	1.8%	2.0%	0.1%	0.1%	1.8%	5.7%
\$40,000-50,000	0.6%	1.3%	1.7%	0.1%	0.0%	3.7%
\$50,000-60,000	1.0%	0.8%	0.4%	0.2%	0.9%	3.3%
\$60,000-75,000	1.8%	0.1%	0.3%	1.5%	1.4%	5.2%
\$75,000-100,000	0.6%	0.3%	0.8%	2.0%	0.0%	3.7%
\$100,000-125,000	0.5%	0.1%	0.2%	0.0%	0.0%	0.8%
\$125,000-150,000	0.3%	0.2%	0.2%	0.2%	0.8%	1.7%
\$150,000-200,000	0.3%	0.1%	0.1%	0.1%	0.1%	0.7%
\$200,000+	8.7%	2.2%	4.4%	2.1%	1.2%	18.6%
<b>Total</b>	<b>34.0%</b>	<b>22.4%</b>	<b>16.1%</b>	<b>13.7%</b>	<b>13.9%</b>	<b>100.0%</b>

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Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	10	41	8	10	10	79
\$10,000-20,000	78	18	26	38	19	179
\$20,000-30,000	4	26	23	7	57	117
\$30,000-40,000	0	27	98	58	9	192
\$40,000-50,000	0	9	35	23	0	67
\$50,000-60,000	27	20	32	19	14	112
\$60,000-75,000	0	18	18	55	17	108
\$75,000-100,000	0	19	11	52	4	86
\$100,000-125,000	7	22	10	36	6	81
\$125,000-150,000	0	1	1	15	9	26
\$150,000-200,000	0	0	20	3	4	27
\$200,000+	30	17	4	0	47	98
<b>Total</b>	<b>156</b>	<b>218</b>	<b>286</b>	<b>316</b>	<b>196</b>	<b>1,172</b>

Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	179	73	22	14	7	295
\$10,000-20,000	127	112	29	6	7	281
\$20,000-30,000	53	106	11	10	4	184
\$30,000-40,000	30	105	19	2	18	174
\$40,000-50,000	18	99	32	1	12	162
\$50,000-60,000	12	46	13	4	12	87
\$60,000-75,000	12	83	8	3	16	122
\$75,000-100,000	12	49	24	0	4	89
\$100,000-125,000	3	24	14	2	9	52
\$125,000-150,000	3	39	4	11	0	57
\$150,000-200,000	7	29	5	3	1	45
\$200,000+	27	28	13	9	283	360
<b>Total</b>	<b>483</b>	<b>793</b>	<b>194</b>	<b>65</b>	<b>373</b>	<b>1,908</b>

Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	137	60	13	14	7	231
\$10,000-20,000	102	109	17	5	7	240
\$20,000-30,000	33	85	6	10	3	137
\$30,000-40,000	28	86	17	1	2	134
\$40,000-50,000	17	89	6	0	12	124
\$50,000-60,000	10	36	6	2	3	57
\$60,000-75,000	11	74	4	3	7	99
\$75,000-100,000	10	32	15	0	2	59
\$100,000-125,000	3	9	5	2	6	25
\$125,000-150,000	2	39	1	11	0	53
\$150,000-200,000	6	13	4	2	1	26
\$200,000+	22	22	11	8	283	346
<b>Total</b>	<b>381</b>	<b>654</b>	<b>105</b>	<b>58</b>	<b>333</b>	<b>1,531</b>

Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	189	114	30	24	17	374
\$10,000-20,000	205	130	55	44	26	460
\$20,000-30,000	57	132	34	17	61	301
\$30,000-40,000	30	132	117	60	27	366
\$40,000-50,000	18	108	67	24	12	229
\$50,000-60,000	39	66	45	23	26	199
\$60,000-75,000	12	101	26	58	33	230
\$75,000-100,000	12	68	35	52	8	175
\$100,000-125,000	10	46	24	38	15	133
\$125,000-150,000	3	40	5	26	9	83
\$150,000-200,000	7	29	25	6	5	72
\$200,000+	57	45	17	9	330	458
<b>Total</b>	<b>639</b>	<b>1,011</b>	<b>480</b>	<b>381</b>	<b>569</b>	<b>3,080</b>

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Percent Owner Households						
Age 15 to 54 Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	0.9%	3.5%	0.7%	0.9%	0.9%	6.7%
\$10,000-20,000	6.7%	1.5%	2.2%	3.2%	1.6%	15.3%
\$20,000-30,000	0.3%	2.2%	2.0%	0.6%	4.9%	10.0%
\$30,000-40,000	0.0%	2.3%	8.4%	4.9%	0.8%	16.4%
\$40,000-50,000	0.0%	0.8%	3.0%	2.0%	0.0%	5.7%
\$50,000-60,000	2.3%	1.7%	2.7%	1.6%	1.2%	9.6%
\$60,000-75,000	0.0%	1.5%	1.5%	4.7%	1.5%	9.2%
\$75,000-100,000	0.0%	1.6%	0.9%	4.4%	0.3%	7.3%
\$100,000-125,000	0.6%	1.9%	0.9%	3.1%	0.5%	6.9%
\$125,000-150,000	0.0%	0.1%	0.1%	1.3%	0.8%	2.2%
\$150,000-200,000	0.0%	0.0%	1.7%	0.3%	0.3%	2.3%
\$200,000+	2.6%	1.5%	0.3%	0.0%	4.0%	8.4%
<b>Total</b>	<b>13.3%</b>	<b>18.6%</b>	<b>24.4%</b>	<b>27.0%</b>	<b>16.7%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.4%	3.8%	1.2%	0.7%	0.4%	15.5%
\$10,000-20,000	6.7%	5.9%	1.5%	0.3%	0.4%	14.7%
\$20,000-30,000	2.8%	5.6%	0.6%	0.5%	0.2%	9.6%
\$30,000-40,000	1.6%	5.5%	1.0%	0.1%	0.9%	9.1%
\$40,000-50,000	0.9%	5.2%	1.7%	0.1%	0.6%	8.5%
\$50,000-60,000	0.6%	2.4%	0.7%	0.2%	0.6%	4.6%
\$60,000-75,000	0.6%	4.4%	0.4%	0.2%	0.8%	6.4%
\$75,000-100,000	0.6%	2.6%	1.3%	0.0%	0.2%	4.7%
\$100,000-125,000	0.2%	1.3%	0.7%	0.1%	0.5%	2.7%
\$125,000-150,000	0.2%	2.0%	0.2%	0.6%	0.0%	3.0%
\$150,000-200,000	0.4%	1.5%	0.3%	0.2%	0.1%	2.4%
\$200,000+	1.4%	1.5%	0.7%	0.5%	14.8%	18.9%
<b>Total</b>	<b>25.3%</b>	<b>41.6%</b>	<b>10.2%</b>	<b>3.4%</b>	<b>19.5%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 62+ Years						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.9%	3.9%	0.8%	0.9%	0.5%	15.1%
\$10,000-20,000	6.7%	7.1%	1.1%	0.3%	0.5%	15.7%
\$20,000-30,000	2.2%	5.6%	0.4%	0.7%	0.2%	8.9%
\$30,000-40,000	1.8%	5.6%	1.1%	0.1%	0.1%	8.8%
\$40,000-50,000	1.1%	5.8%	0.4%	0.0%	0.8%	8.1%
\$50,000-60,000	0.7%	2.4%	0.4%	0.1%	0.2%	3.7%
\$60,000-75,000	0.7%	4.8%	0.3%	0.2%	0.5%	6.5%
\$75,000-100,000	0.7%	2.1%	1.0%	0.0%	0.1%	3.9%
\$100,000-125,000	0.2%	0.6%	0.3%	0.1%	0.4%	1.6%
\$125,000-150,000	0.1%	2.5%	0.1%	0.7%	0.0%	3.5%
\$150,000-200,000	0.4%	0.8%	0.3%	0.1%	0.1%	1.7%
\$200,000+	1.4%	1.4%	0.7%	0.5%	18.5%	22.6%
<b>Total</b>	<b>24.9%</b>	<b>42.7%</b>	<b>6.9%</b>	<b>3.8%</b>	<b>21.8%</b>	<b>100.0%</b>

Percent Owner Households						
All Age Groups						
Year 2019 Estimates						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	6.1%	3.7%	1.0%	0.8%	0.6%	12.1%
\$10,000-20,000	6.7%	4.2%	1.8%	1.4%	0.8%	14.9%
\$20,000-30,000	1.9%	4.3%	1.1%	0.6%	2.0%	9.8%
\$30,000-40,000	1.0%	4.3%	3.8%	1.9%	0.9%	11.9%
\$40,000-50,000	0.6%	3.5%	2.2%	0.8%	0.4%	7.4%
\$50,000-60,000	1.3%	2.1%	1.5%	0.7%	0.8%	6.5%
\$60,000-75,000	0.4%	3.3%	0.8%	1.9%	1.1%	7.5%
\$75,000-100,000	0.4%	2.2%	1.1%	1.7%	0.3%	5.7%
\$100,000-125,000	0.3%	1.5%	0.8%	1.2%	0.5%	4.3%
\$125,000-150,000	0.1%	1.3%	0.2%	0.8%	0.3%	2.7%
\$150,000-200,000	0.2%	0.9%	0.8%	0.2%	0.2%	2.3%
\$200,000+	1.9%	1.5%	0.6%	0.3%	10.7%	14.9%
<b>Total</b>	<b>20.7%</b>	<b>32.8%</b>	<b>15.6%</b>	<b>12.4%</b>	<b>18.5%</b>	<b>100.0%</b>

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Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	169	99	25	135	40	468
\$10,000-20,000	124	38	102	39	87	390
\$20,000-30,000	33	28	81	3	110	255
\$30,000-40,000	1	63	0	1	47	112
\$40,000-50,000	10	5	52	0	0	67
\$50,000-60,000	1	13	13	2	23	52
\$60,000-75,000	37	1	6	44	15	103
\$75,000-100,000	1	3	21	59	1	85
\$100,000-125,000	0	2	3	1	0	6
\$125,000-150,000	4	2	1	6	28	41
\$150,000-200,000	1	1	2	3	3	10
\$200,000+	145	27	101	50	33	356
<b>Total</b>	<b>526</b>	<b>282</b>	<b>407</b>	<b>343</b>	<b>387</b>	<b>1,945</b>

Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	92	47	11	27	0	177
\$10,000-20,000	74	188	23	11	9	305
\$20,000-30,000	59	45	0	3	7	114
\$30,000-40,000	59	0	2	0	0	61
\$40,000-50,000	16	42	4	5	0	67
\$50,000-60,000	37	15	5	3	0	60
\$60,000-75,000	18	4	5	5	15	47
\$75,000-100,000	18	3	2	3	0	26
\$100,000-125,000	21	1	1	0	1	24
\$125,000-150,000	13	4	0	1	1	19
\$150,000-200,000	14	3	1	4	1	23
\$200,000+	96	37	17	15	7	172
<b>Total</b>	<b>517</b>	<b>389</b>	<b>71</b>	<b>77</b>	<b>41</b>	<b>1,095</b>

Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	75	39	11	4	0	129
\$10,000-20,000	65	126	0	10	8	209
\$20,000-30,000	48	22	0	3	2	75
\$30,000-40,000	51	0	0	0	0	51
\$40,000-50,000	15	41	1	1	0	58
\$50,000-60,000	22	9	0	1	0	32
\$60,000-75,000	14	2	0	2	0	18
\$75,000-100,000	13	2	0	0	0	15
\$100,000-125,000	19	0	1	0	1	21
\$125,000-150,000	11	4	0	1	0	16
\$150,000-200,000	14	3	0	3	1	21
\$200,000+	82	37	13	14	7	153
<b>Total</b>	<b>429</b>	<b>285</b>	<b>26</b>	<b>39</b>	<b>19</b>	<b>798</b>

Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	261	146	36	162	40	645
\$10,000-20,000	198	226	125	50	96	695
\$20,000-30,000	92	73	81	6	117	369
\$30,000-40,000	60	63	2	1	47	173
\$40,000-50,000	26	47	56	5	0	134
\$50,000-60,000	38	28	18	5	23	112
\$60,000-75,000	55	5	11	49	30	150
\$75,000-100,000	19	6	23	62	1	111
\$100,000-125,000	21	3	4	1	1	30
\$125,000-150,000	17	6	1	7	29	60
\$150,000-200,000	15	4	3	7	4	33
\$200,000+	241	64	118	65	40	528
<b>Total</b>	<b>1,043</b>	<b>671</b>	<b>478</b>	<b>420</b>	<b>428</b>	<b>3,040</b>

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Percent Renter Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.7%	5.1%	1.3%	6.9%	2.1%	24.1%
\$10,000-20,000	6.4%	2.0%	5.2%	2.0%	4.5%	20.1%
\$20,000-30,000	1.7%	1.4%	4.2%	0.2%	5.7%	13.1%
\$30,000-40,000	0.1%	3.2%	0.0%	0.1%	2.4%	5.8%
\$40,000-50,000	0.5%	0.3%	2.7%	0.0%	0.0%	3.4%
\$50,000-60,000	0.1%	0.7%	0.7%	0.1%	1.2%	2.7%
\$60,000-75,000	1.9%	0.1%	0.3%	2.3%	0.8%	5.3%
\$75,000-100,000	0.1%	0.2%	1.1%	3.0%	0.1%	4.4%
\$100,000-125,000	0.0%	0.1%	0.2%	0.1%	0.0%	0.3%
\$125,000-150,000	0.2%	0.1%	0.1%	0.3%	1.4%	2.1%
\$150,000-200,000	0.1%	0.1%	0.1%	0.2%	0.2%	0.5%
\$200,000+	7.5%	1.4%	5.2%	2.6%	1.7%	18.3%
<b>Total</b>	<b>27.0%</b>	<b>14.5%</b>	<b>20.9%</b>	<b>17.6%</b>	<b>19.9%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.4%	4.3%	1.0%	2.5%	0.0%	16.2%
\$10,000-20,000	6.8%	17.2%	2.1%	1.0%	0.8%	27.9%
\$20,000-30,000	5.4%	4.1%	0.0%	0.3%	0.6%	10.4%
\$30,000-40,000	5.4%	0.0%	0.2%	0.0%	0.0%	5.6%
\$40,000-50,000	1.5%	3.8%	0.4%	0.5%	0.0%	6.1%
\$50,000-60,000	3.4%	1.4%	0.5%	0.3%	0.0%	5.5%
\$60,000-75,000	1.6%	0.4%	0.5%	0.5%	1.4%	4.3%
\$75,000-100,000	1.6%	0.3%	0.2%	0.3%	0.0%	2.4%
\$100,000-125,000	1.9%	0.1%	0.1%	0.0%	0.1%	2.2%
\$125,000-150,000	1.2%	0.4%	0.0%	0.1%	0.1%	1.7%
\$150,000-200,000	1.3%	0.3%	0.1%	0.4%	0.1%	2.1%
\$200,000+	8.8%	3.4%	1.6%	1.4%	0.6%	15.7%
<b>Total</b>	<b>47.2%</b>	<b>35.5%</b>	<b>6.5%</b>	<b>7.0%</b>	<b>3.7%</b>	<b>100.0%</b>

Percent Renter Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	9.4%	4.9%	1.4%	0.5%	0.0%	16.2%
\$10,000-20,000	8.1%	15.8%	0.0%	1.3%	1.0%	26.2%
\$20,000-30,000	6.0%	2.8%	0.0%	0.4%	0.3%	9.4%
\$30,000-40,000	6.4%	0.0%	0.0%	0.0%	0.0%	6.4%
\$40,000-50,000	1.9%	5.1%	0.1%	0.1%	0.0%	7.3%
\$50,000-60,000	2.8%	1.1%	0.0%	0.1%	0.0%	4.0%
\$60,000-75,000	1.8%	0.3%	0.0%	0.3%	0.0%	2.3%
\$75,000-100,000	1.6%	0.3%	0.0%	0.0%	0.0%	1.9%
\$100,000-125,000	2.4%	0.0%	0.1%	0.0%	0.1%	2.6%
\$125,000-150,000	1.4%	0.5%	0.0%	0.1%	0.0%	2.0%
\$150,000-200,000	1.8%	0.4%	0.0%	0.4%	0.1%	2.6%
\$200,000+	10.3%	4.6%	1.6%	1.8%	0.9%	19.2%
<b>Total</b>	<b>53.8%</b>	<b>35.7%</b>	<b>3.3%</b>	<b>4.9%</b>	<b>2.4%</b>	<b>100.0%</b>

Percent Renter Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total
\$0-10,000	8.6%	4.8%	1.2%	5.3%	1.3%	21.2%
\$10,000-20,000	6.5%	7.4%	4.1%	1.6%	3.2%	22.9%
\$20,000-30,000	3.0%	2.4%	2.7%	0.2%	3.8%	12.1%
\$30,000-40,000	2.0%	2.1%	0.1%	0.0%	1.5%	5.7%
\$40,000-50,000	0.9%	1.5%	1.8%	0.2%	0.0%	4.4%
\$50,000-60,000	1.3%	0.9%	0.6%	0.2%	0.8%	3.7%
\$60,000-75,000	1.8%	0.2%	0.4%	1.6%	1.0%	4.9%
\$75,000-100,000	0.6%	0.2%	0.8%	2.0%	0.0%	3.7%
\$100,000-125,000	0.7%	0.1%	0.1%	0.0%	0.0%	1.0%
\$125,000-150,000	0.6%	0.2%	0.0%	0.2%	1.0%	2.0%
\$150,000-200,000	0.5%	0.1%	0.1%	0.2%	0.1%	1.1%
\$200,000+	7.9%	2.1%	3.9%	2.1%	1.3%	17.4%
<b>Total</b>	<b>34.3%</b>	<b>22.1%</b>	<b>15.7%</b>	<b>13.8%</b>	<b>14.1%</b>	<b>100.0%</b>



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Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	5	31	6	7	4	53
\$10,000-20,000	76	10	22	40	21	169
\$20,000-30,000	4	24	27	5	55	115
\$30,000-40,000	0	27	99	45	8	179
\$40,000-50,000	0	6	35	18	0	59
\$50,000-60,000	38	22	37	18	21	136
\$60,000-75,000	0	19	19	51	19	108
\$75,000-100,000	0	16	10	56	3	85
\$100,000-125,000	11	25	9	44	11	100
\$125,000-150,000	1	1	2	17	13	34
\$150,000-200,000	0	0	24	12	3	39
\$200,000+	27	16	4	0	42	89
<b>Total</b>	<b>162</b>	<b>197</b>	<b>294</b>	<b>313</b>	<b>200</b>	<b>1,166</b>

Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	166	66	16	15	5	268
\$10,000-20,000	128	102	31	7	7	275
\$20,000-30,000	59	121	10	9	5	204
\$30,000-40,000	35	116	17	2	17	187
\$40,000-50,000	20	119	34	3	11	187
\$50,000-60,000	15	53	14	2	12	96
\$60,000-75,000	13	80	11	2	18	124
\$75,000-100,000	15	47	27	0	9	98
\$100,000-125,000	4	33	8	4	12	61
\$125,000-150,000	5	50	4	10	1	70
\$150,000-200,000	7	38	4	3	1	53
\$200,000+	25	31	10	6	319	391
<b>Total</b>	<b>492</b>	<b>856</b>	<b>186</b>	<b>63</b>	<b>417</b>	<b>2,014</b>

Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	133	57	8	14	5	217
\$10,000-20,000	107	98	19	7	7	238
\$20,000-30,000	42	101	3	9	4	159
\$30,000-40,000	33	96	15	1	1	146
\$40,000-50,000	19	110	7	2	11	149
\$50,000-60,000	13	44	4	1	4	66
\$60,000-75,000	12	73	6	2	10	103
\$75,000-100,000	13	35	20	0	3	71
\$100,000-125,000	4	13	0	4	8	29
\$125,000-150,000	3	50	1	10	1	65
\$150,000-200,000	6	19	3	3	1	32
\$200,000+	20	25	8	6	319	378
<b>Total</b>	<b>405</b>	<b>721</b>	<b>94</b>	<b>59</b>	<b>374</b>	<b>1,653</b>

Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person	2-Person	3-Person	4-Person	5+-Person	Total
	Household	Household	Household	Household	Household	
\$0-10,000	171	97	22	22	9	321
\$10,000-20,000	204	112	53	47	28	444
\$20,000-30,000	63	145	37	14	60	319
\$30,000-40,000	35	143	116	47	25	366
\$40,000-50,000	20	125	69	21	11	246
\$50,000-60,000	53	75	51	20	33	232
\$60,000-75,000	13	99	30	53	37	232
\$75,000-100,000	15	63	37	56	12	183
\$100,000-125,000	15	58	17	48	23	161
\$125,000-150,000	6	51	6	27	14	104
\$150,000-200,000	7	38	28	15	4	92
\$200,000+	52	47	14	6	361	480
<b>Total</b>	<b>654</b>	<b>1,053</b>	<b>480</b>	<b>376</b>	<b>617</b>	<b>3,180</b>

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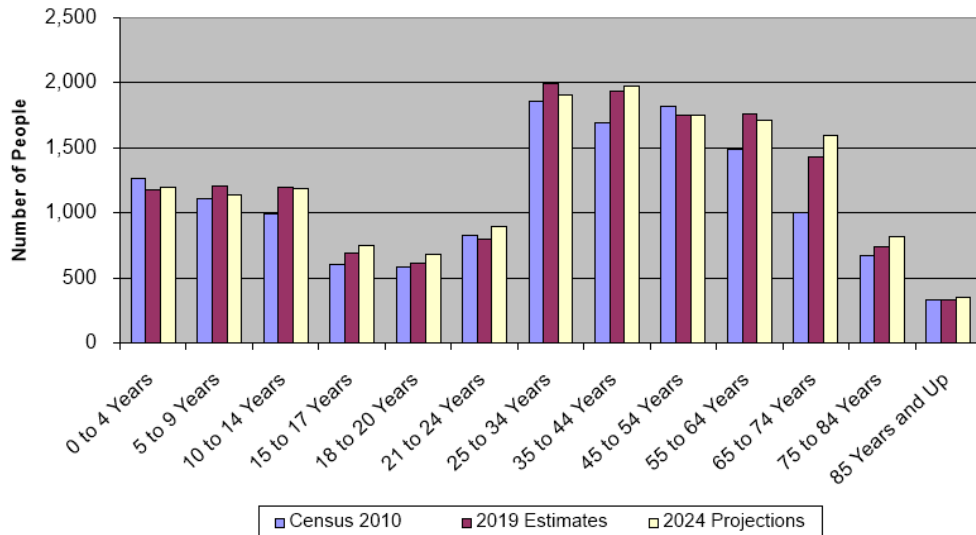
Percent Owner Households						
Age 15 to 54 Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	0.4%	2.7%	0.5%	0.6%	0.3%	4.5%
\$10,000-20,000	6.5%	0.9%	1.9%	3.4%	1.8%	14.5%
\$20,000-30,000	0.3%	2.1%	2.3%	0.4%	4.7%	9.9%
\$30,000-40,000	0.0%	2.3%	8.5%	3.9%	0.7%	15.4%
\$40,000-50,000	0.0%	0.5%	3.0%	1.5%	0.0%	5.1%
\$50,000-60,000	3.3%	1.9%	3.2%	1.5%	1.8%	11.7%
\$60,000-75,000	0.0%	1.6%	1.6%	4.4%	1.6%	9.3%
\$75,000-100,000	0.0%	1.4%	0.9%	4.8%	0.3%	7.3%
\$100,000-125,000	0.9%	2.1%	0.8%	3.8%	0.9%	8.6%
\$125,000-150,000	0.1%	0.1%	0.2%	1.5%	1.1%	2.9%
\$150,000-200,000	0.0%	0.0%	2.1%	1.0%	0.3%	3.3%
\$200,000+	2.3%	1.4%	0.3%	0.0%	3.6%	7.6%
<b>Total</b>	<b>13.9%</b>	<b>16.9%</b>	<b>25.2%</b>	<b>26.8%</b>	<b>17.2%</b>	<b>100.0%</b>

Percent Owner Households						
Aged 55+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.2%	3.3%	0.8%	0.7%	0.2%	13.3%
\$10,000-20,000	6.4%	5.1%	1.5%	0.3%	0.3%	13.7%
\$20,000-30,000	2.9%	6.0%	0.5%	0.4%	0.2%	10.1%
\$30,000-40,000	1.7%	5.8%	0.8%	0.1%	0.8%	9.3%
\$40,000-50,000	1.0%	5.9%	1.7%	0.1%	0.5%	9.3%
\$50,000-60,000	0.7%	2.6%	0.7%	0.1%	0.6%	4.8%
\$60,000-75,000	0.6%	4.0%	0.5%	0.1%	0.9%	6.2%
\$75,000-100,000	0.7%	2.3%	1.3%	0.0%	0.4%	4.9%
\$100,000-125,000	0.2%	1.6%	0.4%	0.2%	0.6%	3.0%
\$125,000-150,000	0.2%	2.5%	0.2%	0.5%	0.0%	3.5%
\$150,000-200,000	0.3%	1.9%	0.2%	0.1%	0.0%	2.6%
\$200,000+	1.2%	1.5%	0.5%	0.3%	15.8%	19.4%
<b>Total</b>	<b>24.4%</b>	<b>42.5%</b>	<b>9.2%</b>	<b>3.1%</b>	<b>20.7%</b>	<b>100.0%</b>

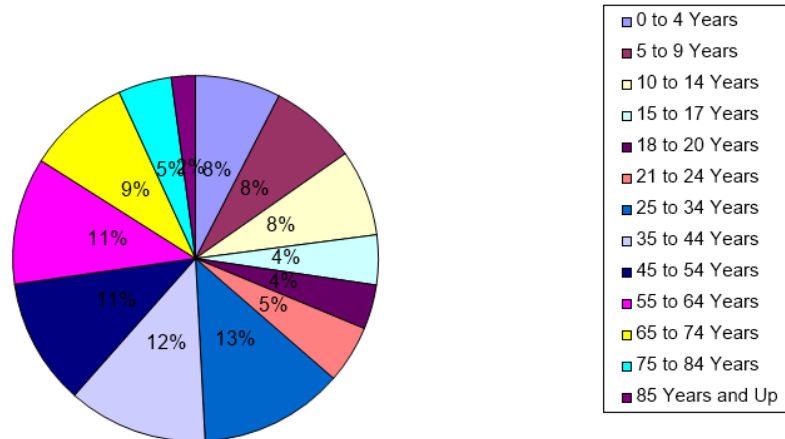
Percent Owner Households						
Aged 62+ Years						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	8.0%	3.4%	0.5%	0.8%	0.3%	13.1%
\$10,000-20,000	6.5%	5.9%	1.1%	0.4%	0.4%	14.4%
\$20,000-30,000	2.5%	6.1%	0.2%	0.5%	0.2%	9.6%
\$30,000-40,000	2.0%	5.8%	0.9%	0.1%	0.1%	8.8%
\$40,000-50,000	1.1%	6.7%	0.4%	0.1%	0.7%	9.0%
\$50,000-60,000	0.8%	2.7%	0.2%	0.1%	0.2%	4.0%
\$60,000-75,000	0.7%	4.4%	0.4%	0.1%	0.6%	6.2%
\$75,000-100,000	0.8%	2.1%	1.2%	0.0%	0.2%	4.3%
\$100,000-125,000	0.2%	0.8%	0.0%	0.2%	0.5%	1.8%
\$125,000-150,000	0.2%	3.0%	0.1%	0.6%	0.1%	3.9%
\$150,000-200,000	0.4%	1.1%	0.2%	0.2%	0.1%	1.9%
\$200,000+	1.2%	1.5%	0.5%	0.4%	19.3%	22.9%
<b>Total</b>	<b>24.5%</b>	<b>43.6%</b>	<b>5.7%</b>	<b>3.6%</b>	<b>22.6%</b>	<b>100.0%</b>

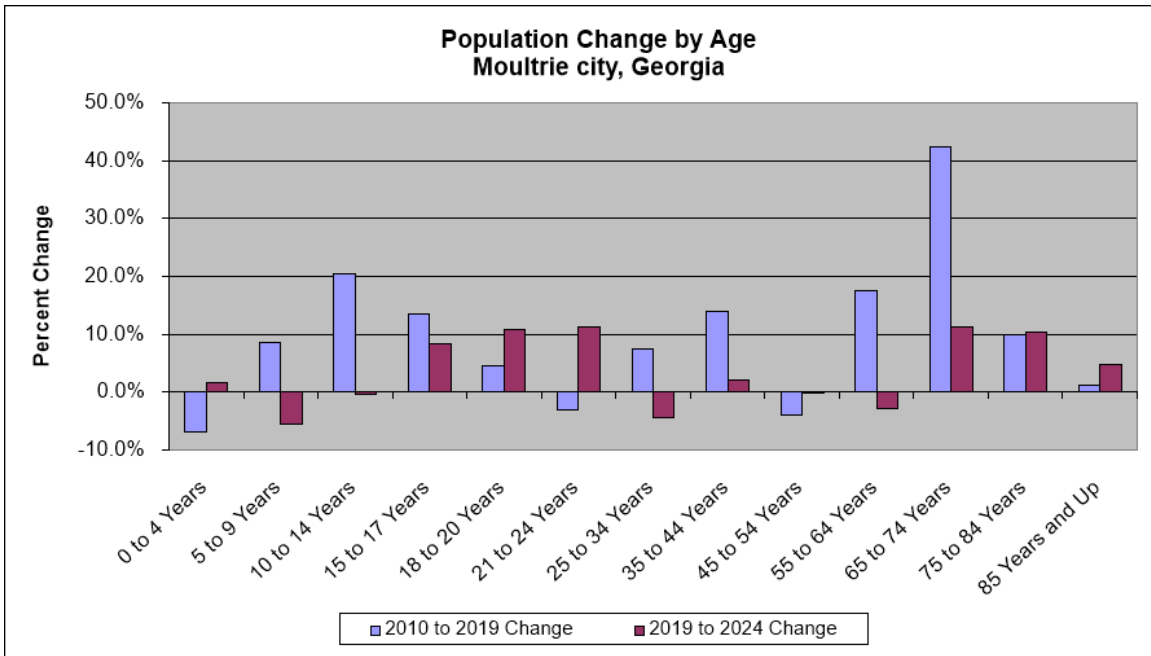
Percent Owner Households						
All Age Groups						
Year 2024 Projections						
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+Person Household	Total
\$0-10,000	5.4%	3.1%	0.7%	0.7%	0.3%	10.1%
\$10,000-20,000	6.4%	3.5%	1.7%	1.5%	0.9%	14.0%
\$20,000-30,000	2.0%	4.6%	1.2%	0.4%	1.9%	10.0%
\$30,000-40,000	1.1%	4.5%	3.6%	1.5%	0.8%	11.5%
\$40,000-50,000	0.6%	3.9%	2.2%	0.7%	0.3%	7.7%
\$50,000-60,000	1.7%	2.4%	1.6%	0.6%	1.0%	7.3%
\$60,000-75,000	0.4%	3.1%	0.9%	1.7%	1.2%	7.3%
\$75,000-100,000	0.5%	2.0%	1.2%	1.8%	0.4%	5.8%
\$100,000-125,000	0.5%	1.8%	0.5%	1.5%	0.7%	5.1%
\$125,000-150,000	0.2%	1.6%	0.2%	0.8%	0.4%	3.3%
\$150,000-200,000	0.2%	1.2%	0.9%	0.5%	0.1%	2.9%
\$200,000+	1.6%	1.5%	0.4%	0.2%	11.4%	15.1%
<b>Total</b>	<b>20.6%</b>	<b>33.1%</b>	<b>15.1%</b>	<b>11.8%</b>	<b>19.4%</b>	<b>100.0%</b>

**Population by Age  
Moultrie city, Georgia**



**2019 Population by Age  
Moultrie city, Georgia**





**ribbon demographics**

[www.ribbondata.com](http://www.ribbondata.com)

## POPULATION DATA

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Population by Age & Sex Moultrie city, Georgia											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	655	611	1,266	0 to 4 Years	622	558	1,180	0 to 4 Years	619	580	1,199
5 to 9 Years	582	530	1,112	5 to 9 Years	620	587	1,207	5 to 9 Years	596	545	1,141
10 to 14 Years	495	497	992	10 to 14 Years	614	580	1,194	10 to 14 Years	609	580	1,189
15 to 17 Years	322	284	606	15 to 17 Years	359	329	688	15 to 17 Years	385	360	745
18 to 20 Years	295	292	587	18 to 20 Years	327	287	614	18 to 20 Years	360	320	680
21 to 24 Years	442	386	828	21 to 24 Years	433	369	802	21 to 24 Years	481	411	892
25 to 34 Years	887	972	1,859	25 to 34 Years	971	1,025	1,996	25 to 34 Years	980	928	1,908
35 to 44 Years	854	843	1,697	35 to 44 Years	914	1,018	1,932	35 to 44 Years	923	1,049	1,972
45 to 54 Years	882	941	1,823	45 to 54 Years	866	885	1,751	45 to 54 Years	854	894	1,748
55 to 64 Years	667	826	1,493	55 to 64 Years	811	945	1,756	55 to 64 Years	791	917	1,708
65 to 74 Years	431	573	1,004	65 to 74 Years	628	802	1,430	65 to 74 Years	704	888	1,592
75 to 84 Years	233	439	672	75 to 84 Years	286	453	739	75 to 84 Years	321	495	816
85 Years and Up	65	264	329	85 Years and Up	81	252	333	85 Years and Up	96	253	349
<b>Total</b>	<b>6,810</b>	<b>7,458</b>	<b>14,268</b>	<b>Total</b>	<b>7,532</b>	<b>8,090</b>	<b>15,622</b>	<b>Total</b>	<b>7,719</b>	<b>8,220</b>	<b>15,939</b>
62+ Years	n/a	n/a	2,414	62+ Years	n/a	n/a	2,992	62+ Years	n/a	n/a	3,253
		<b>Median Age:</b>	<b>34.4</b>			<b>Median Age:</b>	<b>35.7</b>			<b>Median Age:</b>	<b>36.1</b>

Source: Claritas, Ribbon Demographics

Ribbon Demographics, LLC  
[www.ribbondata.com](http://www.ribbondata.com)  
 Tel: 916-880-1644

POPULATION DATA

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Percent Population by Age & Sex											
Moultrie city, Georgia											
Census 2010				Current Year Estimates - 2019				Five-Year Projections - 2024			
Age	Male	Female	Total	Age	Male	Female	Total	Age	Male	Female	Total
0 to 4 Years	4.6%	4.3%	8.9%	0 to 4 Years	4.0%	3.6%	7.6%	0 to 4 Years	3.9%	3.6%	7.5%
5 to 9 Years	4.1%	3.7%	7.8%	5 to 9 Years	4.0%	3.8%	7.7%	5 to 9 Years	3.7%	3.4%	7.2%
10 to 14 Years	3.5%	3.5%	7.0%	10 to 14 Years	3.9%	3.7%	7.6%	10 to 14 Years	3.8%	3.6%	7.5%
15 to 17 Years	2.3%	2.0%	4.2%	15 to 17 Years	2.3%	2.1%	4.4%	15 to 17 Years	2.4%	2.3%	4.7%
18 to 20 Years	2.1%	2.0%	4.1%	18 to 20 Years	2.1%	1.8%	3.9%	18 to 20 Years	2.3%	2.0%	4.3%
21 to 24 Years	3.1%	2.7%	5.8%	21 to 24 Years	2.8%	2.4%	5.1%	21 to 24 Years	3.0%	2.6%	5.6%
25 to 34 Years	6.2%	6.8%	13.0%	25 to 34 Years	6.2%	6.6%	12.8%	25 to 34 Years	6.1%	5.8%	12.0%
35 to 44 Years	6.0%	5.9%	11.9%	35 to 44 Years	5.9%	6.5%	12.4%	35 to 44 Years	5.8%	6.6%	12.4%
45 to 54 Years	6.2%	6.6%	12.8%	45 to 54 Years	5.5%	5.7%	11.2%	45 to 54 Years	5.4%	5.6%	11.0%
55 to 64 Years	4.7%	5.8%	10.5%	55 to 64 Years	5.2%	6.0%	11.2%	55 to 64 Years	5.0%	5.8%	10.7%
65 to 74 Years	3.0%	4.0%	7.0%	65 to 74 Years	4.0%	5.1%	9.2%	65 to 74 Years	4.4%	5.6%	10.0%
75 to 84 Years	1.6%	3.1%	4.7%	75 to 84 Years	1.8%	2.9%	4.7%	75 to 84 Years	2.0%	3.1%	5.1%
85 Years and Up	0.5%	1.9%	2.3%	85 Years and Up	0.5%	1.6%	2.1%	85 Years and Up	0.6%	1.6%	2.2%
<b>Total</b>	<b>47.7%</b>	<b>52.3%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.2%</b>	<b>51.8%</b>	<b>100.0%</b>	<b>Total</b>	<b>48.4%</b>	<b>51.6%</b>	<b>100.0%</b>
62+ Years	n/a	n/a	16.9%	62+ Years	n/a	n/a	19.2%	62+ Years	n/a	n/a	20.4%

Source: Claritas; Ribbon Demographics

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

POPULATION DATA

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Changes in Population by Age & Sex									
Moultrie city, Georgia									
Estimated Change - 2010 to 2019					Projected Change - 2019 to 2024				
Age	Male	Female	Total Change	Percent Change	Age	Male	Female	Total Change	Percent Change
0 to 4 Years	-33	-53	-86	-6.8%	0 to 4 Years	-3	22	19	1.6%
5 to 9 Years	38	57	95	8.5%	5 to 9 Years	-24	-42	-66	-5.5%
10 to 14 Years	119	83	202	20.4%	10 to 14 Years	-5	0	-5	-0.4%
15 to 17 Years	37	45	82	13.5%	15 to 17 Years	26	31	57	8.3%
18 to 20 Years	32	-5	27	4.6%	18 to 20 Years	33	33	66	10.7%
21 to 24 Years	-9	-17	-26	-3.1%	21 to 24 Years	48	42	90	11.2%
25 to 34 Years	84	53	137	7.4%	25 to 34 Years	9	-97	-88	-4.4%
35 to 44 Years	60	175	235	13.8%	35 to 44 Years	9	31	40	2.1%
45 to 54 Years	-16	-56	-72	-3.9%	45 to 54 Years	-12	9	-3	-0.2%
55 to 64 Years	144	119	263	17.6%	55 to 64 Years	-20	-28	-48	-2.7%
65 to 74 Years	197	229	426	42.4%	65 to 74 Years	76	86	162	11.3%
75 to 84 Years	53	14	67	10.0%	75 to 84 Years	35	42	77	10.4%
85 Years and Up	16	-12	4	1.2%	85 Years and Up	15	1	16	4.8%
<b>Total</b>	<b>722</b>	<b>632</b>	<b>1,354</b>	<b>9.5%</b>	<b>Total</b>	<b>187</b>	<b>130</b>	<b>317</b>	<b>2.0%</b>
62+ Years	n/a	n/a	578	23.9%	62+ Years	n/a	n/a	261	8.7%

Source: Claritas; Ribbon Demographics

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

**ADDENDUM G**

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

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**OVERVIEW**

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

**ACCREDITATIONS**

**State Certified General Real Estate Appraiser**

Alabama State License Number: G00548  
Arizona State License Number: 31453  
Colorado State License Number: CG40024048  
Connecticut State License Number: RCG.0001276  
District of Columbia License Number: GA11630  
Georgia State License Number: 258907  
Hawaii State License Number: CG A1096  
Idaho State License Number: CGA-3101  
Illinois State License Number: 153.0001384  
Indiana State License Number: CG40200270  
Iowa State License Number: CG02426  
Kansas State License Number: G-1783  
Louisiana State License Number: G1126  
Maine State License Number: CG3635  
Maryland State License Number: 32017  
Michigan State License Number: 1201068069  
Minnesota State License Number: 40186198  
Mississippi State License Number: GA-624  
Missouri State License Number: RA002563  
Montana State License Number: REA-RAG-LIC-8530  
Nebraska State License Number: CG2000046R  
New York State License Number: 46000039864  
North Carolina State License Number: A5519  
North Dakota State License Number: CG-2601  
Ohio State License Number: 448306  
Oklahoma State License Number: 12524CGA  
Oregon State License Number: C000793  
Pennsylvania State License Number: GA001813R  
South Carolina State License Number: 3976  
Tennessee State License Number: 00003478  
Texas State License Number: 1329698-G  
Utah State License Number: 5510040-CG00  
Virginia State License Number: 4001 015446  
Washington State License Number: 1101018  
West Virginia State License Number: CG358  
Wisconsin State License Number: 1078-10  
Wyoming State License Number: 479

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

**EXPERIENCE  
(1991 TO PRESENT)**

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

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

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

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

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

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

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

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

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

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

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

**EDUCATION**

**Bachelor of Arts Degree**

*Southeast Missouri State University*

**Associate of Arts Degree**

*Three Rivers Community College*



**HUD/FHA Appraiser Training**

*Arkansas State Office*

**Multifamily Accelerated Processing Valuation (MAP)**

*U.S. Department of Housing and Urban Development*

**2<sup>nd</sup> Annual Multifamily Accelerated Processing Basic and Advanced Valuation (MAP)**

*U.S. Department of Housing and Urban Development*

**FHA Appraising Today**

*McKissock, Inc.*

**Texas USDA Rural Development Multifamily Housing Appraiser Training**

*Texas Rural Development*

**Kentucky USDA Rural Development Multifamily Housing Appraiser Training**

*Kentucky Rural Development*

**Financial Analysis of Income Properties**

*National Association of Independent Fee Appraisers*

**Income Capitalization**

*McKissock, Inc.*

**Introduction to Income Property Appraising**

*National Association of Independent Fee Appraisers*

**Concepts, Terminology & Techniques**

*National Association of Independent Fee Appraisers*

**Uniform Standards of Professional Appraisal Practice**

*Central Missouri State University*

**Appraisal of Scenic, Recreational and Forest Properties**

*University of Missouri-Columbia*

**Appraiser Liability**

*McKissock, Inc.*

**Appraisal Trends**

*McKissock, Inc.*

**Sales Comparison Approach**

*Honáros College*

**Even Odder: More Oddball Appraisals**

*McKissock, Inc.*

**Mortgage Fraud: A Dangerous Business**

*Honáros College*

**Private Appraisal Assignments**

*McKissock, Inc.*

**Construction Details & Trends**

*McKissock, Inc.*

**Condemnation Appraising Principles & Applications**

*Appraisal Institute*

**Michigan Law**

*McKissock, Inc.*

**Pennsylvania State Mandated Law**

*McKissock, Inc.*

**Valuing Real Estate in a Changing Market**

*National Association of Independent Fee Appraisers*

**Principles of Residential Real Estate Appraising**

*National Association of Independent Fee Appraisers*

**Real Estate Appraisal Methods**

*Southeast Missouri State University*

**Lead Inspector Training**

*The University of Kansas*

**Lead Inspector Refresher**

*Safety Support Services, Incorporated*

**Home Inspections: Common Defects in Homes**

*National Association of Independent Fee Appraisers*

**Heating and Air Conditioning Review**

*National Association of Independent Fee Appraisers*

**Professional Standards of Practice**

*National Association of Independent Fee Appraisers*

**Developing & Growing an Appraisal Practice – Virtual Classroom**

*McKissock, Inc.*

**The Appraiser as Expert Witness**

*McKissock, Inc.*

**Current Issues in Appraising**

*McKissock, Inc.*

**2011 ValExpo: Keynote-Valuation Visionaries**

*Van Education Center/Real Estate*

**Residential Report Writing**

*McKissock, Inc.*

**The Dirty Dozen**

*McKissock, Inc.*

**Risky Business: Ways to Minimize Your Liability**

*McKissock, Inc.*

**Introduction to Legal Descriptions**

*McKissock, Inc.*

**Introduction to the Uniform Appraisal Dataset**

*McKissock, Inc.*

**Mold Pollution and the Appraiser**

*McKissock, Inc.*

**Appraising Apartments: The Basics**

*McKissock, Inc.*

**Foundations in Sustainability: Greening the Real Estate and Appraisal Industries**

*McKissock, Inc.*

**Mortgage Fraud**

*McKissock, Inc.*

**The Nuts and Bolts of Green Building for Appraisers**

*McKissock, Inc.*

**The Cost Approach**

*McKissock, Inc.*

**Pennsylvania State Mandated Law for Appraisers**

*McKissock, Inc.*

**Michigan Appraisal Law**

*McKissock, Inc.*

**Modern Green Building Concepts**

*McKissock, Inc.*

**Residential Appraisal Review**

*McKissock, Inc.*

**Residential Report Writing More Than Forms**

*McKissock, Inc.*

**2-4 Family Finesse**

*McKissock, Inc.*

**Appraisal Applications of Regression Analysis**

*McKissock, Inc.*

**Appraisal of Self-Storage Facilities**

*McKissock, Inc.*

**Supervisor-Trainee Course for Missouri**

*McKissock, Inc.*

**The Thermal Shell**

*McKissock, Inc.*

**Even Odder - More Oddball Appraisals**

*McKissock, Inc.*

**Online Data Verification Methods**

*Appraisal Institute*

**Online Comparative Analysis**

*Appraisal Institute*

**Advanced Hotel Appraising - Full Service Hotels**

*McKissock, Inc.*

**Appraisal of Fast Food Facilities**

*McKissock, Inc.*

**Appraisal Review for Commercial Appraisers**

*McKissock, Inc.*

**Exploring Appraiser Liability**

*McKissock, Inc.*