

Rental Housing Market Analysis for:
Primrose Summit
East Ellijay, Gilmer County, Georgia
2008-017



180 Degree Panoramic view of the site

Prepared for:
Georgia Department of Community Affairs
Office of Affordable Housing
60 Executive Park South, NE
East Ellijay, GA 30329

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A. EXECUTIVE SUMMARY

1. Market Demand and Demand Trends

Market demand and demand trends for the proposed, existing or rehabilitated units given the existing and projected economic conditions of the area:

We are of the opinion that there is an inadequate demand for the proposed new apartment project in East Ellijay, Georgia. Our opinion is based on an analysis of a Primary Market Area consisting of all of Gilmer County plus an allowance of an additional 15% for secondary demand from outside Gilmer County. The developer has proposed construction of 75 senior one and two-bedroom apartments that set aside 4 units for residents with special needs. All 75 units will be designated for the mobility impaired and 2 of the units will be designated for the sight or hearing impaired. The project is to be known as Primrose Summit based upon the current structure of the developer's application for tax credits. Supportive services are proposed to be provided by Highland Rivers CSB providing mental health and developmental disabilities, and addictive diseases. The development also uses USDA Section 538 funding for the development proposal. The overall project capture rate for the proposed senior apartment development is extraordinarily high and unacceptable at 59.04% for all LIHTC units and 6.99% for all market rate units. The total project capture rate, when averaged down by the market rate units is 25.67%. The capture rate for the affordable housing units is not acceptable nor are the individual segments of the proposal after being segmented by unit type and income level for the one and two-bedroom senior units.

Furthermore, as more fully described in the site analysis section of this report, we have reservations over the acceptability of the site. However, the site issues are not the primary concern. The greater concern is the overall size of the proposed project and unacceptable capture rates.

2. Stabilization Projections

Stabilization projections for the subject property until a sustaining occupancy level of 93% can be achieved for the project. If stabilization projections for the subject differ significantly from historic data, an explanation of such must be given:

The development is new construction. If constructed, the property could be an attractive senior rental development in the Primary Market Area. However, in our opinion, there is an inadequate demand for the one and two-bedroom units. Our estimate is that the project lease-up

could take up to 3 years and that the project may not; in the foreseeable future ever reach a sustainable occupancy of 93%.

3. Absorption Projections

Absorption projections for each bedroom type and for the subject property as a whole:

It is anticipated that if constructed, absorption would not occur in a steady manner. The one and two-bedroom senior units could take many years to reach 93% occupancy.

4. Comparable Units

Comparable units in the proposed projects primary market area:

There is one senior Rural Development apartment developments that is used as a comparable development in the East Ellijay primary market area. It is a low to moderate income Rural Development and tax credit funded rental housing development that provides affordable housing for seniors. It has 100% subsidies. There are 2 subsidized Rural Development apartments for families that are open to senior occupants, and are use as comparables simply because there are insufficient rental developments on the market to use as comparables. There are only a few market rate apartments on the market. The senior rental units that are considered comparable to the proposed tax credit development are known as Brooks Hill Apartments. They are reviewed in the study that follows.

5. Appropriateness of Unit Mix, Unit Rent & Unit Sizes

Appropriateness of unit rent, unit mix and unit sizes:

As structured, the unit mix of one and two-bedroom senior units is compatible with the East Ellijay housing market. The unit gross rents are as low as \$256 for the one-bedroom units and go as high as \$579 for the two-bedroom units. The unit sizes are 720 SF for the one-bedroom units and 880 SF in the two-bedroom units.

6. Amenities

Appropriateness of interior and exterior amenities including appliance package:

The developer proposes to provide an extensive list of amenities that will be competitive on the East Ellijay rental housing market. The following list of amenities is comparable to the newest housing developments on the current rental market.

Community features:

- 2 Residential Buildings, three+-story, garden style
- Brick and Hardi-plank siding
- Elevator
- View of the town and surrounding foothills of the Appalachian Mountains
- Construction to satisfy requirements of Sustainable Communities
- Construction to satisfy requirements of the Surface Energy Institute
- Sustainable construction practices
- High energy efficiency
- Low-utility costs
- Central, controlled entry point
- Community garden spots
- Walking trails
- Annual planting beds
- Low-water landscaping
- Picnic Gazebo
- Picnic grills
- Clubhouse
- Equipped Fitness Center
- Technology Center/Business Center
- Professional management
- Community Building with Meeting Room and Kitchenette
- On-Site Laundry
- Shuffleboard and Horseshoes

Owner provides: Central Heat and Air, Refrigerator, Stove, Carbon Monoxide Fire Suppression system; all senior units are accessible and adaptable; and since the building is more than one story, then an elevator is provided along with interior gathering places.

Other unit features:

- 14 SEER HVAC
- Storage area/Balcony space
- Energy efficient stoves
- Energy Star Refrigerators
- Energy Star Water Heater
- Energy efficient microwaves
- Energy efficient trash compactors
- Energy efficient heat pumps
- Energy Star Dishwashers
- Energy efficient garbage disposals
- Ceiling fans
- CO2 Fire Suppression
- Fire Sprinkler System
- Water Saver Plumbing
- Washer/dryer hookups
- Individual in-unit emergency call systems
- Internet access

Project Support Services:

Primrose Summit will set aside 4 units for “Targeted Populations” or for 4 units for mental health disabilities and will contract with Highland Rivers Community Service Board. Highland Rivers CSB provides services for mental health disabilities, development disabilities and addictive disease disabilities. 75 of the units will be equipped to accommodate those residents who are mobility impaired and 2 of the units will be equipped to accommodate those residents who are sight and/or hearing impaired.

The project meets Georgia’s Energy Codes. The amenities, as proposed, for this project are extensive and would be competitive with other similarly situated senior properties in the East Ellijay market.

7. Access to Neighborhood Services

Location and distance of subject property in relationship to local amenities:

The majority of the neighborhood services are within 2 miles of the proposed site location. Downtown Ellijay is only a mile away. Local amenities, such as emergency services, banks, grocery stores, and other community services, are within close proximity to the proposed apartments. A full listing of the support services is provided in the section on Site Evaluation that follows in the report.

8. Capture Rates

Correlation of the subject property to the eligible tenant target population through an analysis of capture rates for each target tenant segment. Given the target population, existing market conditions, and required market capture rates as outlined in the demand section:

The capture rate for the one and two-bedroom units proposed is shown in the following Capture Rate by Unit Type Chart:

Figure 1: Capture Rates by Unit Type

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Median Market Rent	Proposed Rents
1 BR	30% AMI	2	12	0	12	16.51%	3 - 7 mos	\$587	\$170
1 BR	50% AMI	10	18	0	18	56.59%	6 - 18 mos	\$587	\$345
1 BR	60% AMI	17	24	0	24	72.09%	2 - 3 Years	\$587	\$390
1BR LIHTC UNITS		29	53	0	53	54.34%	2 - 3 Years		
1 BR	Mkt.	4	37	0	37	10.78%	3 - 7 mos	\$587	\$425
2 BR	30% AMI	2	25	0	25	7.91%	3 - 5 mos	\$667	\$200
2 BR	50% AMI	13	35	0	35	37.45%	1 - 2 Years	\$667	\$410
2 BR	60% AMI	23	29		29	79.38%	2 - 3 Years	\$667	\$470
2BR LIHTC UNITS		15	35	0	35	43.22%	1 - 2 Years		
2 BR	Mkt.	4	77	0	77	5.17%	3 - 7 mos	\$667	\$500
Proposed Project Capture Rate LIHTC Units					59.04%				
Proposed Project Capture Rate Market Rate Units					6.99%				
Proposed Project Capture Rate ALL Units					25.67%				
Proposed Project Stabilization Period					1 - 3 Years				
Note: Units with a projected absorption over 12 months may not reach 93% occupancy for up to 36 months.									

The overall project capture rate for the proposed senior apartment development is extraordinarily high and unacceptable at 59.04% for all LIHTC units and 6.99% for all market rate units. The total project capture rate, when averaged down by the market rate units is 25.67%. The capture rates for the affordable housing units is not acceptable nor are the individual segments of the proposal after being segmented by unit type and income level for the one and two-bedroom senior units.

Furthermore, as more fully described in the site analysis section of this report, we have reservations over the acceptability of the site. However, the site issues are not the primary concern. The greater concern is the overall size of the proposed project and unacceptable capture rates.

Capture Rate PBRA Units: Notwithstanding the Capture Rate analysis herein, the Georgia DCA Market Study Manual states:

“Units that are subsidized with PBRA...will not be used in determining project demand. These units...will be assumed leasable in the market and deducted from the total number of units in the project for determining capture rates.”

In this case, the developer has indicated that PBRA will not be used and that, therefore, all of the proposed units must be used for determining the capture rate. Also, due to the small geographical and political size of the primary market area, the capture rates are still very high.

9. Conclusion

A candid, detailed conclusion about the strength of the market for the project as proposed:

The senior housing market in the Primary Market Area is stable; however the proposed senior units will exceed the demand for affordable senior housing in the market. We believe that the subject property will not be able to reach a sustainable 93% occupancy rate within a year of the completion of construction and maintain that level of occupancy for the foreseeable future. We used the entirety of Gilmer County as the Primary Market Area (PMA) plus the surrounding areas for the secondary market area. Over half of Gilmer County is national forest. While the site and surrounding community are beautiful, there simply is not enough population density to support the proposed 75 units. Furthermore, we did not feel that expansion of the PMA beyond Gilmer County would be appropriate. To the east and north, the area is national forest. To the West is Murray County anchored by Dalton, Georgia. To the south is Cherokee County which borders on the Atlanta Metro area. Based upon the number of units provided, we are not recommending this proposal. Additionally, we have concerns over the access to the site. The access road clearly appears to be in excess of a 10% grade. Such a steep slope is totally unacceptable especially for senior drivers.

10. Summary Table

Summaries of the most pertinent findings and conclusions for each section listed below.

Figure 2: Summary Table

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Median Market Rent	Proposed Rents
1 BR	30% AMI	2	12	0	12	16.51%	3 - 7 mos	\$587	\$170
1 BR	50% AMI	10	18	0	18	56.59%	6 - 18 mos	\$587	\$345
1 BR	60% AMI	17	24	0	24	72.09%	2 - 3 Years	\$587	\$390
1BR LIHTC UNITS		29	53	0	53	54.34%	2 - 3 Years		
<i>1 BR</i>	<i>Mkt.</i>	4	37	0	37	10.78%	3 - 7 mos	\$587	\$425
2 BR	30% AMI	2	25	0	25	7.91%	3 - 5 mos	\$667	\$200
2 BR	50% AMI	13	35	0	35	37.45%	1 - 2 Years	\$667	\$410
2 BR	60% AMI	23	29		29	79.38%	2 - 3 Years	\$667	\$470
2BR LIHTC UNITS		15	35	0	35	43.22%	1 - 2 Years		
<i>2 BR</i>	<i>Mkt.</i>	4	77	0	77	5.17%	3 - 7 mos	\$667	\$500
Proposed Project Capture Rate LIHTC Units					59.04%				
Proposed Project Capture Rate Market Rate Units					6.99%				
Proposed Project Capture Rate ALL Units					25.67%				
Proposed Project Stabilization Period					1 - 3 Yrs				
Note: Units with a projected absorption over 12 months may not reach 93% occupancy for up to 36 months.									

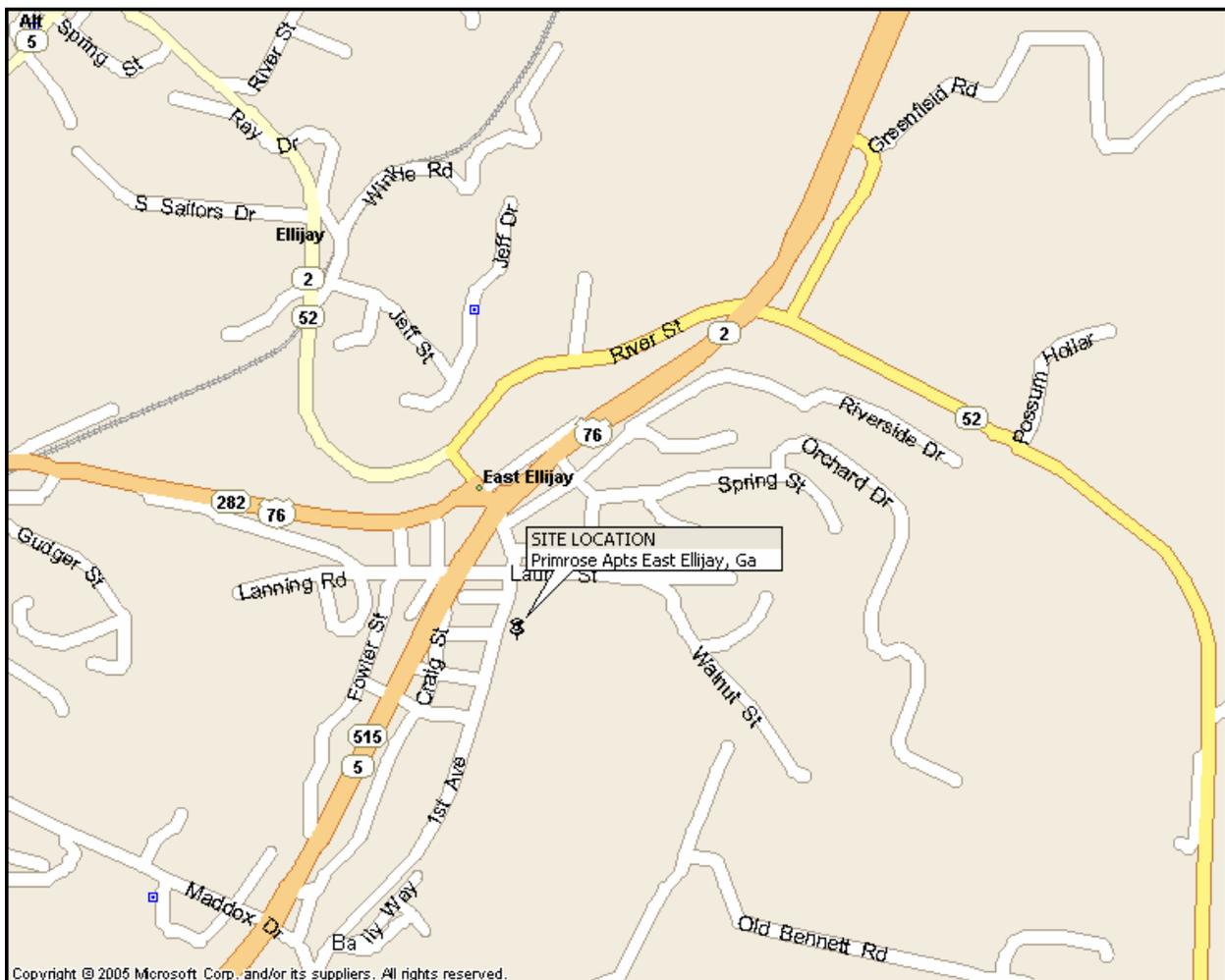
B. PROJECT DESCRIPTION

1. Project Address and Location

The proposed senior site consists of 6.4 acres near the intersection of First Avenue and Willow Street. This report has assumed the address of 420 First Avenue for purposes of this report. This site is located in a Designated Development Area (DDA). It is located to the east of Highway 515 South near the intersection with US Highway 76, generally located in north central East Ellijay.

See the site location map below.

Figure 3: Site Location Map



2. Construction Type

The proposed project is the new construction of 75 senior garden style units, 29 of which will be one-bedroom units and 38 of which will be two-bedroom units. There will be 4 market rate one-bedroom units and 4 market rate two-bedroom units. They will be housed in a three-story or more residential buildings with an elevator located on a small hill overlooking the town of East Ellijay. The buildings will be constructed of brick and Hardi-plank siding. The developer of the property intends to follow the Sustainable Communities and EarthCraft program of the Southface Energy Institute. These programs support sustainable construction practices and ensure high energy efficiency and low-utility costs.

3. Occupancy Type

The proposed new construction of the Primrose Summit will provide affordable housing restricted to 30%, 50%, and 60% of the Area Median Income (AMI) and some market rate units for seniors age 55 years old and older in Gilmer County. In addition, there are 4 Special Needs units reserved with support services provided by a pre-approved agency, Highland River CSB providing support services for those suffering from mental health disabilities, development disabilities and addictive diseases.

4. Rents, Unit Mix, and Unit Sizes

The proposed new construction of the Primrose Summit will consist of seventy-five (75) one and two-bedroom senior units restricted to 30%, 50% and 60% of the Area Median Income (AMI) for Gilmer County. In addition, there will be 8 market rate units provided in the development. There will be 2 one-bedroom units restricted to 30% AMI. All of these units will have a gross rent of \$256 per month (a collected rent of \$170 per month and the \$86 utility allowance). There will be 10 one-bedroom units restricted to 50% of the Area Median Income for Gilmer County. These units will have a monthly gross rent of \$438 per month (\$345 net rent plus the \$86 utility allowance). There will be 17 one-bedroom units restricted to 60% AMI. They will have a gross rent of \$476 (\$390 with the utility allowance deducted). Additionally, there will be 4 one-bedroom units offered at market rate that will have a monthly net rent of \$425 per month.

There will be 2 two-bedroom units restricted to 30% AMI that will all be subsidized by the Public Housing Authority and will have a monthly collected rent of \$200, or \$309 including the \$109 utility allowance for two-bedroom units. There will be 13 two-bedroom units restricted to

50% AMI, which will have a gross rent of \$519 per month. There will be 23 two-bedroom units restricted to 60% AMI. These units will have a gross monthly rent of \$631 per month, or \$470 with the utility allowance deducted. Finally, there will be 4 two-bedroom market rate units offered with a monthly collected rent of \$500 per month.

The one-bedroom units will provide 720 square feet and the two-bedroom units will provide 880 square feet. All of the proposed gross rents are within the applicable rent and income restrictions.

See the following table

Figure 4: Rents, Unit Mix, and Unit Sizes

Number of Bedrooms	Number of Units	Unit Size	AMI	Gross Rent Limit	Gross Rent	Utility Allow (1)	Rent / Sq. Ft. (2)	PBRA Type	Monthly Net Rent	Min Income to Pay Rent	Max Income (3)
1	2	720	30%	\$263	\$256	\$86	\$0.24	n.a.	\$170	\$ 5,100	\$11,220
1	10	720	50%	\$438	\$431	\$86	\$0.48	n.a.	\$345	\$10,350	\$18,700
1	17	720	60%	\$526	\$476	\$86	\$0.54	n.a.	\$390	\$11,700	\$22,440
1	4	720	Mkt.		\$425		\$0.59	n.a.	\$425	\$12,750	\$50,000
2	2	880	30%	\$315	\$309	\$109	\$0.23	n.a.	\$200	\$ 6,000	\$11,220
2	13	880	50%	\$526	\$519	\$109	\$0.47	n.a.	\$410	\$12,300	\$18,700
2	23	880	60%	\$631	\$579	\$109	\$0.53	n.a.	\$470	\$14,100	\$22,440
2	4	880	Mkt.		\$500		\$0.57	n.a.	\$500	\$15,000	\$50,000
75											
(1) The Utility Allowances listed are from the Atlanta Housing Authority											
(2) Rent per Square foot is based on the monthly net rent.											
(3) Maximum income = 2 person income limit for all senior units.											

5. Project-Based Rental Assistance

The developer does not intend to use project-based rental assistance on the units for seniors age 55 and older and tenants with Special Needs. See the section above on rents, unit mix, and unit sizes. Other government funding sources have been secured for the development under the USDA Section 538 program. PBRA might likely make a big difference in both the capture rates and marketability of the proposed project.

6. Utility Allowances

The utility allowance for each bedroom unit, according to the Georgia Department of Community Affairs, is \$86 and \$109 per month.

See the table below.

Figure 5: Utility Allowances

Utility	<u>1 BR</u>	<u>2BR</u>
Heat-- Electric heat Pump	\$10	\$12
Air Cond. -- Electric	\$20	\$26
Cooking - Electric	\$8	\$10
Hot Water - Electric	\$25	\$32
Lights - Electric	\$23	\$29
Total Tenant-Paid UA	\$86	\$109
Source: Atlanta Housing Authority		

7. Site Improvement & Amenities

The developer proposes to provide an extensive list of amenities that will be competitive on the East Ellijay rental housing market. The following list of amenities is comparable to the best of the newest housing developments on the current rental market.

Community features:

- 2 Residential Buildings, three+-story, garden style
- Brick and Hardi-plank siding
- Elevator
- View of the town and surrounding foothills of the Appalachian Mountains
- Construction to satisfy requirements of Sustainable Communities
- Construction to satisfy requirements of the Surface Energy Institute
- Sustainable construction practices
- High energy efficiency
- Low-utility costs
- Central, controlled entry point
- Community garden spots
- Walking trails
- Annual planting beds
- Low-water landscaping
- Picnic Gazebo
- Picnic grills
- Clubhouse
- Equipped Fitness Center
- Technology Center/Business Center
- Professional management
- Community Building with Meeting Room and Kitchenette

- On-Site Laundry
- Shuffleboard and Horseshoes

Owner provides: Central Heat and Air, Refrigerator, Stove, Carbon Monoxide Fire Suppression system; all senior units are accessible and adaptable; and since the building is more than one story, then an elevator is provided along with interior gathering places.

Other unit features:

- 14 SEER HVAC
- Storage area/Balcony space
- Energy efficient stoves
- Energy Star Refrigerators
- Energy Star Water Heater
- Energy efficient microwaves
- Energy efficient trash compactors
- Energy efficient heat pumps
- Energy Star Dishwashers
- Energy efficient garbage disposals
- Ceiling fans
- CO2 Fire Suppression
- Fire Sprinkler System
- Water Saver Plumbing
- Washer/dryer hookups
- Individual in-unit emergency call systems
- Internet access

Project Support Services:

Primrose Summit will set aside 4 units for “Targeted Populations” or for 4 units for mental health disabilities and will contract with Highland Rivers Community Service Board. Highland Rivers CSB provides services for mental health disabilities, development disabilities and addictive disease disabilities. 75 of the units will be equipped to accommodate those residents who are mobility impaired and 2 of the units will be equipped to accommodate those residents who are sight and/or hearing impaired.

The project meets Georgia’s Energy Codes. The amenities, as proposed, for this project are extensive and will be competitive with other similarly situated senior properties in the East Ellijay market.

8. Projected Place-In-Service Date

The developer projects a place-in-service date of April of 2010 for the new construction.

C. SITE EVALUATION

1. Site Visit

FielderGroup Market Research visited the site for the proposed units during the week of May 16th to 25th, 2008.

2. Site Physical Features

The proposed site consists of 6.4 acres within a larger 8.18 acres near the intersection of First Avenue and Willow Street. This report has assumed the address of 420 First Avenue for purposes of this report. The site is located on the top of a small hill overlooking the town of East Ellijay and the foothills of the Appalachian Mountains. The site will have access from First Avenue. The total site contains 8.18 acres. The 8 acres slope down to a small stream in one section. There are 2 residential buildings: Building #1 faces south while Building #2 faces to the south east. The residential buildings will be sited on top of the hill. However, the access to the proposed buildings is via a steep road that appears to be well in excess of a 10% slope. Such access exceeds reasonable engineering standards and is particularly dangerous for senior drivers. Because of the steep access to the site, we feel that the site is un-acceptable.

The developer of the property intends to follow the Sustainable Communities and EarthCraft program of the Southface Energy Institute. These programs support sustainable construction practices and ensure high energy efficiency and low-utility costs. The development will follow practices related to site planning, grading, erosion control, water conservation, connectivity, and community participation. The site has been designed to preserve as much green space as possible and to blend into the fabric of the surrounding community.

3. **Photographs of the Site**



180 Degree panorama of the site from the west side of the site looking east.



180 Degree panorama of the site from the south side of the site looking north.



180 Degree panorama of the site from the south side of the site looking north.

4. Site Location Map

Figure 6: Site Location Map

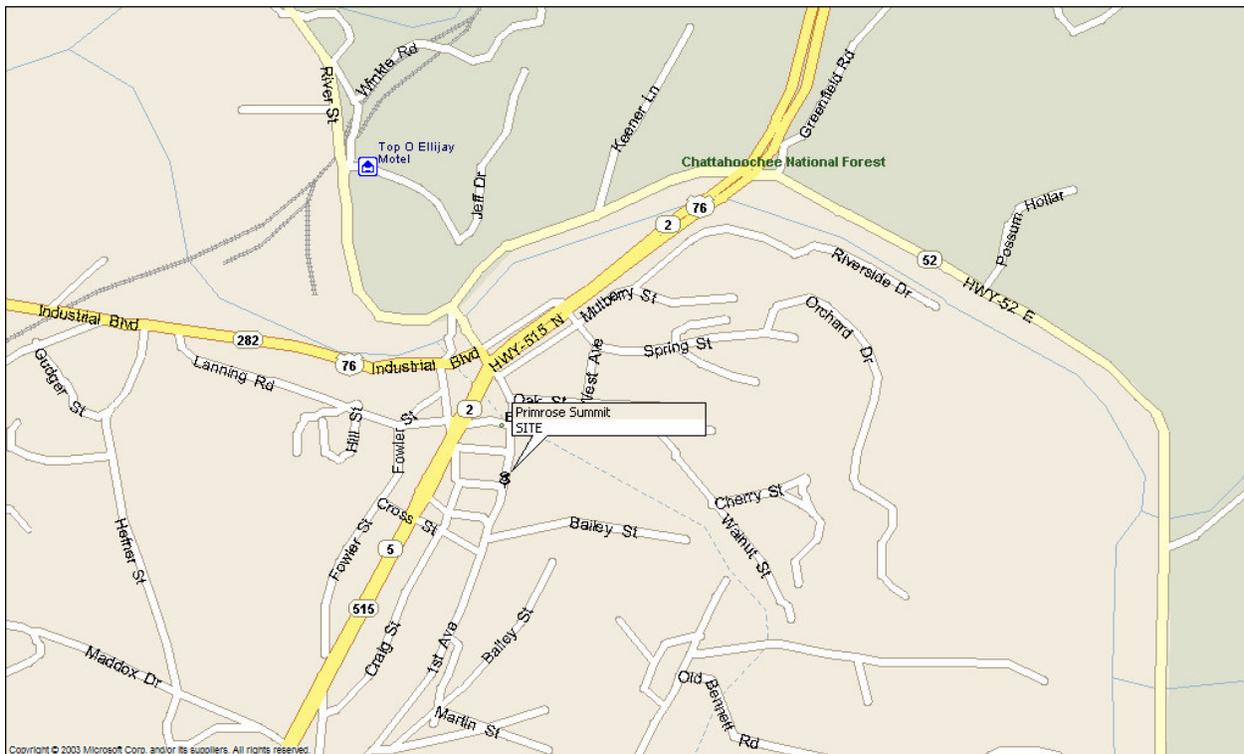


Figure 7: Primrose Summit Site Plan

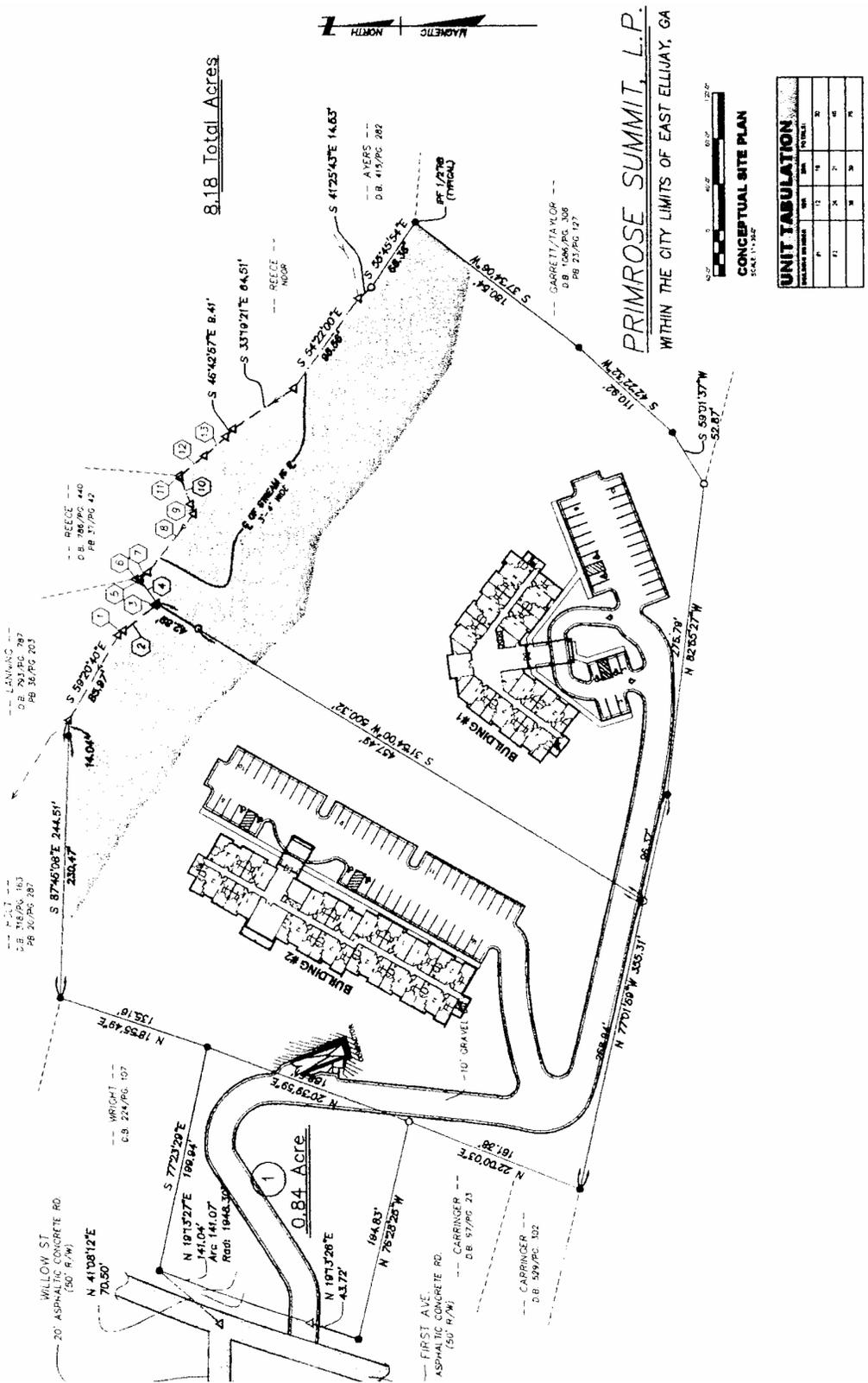


Figure 8: Gilmer County PMA



Figure 9: State of Georgia



5. Neighborhood Services

The majority of the neighborhood services and amenities that will serve future senior tenants of the proposed apartments are located within one and a half miles of the site location.

a. Grocery Stores

Grocery stores in the area include: Food Lion, located at 130 Fowler Street, is just a few hundred yards from the site; and Ingles Market located at 240 Old Orchard Square is located within 1.8 miles of the proposed site location.

b. Retail Shopping

There are several retail shopping opportunities within close proximity to the proposed site location. Sears Roebuck is located at 67 Fowler Street just 235 yards from the site. Wal-Mart Supercenter is located at 88 Highland Crossing, estimated to be less than one mile from the site.

c. Emergency Services

The East Ellijay Police Department is located at 107 Oak Street, less than one mile from the proposed site location. Ellijay Fire Department is located at 197 North Main Street is 1 mile from the site while the Gilmer County Ambulance Service is located at 1561 Highway South Main Street, 1.3 miles from the site.

d. Medical Services

The North Georgia Medical Center is located at 1362 South Main Street in Ellijay, just 1.2 miles from the site. The Tri County Diagnostic Center is located at 772 Maddox Drive in East Ellijay, just 0.6 miles from the site.

There are pharmacies in the area, including CVS Pharmacy located at 220 Old Orchard Square, just 1.8 miles from the proposed site location. Eckerd is located at 192 First Avenue just 371 yards from the site.

e. Post Office

The closest post office is located at 230 Old Orchard Square, approximately 1.8 miles from the proposed site location.

f. Library

The Gilmer County Library is located at 103 Dalton Street, one mile from the proposed site location.

g. Senior

The Senior Center is located at 111 Gilmer Street just 1 mile from the site. Another Seniors Circle is located at 812 E Main Street in Blue Ridge, 15.8 miles from the site.

h. Banks

The bank that is located closest to the proposed site is BB&T, found at 894 Maddox Drive, just 0.6 of a mile from the site; and Gilmer County Bank, located at 19 Highland Crossing, an estimated 1.2 miles from the proposed site location.

i. Hair Care

Pat's Family Barber & Beauty is located at 772 Maddox Drive in East Ellijay, just 0.8 of a mile from the site.

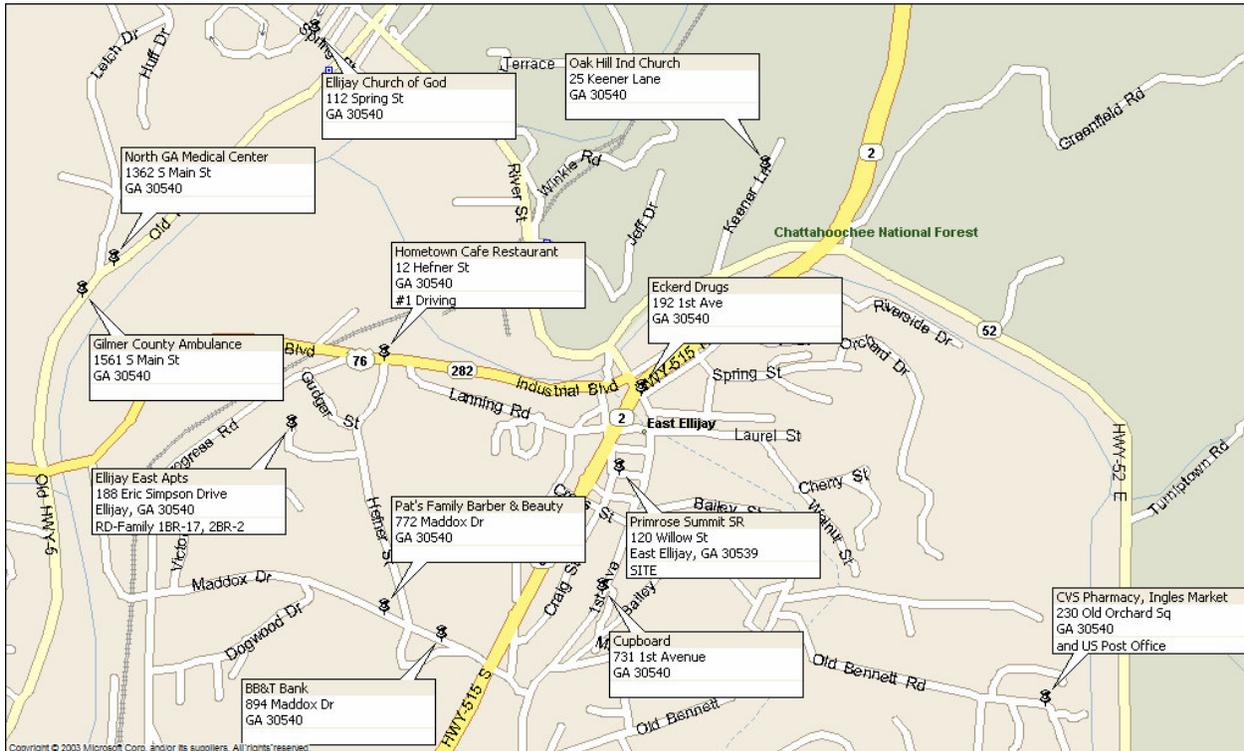
Figure 10: Table of Neighborhood Services

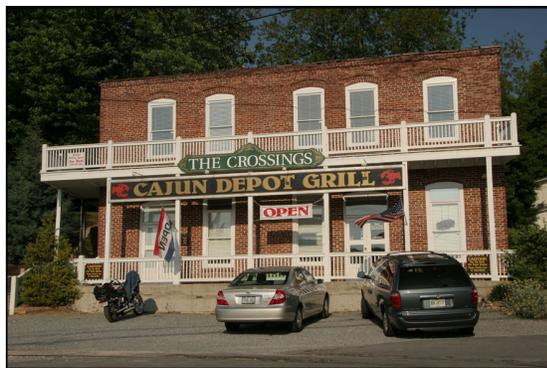
Service	Support Services	Address	City	Distance
Senior	Senior Center	111 Gilmer Street	Ellijay	1 miles
	Seniors Circle	812 E Main St	Blue Ridge	15.8 miles
Recreation	Oakland Clubhouse	8156 Hwy 52 E	Ellijay	5.9 miles
	Tails Creek Community Clbhouse	75 Crossroad Church Rd	Ellijay	6.2 miles
Emergency	Gilmer Co Ambulance Svc	1561 S Main St	Ellijay	1.3 miles
	Tri County Ambulance	1548 Hwy 5 S	Ellijay	3.9 miles
	Advantage Fire Protection Inc	4496 Yukon Road	Ellijay	0.6 miles
	Ellijay Fire Dept	197 N Main St	Ellijay	1 mile
	East Ellijay Police Dept	107 Oak St	Ellijay	1 mile
Housing	Ellijay Group Home	131 Lois Parks Dr	Ellijay	1.4 miles
Social	Meds-for-Less	434 Old Clear Creek Rd	Ellijay	7 miles
	North GA Community Action	1344 Talking Rock Rd	Ellijay	14.2 miles
Government	East Ellijay City Clerk	107 Oak St	E. Ellijay	1.0 miles
	Gilmer Planning & Comm Develop	51 Broad St	Ellijay	1.1 miles
	Ellijay City Housing Authority	29 Green Circle	Ellijay	1.5 miles
	Habitat for Humanity	83 Fred Craddock Dr N	Ellijay	10.6 miles
	Gilmer County Public Defender	9 S Side Sq	Ellijay	0.9 miles
	North GA Counseling Center	341 Valley View Rd	Ellijay	3.5 miles
Library	Gilmer County Library	103 Dalton St	Ellijay	1 miles
	Faith Hope & Charity Inc	872 Big Creek Rd	Ellijay	4.7 miles
Post Office	US Post Office	230 Old Orchard Sq	E. Ellijay	1.8 miles
Church	Ellijay Church of God	112 Spring St	Ellijay	0.2 miles
	Oak Hill Independent Church	25 Keener Lane	Ellijay	0.3 miles
Restaurant	Hometown Café Restaurant	12 Hefner St	E. Ellijay	0.7 miles
	Cupboard	731 1st Avenue	E. Ellijay	481 yards
Convenience	Parkway Conoco Food Store	15 Oak Street	E. Ellijay	1.4 miles
Grocery	Food Lion	130 Fowler St	E. Ellijay	227 yards
	Ingles Market	240 Old Orchard Sq	E. Ellijay	1.8 miles
Medical Ctr	Tri County Diagnostic Center	772 Maddox Dr	E. Ellijay	0.6 miles
	North Georgia Medical Center	1362 S Main St	Ellijay	1.2 miles
Banks	BB&T	894 Maddox Dr	E. Ellijay	0.6 miles
	Gilmer County Bank	19 Highland Xing	E. Ellijay	n.a
Retail	Sears Roebuck & Co	67 Fowler St	E. Ellijay	235 yards
	Wal-Mart Supercenter	88 Highland Xing	E. Ellijay	250 yards
Taxi	Ellijay Taxi Svc	248 Yukon Ct	Ellijay	2.2 miles
	Jamie's Taxi Svc	225 Penn Dr	Ellijay	2.9 miles
Pharmacy	CVS Pharmacy	220 Old Orchard Sq	E. Ellijay	1.8 miles
	Eckerd	192 1st Ave	E. Ellijay	371 yards
Hair Salon	Pat's Family Barber & Beauty	772 Maddox Dr	E. Ellijay	0.8 miles

j. Map of Neighborhood Services

A selection of the neighborhood services that will be available to the tenants of the proposed project are displayed in the map below.

Figure 11: Map of Neighborhood Services







6. Surrounding Land Uses

The site is located in a small community. To the north and east is wooded land; to the west and south is light commercial and residential.



Downtown Ellijay and East Ellijay (in the foreground) as seen from the site.



Drugstore below the site.



Single family homes below the site.



Looking south along First Avenue from the site.



Looking north along First Avenue from the site.

7. Map of Existing Affordable Housing

The following map shows the existing low-income housing consisting of tax credit properties, Ellijay RD units, within the immediate market area. A chart showing the distance in miles from the site follows the map.

Figure 12 Map of Existing Low Income Housing near the Site

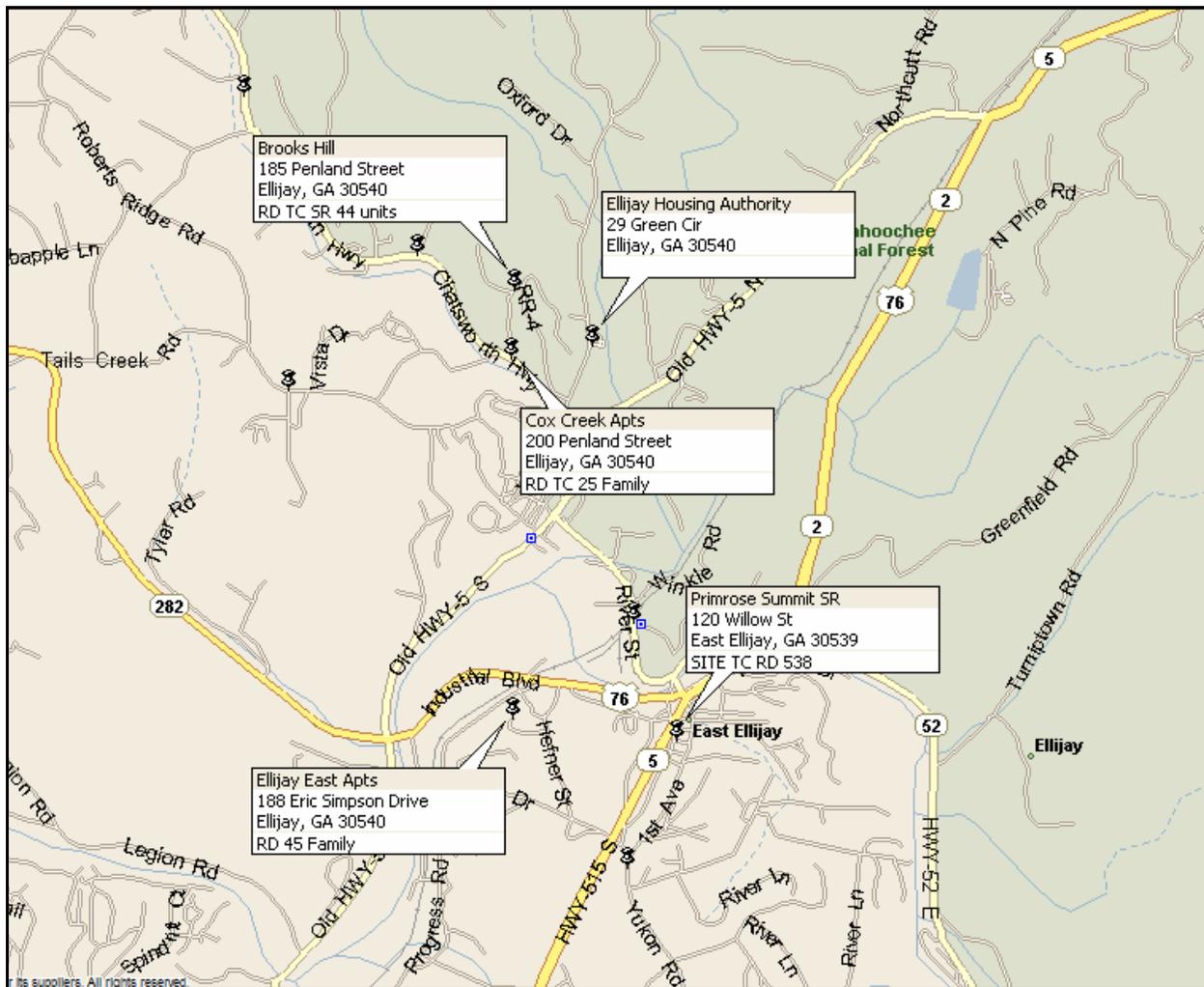


Figure 13 Apartment Listing

<u>Dist</u>	<u>Name</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>	<u>Fin</u>
1	Ellijay East Apts	188 Eric Simpson Drive	Ellijay	GA	30540	LIHTC
0	SITE Primrose Summit	120 Willow Street	E. Ellijay	GA	30540	LIHTC
2.2	Brooks Hill	185 Penland Street	Ellijay	GA	30540	LIHTC
1.9	Cox Creek Apts	200 Penland Street	Ellijay	GA	30540	RD/LIHTC
1.9	Ellijay Housing Authority	29 Green Circle	Ellijay	GA	30540	PHA

8. Planned Infrastructure Improvements

We are not aware of any planned road or infrastructure improvements in the immediate area of Primrose Summit.

9. Access and Site Visibility

The site will be accessed from First Avenue, a rural road that has low-moderate traffic. The site has easy accessibility and outstanding visibility. The location is only a block away from the intersection of U.S. Highway 76, and State Highways 5 and 52, the primary highways through Gilmer County. The location is excellent in terms of accessibility.

10. Concerns

The residential buildings will be sited on top of the hill. However, the access to the proposed buildings is via a steep road that appears to be well in excess of a 10% slope. Such access exceeds reasonable engineering standards and is particularly dangerous for senior drivers. Because of the steep access to the site, we feel that the site is un-acceptable for development as a senior housing community. The community is a mountainous area. We fully understand the difficulty of developing in such areas. However, other apartment complexes in the community have been sited without the extreme accessibility issues of this site.

11. Site Conclusions and Marketability

For the reasons cited in the preceding paragraph, we do not feel that this site is an appropriate site for senior housing.

12. Market Area

The Primary Market Area used in this report is Gilmer County, Georgia. The county is used as the Primary Market Area, because Ellijay is the county seat. We used the entirety of Gilmer County as the Primary Market Area (PMA) plus the surrounding areas for the secondary market area. Over half of Gilmer County is national forest. While the site and surrounding community are beautiful, there simply is not enough population density to support the proposed 75 units. Furthermore, we did not feel that expansion of the PMA beyond Gilmer County would be appropriate. To the east and north, the area is national forest. To the West is Murray County anchored by Dalton, Georgia. To the south is Cherokee County which borders on the Atlanta Metro area.

The Primary Market Area is defined as “that geographical area from which 85% of potential renters are expected to be drawn.” The remainder of the potential renters will come from the Secondary Market Area. The gross demand from the PMA and the SMA will be accommodated by multiplying the calculated demand in the PMA by 115% to compensate for the SMA demand.

Figure 14: Primary Market Area Map



D. COMMUNITY DEMOGRAPHIC DATA

1. Data Source and Availability

The primary data source used for the Community Demographic Data is ESRI Business Solutions (BIS). ESRI BIS combines demographics, consumer spending pattern data, and lifestyle segmentation with innovative mapping and analysis technology to form current-year estimates and five-year demographic projections. FielderGroup has utilized the 2007/ 2012 data from ESRI and the 2000 data from the U.S. Census. We are using the 2007-2012 data, because the data for 2008 is not yet available. The 2008 data will be released in May of 2008.

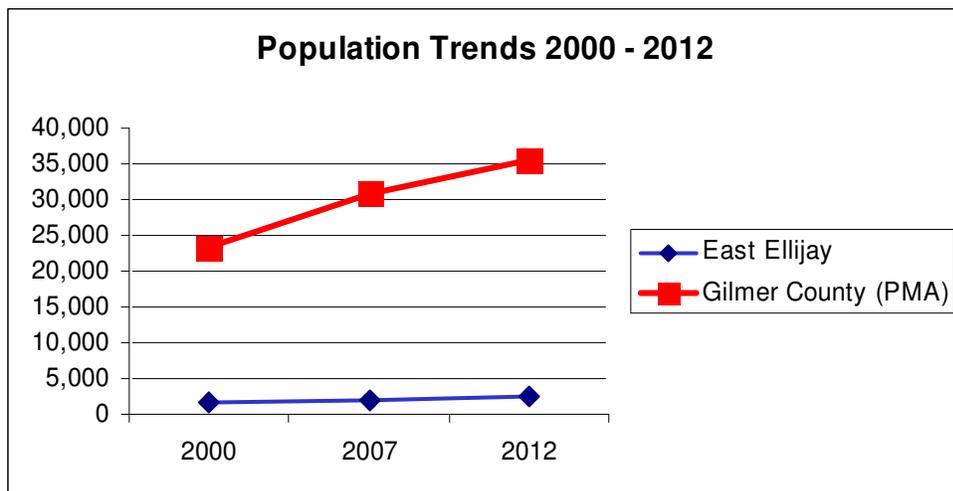
2. Population Trends

a. Total Population

The population in the Primary Market Area increased by over 7,000 people between 2000 and 2007. ESRI projects that the current population in the PMA will continue to increase by an annual rate of 2.99% in the next five years to 35,605. The population in both Gilmer County and the State of Georgia are also projected to increase. See the table below.

Figure 15: Total Population

	<u>2000</u>	<u>2007</u>	<u>2012</u>
		<i>Estimate</i>	<i>Projected</i>
<u>East Ellijay</u>			
Population	1,584	2,077	2,407
Change		493	330
Percent Change		31.12%	15.89%
2007 - 2012 Annual Rate			2.99%
<u>Gilmer County (PMA)</u>			
Population	23,456	30,732	35,605
Change		7,276	4,873
Percent Change		31.02%	15.86%
2007 - 2012 Annual Rate			2.99%
<u>State of Georgia</u>			
Population	8,186,453	9,654,958	10,783,656
Change		1,468,505	1,128,698
Percent Change		17.94%	11.69%
2007 - 2012 Annual Rate			2.24%
Source: ESRI based on Census 2000 Data			
Calculations by FielderGroup			



b. Special Needs

The developer has proposed 4 units for seniors with mental health disabilities and will contract with Highland Rivers Community Service Board (CSB) to serve the 4 units plus the 75 mobility impaired units and 2 sight/hearing impaired units. Highland Rivers CSB provides specialized services for those elderly persons with mental health disabilities, developmental disabilities, and addictive diseases.

Detailed statistical data is difficult to obtain on the population of persons with mental disabilities. However, there are several reliable sources of data including the U.S. Census Bureau, which conducted a survey entitled, *The Survey of Income and Program Participation (SIPP)*, in 1996. This survey was used to determine the number of persons with various disabilities and resulted in a report being issued by the Census Bureau in 1997. That report presented information on the number and characteristics of individuals with disabilities, including mental disabilities.

The following table indicates that 3.9% of the population as a whole suffers from one or more selected mental or emotional conditions. This analysis has been applied to the East Ellijay Primary Market Area as a whole and its senior population and shows that there are 209 seniors who have one or more selected disability. The table also calculates the estimated number of the special needs population as a whole and for seniors and other subcategories of the special needs population.

Figure 16: U.S. Percentage of Persons with Mental Disabilities - 1997

	<u>15 Years & Older</u>		
	<u>Percent</u>	<u>PMA Population 2007</u>	<u>PMA Senior Population 2007</u>
		30,732	5,359
With one or more selected conditions	3.90%	1,199	209
Learning disabilities	1.70%	522	91
Mental retardation	0.70%	215	38
Alzheimers, senility, or dementia	0.90%	277	48
Other mental/emotional condition	1.60%	492	86
Source: U.S. Census Bureau Americans with Disabilities: 1997 - Table 2			
(Last revised March 16, 2001. This is the most current data as of 6-01-08.)			

The Division of Mental Health, Developmental Disabilities and Addictive Diseases (MHDDAD) of the Georgia Department of Human Resources, in December 2006 issued a report about the treatment and support services it provides to people with mental illnesses and addictive diseases, and the support it provides to people with mental retardation and related developmental disabilities. MHDDAD serves people of all ages with the most severe conditions and ones that are often long-term. In FY 2006, over 200,000 people were provided services through the MHDDAD service system that is administered through 5 regional offices. This represents 2% of the population (for example, the Georgia population in 2007 was 9,654,958). The regional offices manage the hospital and community resources in the region. They oversee implementation of statewide initiatives, develop new services, and expand existing services as needed. Community services include outpatient services that include diagnosis and evaluation, individual, group or family counseling, medication monitoring, education, and service coordination. In FY 2006, 189,882 individuals received outpatient services. Community residential services provide support for people with mental illness or developmental disabilities who need assistance to successfully live in the community. Also provided are short-term residential detoxification and treatment programs for people with substance abuse problems, and, stabilization services for people with mental illness who need 24-hour, structured treatment. Residential treatment programs are provided for youngsters with the most severe alcohol and drug-related problems, or, who are in mental health crises. There are other programs included like day programs; family support and natural support enhancements; supported employment; and Ready for Work programs; outdoor therapeutic programs; and prevention services and programs. There are 7 state hospitals and institutions serving specific geographic regions. (Source: www.dhr.georgia.gov, DHR Division of Mental Health, Developmental Disabilities and Addictive Diseases, December 2006).

In FY 2006, MHDDAD served 16,621 in state hospitals; 13,354 of those were adults who had a primary disability of mental illness or substance abuse; 1,879 were children or adolescents who had a primary disability of severe emotional disturbance or substance abuse. 1,388 were people whose primary disability was mental retardation or related developmental disability. State hospitals also provide forensic services to people charged with a crime but are found incompetent to stand trial or “not guilty by reason of insanity” and, people involved with the Department of Corrections and local law enforcement agencies. On a typical day in FY 2006, MHDDAD state hospitals served approximately 600 forensically-involved adult in-patients.

(Source: www.dhr.georgia.gov, DHR Division of Mental Health, Developmental Disabilities and Addictive Diseases, December 2006).

c. Mental Disorders in America

Mental disorders are common in the United States and internationally. An estimated 22.1 percent of Americans ages 18 and older—about 1 in 5 adults—suffer from a diagnosable mental disorder in a given year. ¹ When applied to the 1998 U.S. Census residential population estimate, this figure translates to 44.3 million people. ² In addition, 4 of the 10 leading causes of disability in the U.S. and other developed countries are mental disorders—major depression, bipolar disorder, schizophrenia, and obsessive-compulsive disorder. ³ Many people suffer from more than one mental disorder at a given time.

In the U.S., mental disorders are diagnosed based on the Diagnostic and Statistical Manual of Mental Disorders, fourth edition (DSM-IV). ⁴

1. Depressive Disorders

Depressive disorders encompass major depressive disorder, dysthymic disorder, and bipolar disorder. Bipolar disorder is included because people with this illness have depressive episodes as well as manic episodes.

- Approximately 18.8 million American adults, ⁵ or about 9.5 percent of the U.S. population age 18 and older in a given year, ¹ have a depressive disorder.
- Nearly twice as many women (12.0 percent) as men (6.6 percent) are affected by a depressive disorder each year. These figures translate to 12.4 million women and 6.4 million men in the U.S. ⁵
- Depressive disorders may be appearing earlier in life in people born in recent decades compared to the past. ⁶
- Depressive disorders often co-occur with anxiety disorders and substance abuse. ⁷

Major Depressive Disorder

Major depressive disorder is the leading cause of disability in the U.S. and established market economies worldwide. ³

- Major depressive disorder affects approximately 9.9 million American adults, ⁵ or about 5.0 percent of the U.S. population age 18 and older in a given year. ¹
- Nearly twice as many women (6.5 percent) as men (3.3 percent) suffer from major depressive disorder each year. These figures translate to 6.7 million women and 3.2 million men. ⁵

- While major depressive disorder can develop at any age, the average age at onset is the mid-20s. 4

Dysthymic Disorder

- Symptoms of dysthymic disorder (chronic, mild depression) must persist for at least 2 years in adults (1 year in children) to meet criteria for the diagnosis. Dysthymic disorder affects approximately 5.4 percent of the U.S. population age 18 and older during their lifetime. This figure translates to about 10.9 million American adults. 5
- About 40 percent of adults with dysthymic disorder also meet criteria for major depressive disorder or bipolar disorder in a given year. 1
- Dysthymic disorder often begins in childhood, adolescence, or early adulthood. 4

Bipolar Disorder

- Bipolar disorder affects approximately 2.3 million American adults, 5 or about 1.2 percent of the U.S. population age 18 and older in a given year. 1
- Men and women are equally likely to develop bipolar disorder. 5
- The average age at onset for a first manic episode is the early 20s. 4

2. Suicide

- In 1997, 30,535 people died from suicide in the U.S. 8
- More than 90 percent of people who kill themselves have a diagnosable mental disorder, commonly a depressive disorder or a substance abuse disorder. 9
- The highest suicide rates in the U.S. are found in white men over age 85. 8
- The suicide rate in young people increased dramatically over the last few decades. In 1997, suicide was the 3rd leading cause of death among 15 to 24 year olds. 8
- Four times as many men than women commit suicide; however, women attempt suicide 2-3 times as often as men. 10

3. Schizophrenia

- Approximately 2.2 million American adults, or about 1.1 percent of the population age 18 and older in a given year, have schizophrenia.
- Schizophrenia affects men and women with equal frequency. 11
- Schizophrenia often first appears earlier in men, usually in their late teens or early 20s, than in women, who are generally affected in their 20s or early 30s. 11

4. Anxiety Disorders

Anxiety disorders include panic disorder, obsessive-compulsive disorder, post-traumatic stress disorder, generalized anxiety disorder, and phobias (social phobia, agoraphobia, and specific phobia).

- Approximately 19.1 million American adults ages 18 to 54, or about 13.3 percent of people in this age group in a given year, have an anxiety disorder. 12
- Anxiety disorders frequently co-occur with depressive disorders, eating disorders, or substance abuse. 7, 13

- Many people have more than one anxiety disorder. 11
- Women are more likely than men to have an anxiety disorder. Approximately twice as many women as men suffer from panic disorder, post-traumatic stress disorder, generalized anxiety disorder, agoraphobia, and specific phobia, though about equal numbers of women and men have obsessive-compulsive disorder and social phobia. 11, 14, 15

Panic Disorder

- Approximately 2.4 million American adults ages 18 to 54, or about 1.7 percent of people in this age group in a given year, have panic disorder. 12
- Panic disorder typically develops in late adolescence or early adulthood. 11
- About 1 in 3 people with panic disorder develop agoraphobia, a condition in which they become afraid of being in any place or situation where escape might be difficult or help unavailable in the event of a panic attack. 11

Obsessive-Compulsive Disorder (OCD)

- Approximately 3.3 million American adults ages 18 to 54, or about 2.3 percent of people in this age group in a given year, have OCD. 12
- The first symptoms of OCD often begin during childhood or adolescence. 11

Post-Traumatic Stress Disorder (PTSD)

- Approximately 5.2 million American adults ages 18 to 54, or about 3.6 percent of people in this age group in a given year, have PTSD. 12
- PTSD can develop at any age, including childhood. 16
- About 30 percent of Vietnam veterans experienced PTSD at some point after the war. 17The disorder also frequently occurs after violent personal assaults such as rape, mugging, or domestic violence; terrorism; natural or human-caused disasters; and accidents.

Generalized Anxiety Disorder (GAD)

- Approximately 4.0 million American adults ages 18 to 54, or about 2.8 percent of people in this age group in a given year, have GAD. 12
- GAD can begin across the life cycle, though the risk is highest between childhood and middle age. 11

Social Phobia

- Approximately 5.3 million American adults ages 18 to 54, or about 3.7 percent of people in this age group in a given year, have social phobia. 12
- Social phobia typically begins in childhood or adolescence. 11

Agoraphobia and Specific Phobia

- Agoraphobia involves intense fear and avoidance of any place or situation where escape might be difficult or help unavailable in the event of developing sudden panic-like symptoms. Approximately 3.2 million American adults ages 18 to 54, or about 2.2 percent of people in this age group in a given year, have agoraphobia. 12

- Specific phobia involves marked and persistent fear and avoidance of a specific object or situation. Approximately 6.3 million American adults ages 18 to 54, or about 4.4 percent of people in this age group in a given year, have some type of specific phobia. 12

5. Eating Disorders

The 3 main types of eating disorders are anorexia nervosa, bulimia nervosa, and binge-eating disorder.

- Females are much more likely than males to develop an eating disorder. Only an estimated 5 to 15 percent of people with anorexia or bulimia 18 and an estimated percent of those with binge-eating disorder 19 are male.
- In their lifetime, an estimated 0.5 percent to 3.7 percent of females suffer from anorexia and an estimated 1.1 percent to 4.2 percent suffer from bulimia. 20
- Community surveys have estimated that between 2 percent and 5 percent of Americans experience binge-eating disorder in a 6-month period. 19, 21
- The mortality rate among people with anorexia has been estimated at 0.56 percent per year, or approximately 5.6 percent per decade, which is about 12 times higher than the annual death rate due to all causes of death among females ages 15-24 in the general population. 22

6. Attention Deficit Hyperactivity Disorder (ADHD)

- ADHD, one of the most common mental disorders in children and adolescents, affects an estimated 4.1 percent of youths ages 9 to 17 in a 6-month period. 23
- About 2-3 times more boys than girls are affected. 24
- ADHD usually becomes evident in preschool or early elementary years. The disorder frequently persists into adolescence and occasionally into adulthood. 25

7. Autism

- Autism affects an estimated 1 to 2 per 1,000 people. 26
- Autism and related disorders (also called autism spectrum disorders or pervasive developmental disorders) develop in childhood and generally are apparent by age 3. 27
- Autism is about 4 times more common in boys than girls. Girls with the disorder, however, tend to have more severe symptoms and greater cognitive impairment. 27

8. Alzheimer's Disease 28

- Alzheimer's disease, the most common cause of dementia among people age 65 and older, affects an estimated 4 million Americans.
- As more and more Americans live longer, the number affected by Alzheimer's disease will continue to grow unless a cure or effective prevention is discovered.
- The duration of illness, from onset of symptoms to death, averages 8 to 10 years.

Source:

The information above was obtained from the National Institute of Mental Health. The material is available at <http://www.nimh.nih.gov/publicat/numbers.cfm> or by contacting:

National Institute of Mental Health (NIMH)
Office of Communications and Public Liaison
Public Inquiries: (301) 443-4513
Media Inquiries: (301) 443-4536
E-mail: nimhinfo@nih.gov
Web site: <http://www.nimh.nih.gov>

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NIH Publication No. 01-4584

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Updated: January 01, 2001

There is a demand from 209 seniors in the Primary Market Area (based upon the 2007 senior population) for support services like Highlands CSB provides. Once constructed, the 4 units will capture less than 2% of the special needs senior units in demand. The developer's proposed 4 special needs senior units will be quickly occupied and provide much needed support for the special needs population.

c. Population by Age

The largest category by age of the population in the Primary Market Area is 35-44 and the next largest category by age of the population in the Primary Market Area is 45-54. See the table below.

Figure 17: Population by Age

	<u>East Ellijay</u>	<u>Gilmer County (PMA)</u>
Total	1,584	23,456
0 to 4 years	6.80%	7.20%
5 to 9 years	6.30%	6.70%
10 to 14 years	5.50%	6.40%
15 to 19 years	7.20%	6.40%
20 to 24 years	7.60%	6.10%
25 to 34 years	13.40%	13.60%
35 to 44 years	11.60%	14.90%
45 to 54 years	10.00%	13.80%
55 to 64 years	9.70%	11.80%
65 to 74 years	9.50%	8.30%
75 to 84 years	6.90%	3.70%
85+ years	5.50%	1.20%
18+ years	77.10%	75.70%
Age 55 years and Older:	31.60%	25.00%
Source:	ESRI	

d. Senior Population

The number and percentage of seniors in the Primary Market Area is increasing. According to the 2000 Census, there were nearly 6,000 individuals age 55 and older, and there were almost 4,000 individuals age 62 and older. The current number of individuals age 55 and older and the number of individuals age 62 and older in the Primary Market Area is shown in the table below. The number of seniors in the Primary Market Area is projected to increase over the next five years.

See the table below.

Figure 189: Senior Population

<u>East Ellijay</u>			
	<u>2000</u>	<u>2007</u>	<u>2012</u>
Total Population	1,584	2,077	2,407
Population 55+	500	529	615
Population 62+	387	356	410
<u>Gilmer County (PMA)</u>			
	<u>2000</u>	<u>2007</u>	<u>2012</u>
Total Population	23,456	30,732	35,605
Population 55+	5,853	8,499	10,106
Population 62+	3,719	5,359	6,656
<u>State of Georgia</u>			
	<u>2000</u>	<u>2007</u>	<u>2012</u>
Total Population	8,186,453	9,654,958	10,783,656
Population 55+	1,446,731	1,959,327	2,360,917
Population 62+	928,178	1,170,589	1,402,701
Source: ESRI projections based on Census 2000 Data			

3. Household Trends

a. Total Number of Households and Average Household Size

The current number of households in the Primary Market Area is shown in the table below. The current number of households in Gilmer County and the State of Georgia is shown in the table below. The current number of households in the Primary Market Area is projected to increase in the next five years at the annual rate shown below. In 2012, ESRI projects that there will be the number of households in the Primary Market Area shown below. See the table below.

The number and percentage of households increased since 2000 indicating a healthy economy and market area during the period from 2000 to 2007. The reader should note that while the data presented regarding households and income is reliable for an understanding of the community as a whole, the data is not particularly relevant to the population of mentally ill persons that are the subject of this report. For instance, few if any, mentally ill persons own their own home. Many may live with parents or siblings, be institutionalized or may be homeless. According to a recent report issued by the Urban Institute, 39 percent of the homeless show signs of mental illness. The Justice Department reported in July, 2001 that 29 percent of white females in state prisons suffer from a mental disorder. According to a 1999 special report by the U.S. Department of Justice, Bureau of Justice Statistics, sixteen percent (179,200) of state prison inmates, seven percent (7,900) of federal inmates, 16 percent (96,700) of people in local jails, and 16 percent (547,800) of probationers have reported a mental illness

The tables in this section provide a brief examination of conventional households in the Gilmer County, Georgia market area.

Figure 19: Total Number of Households

	<u>East Ellijay</u>	<u>Gilmer County (PMA)</u>	<u>State of Georgia</u>
2000 Households	593	9,071	3,006,369
2007 Households	773	11,943	3,554,655
2012 Households	895	13,884	3,973,517
2007 - 2012 Annual Rate	2.97%	3.06%	2.25%
Source: ESRI			

b. Average Household Size – All Families

The average household size in the Primary Market Area has decreased slightly in the past five years from 2.57 to 2.55 persons per household. The average household size is projected to remain the same in the Primary Market Area over the next five years. The average household size in Gilmer County is projected to stay the same in the next five years, and also in the State of Georgia. See the table below.

Figure 20: Average Household Size

	<u>Gilmer County (PMA)</u>	<u>State of Georgia</u>
2000 Average Household Size	2.57	2.65
2007 Average Household Size	2.55	2.65
2012 Average Household Size	2.55	2.65
Source:	ESRI	

c. Age 62+ Senior Households 2000-2012

The following table shows the population age 62 years old and older between 2000 and 2007 in the Primary Market Area of Gilmer County. The percentage of senior householders age 62 and older in 2000 was 25.65% and is estimated to have increased to 27.59% in the past five years. While seniors over the age of 55 are eligible to live in the units, the market study guidelines direct that demand calculations use data on seniors age 62 and older. The demand is then adjusted for the 55 – 62 ½ age households by adding 10% to the calculated demand based on the 62 ½ + senior households. The percentage of senior households is used in the calculation of the demand from New Household Growth in which the household growth between 2000 and the projected placed-in-service date is determined.

Figure 21: Age 62 ½ + Senior Households 2000-2012

	<u>2000</u>		<u>2007</u>	
<u>East Ellijay</u>				
Senior Households Age 62+	217	40.41%	221	28.54%
All Households	537		773	
<u>Gilmer County (PMA)</u>				
Senior Households Age 62+	2,327	25.65%	3,295	27.59%
All Households	9,071		11,943	
Source: ESRI based on 2000 Census data.				
Calculations by FielderGroup				

d. Senior Households by Size

The table below shows the senior households by type in Gilmer County. As this table shows, most of the households are two-person households. See the table below.

Figure 22: Senior Households by Size

Gilmer County (PMA)		
Persons per household	Number	Percent
1 Person Households	974	32.40%
2 Person Households	2,032	67.60%
	3,006	
Source: FielderGroup Calculations based on 2000 Census Data		

e. Senior Households by Type

NCAHMA Standards actually call for one bedroom unit to be 1 person households plus the number of 2 person households. However, to be conservative, we have calculated the one bedroom units as 1 person households plus one-half of the two person households. The two-bedroom units have been calculated as the 2 person plus senior households according to the ESRI data.

The overlap is accounted for under the analysis of the capture rate by adding together all of the probable household sizes for the entire project. For instance, in a project with one and two bedroom units, the percentage of 1 person and 2 person plus senior households are added together without the overlap for the overall project calculation. This methodology results in the percentage of one-bedroom households and two-bedroom households in Gilmer County shown below.

Figure 23: Senior Households by Type

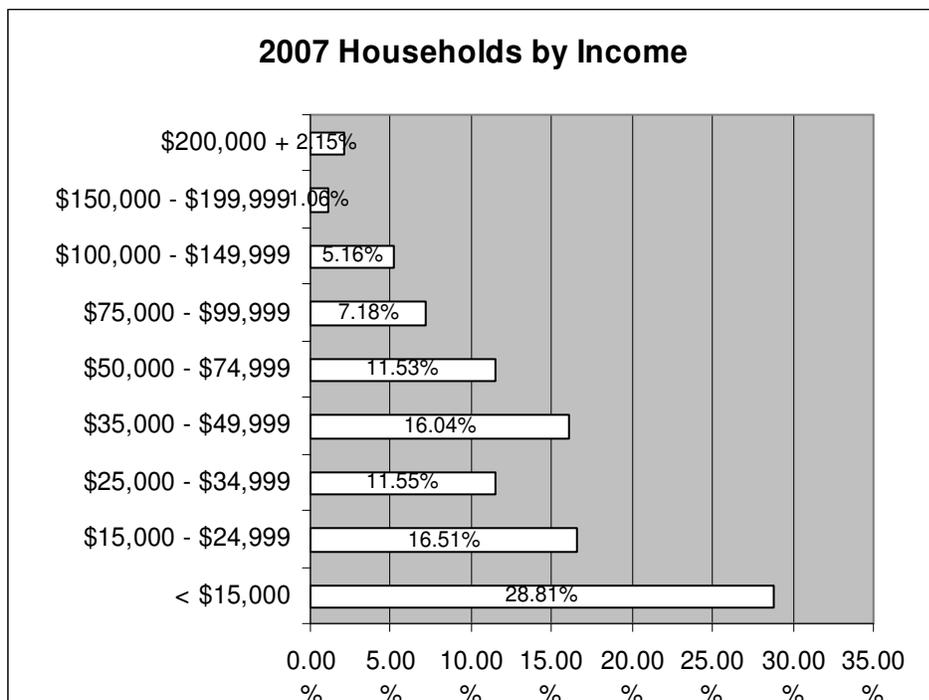
Gilmer County (PMA)		
Persons per household	Number	Percent
One Bedroom (1 person HH)	974	32.40%
Two Bedroom (2 per HH)	2,032	67.60%
	3,006	100.00%
Source: FielderGroup Calculations based on 2000 Census Data		

f. Senior Households by Income

The following table is used to determine the qualified income segments for the proposed project.

Figure 24: Households by Household Income

<u>2000 Households by Income</u>	<u>East Ellijay</u>		<u>Gilmer County (PMA)</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Household Income Base	217		2,327	
< \$15,000	103	47.65%	777	33.41%
\$15,000 - \$24,999	42	19.26%	468	20.11%
\$25,000 - \$34,999	22	9.95%	287	12.34%
\$35,000 - \$49,999	18	8.11%	354	15.21%
\$50,000 - \$74,999	21	9.77%	232	9.95%
\$75,000 - \$99,999	6	2.76%	98	4.21%
\$100,000 - \$149,999	1	0.46%	65	2.81%
\$150,000 - \$199,999	0	0.00%	6	0.26%
\$200,000 +	4	2.03%	39	1.69%
<u>2007 Households by Income</u>				
Household Income Base	221		3,295	
< \$15,000	93	42.16%	949	28.81%
\$15,000 - \$24,999	39	17.59%	544	16.51%
\$25,000 - \$34,999	28	12.69%	381	11.55%
\$35,000 - \$49,999	15	6.71%	529	16.04%
\$50,000 - \$74,999	24	10.97%	380	11.53%
\$75,000 - \$99,999	13	5.89%	237	7.18%
\$100,000 - \$149,999	3	1.18%	170	5.16%
\$150,000 - \$199,999	0	0.00%	35	1.06%
\$200,000 +	6	2.81%	71	2.15%
<u>2012 Households by Income</u>				
Household Income Base	263		4,112	
< \$15,000	103	39.19%	1,070	26.02%
\$15,000 - \$24,999	42	15.91%	579	14.09%
\$25,000 - \$34,999	32	12.10%	428	10.40%
\$35,000 - \$49,999	18	6.93%	638	15.51%
\$50,000 - \$74,999	32	12.02%	478	11.62%
\$75,000 - \$99,999	17	6.54%	392	9.53%
\$100,000 - \$149,999	9	3.42%	324	7.89%
\$150,000 - \$199,999	2	0.91%	77	1.87%
\$200,000 +	8	2.97%	126	3.07%



g. Substandard Housing

The following table shows the number and percentage of housing units that are defined as substandard in Gilmer County. Included in this definition are housing units that lack complete plumbing and housing units that lack complete kitchens. In addition, overcrowded units are those that have more than 1.5 persons per room and these units are defined as substandard also. See the table below for the total number and percentage of substandard housing units in Gilmer County. This number and percentage are used in the final demand analysis.

Figure 23: Substandard Housing in Muscogee County

	Gilmer County (PMA)	
Units that lack complete plumbing	57	0.48%
Units that lack complete kitchens	28	0.23%
Overcrowded units (% 1.5 occupants room +)	163	1.37%
Occupied housing units	11,924	

4. Employment Trends

a. Employment by Industry

The largest employment industry sector in the Primary Market Area is the “Services” industry with almost one-half of the workforce.

Figure 25: Employment by Industry

	<u>East Ellijay</u>		<u>Gilmer County (PMA)</u>	
2007 Employed Population 16+ by Industry				
Total	862		13,103	
Agriculture/Mining	32	3.70%	524	4.00%
Construction	99	11.50%	1,874	14.30%
Manufacturing	212	24.60%	2,765	21.10%
Wholesale Trade	26	3.00%	328	2.50%
Retail Trade	101	11.70%	1,402	10.70%
Transportation/Utilities	20	2.30%	511	3.90%
Information	17	2.00%	170	1.30%
Finance/Insurance/Real Estate	40	4.60%	563	4.30%
Services	284	32.90%	4,390	33.50%
Public Administration	31	3.60%	563	4.30%
Source: ESRI				

b. Employment by Occupation

The majority of the workforce in the Primary Market Area is employed in “White Collar” occupations with over 46% of the workforce in the area and another 41% employed in “Blue Collar” occupations. See the table below.

Figure 26: Employment by Occupation

	<u>East Ellijay</u>		<u>Gilmer County (PMA)</u>	
2007 Employed Population 16+ by Occupation				
Total	861		13,103	
White Collar	397	46.10%	6,067	46.30%
Management/Business/Financial	109	12.70%	1,651	12.60%
Professional	105	12.20%	1,769	13.50%
Sales	102	11.80%	1,415	10.80%
Administrative Support	81	9.40%	1,245	9.50%
Services	125	14.50%	1,585	12.10%
Blue Collar	339	39.40%	5,451	41.60%
Farming/Forestry/Fishing	8	0.90%	223	1.70%
Construction/Extraction	90	10.50%	1,559	11.90%
Installation/Maintenance/Repair	40	4.60%	590	4.50%
Production	139	16.10%	1,821	13.90%
Transportation/Material Moving	62	7.20%	1,245	9.50%
Source: ESRI				

c. Major Employers, Expansions, and Contractions

The largest non-governmental employer in East Ellijay is Gold Kist, Inc, a large poultry processing plant that employs 1,285 workers. It is located at 125 Industrial Boulevard, approximately 1.3 miles from the proposed site location. Many of the businesses in East Ellijay and Gilmer County are small businesses, however.

On April 8, 2008, the Georgia Department of Economic Development (GDEcD) announced that Gilmer County is one of the state's newest "Entrepreneur Friendly" communities. As GDEcD stated: "The designation indicates the community has worked to develop an environment that is welcoming to small business and entrepreneurs. Ninety-five percent of Gilmer County's 1,603 companies are small businesses with fewer than 20 employees." (Source: <http://www.georgia.org/PressCenter/NewsItems/Business/Gilmer+County>, Accessed May 31, 2008).

"Small businesses and entrepreneurs create the kind of economic activity that is integral to ensuring prosperity and opportunity throughout Georgia," said Georgia Governor Sonny Perdue. "By encouraging and supporting these businesses, we are investing in a stronger future for our communities and the state as a whole."

Gilmer County is the 93rd community in the state to be named Entrepreneur Friendly by the Georgia Department of Economic Development (GDEcD). Previously designated North Georgia counties include Cherokee, Gordon and Whitfield. Nearby counties in the process of designation include Murray and Bartow. Pickens County received its certification last month.

To earn the designation, Gilmer County completed the Entrepreneur Friendly program with the assistance of GDEcD's regional representative. The county analyzed its entrepreneurial and small business environment and developed strategies to help foster the growth of this critical business segment. Gilmer County also underwent a full-day assessment by a review team composed of GDEcD staff and representatives from the Small Business Development Center, Regional Development Center and the Department of Labor.

Qualified entrepreneurs and small business owners in Gilmer County are now eligible for customized market data, such as demographic and business information to help give them a competitive edge.

The county is also eligible for an Entrepreneur-Friendly Implementation Fund (EFIF) grant to help it implement specific, long-term programs that support their entrepreneurs and small businesses. The grant must be matched 50 percent in dollars or in-kind value by the community. (Source: <http://www.georgia.org/PressCenter/NewsItems/Business/Gilmer+County>, Accessed May 31, 2008).

Statewide, Georgia is thriving. On November 2, 2007, Georgia was ranked the second best state in the nation in which to do business, according to an influential national economic development trade publication. In its November 2007 issue, Site Selection magazine ranks Georgia the state with the second best business climate in the nation, up from number four last year. Georgia's business environment was also ranked third in a survey of corporate site seekers from across the country, which comprises 50 percent of Site Selection's total score. This group based its scores on factors such as availability of desired workforce skills, efficiency of the permitting/regulatory process and land/building prices and supply. The other 50 percent of the annual business climate rankings is determined by states' performances in the company's new plant database, which tracks new and expanded business facility activity. Georgia has never ranked lower than 10 (2000 and 2001) in the national poll, and has been among the top four for the last four years. Georgia's business environment was ranked fourth in the country earlier in the year by cable network, CNBC, and the state also has received top rankings in workforce training (number one, Expansion Management magazine); fiscal policies (number one, Laffer Report); and entrepreneurial activity (number three, Kauffman Foundation).

In a separate study, Georgia was ranked number 12 in the nation by the Small Business Survival Index for its entrepreneurship climate in the Small Business Survival Index, vaulting 13 places from number 25 in 2006. The Small Business Survival Index scores each state and the District of Columbia on 31 factors, including taxation, regulatory environment, health care and other costs to doing business. Some of the areas in which Georgia scored the best include adjusted unemployment taxes, government spending trends and highway cost effectiveness. The Small Business and Entrepreneurship Council noted that the rate of job creation during that period was 70 percent faster in the top 25 states in the index versus the bottom 26. The population growth of the top 25 states is double the rate of the bottom 26, demonstrating the impact of an entrepreneur-friendly climate on a state's overall economic health. (Source: <http://www.georgia.org/PressCenter/NewsItems/Business/Gilmer+County>, Accessed May 31,

2008). For more information on Site Selection magazine and to view the rankings, visit

<http://www.siteselection.com>.

Figure 27: Table of Major Employers

Name	Address	City	Product/Service	Emp.
Gold Kist Inc	125 Industrial Blvd	Ellijay	Poultry processing	1,285
Blue Ridge Commrcial Carpet	1546 Progress Road	Ellijay	Tufted Carpets	205
White Path Fab Tech, Inc	16402 Hwy 515 N	Ellijay	Wire Harness Assemblies	154
Blue Ridge Mt. Woodcrafts	23 Tails Creek Rd	Ellijay	Wooden Trophy Parts	81
Gilmer Textiles Inc	320 Maddox Dr	Ellijay	Pillowcases & Shams, etc	69
Courier Dyeing & Printing Inc	179 Courier St	Ellijay	Carpet Dyeing & Printing	53
Millwood Specialty Flooring Co	2213 Progress Rd	Ellijay	Hardwood Flooring	34
PDQ Manufacturing	71 Merk Davis St	Ellijay	Detergents	25
Sparks Lumber	9222 Hwy 515 South	Ellijay	Lumber	25
Fireside Log Homes	516 River St	Ellijay	Log Home Packages	21
FM Stainless Fastenings	328 Maddox Dr	Ellijay	Steel Fasteners	17
Griggs Manufacturing Inc	24 Pleasant Grove Rd	Ellijay	Plantation Shutters	17
NA West Block Co	94 River St	Ellijay	Concrete Blocks	16
Times-Courier Publishing Co	47 River St	Ellijay	Newspaper Publishing	15
Cohutta Water Inc	8498 Roy Rd	Ellijay	Bottled Water	10
Pritchett Technology Inc	929 Dalton St	Ellijay	Textile Machinery & Parts	10
Shamrock Sock	320 Maddox Dr	Ellijay	Cotton & Nylon Hosiery	10
B&J Logging Inc	957CrossroadsChurchRd	Ellijay	Hardwood & Pine Logging	8
Flagship Carpets	1546 Progress Road	Ellijay	Area Rugs, etc	8
Extreme 3D Mold & Die	65 Cherry Lane	Ellijay	Precision Machined Components	7
Cohutta Rustic Signs	179 Tails Creek Rd	Ellijay	Non-Neon Signs	5
Ellijay Lumber Wood Preserv	Rt 3 Hwy 5 South	Ellijay	Softwood & Treated Lumber	4
STC Plastics	94 Othello Dr	Ellijay	Plastic Parts	4
Gilmer Printing Co, Inc	217 Dalton St	Ellijay	Commercial Printing	3
Pride Signs	4 Rustic Way	Ellijay	Signs	3
Low's Precision Machine&Tool	279 Penland St	Ellijay	Toolings	2
Pine Mountain Processors	191 Pine Mountain Lane	Ellijay	Meat Processing	2
Ellijay Cabinet	1111 Old Hwy 5 North	Ellijay	Kitchen Cabinets	1
HotCHIX Buffalo Wing Sauces	691 Fugue Dr, Unit 7070	Ellijay	Barbeque Sauce	na
Source: Gilmer County Chamber of Commerce				

d. Unemployment Trends

The total civilian labor force in Gilmer County as of April 2008 was 14,632, and of these, 13,931 of which were employed and 701 were unemployed. The current unemployment rate in Gilmer County is 4.80%. In the past five years, the unemployment rate in Gilmer County has fluctuated. The unemployment rate was at its lowest in 2000 at 3.3% and has fluctuated since that time. See the table below.

Figure 28: Gilmer County: Employed and Unemployed

Year	Labor Force	Employment	Unemployment	Unemployment Rate
Apr-08	14,632	13,931	701	4.80%
2007	14,147	13,645	502	3.50%
2006	14,225	13,723	502	3.50%
2005	13,524	12,902	622	4.00%
2004	12,835	12,308	527	4.10%
2003	12,579	12,050	529	4.20%
2002	12,206	11,695	511	4.20%
2001	11,526	11,121	405	3.50%
2000	11,354	10,983	371	3.30%
1999	8,377	8,081	296	3.50%
1998	8,197	7,763	434	5.30%
1997	8,326	7,791	535	6.40%
Source: http://explorer.dol.state.ga.us				

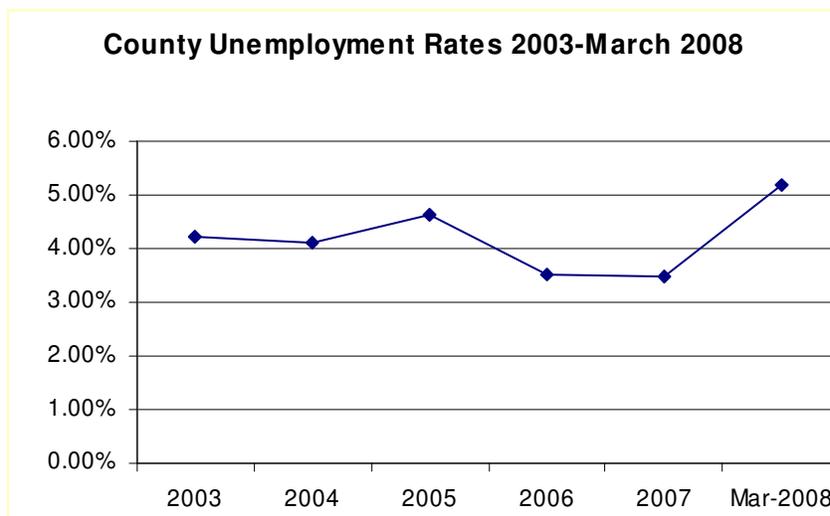
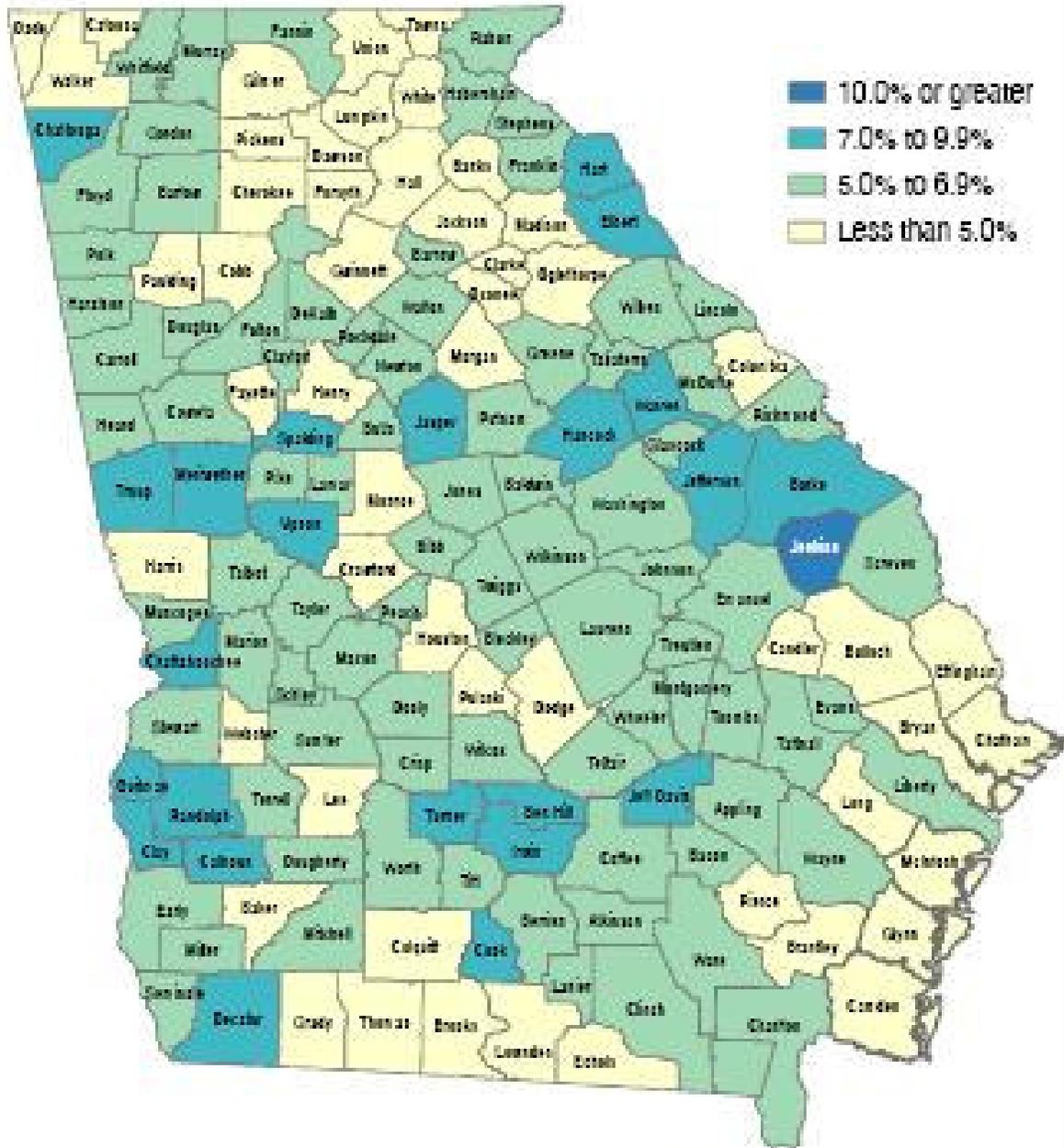


Figure 29: Unemployment Rate by Counties – Georgia

Unemployment Rate by Counties April 2008

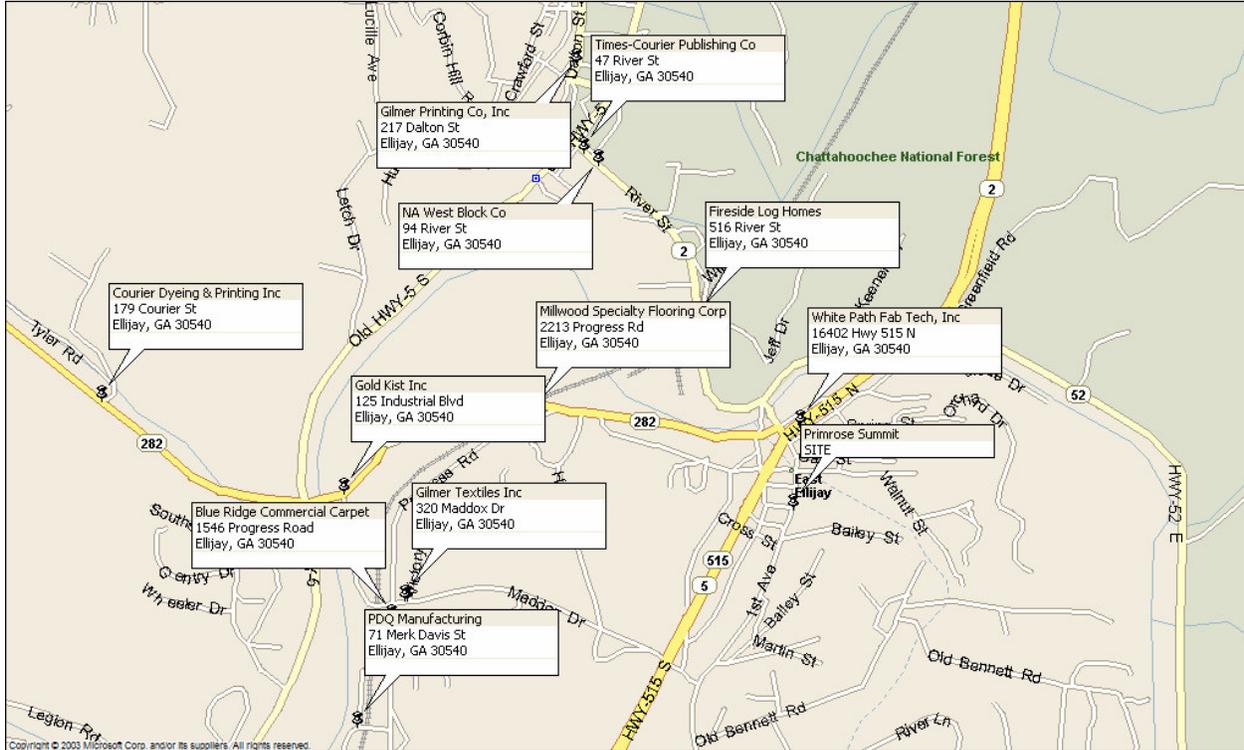


Georgia's Unemployment Rate: 5.0%

e. Map of Major Employers

A map displaying the locations of some of the major employers and the site is shown below.

Figure 30: Map of Major Employers



f. Employment Conclusions

According to recent publications by the Georgia Department of Economic Development, Georgia has been ranked in the Top 10 Pro-Business States by Pollina Corporate Real Estate. In the consulting firm's 2008 report, Georgia ranked No. 7. (Source: <http://www.georgia.org/PressCenter/NewsItems/Business>; Accessed May, 29, 2008).

The report draws on 29 factors relating to states' efforts to be pro-business and is limited to factors that state government can control. Georgia's strengths included its Quick Start program for no-cost job training and its tax credit programs, enhanced by the access to Hartsfield-Jackson International Airport.

The population in Gilmer County increased 52.3 percent between 1996 and 2006. The unemployment rate trends have mirrored the State of Georgia recently. (Source: <http://explorer.dol.state.ga.us/lmi/area/areadetailreportx.asp>, Accessed May 31, 2008).

Overall the employment in Georgia and Gilmer County looks as stable as possible in this uncertain economic time in the United States. Barring any major catastrophes in the national economy that no one in the country could easily escape, the economy in Georgia and Gilmer County is expected to continue to thrive relatively well compared to the nation's economy. Gilmer County has a diverse base of employers, services, goods and manufacturing employers to help it handle any changes in the national economy.

E. PROJECT-SPECIFIC DEMAND ANALYSIS

1. Income Restrictions

a. LIHTC Rent and Income Limits

The Area Median Income, established by the Department of Housing and Urban Development (HUD) for Gilmer County in 2008 is \$46,800. This Area Median Income (AMI) is used to determine the rent and income limits for Low-Income Housing Tax Credit Projects. The maximum allowable income limit for all senior units is the two person limit. However, we are using the Section 42 allowable gross rent levels. For the purposes of this project, the rent and income limits for the one and two-bedroom units at 30%, 50% and 60% of the Area Median Income are utilized. See the table below

Figure 31: 2007 LIHTC Rent and Income Limits – Gilmer County

		MEDIAN INCOME: \$46,800							
Family Size	Unit Size		30% Median	30% Rent	50% Median	50% Rent	60% Median	60% Rent	
1 Person	Efficiencies	1 Per	\$9,840	\$246.00	\$16,400	\$410.00	\$19,680	\$492.00	
1.5 Person	One BR		\$10,530	\$263.00	\$17,550	\$438.00	\$21,060	\$526.00	
2 Person		2 Per	\$11,220		\$18,700		\$22,440		
3 Person	Two BR	3 Per	\$12,630	\$315.00	\$21,050	\$526.00	\$25,260	\$631.00	
4 Person		4 Per	\$14,040		\$23,400		\$28,080		
4.5 Person	Three BR		\$14,595	\$364.00	\$24,325	\$608.00	\$29,190	\$729.00	
5 Person		5 Per	\$15,150		\$25,250		\$30,300		
6 Person	Four BR	6 Per	\$16,290	\$407.00	\$27,150	\$678.00	\$32,580	\$814.00	

Source: State Agency & Calculations by FielderGroup

b. Qualified Income Segments

There is a qualified income segment established for each unit type and income level for the proposed senior apartments. The minimum income to pay the rent is calculated based upon 40% of the AMI. The calculation of the qualified income segments is based on the *Households by Household Income* table in the *Community Demographics* section of this report. There are three qualified income segments each for the one and two-bedroom units proposed.

The one-bedroom 30% AMI Income segment allows a minimum of \$5,100 and a maximum household income of \$11,220. The one-bedroom 50% AMI Income segment allows a minimum of \$10,350 and a maximum household income of \$18,700. The minimum income allowed is \$11,700 and the maximum income allowed for a 60% AMI one-bedroom unit income is \$22,440. The two-bedroom 50% AMI Income segment allows a maximum household income of \$22,450.

The two-bedroom 30% AMI Income segment allows a minimum of \$6,000 and a maximum household income of \$11,220. The minimum income allowed is \$12,300 and the maximum income allowed for a 50% AMI two-bedroom unit income is \$18,700. The two-bedroom 60% AMI Income segment allows a minimum income of \$14,100 and a maximum household income of \$22,440.

The market rates units have no maximum limit, but we have assumed that any householder with an annual income greater than \$15,000 up to \$50,000 per year will consider leasing one of the senior units. It is assumed that anyone who receives \$50,000 or more will choose to purchase a home or condominium or to lease a much more expensive, luxury apartment unit. Therefore, this study shows a “maximum” income limit for the market rate units of \$50,000.

The qualified income segments are calculated for each unit type and income restriction in order to meet the *GA DCA Market Study Guidelines*. The income segments in the following table are first divided by unit type and then by income level.

Figure 32: Qualified Income Segments

Unit Type (# of BR's)	AMI	Min. Income to Pay Rent@ 40%	LIHTC Maximum Income	Qualified Income Segement
1 BR	30%	\$5,100	\$11,220	14.41%
1 BR	50%	\$10,350	\$18,700	21.01%
1 BR	60%	\$11,700	\$22,440	28.04%
1 BR	Mkt.	\$12,750	\$50,000	44.11%
2 BR	30%	\$6,000	\$11,220	14.41%
2 BR	50%	\$12,300	\$18,700	19.78%
2 BR	60%	\$14,100	\$22,440	16.51%
2 BR	Mkt.	\$15,000	\$50,000	44.11%
Total LIHTC Income Band		\$5,100	\$22,440	35.03%

2. Affordability

a. Gross Rent as a Percentage of Household Income

In the Primary Market Area, 13.32% of the renter households use 40% or more of their household income toward rent. These households are considered overburdened by their rent payment according to the *GA DCA Market Study Guidelines*. The percentage of rent overburdened households is used to calculate the demand from existing households.

Figure 33: Gross Rent as a Percentage of Household Income

Gilmer County (PMA)		
	Total Units	
Less than 10%	202	10.47%
10 - 14%	238	12.33%
15 - 19%	293	15.18%
20 - 24%	155	8.03%
25 - 29%	167	8.65%
30 - 34%	185	9.59%
35 - 39%	96	4.97%
40 - 49%	59	3.06%
50 percent or more	198	10.26%
Not Computed	337	17.46%
Total	1,930	100.00%
40% or More	257	13.32%
Source:	2000 Census, Calc. by FielderGroup	

3. Demand

In the following demand section, the demand from new households and existing households are first determined and then reduced by unit type and income level.

a. Demand from New Households

The demand from new household growth is calculated by determining the new household growth from the 2000 Census to the projected placed-in-service date, or April, 2010. Between 2000 and 2007, there is a projected household growth shown below. Over 13.91% of these households are renter households, resulting in a new renter household growth of 135.

Figure 34: Demand from New Households

A.	2000 Elderly (62 1/5) Households		2,327
B.	2007 Elderly (62 1/5) Households		3,295
C.	New Elderly (62 1/5) Households		968
D.	Senior Renter %	13.91%	135
E.	Sub-Total Demand From New HH Growth		135

b. Rent Overburdened and Substandard Households

The number of rent overburdened and substandard households is shown in the table below. This table calculates the number of senior households that must pay more than 40% of their adjusted gross income for rent (rent overburdened households) and those that lack complete plumbing or complete kitchens (substandard households) that prevents them from living a life that meets the minimum standards for safe and decent housing. The demand from existing households is based on the percentage of households in the Primary Market Area that are rent overburdened or substandard households. The demand from existing households begins with the total number of renter households for the projected placed-in-service date (Line C). The number of renter households is then reduced by the percentage that are rent overburdened, resulting in the demand for the number of households shown in the table below, and increased by the percentage that are substandard, resulting in an indiscriminate demand from existing households. Combining the rent overburdened and substandard households yields a subtotal demand of the number of units from existing households shown below before being reduced by unit type and income level.

Figure 35: Demand from Existing Households

		Primary Market Area
A.	2007 Senior Household Estimate	3,295
B.	Renter %	13.91%
C.	Subtotal Renter Households	458
D.	Rent-Overburdened Households	13.32% 61
E.	Substandard Households (Adjusted for Senior Households)	
	Lack complete plumbing	0.48% 2
	Lack complete kitchen	0.23% 1
	Overcrowded units (% 1.5 occupants per room +)	1.37% 6
H.	Subtotal Demand From Overburdened & Substandard Renter HHs	71
Calculations by FielderGroup		

c. Final Demand by Bedroom Type

The table below displays the final demand for each bedroom type proposed.

Figure 36: Demand by Unit Type and Income Level

		Demand From New HH Growth	Demand from Substandard Housing	Demand From Rent Overburdened	Sub-Total PMA Demand	Secondary Market Demand (15%)	Total PMA + Secondary Market Demand
Total Senr Renter HHs	100.00%	135	10	61	205	31	236
One-Bedroom HHs	32.40%	44	3	20	66	10	76
Two-Bedroom HHs	67.60%	91	6	41	139	21	160

Source: Based on 2000 Census, Calculations by FielderGroup

d. Final Demand by Unit Type and Income Level

The table below displays the final demand for each unit type and income level proposed.

Figure 37: Summary Demand by Unit Type and Income Level

Unit Type	Rental Type (AMI)	Min. Income to pay rent @ 40%	LIHTC Maximum Income	Qualified Income Segment	Demand From New HH Growth	Demand from Substandard Housing	Demand From Rent Overburdened	Sub-Total PMA Demand	Secondary Market Demand (15%)	Total PMA + Secondary Market Demand
ONE BR SUMMARY FROM DEMAND BY BR TYPE TABLE					44	3	20	66	10	76
1 BR	30%	\$5,100	\$11,220	14.41%	6	0	3	10	1	11
1 BR	50%	\$10,350	\$18,700	21.01%	9	1	4	14	2	16
1 BR	60%	\$11,700	\$22,440	28.04%	12	1	6	19	3	21
1 BR	Mkt.	\$12,750	\$50,000	44.11%	19	1	9	29	4	34
TWO BR SUMMARY FROM DEMAND BY BR TYPE TABLE					91	6	41	139	21	160
2 BR	30%	\$6,000	\$11,220	14.41%	13	1	6	20	3	23
2 BR	50%	\$12,300	\$18,700	19.78%	18	1	8	27	4	32
2 BR	60%	\$14,100	\$22,440	16.51%	15	1	7	23	3	26
2 BR	Mkt.	\$15,000	\$50,000	44.11%	40	3	18	61	9	70

e. Final One-Bedroom Net Demand

The table below displays the final one-bedroom net demand for the proposed one-bedroom units.

Figure 38: One-Bedroom Net Demand

LIHTC Targeted Income	30%	50%	60%	Mkt.
	One BR	One BR	One BR	One BR
Min. Income to pay rent @ 40%	\$5,100	\$10,350	\$11,700	\$12,750
LIHTC Maximum income	\$11,220	\$18,700	\$22,440	\$50,000
Percentage of Households (for unit type)	32.40%	32.40%	32.40%	32.40%
Qualified Income Segment (band)	14.41%	21.01%	28.04%	44.11%
Calculations:				
A. Demand from New Renter Households	6	9	12	19
Plus				
B. Demand from Substandard Housing	0	1	1	1
Plus				
C. Demand from Rent Over-burdened Households	3	4	6	9
Plus				
D. Homewoners Converting to Renters	0	0	0	0
Equals				
Primary Market Area Elderly Demans (HH 62+)	10	14	19	29
Plus				
HFOP Demand (10% of components A, B, & C)	1	1	2	3
Equals				
PMA Total Demand	11	15	21	32
Plus				
Secondary Market Demand (15% Adjustment)	2	2	3	5
Equals				
Total Demand	12	18	24	37
Less				
Supply of Directly Comparable Units (built since 2000)				
Equals				
Net Demand	12	18	24	37
Proposed Units	2	10	17	4
Capture Rate	16.51%	56.59%	72.09%	10.78%

f. Final Two-Bedroom Net Demand

The table below displays the final two-bedroom net demand for the proposed two-bedroom units.

Figure 39: Two-Bedroom Net Demand

<u>LIHTC Targeted Income</u>	<u>30%</u>	<u>50%</u>	<u>60%</u>	<u>Mkt.</u>
	<u>Two BR</u>	<u>Two BR</u>	<u>Two BR</u>	<u>Two BR</u>
Min. Income to pay rent @ 40%	\$6,000	\$12,300	\$14,100	\$15,000
LIHTC Maximum income	\$11,220	\$18,700	\$22,440	\$50,000
Percentage of Households (for unit type)	67.60%	67.60%	67.60%	67.60%
Qualified Income Segment (band)	14.41%	19.78%	16.51%	44.11%
Calculations:				
A. Demand from New Renter Households	13	18	15	40
Plus				
B. Demand from Substandard Housing	1	1	1	3
Plus				
C. Demand from Rent Over-burdened Households	6	8	7	18
Plus				
D. Homewoners Converting to Renters	0	0	0	0
Equals				
Primary Market Area Elderly Demans (HH 62+)	20	27	23	61
Plus				
HFOP Demand (10% of components A, B, & C)	2	3	2	6
Equals				
PMA Total Demand	22	30	25	67
Plus				
Secondary Market Demand (15% Adjustment)	3	5	4	10
Equals				
Total Demand	25	35	29	77
Less				
Supply of Directly Comparable Units (built since 2000)				
Equals				
Net Demand	25	35	29	77
Proposed Units	2	13	23	4
Capture Rate	7.91%	37.45%	79.38%	5.17%

g. Capture Rates by Unit Size and Income Level

Once the net demand is segmented by unit type and qualified income segments, the capture rate for each bedroom size is calculated based upon the demand calculation guidelines provided by the Georgia Department of Community Affairs, as shown in the tables below. The capture rates for the one and two-bedroom units at each income level are provided in the table below for the proposed Primrose Summit Apartments. In addition, the capture rate for all of the units at each income levels is provided in the table below. See the table below.

Figure 40: Capture Rates

Unit Size	Income Limits	Units Proposed	Total Demand	Supply	Net Demand	Capture Rate	Absorption	Median Market Rent	Proposed Rents
1 BR	30% AMI	2	12	0	12	16.51%	3 - 7 mos	\$587	\$170
1 BR	50% AMI	10	18	0	18	56.59%	6 - 18 mos	\$587	\$345
1 BR	60% AMI	17	24	0	24	72.09%	2 - 3 Years	\$587	\$390
1BR LIHTC UNITS		29	53	0	53	54.34%	2 - 3 Years		
1 BR	Mkt.	4	37	0	37	10.78%	3 - 7 mos	\$587	\$425
2 BR	30% AMI	2	25	0	25	7.91%	3 - 5 mos	\$667	\$200
2 BR	50% AMI	13	35	0	35	37.45%	1 - 2 Years	\$667	\$410
2 BR	60% AMI	23	29		29	79.38%	2 - 3 Years	\$667	\$470
2BR LIHTC UNITS		15	35	0	35	43.22%	1 - 2 Years		
2 BR	Mkt.	4	77	0	77	5.17%	3 - 7 mos	\$667	\$500
Proposed Project Capture Rate LIHTC Units					59.04%				
Proposed Project Capture Rate Market Rate Units					6.99%				
Proposed Project Capture Rate ALL Units					25.67%				
Proposed Project Stabilization Period					1 - 3 Years				
Note: Units with a projected absorption over 12 months may not reach 92% occupancy for up to 36 months.									

Capture Rate PBRA Units: The Georgia DCA Market Study Manual states:

“Units that are subsidized with PBRA...will *not* be used in determining project demand. These units...will be assumed leasable in the market and deducted from the total number of units in the project for determining capture rates.” (Emphasis added.)

In this case, the developer has indicated that he will not have PBRA.

h. Stabilization Rates

The capture rates in the one and two-bedroom senior units are not acceptable for the tax credit units. The lower capture rate for the market rate units causes the overall project capture rate to be reduced, but considering that the proposal is primarily for tax credit units means that the capture rate is not reasonable. Considering the market and the capture rates, it is projected that the proposed one and two-bedroom senior rental units will not lease up quickly and are not likely to easily achieve a 93% or greater stabilization within an acceptable time period, even if professional managers are used as planned.

F. COMPARABLE RENTAL DEVELOPMENTS ANALYSIS

1. Comparable Property Profiles

a. Comparable Properties Overview

FielderGroup Market Research surveyed the existing rental housing in the East Ellijay market area around the proposed Primrose Summit, (Housing for Older Persons 55+). There is one Rural Development, Tax Credit senior rental apartment development within 2.2 miles of the proposed site and one Housing Authority apartment development within 1.9 miles of the proposed site that can accommodate seniors. There are no other designated senior developments in East Ellijay at this time. There are 2 more Rural Development Tax Credit apartments within 2 miles of the site. There are 4 multifamily market rate developments within 2 miles of the site that are not comparable to the senior proposal. A review of the senior properties within 2 miles of the site follows.

b. Surveyed Properties Narrative

There is only one senior tax credit development within sufficient proximity to the proposed senior development to be considered as comparable. It is reviewed briefly below.

Senior Apartments (Primrose Summit)

Brooks Hill Apartments – Senior Rural Development, Tax Credit property opened in past few years with 14 units of Project Based Rental Assistance (PBRA). There are 44 senior apartments, and of those 41 are one-bedroom, one-bath units and 3 are two-bedroom units. They are located at There are no vacancies, and there is a waiting list with a few names on it. These are preferred properties at affordable rates.

According to the manager these units are full and stay full. They lease up quickly. The turnover rates are low and are 1 or 2 turnovers per month at most. There are no rent concessions. This is a safe neighborhood.

There are 2 other known DCA funded projects close to this one, according to the manager: Cox Creek Apartments and Ellijay East Apartments, each a Rural Development complex with Tax Credits. Each is described below.

This is located 2.2 miles from the site for Primrose Summit.

We have considered this development a comparable development as required by the GA DCA Market Study Manual, because it is located inside the defined Primary Market Area and serves the population age 62 and older. However, this is not a “true comparable,” because Brooks Hill does not provide support services to its residents like the proposed Primrose Summit units that will provide support services for the 4 units designated for those with Special Needs (mental health disability, developmental disability and addictive diseases) and it provides 74 units for the mobility impaired and 2 units for those with vision and/or hearing impairments. The Brooks Hill units are handicapped accessible and open to residents with some disabilities. Therefore, it is a good comparable for the proposed units.

Ellijay Housing Authority – Ellijay Housing Authority has units for those with very low to low incomes that are suitable for residents age 62 and older. 10 senior units are located at 104 River Street, 16 senior units are located at 27 Green Circle and 10 senior units are located at 58 Dalton Street. They are 100% occupied. There are 7 or 8 seniors on the waiting list for the two-bedroom units which are the units in highest demand by seniors. The Executive Director, Neaomi Pickelsimer, stated that there is more demand for one, two and three-bedrooms and less demand for the three and four bedroom units among family householders.

Ellijay Housing Authority is fully occupied and stays full. The turnover rate is very low as in most senior apartment developments, because seniors do not move unless they must go into an assisted living or nursing home or they die.

This is a very safe neighborhood. Ellijay Housing Authority is located 1.9 miles from the Primrose Summit site. There are 2 other known DCA funded projects close to this one, according to the manager: Cox Creek Apartments and Brooks Hill Apartments, each a Rural Development complex with Tax Credits. Each is described in this report.

We have not considered this development a “true comparable,” as required by the GA DCA Market Study Manual, even though it is located within the defined Primary Market Area, because it is totally subsidized.

Multifamily Apartments (Primrose Summit)

Ellijay East Apartments – Rural Development Tax Credit property with 100% rental assistance built of brick with vinyl siding located at 188 Eric Simpson Drive in Ellijay. There are 17 one-bedroom, one-bath units and 28 two-bedroom, one and one-half bath units. These units are located 1 mile from the site. There is a laundry room on site and a children’s playground. Each unit offers a stove, refrigerator, washer-dryer hookups, and carpeting or vinyl floor coverings. These units have 3 vacant units (there are 5 vacant units with 1 pre-leased, and another expected to be leased this week) and they lease up empty units fairly quickly. Turnover rate is low. The property is located 1 mile from the Primrose Summit site. This development started occupancy in 1991 and as of October of last year, the units ended their tenure under the tax credit program.

This development was considered a comparable development, because it is within the PMA and it houses seniors from time to time. Although, Primrose Summit will provide supportive services to the 4 units designated for specialized services for elderly persons with mental health disabilities, developmental disabilities, addictive diseases, Ellijay East is one of the most comparable to the subject. For these reasons, we have considered Ellijay East Apartments to be a “true comparable” to the proposed Primrose Summit housing units.

Cox Creek Apartments – Rural Development and tax credit property located at 200 Penland Street. Cox Creek is located 1.9 miles from the Primrose Summit site. The development offers a laundry room and the units provide stove, refrigerator, and carpeting in the main living areas with vinyl flooring in the kitchen and bath rooms.

This development was not considered a comparable senior development in the primary market area.

This development is considered a “true comparable,” as required by the GA DCA Market Study Manual, because it is a family development located within the defined Primary Market Area and it offers units that are open to all residents including seniors and there are 5 units with subsidies. In fact, some of the residents are seniors. The manager thinks that there is a need for more senior housing and assisted living senior housing. She noted that a new assisted living

facility, called Cameron Hall, is opening up right next door to the Cox Creek Apartments that she thinks could fare well if the rent restrictions are not too stringent.

Mountain Ridge Apartments – This market rate development is located at 31 Yukon Court just 0.6 of a mile from the site. There are 20 units total in this apartment development. At the time of the survey, there was only 1 two-bedroom unit available for lease. These units are “pretty old” according to the manager. She stated that all utilities are included in the rent. Each unit is fairly small, but offers a front living room and a small kitchen with a stove and refrigerator.

Depot Apartments – The Depot Apartments are market rate units located at 83 Depot Street, just one-half mile from the site. This is a safe neighborhood, according to the manager. This is a very small development with a total of 4 units only for lease. At this time there are no units vacant, however turnover can be erratic when a tenant fails to give proper notice before leaving. The rent is \$450 a month which includes water. There is always a chance that a vacancy will open up at any time, according to the manager, and she encourages tenants to call back regularly to check for vacancies.

Hilltop Town Homes & Apartments – This is a market rate apartment development located 1.9 miles from the Primrose Summit site. There are 37 two-bedroom apartments contained in 37 two-bedroom, one and a half bath townhome units. The two bedrooms are located upstairs with a large bath in between each bedroom. Downstairs is the living room, kitchen and half bath. They are located just one block from the town square and are very nice. Ralph, the manager/owner thinks that they are the nicest rental units in the market area. They were built in stages over the past 6 to 9 years. The units offer stove, refrigerators with ice makers, dishwashers and washer/dryer hookups. They lease for \$625 per month and provide 1,000 square feet, the largest known apartment units on the market at this time. A \$350 deposit is required. The tenant pays for the electric and water. These are all electric units.

Holly Faith Apartments – This is market rate development located 2.1 miles from the site for the proposed Primrose Summit units. These units consist of 12 duplex apartments that are each one-story and each is wheelchair accessible. Each duplex is a two-bedroom, one-bath apartment with stove, refrigerator, dishwasher, and washer-dryer hookups. They rent for \$500 to \$525 per month with a \$200 deposit. Only one unit is available to lease at this time according to Ronnie Chester. There is no garage, however, tenants may pull their automobiles and vehicles up to the door. These units were built 8 to 10 years ago and are in good condition.

Austin Place Apartments – The market rate units are located at 3017 Chatsworth Highway, 3.5 miles from the site. There are 4 buildings with 26 apartments total. The development provides one and two-bedroom apartments. The one-bedroom units rent for \$525 and the two-bedrooms rent for \$625 per month. The two-bedroom units are townhouse style units with the two-bedroom units located upstairs along with a full bath and a half bath is located downstairs along with the living area and kitchen. The kitchen provides a stove, refrigerator with ice maker, and washer/dryer hookups in a separate laundry room area that will accommodate any size washers and dryers. The rent includes water, sewer and trash. The apartments use electric air and gas heat. Each unit has the same floor plan, with white walls and dark, jewel green carpet. These units were built in phases from 1998 to 2001. There is no office on site, but the owner/manager John Marshall lives very close to the units and can respond to any resident’s need quickly.

Coventry Ridge Apartments – These are market rate units located at 137 Sumner Top Lane in Ellijay, 6.2 miles from the site. The apartments were built some time before the current management took over 4 years ago, but she was not sure of the exact age. There are 20 apartment units plus an office. The one-bedroom units rent for \$150 per week with a \$300 security deposit. The two-bedroom units are \$175 per week and provide 800 square feet or \$700 per month. The rent includes sewer, water, trash, electric and gas. The two bedroom units offer washer/dryer hookups, but none of the units have dishwashers. Each unit comes furnished with a stove and refrigerator. The new owners installed new tile flooring when they took over and remodeled the apartments 4 years ago. The apartments are in good condition.

c. Proposed Senior Units

According to the information published on the GA DCA website, there are no other senior tax credit rental properties proposed in East Ellijay or Ellijay nor are there any in the pre-development stage or under construction in East Ellijay. There are, however, an existing senior retirement home and a senior assisted living units under construction at this time that will open in August of 2008. The new construction proposal is described below:

Cameron Hall Assisted Living – This new senior assisted living facility is currently under construction at 114 Penland Street adjacent to Cox Creek Apartments described above. We spoke with Mr. Nathan Brandon about these units. Mr. Brandon stated that Cameron Hall will be assisted living only. It will not offer dementia care nor will it offer nursing care. There are single rooms and suites with a living room and bedroom. The facility will be decorated in traditional décor with a living room with a cozy fireplace, full service beauty salon, an activity room and library. The dining room may be set up here to match the one in Canton to offer a view of the landscaped outdoor courtyard. They will have a communal dining area where 3 meals a day will be served. Each single room is about 250 square feet up to 345 square feet for the suites. The rates are \$2,570 per month for the single rooms up to \$2,930 per month for the suites. For this fee, each resident receives 3 meals a day and 2 snacks, and assistance with activities of daily living, such as bathing, dressing, grooming, eating and toileting; 24-hour access to staff with emergency call system in resident's bedroom and bath; and full-time scheduled activities including: social, educational and recreational programs, like movie and popcorn on Friday night, dances, games and educational classes; light housekeeping daily, deep cleaning weekly laundry service, weekly housekeeping, on-site beautician and podiatrist; cable TV, assistance taking medications, and 2 trips to the doctor's office per month using the facility's van (that is planned as soon as economically feasible).

Mr. Brandon stated that this facility will be similar to the Cameron Hall Assisted Living Center in Canton (See www.cameronhall.net). These units were built ten years ago and consisted of 40 units in 1998. Then in 2001, 26 more units were added and then in 2005 another 28 units were added. The growth of the retirement community in Ellijay prompted the owner, Ms. Jo Ann Savage, to establish a facility in Ellijay.

The new assisted living facility compliments the proposed senior units and provides a subsequent residential facility when a resident of the proposed units is unable to live independently any longer. These units will not compete with the proposed units.

d. Senior Property Profiles

The profiles of each individual senior rental property reviewed in this report are included in the Appendix to this report.

e. HUD Section 8 Housing Choice Vouchers or Certificates

We were unable to obtain the number of Housing Choice Vouchers or Certificates under contract in East Ellijay and Gilmer County and the number of households that are on the waiting list from the East Ellijay Housing Authority. However, we were told that in general, all issued vouchers are in use and that there is a long waiting list. According to the Georgia DCA website, no waiting lists are open or pending for Gilmer County. (See www.dca.state.ga.us/RentalAssistance/WaitingLists/Public/CountyWaitingList).

2. Comparable Properties Tables

Figure 41: Apartment List

No.	Project Name	Street	City	State	Zip	Manager	Phone
01	Brooks Hill Apts	185 Penland St	Ellijay	GA	30540	Boyd Mgmt	803-419-6500
02	Ellijay HA	29 Green Circle	Ellijay	GA	30540	HA	706-635-4644
03	Ellijay East Apts	188 Eric Simpson Dr	Ellijay	GA	30540	Tower Mgmt	770-386-2921
04	Cox Creek Apts	200 Penland St	Ellijay	GA	30540	Boyd Mgmt	803-419-6500
05	Mountain Ridge Apts	31 Yukon Court	Ellijay	GA	30540	Manager	706-276-2567
06	Depot Apts	83 Depot St	Ellijay	GA	30540	Manager	706-698-4800
07	Hilltop Twnhms/Apts	276 Westwood Dr	Ellijay	GA	30540	Ralph	706-276-4663
08	Holly Faith Apts	79 Tower Rd	Ellijay	GA	30540	Manager	706-635-1501
09	Austin Place Apts	3017 Chatsworth Hwy	Ellijay	GA	30540	John Marshall	706-273-2727
10	Coventry Ridge Apts	137 Sumner Top Lane	Ellijay	GA	30540	Manager	706-635-2857

Figure 42: Apartment Profiles

No.	Project Name	Studio	1 BR	2 BR	3 BR	4 BR	Total Units	Occupancy %	# Occupied	Condition	Age	Fin.	Asst.
01	Brooks Hill Apts		41	3			44	100.00%	44	Good	1992	RD	100%
02	Ellijay HA						110	100.00%	110	Good	1950	HA	100%
03	Ellijay East Apts		17	28			45	93.33%	42	Good	1991	RD	69%
04	Cox Creek Apts		6	19			25	100.00%	25	Good	1993	RD	80%
05	Mountain Ridge Apts		*	*			20	120.00%	24	Good	1990	Mkt	None
06	Depot Apts			4			4	100.00%	4	Good	1988	Mkt	None
07	Hilltop Twnhms/Apts			37			37	94.59%	35	Good	1999	Mkt	None
08	Holly Faith Apts			12			12	91.67%	11	Good	2000	Mkt	None
09	Austin Place Apts		*	*			26	92.31%	24	Good	1998	Mkt	None
10	Coventry Ridge Apts		*	*			20	95.00%	19	Good	NA	Mkt	None

Figure 43: Rent Report

<u>No.</u>	<u>Project Name</u>	<u>Studio</u>		<u>1 BR</u>		<u>2 BR</u>		<u>3 BR</u>		<u>4 BR</u>		<u>Occ %</u>	<u>Tenant</u>	<u>Age</u>	<u>Fin</u>
		<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>				
01	Brooks Hill Apts			\$374	\$552	\$385	\$563					100.00%	SR	1992	RD
02	Ellijay HA			BOI		BOI		BOI		BOI		100.00%	SR/FAM	1950	HA
03	Ellijay East Apts			\$355	\$555	\$370	\$570					93.33%	Fam	1991	RD
04	Cox Creek Apts			\$350	\$485	\$375	\$539					100.00%	Fam	1993	RD
05	Mountain Ridge Apts			\$600		\$660						95.00%	Fam	1990	None
06	Depot Apts					\$450						100.00%	Fam	1988	None
07	Hilltop Twnhms/Apts					\$625						94.59%	Fam	1999	None
08	Holly Faith Apts					\$500	\$525					91.67%	Fam	2000	None
09	Austin Place Apts			\$525		\$625						92.31%	Fam	1998	None
10	Coventry Ridge Apts			\$600		\$700						95.00%	Fam	NA	None

Figure 44: Square Feet Report

<u>No.</u>	<u>Project Name</u>	<u>Studio</u>		<u>1 BR</u>		<u>2 BR</u>		<u>3 BR</u>		<u>4 BR</u>		<u>Occ %</u>	<u>Tenant</u>	<u>Age</u>	<u>Fin</u>
		<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>	<u>Low</u>	<u>High</u>				
01	Brooks Hill Apts			650		750						100.00%	SR	1992	RD
02	Ellijay HA			NA		NA		NA		NA		100.00%	SR/FAM	1950	HA
03	Ellijay East Apts			650		750						93.33%	Fam	1991	RD
04	Cox Creek Apts			650		750						100.00%	Fam	1993	RD
05	Mountain Ridge Apts			NA		NA						95.00%	Fam	1990	None
06	Depot Apts					800						100.00%	Fam	1988	None
07	Hilltop Twnhms/Apts					950						94.59%	Fam	1999	None
08	Holly Faith Apts					900						91.67%	Fam	2000	None
09	Austin Place Apts			NA		NA						92.31%	Fam	1998	None
10	Coventry Ridge Apts			650		800						95.00%	Fam	NA	None

Figure 45: Amenities

No.	Project Name	Range	Refrigerator	Ice Maker	Dishwasher	Microwave	Washer/Dryer Hookup	Carpet	Miniblinds	Patio/Balcony/Decks	Ceiling Fans	Fireplace	24 Emergency Call	Laundry	Community Room	Clubhouse/Exercise Room	Gazebo/Sitting Areas	Picnic & Garden Areas	Children's Playground	Basketball Court	Volleyball Court	Off Street Parking	Garages/Covered Parking	Security Lighting	Includes some utilities	
01	Brooks Hill Apts	✓	✓					✓	✓	.			.	✓	✓	.	.					✓		✓	✓	
02	Ellijay HA	✓	✓				✓	✓	✓	.			.	✓	✓	.	.		✓				✓		✓	✓
03	Ellijay East Apts	✓	✓					✓	✓	.			.	✓	✓	.	.						✓		✓	✓
04	Cox Creek Apts	✓	✓					✓	✓	.			.	✓	✓	.	.						✓		✓	✓
05	Mountain Ridge Apts	✓	✓					✓	✓	.			.	.	.	.	.		.				✓		✓	✓
06	Depot Apts	✓	✓					✓	✓	.			.	.	.	.	.						✓		✓	✓
07	Hilltop Twnhms/Apts	✓	✓	✓	✓		✓	✓	✓	.			.	.	.	.	.						✓		✓	✓
08	Holly Faith Apts	✓	✓	.	✓		✓	✓	✓	.			.	.	.	.	.						✓		✓	✓
09	Austin Place Apts	✓	✓	✓	✓	.	✓	✓	✓	.			.	✓	✓	.	.						✓		✓	✓
10	Coventry Ridge Apts	✓	✓					✓	✓	.			.	✓	✓	.	.						✓		✓	✓

3. Comparable Properties Discussion

This section provides the discussion of issues such as how each complex compares with the subject property in terms of such things as total units, mix, rents, occupancy, location, and other factors. This discussion compares the proposed rental rates with the rental range of comparable projects in the primary and secondary market areas.

The subject property is a new construction Tax Credit property for 75 senior households with incomes at the 30%, 50%, 60% AMI and 8 market rate units for a total of 75 senior housing units. The one and two-bedroom units provide 720 square feet for the one-bedroom units and 880 square feet for the two-bedroom units. The one to one comparison of the proposal with the selected comparable properties is found in the section entitled “Surveyed Properties Narrative,” above.

In summary, the proposed units compare favorably to the most comparable senior rental properties on the market. The size of the proposed units is comparable to the size of the selected comparable senior properties. The majority of the proposed rents by income category are less than the selected comparable senior units. The amenities offered in the proposed units are comparable to those offered in the selected senior comparables. The proposal exceeds the selected senior comparables, because Primrose Summit reserves 4 units for those with Special Needs and provides supportive services through a pre-approved service provider. In sum, the proposed units are equal to or better than the physical attributes of the selected senior comparable rental units on the market and superior in the services provided to the support the senior residents for less rent, overall. Consequently, the proposed senior units should rent up steadily and maintain stable occupancy.

a. Rent Comparability Grids by Unit Size

The following pages provide the Rent Comparability Grids for the one-bedroom senior units and the two-bedroom senior units. The market rate rents are determined using the standard HUD rent comparability form. The following apartments are included in this comparison: Brooks Hill Apartments. The one and two-bedroom senior rental units were selected, because of their similar size, design and unit features of the rental properties. This comparison is not limited to units within a 2-mile radius of the site, because of the few senior properties found within 2 miles of the subject site. Further, they were not true comparables to the proposed development. The Rent Comparability Grids per Unit Type is found on the following pages.

b. Rent Comparability Grids – One and Two-Bedrooms

Figure 46: One-Bedroom Rent Comparability Grid

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Rent Comparability Grid Unit Type → **One Bedroom** Subject's FHA #:

Subject		Comp #1		Comp #2		Comp #3		Comp #4		Comp #5	
Primrose Summit		Brooks Hill (RD)		Ellijay East (RD)		Cox Creek (RD)		Project Name		Project Name	
First Ave & Willow St		185 Penland St		188 Eric Simpson		200 Penland St		Street Address		Street Address	
E Ellijay, Gilmer Co		Ellijay, Gilmer Co		Ellijay, Gilmer Co		Ellijay, Gilmer Co		City County		City County	
Data		Data		Data		Data		Data		Data	
on		\$ Adj		\$ Adj		\$ Adj		\$ Adj		\$ Adj	
Subject		Data		Data		Data		Data		Data	
A. Rents Charged		\$552		\$555		\$485					
1 \$ Last Rent / Restricted?											
2 Date Last Leased (mo/yr)		May-08		May-08		May-08					
3 Rent Concessions		No		No		No					
4 Occupancy for Unit Type		100%		93%		100%		%		%	
5 Effective Rent & Rent/ sq. ft		\$552 0.8492		\$555 0.85		\$485 0.75					
<i>In Parts B thru E, adjust only for differences the subject's market values.</i>											
B. Design, Location, Condition		Data		Data		Data		Data		Data	
6 Structure / Stories		2 (\$20)		2 (\$20)		2 (\$20)					
7 Yr. Built/Yr. Renovated		1992 \$17		1991 \$18		1993 \$16					
8 Condition /Street Appeal		Good		Good		Good					
9 Neighborhood		Good		Good		Good					
10 Same Market? Miles to Subj		2.2 miles		1 mile		1.9 miles					
C. Unit Equipment/ Amenities		Data		Data		Data		Data		Data	
11 # Bedrooms		1		1		1					
12 # Baths		1		1		1					
13 Unit Interior Sq. Ft.		720 \$10		650 \$10		650 \$10					
14 Balcony/ Patio		N/N \$10		N/Y \$5		N/Y \$5					
15 AC: Central/ Wall		ACC		ACC		ACC					
16 Range/ refrigerator		R/R		R/R		R/R					
17 Microwave/ Dishwasher		N/N \$5		N/N \$5		N/N \$5					
18 Washer/Dryer		W/D HU		W/D HU		Laundry					
19 Floor Coverings		Yes		Yes		Yes					
20 Window Coverings		Yes		Yes		Yes					
21 Cable/ Satellite/Internet		N/N/Y		Y/N/N		Y/N/N					
22 Special Features		Y N \$10		N \$10		N \$10					
23											
D Site Equipment/ Amenities		Data		Data		Data		Data		Data	
24 Parking (\$ Fee)		Y		Y		Y					
25 Extra Storage		Y N \$5		N \$5		N \$5					
26 Security		Y N \$5		N \$5		N \$5					
27 Clubhouse/ Meeting Rooms		Y		Y		N					
28 Pool/ Recreation Areas		N/Y N/N \$8		N/Y \$8		N/Y \$8					
29 Business Ctr / Nhd Netwk		N		N		N					
30 Service Coordination		Y N \$5		N \$5		N \$5					
31 Non-shelter Services		Y N \$5		N \$5		N \$5					
32 Neighborhood Networks		N		N		N					
E. Utilities		Data		Data		Data		Data		Data	
33 Heat (in rent?/ type)		N(ElecHP)		N		N					
34 Cooling (in rent?/ type)		N(Elec)		N		N					
35 Cooking (in rent?/ type)		N(Elec)		N		N					
36 Hot Water (in rent?/ type)		N(Elec)		N		N					
37 Other Electric		N		N		N					
38 Cold Water/ Sewer		Y		Y		Y					
39 Trash/Recycling		Y		Y		Y					
F. Adjustments Recap		Pos Neg		Pos Neg		Pos Neg		Pos Neg		Pos Neg	
40 # Adjustments B to D		10 1		10 1		10 1					
41 Sum Adjustments B to D		\$80 (\$20)		\$76 (\$20)		\$74 (\$20)					
42 Sum Utility Adjustments											
43 Net/ Gross Adjmts B to E		Net Gross		Net Gross		Net Gross		Net Gross		Net Gross	
		\$60 \$100		\$56 \$96		\$54 \$94					
G. Adjusted & Market Rents		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent	
44 Adjusted Rent (5+ 43)		\$612		\$611		\$539					
45 Adj Rent/Last rent				111%		110%		111%			
46 Estimated Market Rent		\$587		← Estimated Market Rent/ Sq. Ft							

 Appraiser's Signature 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

Figure 47: Two-Bedroom Rent Comparability Grid

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Rent Comparability Grid		Unit Type → Two-Bedroom		Subject's FHA #: 							
Subject		Comp #1		Comp #2		Comp #3		Comp #4		Comp #5	
Primrose Summit		Brooks Hill (RD)		Ellijay East (RD)		Cox Creek (RD)		Project Name		Project Name	
First Ave & Willow St		185 Penland St		188 Eric Simpson		200 Penland St		Street Address		Street Address	
E Ellijay, Gilmer Co		Ellijay, Gilmer Co		Ellijay, Gilmer Co		Ellijay, Gilmer Co		City County		City County	
Rents Charged		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
1	\$ Last Rent / Restricted?	\$552		\$555		\$485					
2	Date Last Leased (mo/yr)	May-08		May-08		May-08					
3	Rent Concessions	No		No		No					
4	Occupancy for Unit Type	100%		93%		100%		%		%	
5	Effective Rent & Rent/ sq. ft	\$552	0.8492	\$555	0.85	\$485	0.75				
<i>In Parts B thru E, adjust only for differences the subject's market values.</i>											
Design, Location, Condition		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
6	Structure / Stories	3+		2	(\$20)	2	(\$20)	2	(\$20)		
7	Yr. Built/Yr. Renovated	NC		1992	\$17	1991	\$18	1993	\$16		
8	Condition /Street Appeal	Good		Good		Good		Good			
9	Neighborhood	Good		Good		Good		Good			
10	Same Market? Miles to Subj			2.2 miles		1 mile		1.9 miles			
Unit Equipment/ Amenities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
11	# Bedrooms	2		1	\$80	1	\$80	1	\$80		
12	# Baths	1		1		1		1			
13	Unit Interior Sq. Ft.	720		650	\$10	650	\$10	650	\$10		
14	Balcony/ Patio	B/P		N/N	\$10	N/Y	\$5	N/Y	\$5		
15	AC: Central/ Wall	ACC		ACC		ACC		ACC			
16	Range/ refrigerator	R/R		R/R		R/R		R/R			
17	Microwave/ Dishwasher	M/D		N/N	\$5	N/N	\$5	N/N	\$5		
18	Washer/Dryer	W/D HU		Laundry		W/D HU		Laundry			
19	Floor Coverings	Yes		Yes		Yes		Yes			
20	Window Coverings	Yes		Yes		Yes		Yes			
21	Cable/ Satellite/Internet	N/N/Y		Y/N/N		Y/N/N		Y/N/N			
22	Special Features	Y		N	\$10	N	\$10	N	\$10		
23											
Site Equipment/ Amenities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
24	Parking (\$ Fee)	Y		Y		Y		Y			
25	Extra Storage	Y		N	\$5	N	\$5	N	\$5		
26	Security	Y		N	\$5	N	\$5	N	\$5		
27	Clubhouse/ Meeting Rooms	Y		Y		Y		N			
28	Pool/ Recreation Areas	N/Y		N/N	\$8	N/Y	\$8	N/Y	\$8		
29	Business Ctr / Nbhd Netwk	N		N		N		N			
30	Service Coordination	Y		N	\$5	N	\$5	N	\$5		
31	Non-shelter Services	Y		N	\$5	N	\$5	N	\$5		
32	Neighborhood Networks	N		N		N		N			
Utilities		Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj	Data	\$ Adj
33	Heat (in rent?/ type)	N(Elec)HP		N		N		N			
34	Cooling (in rent?/ type)	N(Elec)		N		N		N			
35	Cooking (in rent?/ type)	N(Elec)		N		N		N			
36	Hot Water (in rent?/ type)	N(Elec)		N		N		N			
37	Other Electric	N		N		N		N			
38	Cold Water/ Sewer	Y		Y		Y		Y			
39	Trash /Recycling	Y		Y		Y		Y			
Adjustments Recap		Pos	Neg	Pos	Neg	Pos	Neg	Pos	Neg	Pos	Neg
40	# Adjustments B to D	11	1	11	1	11	1				
41	Sum Adjustments B to D	\$160	(\$20)	\$156	(\$20)	\$154	(\$20)				
42	Sum Utility Adjustments										
		Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross
43	Net/ Gross Adjmts B to E	\$140	\$180	\$136	\$176	\$134	\$174				
Adjusted & Market Rents		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent		Adj. Rent	
44	Adjusted Rent (5+ 43)	\$692		\$691		\$619					
45	Adj Rent/Last rent		125%		125%		128%				
46	Estimated Market Rent	\$667 ← Estimated Market Rent/ Sq. Ft									

 Appraiser's Signature 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

c. Summary of Comparable Properties

Based upon the rent adjustments reflected in the Rent Comparability Grid (RCG) for the one-bedroom senior units, the estimated market rent for the one-bedroom senior units in the market area is the amount shown on the RCG. This amount is more than the proposed market rents in the Primrose Summit units.

Based upon the rent adjustments reflected in the Rent Comparability Grid (RCG) for the two-bedroom senior units, the estimated market rent for the two-bedroom senior units in the market area is the amount shown on the RCG. This amount is more than the proposed market rents in the Primrose Summit units.

Based upon the individual comparison with the senior apartment developments on the market that are true comparables to the proposed Primrose Summit units, in general, the proposed one and two-bedroom rents are less than the existing one and two-bedroom rents offered in the comparable senior properties. Furthermore, based upon the individual comparison with the senior apartment developments on the market that are true comparables to the proposed Primrose Summit units, in general, the size of the proposed one and two-bedroom units are comparable to the size of the existing one and two-bedroom senior apartments offered in the comparable senior properties.

Based upon the overall comparison of the proposed senior apartments with the existing senior apartments, the proposed Primrose Summit units are comparable to the newest properties that provide the most extensive amenities and that offer the most support services. Therefore, given the demand shown in the final demand analysis, it is concluded that there is sufficient need and demand for the proposed senior rental units.

4. Comparable Property Map

The following map shows the comparable properties in East Ellijay. The second map shows the LIHTC properties within the market area.

Figure 48 Comparable Property Map

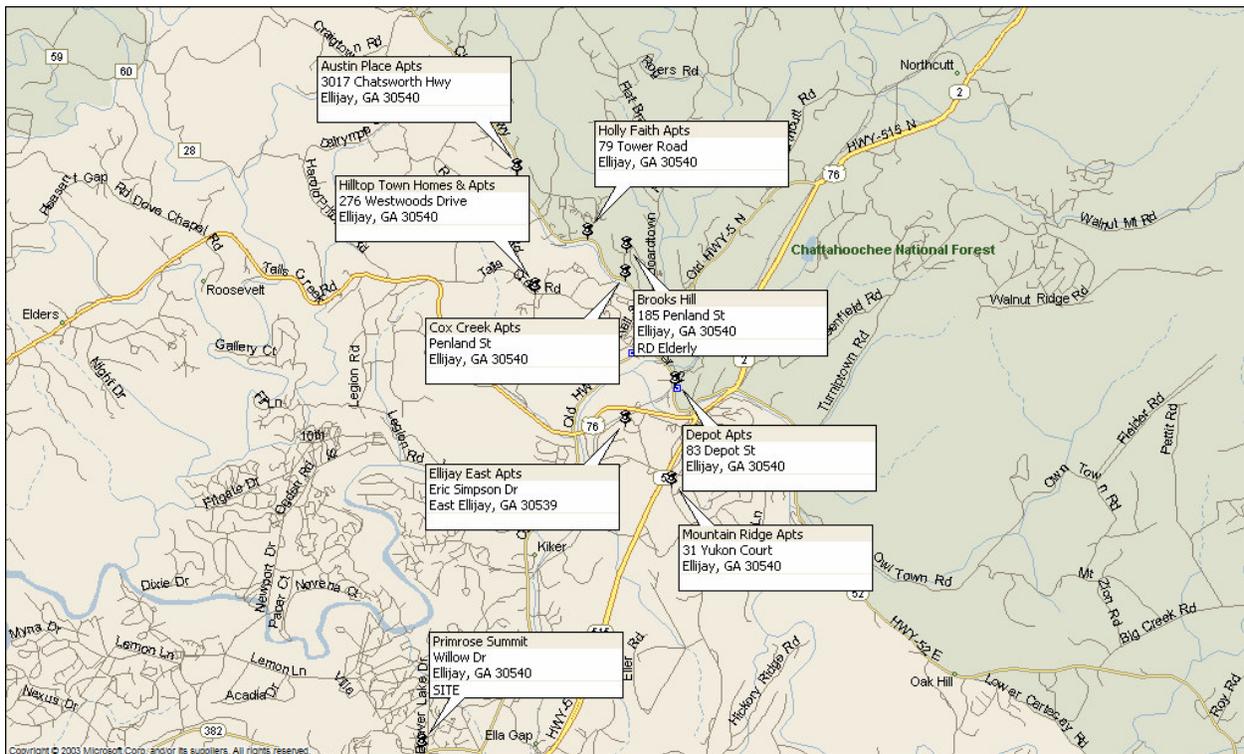
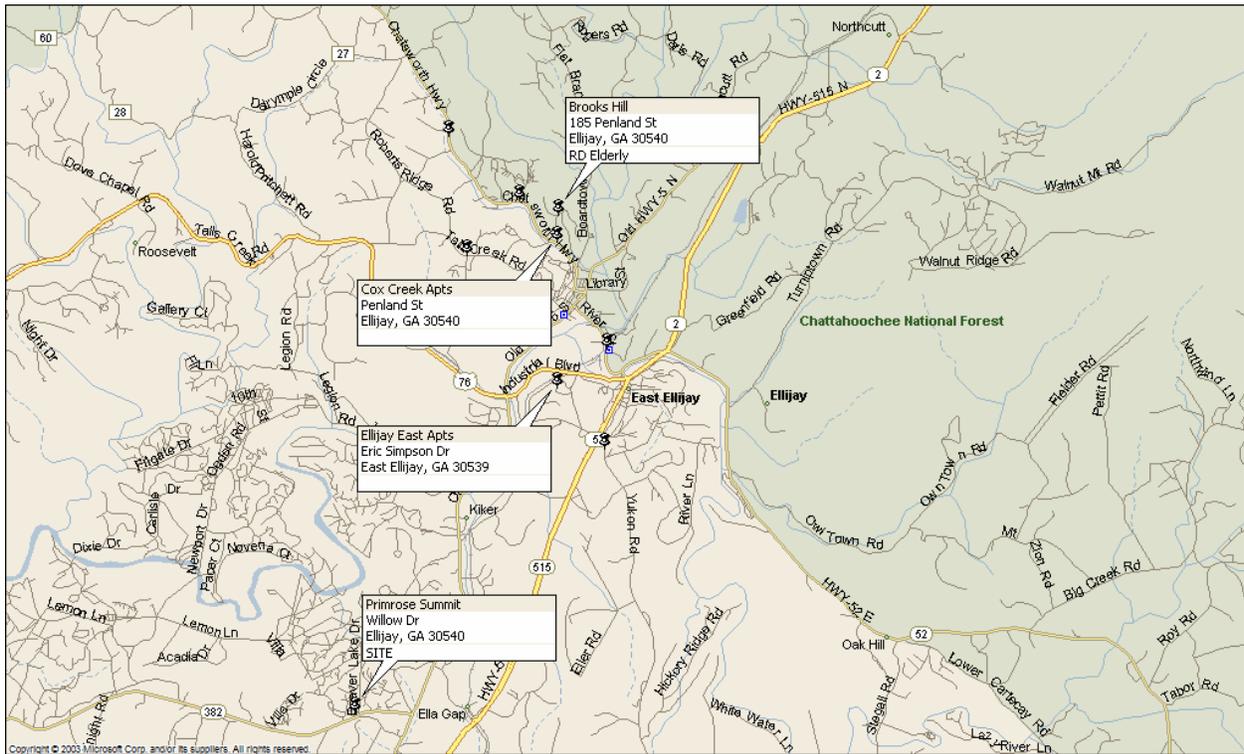


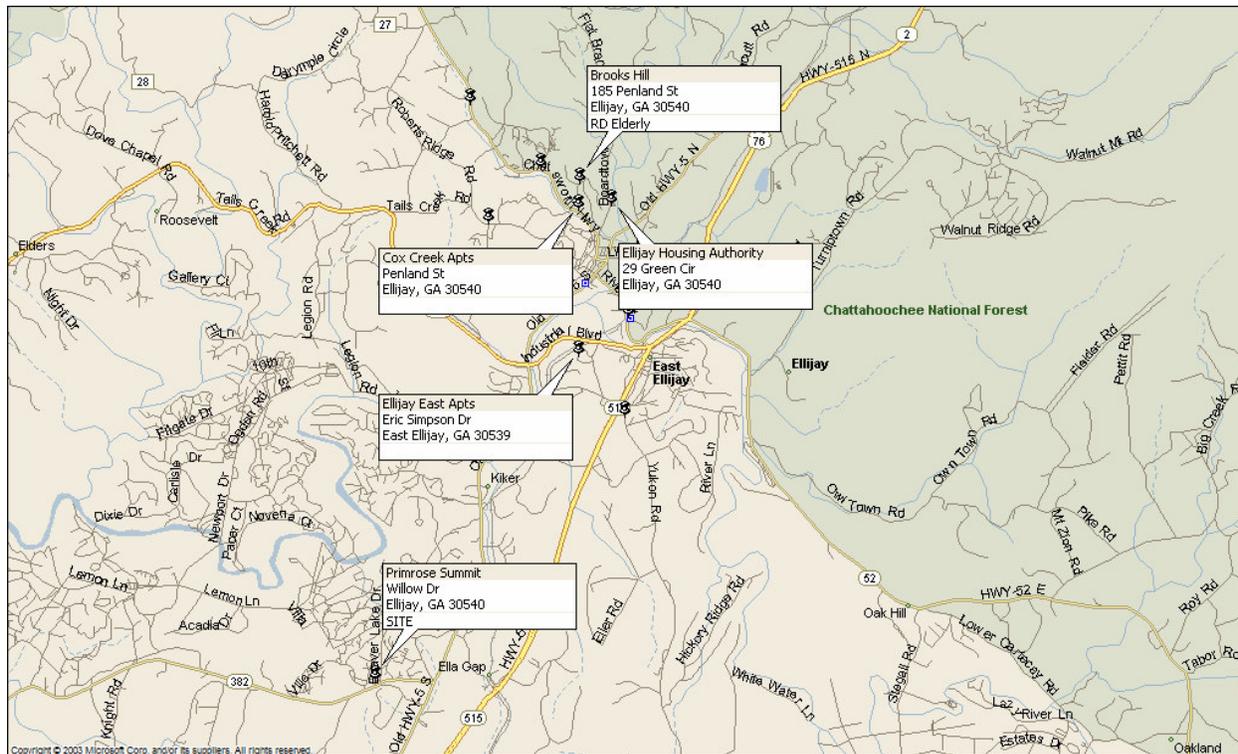
Figure 49 LIHTC Property Map



5. Assisted Projects

The following map identifies the assisted apartment developments in Ellijay.

Figure 50 Assisted Apartment Developments



6. Senior Projects

The subject is an Housing for Older Persons apartment development for older persons age 55 and older. There is only one senior tax credit development on the East Ellijay market (reviewed above in this section of the report) and no HUD senior apartment complexes on the market. The East Ellijay Housing Authority has 3 developments for seniors within their total units in Ellijay. There is no market rate senior rental housing found within the rental units to compare to the proposed units. The tax credit senior units are considered comparable as are the family tax credit and /or Rural Development units that can be leased to anyone including seniors. The previous sections have outlined the existing elderly projects.

7. Assisted Multifamily Profiles

There are a few Rural Development multifamily developments within 2 miles of the proposed senior development. Each one is reviewed above. Each of the family properties is considered a 'true comparable' for the purposes of this report.

8. Comparable Selection

Normally only senior apartments would be considered in the comparable analysis. However, there are an insufficient number of senior apartments to compare to the subject. Therefore, we have considered some of the multifamily developments that are open and house seniors from time to time as a part of the comparable properties in the market area.

9. Vacancy Rate

The addition of the newly constructed senior apartments to the East Ellijay PMA, if constructed, in light of vacancy and stabilization rates of the local market area, would likely result in a higher vacancy rate for the senior apartments within the market area. If constructed, it would be expected that this will cause a burdensome number of vacancies in the existing senior apartments, because seniors do not move readily. The assisted living development now under construction is not included in the calculation of overall occupancy and vacancy rates since it is not directly competitive.

It is not anticipated that the managers for the subject units could successfully lease all of the newly constructed senior units to suitable and income qualified senior tenants.

10. Current Project Information

There are no known developments in the planning stages in the market area: There are no known senior developments other than the assisted living development mentioned previously, that are in the planning stages, development stages or in the process of rehabilitation.

There are no other multifamily proposals approved in East Ellijay.

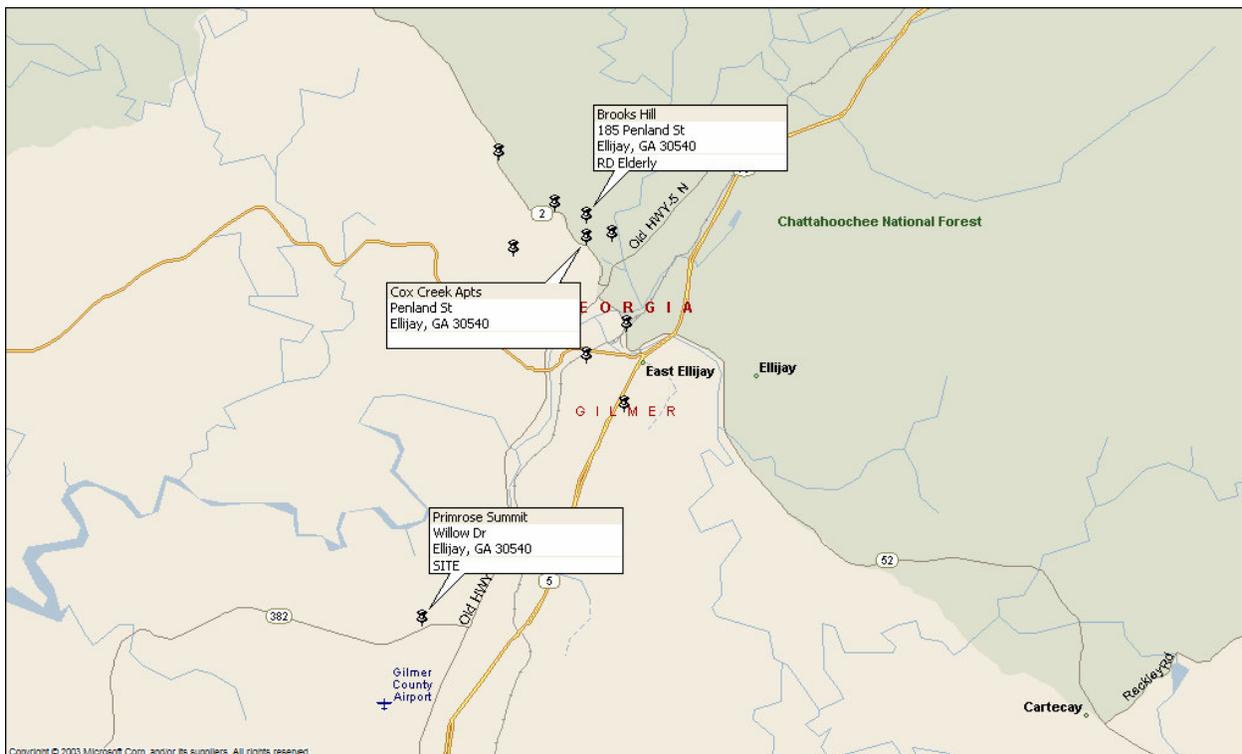
11. Available Land

None of the managers of the surveyed apartments stated that there is land that they think would be suitable for apartment development located near the apartments that they manage.

12. Other Funded Projects

There are 2 other known DCA funded projects located within 2 miles of the proposed project's site. They are shown on the map below. They are: Cox Creek Apartments and Brooks Hill Apartments review previously in this report.

The subject serves 30%, 50% and 60% AMI senior households with 75 PBRA units and provides 8 market rate units. The targeted income levels of the senior householders partially overlap the income levels targeted by the senior and the family tax credit apartments located within 2 miles of the site. Thus the GA DCA funded apartments within 2 miles of the subject directly compete with the proposed units. Therefore, while the proposed GA DCA apartments serve some of the same market, the subject will also serve a broader range of household-income senior households (30%, 50% and 60% AMI and market rate senior households) than the other GA DCA's funded projects within 2 miles of the subject. The addition of the new senior units, therefore, serves a broader market and enhances the ability of the GA DCA to implement its program in the PMA. The addition of the new units is not expected to be detrimental to the program.

Figure 51: Other DCA Funded Projects Near Site

13. Primary Housing Voids

This county is primarily a middle-upper income retirement community characterized by numerous high-end subdivisions located on the perimeter of Ellijay/East Ellijay. There is a demand for smaller, affordable senior and/or family developments. However, based on the community demographics, it would be advisable to build complexes in phases of 40 units or less.

14. Interviews

We spoke with the following managers, government officials, and others about the senior rental housing market in the primary market area.

- The Executive Director of the East Ellijay Housing Authority, Neaomi Pickelsimer, stated that there is more demand for one, two and three-bedrooms and less demand for the three and four bedroom units among family householders. (706-635-4644)

- The manager from Boyd Management at Brooks Hill Senior RD units stated that she thinks there is a need for more senior apartments in the Ellijay market. (706-276-6566).
- The manager from Boyd Management of the multifamily RD apartments, Cox Creek Apartments, thinks that there is a need for more senior housing and assisted living senior housing. She noted that a new assisted living facility, called Cameron Hall, is opening up right next door to the Cox Creek Apartments that she thinks could fare well if the rent restrictions are not too stringent. She noted that there are seniors living in her units. (706-276-6577).
- We spoke with Mr. Nathan Brandon about Cameron Hall Assisted Living, the new senior assisted living facility that is currently under construction at 114 Penland Street adjacent to Cox Creek Apartments. The growth of the retirement community in Ellijay prompted the owner, Ms. Jo Ann Savage, to establish a facility in Ellijay. (770-720-0290).
- The Gilmer County Chamber of Commerce noted that Georgia's Apple Capital, located in the scenic foothills of the Chattahoochee National Forest in the Appalachian Mountain Range, has become a growing retirement community. (706-635-7400).

G. CONCLUSIONS AND RECOMMENDATIONS

Based upon the data that we have assembled, there is not an adequate market for the project as proposed. There is insufficient demand for the one and two-bedroom senior units as proposed. It is reasonable to assume that these units would not be leased in a timely manner, even if standard management guidelines are followed.

The capture rate is broken down by unit size and corresponding income levels required for those unit sizes and shows that the capture rates exceed the maximum of 30% set by the GA DCA. The capture rate for the all of the proposed tax credit units is 59.04%. This falls well above the standards established by the GA DCA and it is not acceptable.

We are led to the conclusion that this proposed development is not acceptable and not likely to succeed from the market data research in the field, from the demographic analysis and from anecdotal evidence from other managers and city or county officials.

H. SIGNED STATEMENT REQUIREMENTS

I affirm that I have, or an individual employed by my company has, made a physical inspection of the market area and the subject property and that information has been used in the full study of the need and demand for the proposed units. 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.

FielderGroup Market Research, LLC



By: Elizabeth Rouse Fielder, Manager



By: Thomas E. Fielder, Site Visitor

I. MARKET ANALYST CERTIFICATION AND CHECKLIST

Market Analyst Certification and Checklist

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

The report was written according to DCA's market study requirements, that the information included is accurate and that the report can be relied upon by DCA as a true assessment of the low-income housing rental market.

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

Signed

:

Date: 06.06.08

A. Executive Summary

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3	Appropriateness of unit mix, rent and unit sizes	Page	2
4	Appropriateness of interior and exterior amenities including appliances	Page	2-4
5	Location and distance of subject property in relationship to local amenities	Page	4
6	Discussion of capture rates in relationship to subject	Page	5
7	Conclusion regarding the strength of the market for subject	Page	6-7

B. Project Description

1	Project address, legal description and location	Page	8
2	Number of units by unit type	Page	9
3	Unit size, # of bedrooms and structure type (i.e. townhouse, garden apartment, etc)	Page	9
4	Rents and Utility Allowance*	Page	9-10
5	Existing or proposed project based rental assistance	Page	10
6	Proposed development amenities (i.e. washer/dryer hookups, dishwasher etc.)	Page	11-12

7	For rehab proposals, current occupancy levels, rents, and tenant incomes (if available), as well as detailed information as to renovation of property	Page	NA
8	Projected placed in service date	Page	12
9	Construction type: New Construction/Rehab/Adaptive Reuse, etc.	Page	9
10	Occupancy Type: Family, Elderly, Housing for Older Persons, Special Needs, etc.	Page	9
11	Special Population Target (if applicable)	Page	9-12

C. Site Evaluation

1	Date of Inspection of Subject Property by Market Analyst	Page	13
2	Physical features of Subject Property and Adjacent Uses	Page	13
3	Subject Photographs (front, rear, and side elevations as well as street scenes)	Page	14
4	Map identifying location of subject as well as closest shopping centers, schools, medical facilities and other amenities relative to subject	Page	15-18, 25
5	Developments in vicinity to subject and proximity in miles (Identify developments surrounding the subject on all sides) zoning of subject and surrounding uses	Page	19-25
6	Map identifying existing low-income housing within the Primary Market Area and proximity in miles to subject	Page	26
7	Road or infrastructure improvements planned or under construction in the PMA	Page	27
8	Comment on access, ingress/egress and visibility of subject	Page	27
9	Any visible environmental or other concerns	Page	27
10	Overall conclusions of site and their marketability	Page	27

D. Market Area

1	Map identifying Subject's Location within PMA	Page	28-29
2	Map identifying Subject's Location within SMA, if applicable	Page	NA

E. Community Demographic Data

Data on Population and Households Five Years Prior to Market Entry, and Projected Five Years Post-Market Entry.	Page	30-47
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1. Population Trends

a.	Total Population	Page	31
b.	Population by Age Group	Page	40
c.	Number of elderly and non-elderly (for elderly projects)	Page	41
d.	If a special needs is proposed, additional information for this segment	Page	32-39

2. Household Trends

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b.	Households by tenure (# of owner and renter households) Elderly by tenure, if applicable	Page	44-45
c.	Households by Income (Elderly, if applicable, should be allocated separately)	Page	45-47
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3. Employment Trend

a.	Employment by industry— #s & % (i.e. manufacturing: 150,000 (20%))	Page	48-49
b.	Major employers, product or service, total employees, anticipated expansions, contractions in work forces, as well as newly planned employers and impact on employment in the PMA	Page	50-52
c.	Unemployment trends for the PMA and, where possible, the county total workforce for unemployment trends for the last two to four years.	Page	53-54
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F. Project Specific Demand Analysis

1	Income Restrictions - uses applicable incomes and rents in the development's tax application.	Page	57
2	Affordability - Delineation of Income Bands *	Page	58-60
3	Comparison of market rates of competing properties with proposed subject market rent	Page	69-82
4	Comparison of market rates of competing properties with proposed LIHTC rents	Page	69-82

5	Demand Analysis Using Projected Service Date (within 2 years)	Page	61
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b.	Demand from Existing Households (Combination of rent overburdened and substandard)	Page	62
c.-d.	Elderly Households Converting to Rentership (applicable only to elderly)-Elderly Households Relocating to the Market	Page	NA
e.	Deduction of Supply of "Comparable Units"	Page	63
f.	Capture Rates for Each Bedroom Type	Page	64-66
g.	Anticipated Absorption period for the property	Page	67

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

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

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

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

G. Supply Analysis

1	Comparative chart of subject amenities and competing properties	Page	74-81
2	Supply & analysis of competing developments under construction & pending	Page	69-82
3	Comparison of competing developments (occupancy, unit mix and rents)	Page	69-82
4	Rent Comparable Map (showing subject and comparables)	Page	83
5	Assisted Projects in PMA *	Page	84-88
6	Multifamily building permits issued in PMA in last 2 years	Page	

* PHA properties are not considered comparable with LIHTC units

H. Interviews

1	Names, Title, and Telephone # of Individuals Interviewed	Page	88-89
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I. Conclusions and Recommendations

- | | | | |
|---|---|------|----|
| 1 | Conclusion as to Impact of Subject on PMA | Page | 90 |
| 2 | Recommendation as to Subject's Viability in PMA | Page | 90 |

J. Signed Statement

- | | | | |
|---|-------------------------------|------|----|
| 1 | Signed Statement from Analyst | Page | 91 |
|---|-------------------------------|------|----|

K. Comparison of Competing Properties

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

J. APPENDIX

1. **Photos of Existing Apartment Communities**

2. **Demographic Data**



Ellijay East Apartments



Ellijay East Apartments



Hilltop Apartments



Hilltop Apartments



Cox Creek Apartments



Cox Creek Apartments



Brooks Hill Apartments



Brooks Hill Apartments



Highland Apartments



Highland Apartments



Cameron Hall Assisted Living



Holly Faith Duplexes and Apartments



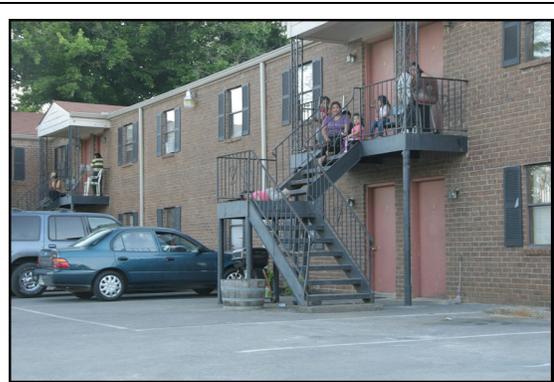
Holly Faith Duplexes and Apartments



Austin Place Apartments



Austin Place Apartments





Dogwood Drive Apartments



Dogwood Drive Apartments



Hilltop Retirement Home



Hilltop Retirement Home



Market Profile

Prepared by FielderGroup

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Place: 1327092
Ellijay City, GA

County: 13123 Gilmer
County, GA

0
State: 13 Georgia



2000 Total Population	1,584	23,456	8,186,453
2000 Group Quarters	105	166	233,822
2007 Total Population	2,077	30,732	9,654,958
2012 Total Population	2,407	35,605	10,783,656
2007 - 2012 Annual Rate	2.99%	2.99%	2.24%



2000 Households	593	9,071	3,006,369
2000 Average Household Size	2.49	2.57	2.65
2007 Households	773	11,943	3,554,655
2007 Average Household Size	2.67	2.55	2.65
2012 Households	895	13,884	3,973,517
2012 Average Household Size	2.67	2.55	2.65
2007 - 2012 Annual Rate	2.97%	3.06%	2.25%
2000 Families	343	6,692	2,111,647
2000 Average Family Size	3.14	2.96	3.14
2007 Families	501	8,561	2,434,464
2007 Average Family Size	3.20	2.97	3.15
2012 Families	565	9,741	2,673,151
2012 Average Family Size	3.22	2.97	3.17
2007 - 2012 Annual Rate	2.43%	2.62%	1.89%



2000 Housing Units	662	11,924	3,281,737
Owner Occupied Housing Units	38.1%	59.4%	61.8%
Renter Occupied Housing Units	51.5%	16.7%	29.8%
Vacant Housing Units	10.4%	23.9%	8.4%
2007 Housing Units	884	16,268	3,940,351
Owner Occupied Housing Units	54.6%	58.1%	62.3%
Renter Occupied Housing Units	32.8%	15.3%	28.0%
Vacant Housing Units	12.6%	26.6%	9.8%
2012 Housing Units	1,037	19,437	4,443,832
Owner Occupied Housing Units	53.6%	56.3%	62.0%
Renter Occupied Housing Units	32.8%	15.1%	27.4%
Vacant Housing Units	13.7%	28.6%	10.6%

Median Household Income

2000	\$23,055	\$35,129	\$42,686
2007	\$37,492	\$41,554	\$55,102
2012	\$42,251	\$46,710	\$65,884

Median Home Value

2000	\$83,182	\$86,160	\$100,648
2007	\$127,000	\$125,726	\$148,827
2012	\$157,452	\$153,815	\$179,316

Per Capita Income

2000	\$13,740	\$17,147	\$21,154
2007	\$19,035	\$20,498	\$28,047
2012	\$21,852	\$23,641	\$34,445

Median Age

2000	37.8	37.4	33.4
2007	35.8	38.9	35.0
2012	37.3	40.2	35.8

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Market Profile

0 0 Prepared by FielderGroup
 Place: 1327092 County: 13123 Gilmer 0
 Ellijay City, GA County, GA State: 13 Georgia



2000 Households by Income

Household Income Base	523	9,047	3,007,678
< \$15,000	36.1%	18.1%	16.0%
\$15,000 - \$24,999	15.9%	16.1%	12.3%
\$25,000 - \$34,999	11.5%	15.5%	12.6%
\$35,000 - \$49,999	12.6%	19.7%	16.7%
\$50,000 - \$74,999	14.7%	18.6%	19.7%
\$75,000 - \$99,999	6.7%	6.2%	10.4%
\$100,000 - \$149,999	1.0%	4.0%	7.8%
\$150,000 - \$199,999	0.0%	0.7%	2.2%
\$200,000 +	1.5%	1.0%	2.4%
Average Household Income	\$37,106	\$44,049	\$56,612

2007 Households by Income

Household Income Base	773	11,943	3,554,639
< \$15,000	23.4%	15.3%	11.9%
\$15,000 - \$24,999	11.9%	13.0%	9.4%
\$25,000 - \$34,999	12.2%	12.9%	9.5%
\$35,000 - \$49,999	16.6%	18.9%	14.2%
\$50,000 - \$74,999	18.2%	20.5%	20.0%
\$75,000 - \$99,999	9.7%	9.9%	13.4%
\$100,000 - \$149,999	4.7%	6.2%	12.5%
\$150,000 - \$199,999	1.2%	1.8%	4.9%
\$200,000 +	2.2%	1.5%	4.3%
Average Household Income	\$49,095	\$52,450	\$75,189

2012 Households by Income

Household Income Base	895	13,884	3,973,501
< \$15,000	21.7%	13.8%	10.0%
\$15,000 - \$24,999	10.5%	11.2%	7.5%
\$25,000 - \$34,999	10.5%	11.0%	7.8%
\$35,000 - \$49,999	16.1%	18.2%	12.6%
\$50,000 - \$74,999	18.3%	20.0%	18.3%
\$75,000 - \$99,999	11.4%	12.8%	14.1%
\$100,000 - \$149,999	7.3%	8.6%	16.3%
\$150,000 - \$199,999	1.6%	2.2%	5.6%
\$200,000 +	2.7%	2.3%	7.7%
Average Household Income	\$56,365	\$60,339	\$92,478

2000 Owner Occupied HUs by Value

Total	237	7,080	2,029,293
< \$50,000	19.8%	25.8%	16.9%
\$50,000 - \$99,999	42.6%	35.2%	32.8%
\$100,000 - \$149,999	19.4%	20.9%	22.6%
\$150,000 - \$199,999	12.2%	9.6%	11.8%
\$200,000 - \$299,999	5.1%	5.4%	9.3%
\$300,000 - \$499,999	0.8%	2.1%	4.7%
\$500,000 - \$999,999	0.0%	0.9%	1.6%
\$1,000,000+	0.0%	0.0%	0.4%
Average Home Value	\$97,816	\$104,377	\$134,470

2000 Specified Renter Occupied HUs by Contract Rent

Total	325	1,930	964,446
With Cash Rent	95.7%	85.5%	93.9%
No Cash Rent	4.3%	14.5%	6.1%
Median Rent	\$253	\$376	\$505
Average Rent	\$290	\$373	\$519

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied HUs exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Market Profile

0 0 Prepared by FielderGroup

Place: 1327092 County: 13123 Gilmer 0
 Ellijay City, GA County, GA State: 13 Georgia



2000 Population by Age

Total	1,584	23,456	8,186,453
0 - 4	6.8%	7.2%	7.3%
5 - 9	6.3%	6.7%	7.5%
10 - 14	5.5%	6.4%	7.4%
15 - 19	7.2%	6.4%	7.3%
20 - 24	7.6%	6.1%	7.2%
25 - 34	13.4%	13.6%	15.9%
35 - 44	11.6%	14.9%	16.5%
45 - 54	10.0%	13.8%	13.2%
55 - 64	9.7%	11.8%	8.1%
65 - 74	9.5%	8.3%	5.3%
75 - 84	6.9%	3.7%	3.2%
85+	5.5%	1.2%	1.1%
18+	77.1%	75.7%	73.5%

2007 Population by Age

Total	2,076	30,732	9,654,958
0 - 4	7.6%	7.2%	7.3%
5 - 9	7.8%	7.5%	7.0%
10 - 14	6.5%	6.2%	6.9%
15 - 19	4.7%	5.1%	7.0%
20 - 24	5.1%	4.6%	7.1%
25 - 34	17.4%	14.0%	14.7%
35 - 44	13.0%	14.4%	15.5%
45 - 54	12.5%	13.3%	14.2%
55 - 64	10.9%	13.4%	10.4%
65 - 74	8.1%	8.9%	5.5%
75 - 84	4.7%	4.0%	3.1%
85+	1.8%	1.3%	1.3%
18+	75.2%	75.9%	74.8%

2012 Population by Age

Total	2,406	35,605	10,783,656
0 - 4	7.3%	6.9%	7.3%
5 - 9	7.0%	6.7%	6.7%
10 - 14	7.9%	7.7%	6.9%
15 - 19	6.2%	5.9%	6.8%
20 - 24	4.1%	4.1%	7.1%
25 - 34	13.8%	11.3%	14.2%
35 - 44	14.4%	14.1%	14.4%
45 - 54	13.7%	14.9%	14.8%
55 - 64	11.1%	13.0%	11.4%
65 - 74	7.7%	9.2%	5.9%
75 - 84	5.0%	4.7%	3.2%
85+	1.7%	1.4%	1.3%
18+	74.0%	74.9%	75.1%

2000 Population by Sex

Males	48.2%	50.7%	49.2%
Females	51.8%	49.3%	50.8%

2007 Population by Sex

Males	51.8%	50.9%	49.4%
Females	48.2%	49.1%	50.6%

2012 Population by Sex

Males	52.0%	51.0%	49.5%
Females	48.0%	49.0%	50.5%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Market Profile

Prepared by FielderGroup

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Place: 1327092
Ellijay City, GA

County: 13123 Gilmer
County, GA

0
State: 13 Georgia



2000 Population by Race/Ethnicity

Total	1,584	23,456	8,186,453
White Alone	81.3%	93.6%	65.1%
Black Alone	1.4%	0.3%	28.7%
American Indian Alone	0.1%	0.5%	0.3%
Asian or Pacific Islander Alone	2.3%	0.5%	2.2%
Some Other Race Alone	12.5%	3.8%	2.4%
Two or More Races	2.5%	1.4%	1.4%
Hispanic Origin	25.2%	7.7%	5.3%
Diversity Index	58.8	24.8	54.5

2007 Population by Race/Ethnicity

Total	2,077	30,732	9,654,958
White Alone	81.9%	91.0%	62.1%
Black Alone	0.8%	0.3%	29.8%
American Indian Alone	0.5%	0.5%	0.3%
Asian or Pacific Islander Alone	1.6%	0.7%	2.7%
Some Other Race Alone	12.2%	5.6%	3.3%
Two or More Races	3.0%	1.9%	1.7%
Hispanic Origin	23.0%	10.8%	6.9%
Diversity Index	56.6	33.1	58.6

2012 Population by Race/Ethnicity

Total	2,407	35,605	10,783,656
White Alone	79.4%	89.7%	60.5%
Black Alone	0.8%	0.3%	30.2%
American Indian Alone	0.6%	0.6%	0.3%
Asian or Pacific Islander Alone	2.0%	0.8%	3.1%
Some Other Race Alone	14.0%	6.6%	4.0%
Two or More Races	3.3%	2.1%	1.9%
Hispanic Origin	25.9%	12.5%	8.1%
Diversity Index	61.1	37.1	61.0



2000 Population 3+ by School Enrollment

Total	1,474	22,501	7,829,770
Enrolled in Nursery/Preschool	1.6%	1.5%	2.3%
Enrolled in Kindergarten	0.8%	1.3%	1.6%
Enrolled in Grade 1-8	7.8%	11.1%	12.8%
Enrolled in Grade 9-12	6.9%	5.0%	6.0%
Enrolled in College	2.3%	1.8%	4.6%
Enrolled in Grad/Prof School	0.1%	0.3%	1.0%
Not Enrolled in School	80.4%	78.9%	71.8%

2000 Population 25+ by Educational Attainment

Total	1,003	15,718	5,185,965
Less than 9th Grade	31.5%	14.2%	7.6%
9th - 12th Grade, No Diploma	18.7%	19.8%	13.8%
High School Graduate	23.1%	33.3%	28.7%
Some College, No Degree	12.0%	16.3%	20.4%
Associate Degree	4.0%	3.5%	5.2%
Bachelor's Degree	6.8%	7.9%	16.0%
Master's/Prof/Doctorate Degree	3.9%	5.0%	8.3%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Market Profile

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Prepared by FielderGroup

Place: 1327092
Ellijay City, GA

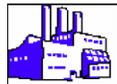
County: 13123 Gilmer
County, GA

0
State: 13 Georgia



2000 Population 15+ by Sex and Marital Status

Total	1,275	18,680	6,366,625
Females	55.8%	49.7%	51.4%
Never Married	12.2%	7.4%	12.6%
Married, not Separated	18.4%	31.0%	26.5%
Married, Separated	1.5%	0.9%	1.4%
Widowed	15.5%	5.3%	5.0%
Divorced	8.2%	5.1%	6.0%
Males	44.2%	50.3%	48.6%
Never Married	17.4%	11.0%	14.8%
Married, not Separated	20.7%	32.1%	27.5%
Married, Separated	0.5%	0.5%	1.0%
Widowed	1.1%	1.0%	1.0%
Divorced	4.5%	5.6%	4.4%



2000 Population 16+ by Employment Status

Total	1,244	18,366	6,250,687
In Labor Force	49.8%	59.4%	66.1%
Civilian Employed	46.5%	56.9%	61.4%
Civilian Unemployed	3.3%	2.5%	3.6%
In Armed Forces	0.0%	0.0%	1.1%
Not in Labor Force	50.2%	40.6%	33.9%

2007 Civilian Population 16+ in Labor Force

Civilian Employed	94.6%	95.2%	93.1%
Civilian Unemployed	5.4%	4.8%	6.9%

2012 Civilian Population 16+ in Labor Force

Civilian Employed	94.8%	95.3%	93.4%
Civilian Unemployed	5.2%	4.7%	6.6%

2000 Females 16+ by Employment Status and Age of Children

Total	691	9,135	3,218,245
Own Children < 6 Only	6.4%	8.4%	8.4%
Employed/in Armed Forces	2.9%	4.2%	4.9%
Unemployed	0.4%	0.4%	0.4%
Not in Labor Force	3.0%	3.8%	3.1%
Own Children <6 and 6-17	4.3%	6.1%	6.6%
Employed/in Armed Forces	2.0%	3.1%	3.8%
Unemployed	0.0%	0.2%	0.3%
Not in Labor Force	2.3%	2.8%	2.5%
Own Children 6-17 Only	11.4%	15.3%	18.3%
Employed/in Armed Forces	7.2%	9.9%	13.1%
Unemployed	0.6%	0.6%	0.6%
Not in Labor Force	3.6%	4.8%	4.6%
No Own Children <18	77.9%	70.2%	66.7%
Employed/in Armed Forces	20.3%	28.9%	34.0%
Unemployed	2.5%	1.7%	2.3%
Not in Labor Force	55.1%	39.6%	30.3%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Market Profile

0 0 Prepared by FielderGroup

Place: 1327092 County: 13123 Gilmer 0
 Ellijay City, GA County, GA State: 13 Georgia



2007 Employed Population 16+ by Industry

Total	862	13,103	4,392,642
Agriculture/Mining	3.7%	4.0%	1.4%
Construction	11.5%	14.3%	8.6%
Manufacturing	24.6%	21.1%	10.4%
Wholesale Trade	3.0%	2.5%	3.3%
Retail Trade	11.7%	10.7%	11.7%
Transportation/Utilities	2.3%	3.9%	5.8%
Information	2.0%	1.3%	2.7%
Finance/Insurance/Real Estate	4.6%	4.3%	7.4%
Services	32.9%	33.5%	43.6%
Public Administration	3.6%	4.3%	5.2%

2007 Employed Population 16+ by Occupation

Total	861	13,103	4,392,642
White Collar	46.1%	46.3%	60.7%
Management/Business/Financial	12.7%	12.6%	15.1%
Professional	12.2%	13.5%	20.3%
Sales	11.8%	10.8%	11.9%
Administrative Support	9.4%	9.5%	13.4%
Services	14.5%	12.1%	15.4%
Blue Collar	39.4%	41.6%	23.9%
Farming/Forestry/Fishing	0.9%	1.7%	0.6%
Construction/Extraction	10.5%	11.9%	7.1%
Installation/Maintenance/Repair	4.6%	4.5%	3.8%
Production	16.1%	13.9%	6.0%
Transportation/Material Moving	7.2%	9.5%	6.4%



2000 Workers 16+ by Means of Transportation to Work

Total	563	10,213	3,832,803
Drove Alone - Car, Truck, or Van	65.7%	73.3%	77.5%
Carpooled - Car, Truck, or Van	25.6%	19.6%	14.5%
Public Transportation	1.4%	1.0%	2.3%
Walked	3.2%	1.5%	1.7%
Other Means	2.0%	1.3%	1.1%
Worked at Home	2.1%	3.3%	2.8%

2000 Workers 16+ by Travel Time to Work

Total	563	10,213	3,832,803
Did not Work at Home	97.9%	96.7%	97.2%
Less than 5 minutes	7.1%	3.4%	2.4%
5 to 9 minutes	22.7%	8.4%	8.7%
10 to 19 minutes	38.7%	31.4%	28.6%
20 to 24 minutes	2.3%	10.4%	13.6%
25 to 34 minutes	6.2%	12.2%	19.4%
35 to 44 minutes	3.0%	5.6%	6.3%
45 to 59 minutes	8.0%	9.8%	9.1%
60 to 89 minutes	7.3%	9.3%	6.1%
90 or more minutes	2.5%	6.1%	2.9%
Worked at Home	2.1%	3.3%	2.8%
Average Travel Time to Work (in min)	22.4	31.1	27.7

2000 Households by Vehicles Available

Total	565	9,071	3,006,369
None	21.2%	5.1%	8.3%
1	38.4%	29.4%	32.3%
2	27.3%	41.0%	39.8%
3	9.0%	17.7%	14.3%
4	2.7%	5.0%	3.9%
5+	1.4%	1.8%	1.4%
Average Number of Vehicles Available	1.4	2.0	1.8

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007.



Market Profile

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Prepared by FielderGroup

Place: 1327092
Ellijay City, GA

County: 13123 Gilmer
County, GA

0
State: 13 Georgia



2000 Households by Type

Total	593	9,071	3,006,369
Family Households	57.8%	73.8%	70.2%
Married-couple Family	36.1%	61.1%	51.5%
With Related Children	17.4%	26.0%	25.8%
Other Family (No Spouse)	21.8%	12.7%	18.7%
With Related Children	13.7%	8.0%	12.6%
Nonfamily Households	42.2%	26.2%	29.8%
Householder Living Alone	37.6%	22.2%	23.6%
Householder Not Living Alone	4.6%	4.0%	6.1%
Households with Related Children	31.0%	34.0%	38.5%
Households with Persons 65+	34.9%	24.6%	18.8%

2000 Households by Size

Total	593	9,071	3,006,369
1 Person Household	37.6%	22.2%	23.6%
2 Person Household	27.3%	37.9%	32.1%
3 Person Household	13.3%	17.1%	18.3%
4 Person Household	9.1%	13.1%	15.3%
5 Person Household	5.1%	6.3%	6.6%
6 Person Household	3.5%	2.2%	2.4%
7+ Person Household	4.0%	1.3%	1.6%

2000 Households by Year Householder Moved In

Total	565	9,071	3,006,369
Moved in 1999 to March 2000	20.5%	21.9%	22.9%
Moved in 1995 to 1998	34.9%	29.4%	31.3%
Moved in 1990 to 1994	12.2%	16.4%	15.6%
Moved in 1980 to 1989	11.7%	16.3%	14.3%
Moved in 1970 to 1979	10.1%	8.1%	8.4%
Moved in 1969 or Earlier	10.6%	7.9%	7.6%
Median Year Householder Moved In	1996	1995	1996



2000 Housing Units by Units in Structure

Total	641	11,924	3,281,737
1, Detached	57.4%	68.4%	64.2%
1, Attached	1.2%	1.0%	2.9%
2	10.5%	1.6%	2.8%
3 or 4	5.3%	0.9%	4.0%
5 to 9	4.5%	1.0%	5.3%
10 to 19	5.3%	0.6%	3.9%
20+	10.0%	0.7%	4.7%
Mobile Home	5.8%	22.7%	12.0%
Other	0.0%	3.2%	0.1%

2000 Housing Units by Year Structure Built

Total	641	11,924	3,281,737
1999 to March 2000	0.6%	6.0%	4.0%
1995 to 1998	7.2%	21.6%	12.6%
1990 to 1994	6.4%	16.4%	11.3%
1980 to 1989	19.0%	24.2%	22.0%
1970 to 1979	20.0%	14.5%	18.6%
1969 or Earlier	46.8%	17.4%	31.6%
Median Year Structure Built	1972	1987	1980

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



Market Profile

Prepared by FielderGroup

0 0 0
Place: 1327092 **County: 13123 Gilmer** **0**
Ellijay City, GA **County, GA** **State: 13 Georgia**

Top 3 Tapestry Segments

1.	Southern Satellites	Southern Satellites	Up and Coming Families
2.	Midland Crowd	Rural Resort Dwellers	Midland Crowd
3.	0	Midland Crowd	Southern Satellites



2007 Consumer Spending shows the amount spent on a variety of goods and services by households that reside in the market area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue.

Apparel & Services: Total \$	\$1,232,094	\$20,214,908	\$9,122,237,497
Average Spent	\$1,593.91	\$1,692.62	\$2,566.28
Spending Potential Index	58	62	93
Computers & Accessories: Total \$	\$113,394	\$1,905,489	\$911,745,580
Average Spent	\$146.69	\$159.55	\$256.49
Spending Potential Index	59	64	103
Education: Total \$	\$458,643	\$7,979,039	\$4,560,886,121
Average Spent	\$593.33	\$668.09	\$1,283.07
Spending Potential Index	46	52	100
Entertainment/Recreation: Total \$	\$1,856,939	\$30,628,765	\$12,577,833,157
Average Spent	\$2,402.25	\$2,564.58	\$3,538.41
Spending Potential Index	70	75	103
Food at Home: Total \$	\$2,851,016	\$46,553,637	\$18,573,566,399
Average Spent	\$3,688.25	\$3,897.99	\$5,225.14
Spending Potential Index	73	77	104
Food Away from Home: Total \$	\$1,761,898	\$28,844,296	\$12,495,476,286
Average Spent	\$2,279.30	\$2,415.16	\$3,515.24
Spending Potential Index	67	71	104
Health Care: Total \$	\$2,510,510	\$41,030,054	\$14,480,319,598
Average Spent	\$3,247.75	\$3,435.49	\$4,073.62
Spending Potential Index	83	88	104
HH Furnishings & Equipment: Total \$	\$1,116,840	\$18,591,014	\$8,001,171,622
Average Spent	\$1,444.81	\$1,556.65	\$2,250.90
Spending Potential Index	64	69	100
Investments: Total \$	\$386,299	\$7,082,757	\$4,969,918,122
Average Spent	\$499.74	\$593.05	\$1,398.14
Spending Potential Index	34	40	94
Retail Goods: Total \$	\$15,484,819	\$252,790,405	\$97,464,414,676
Average Spent	\$20,032.11	\$21,166.41	\$27,418.81
Spending Potential Index	76	80	103
Shelter: Total \$	\$6,486,987	\$108,925,786	\$53,854,296,763
Average Spent	\$8,391.96	\$9,120.47	\$15,150.36
Spending Potential Index	56	61	101
TV/Video/Sound Equipment: Total \$	\$609,573	\$9,967,902	\$4,302,264,662
Average Spent	\$788.58	\$834.62	\$1,210.32
Spending Potential Index	68	72	104
Travel: Total \$	\$833,351	\$14,206,510	\$6,564,199,499
Average Spent	\$1,078.07	\$1,189.53	\$1,846.65
Spending Potential Index	58	64	100
Vehicle Maintenance & Repairs: Total \$	\$582,660	\$9,644,306	\$3,950,210,617
Average Spent	\$753.76	\$807.53	\$1,111.28
Spending Potential Index	71	76	104

Data Note: The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Expenditure data are derived from the 2002, 2003 and 2004 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

Demographic Summary	Census 2000	2007	2012	2007-2012 Change	2007-2012 Annual Rate
Total Population	1,584	2,077	2,407	330	2.99%
Population 55+	500	529	615	86	3.06%
Median Age	37.8	35.8	37.3	1.5	0.82%
Households	593	773	895	122	2.97%
% Householders 55+	49.7	42.1	42.5	0.4	0.19%
Owner/Renter Ratio	0.7	1.7	1.6	-0.1	-1.21%

Population by Age and Sex

Male Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	154	100.0%	239	100.0%	280	100.0%
55 - 59	20	13.0%	67	28.0%	68	24.3%
60 - 64	36	23.4%	46	19.2%	70	25.0%
65 - 69	26	16.9%	45	18.8%	43	15.4%
70 - 74	30	19.5%	29	12.1%	38	13.6%
75 - 79	11	7.1%	33	13.8%	24	8.6%
80 - 84	16	10.4%	10	4.2%	26	9.3%
85+	15	9.7%	9	3.8%	11	3.9%

Female Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	346	100.0%	290	100.0%	335	100.0%
55 - 59	53	15.3%	52	17.9%	74	22.1%
60 - 64	44	12.7%	62	21.4%	56	16.7%
65 - 69	49	14.2%	51	17.6%	60	17.9%
70 - 74	46	13.3%	43	14.8%	44	13.1%
75 - 79	38	11.0%	32	11.0%	41	12.2%
80 - 84	44	12.7%	22	7.6%	29	8.7%
85+	72	20.8%	28	9.7%	31	9.3%

Total Population	Census 2000		2007		2012	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	500	31.6%	529	25.5%	615	25.6%
55 - 59	73	4.6%	119	5.7%	142	5.9%
60 - 64	80	5.1%	108	5.2%	126	5.2%
65 - 69	75	4.7%	96	4.6%	103	4.3%
70 - 74	76	4.8%	72	3.5%	82	3.4%
75 - 79	49	3.1%	65	3.1%	65	2.7%
80 - 84	60	3.8%	32	1.5%	55	2.3%
85+	87	5.5%	37	1.8%	42	1.7%
65+	347	21.9%	302	14.5%	347	14.4%
75+	196	12.4%	134	6.5%	162	6.7%

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

Census 2000 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	70	112	91	273
<\$15,000	27	43	55	125
\$15,000 - \$24,999	14	24	15	53
\$25,000 - \$34,999	8	8	12	28
\$35,000 - \$49,999	8	16	0	24
\$50,000 - \$74,999	6	12	8	26
\$75,000 - \$99,999	5	5	0	10
\$100,000 - \$149,999	0	0	1	1
\$150,000 - \$199,999	0	0	0	0
\$200,000+	2	4	0	6
Median Household Income	\$17,976	\$18,548	\$10,000	\$16,150
Average Household Income	\$31,906	\$44,351	\$16,942	\$32,023

2007 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	128	104	91	323
<\$15,000	35	32	54	121
\$15,000 - \$24,999	9	27	10	46
\$25,000 - \$34,999	25	15	8	48
\$35,000 - \$49,999	19	9	2	30
\$50,000 - \$74,999	16	9	12	37
\$75,000 - \$99,999	10	8	3	21
\$100,000 - \$149,999	8	0	1	9
\$150,000 - \$199,999	0	0	0	0
\$200,000+	6	4	1	11
Median Household Income	\$32,391	\$21,365	\$12,639	\$23,345
Average Household Income	\$54,349	\$40,212	\$30,423	\$43,056

2012 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	144	120	114	378
<\$15,000	35	34	62	131
\$15,000 - \$24,999	9	28	12	49
\$25,000 - \$34,999	24	17	10	51
\$35,000 - \$49,999	21	12	2	35
\$50,000 - \$74,999	18	11	17	46
\$75,000 - \$99,999	16	9	5	30
\$100,000 - \$149,999	10	3	4	17
\$150,000 - \$199,999	2	2	0	4
\$200,000+	9	4	2	15
Median Household Income	\$37,151	\$23,925	\$13,790	\$26,349
Average Household Income	\$67,017	\$44,539	\$33,274	\$49,705

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

2007 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	67	61	56	48	41	26	24
<\$15,000	18	17	17	15	23	16	15
\$15,000 - \$24,999	5	4	15	12	4	3	3
\$25,000 - \$34,999	13	12	8	7	4	2	2
\$35,000 - \$49,999	10	9	5	4	2	0	0
\$50,000 - \$74,999	9	7	5	4	5	4	3
\$75,000 - \$99,999	5	5	4	4	1	1	1
\$100,000 - \$149,999	4	4	0	0	1	0	0
\$150,000 - \$199,999	0	0	0	0	0	0	0
\$200,000 - \$249,999	1	1	1	1	1	0	0
\$250,000 - \$499,999	2	2	1	1	0	0	0
\$500,000+	0	0	0	0	0	0	0
Median HH Income	\$32,487	\$32,287	\$21,257	\$21,498	\$13,370	\$12,188	\$12,000
Average HH Income	\$56,774	\$51,685	\$39,185	\$41,411	\$36,493	\$25,620	\$25,256

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	26.9%	27.9%	30.4%	31.3%	56.1%	61.5%	62.5%
\$15,000 - \$24,999	7.5%	6.6%	26.8%	25.0%	9.8%	11.5%	12.5%
\$25,000 - \$34,999	19.4%	19.7%	14.3%	14.6%	9.8%	7.7%	8.3%
\$35,000 - \$49,999	14.9%	14.8%	8.9%	8.3%	4.9%	0.0%	0.0%
\$50,000 - \$74,999	13.4%	11.5%	8.9%	8.3%	12.2%	15.4%	12.5%
\$75,000 - \$99,999	7.5%	8.2%	7.1%	8.3%	2.4%	3.8%	4.2%
\$100,000 - \$149,999	6.0%	6.6%	0.0%	0.0%	2.4%	0.0%	0.0%
\$150,000 - \$199,999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$200,000 - \$249,999	1.5%	1.6%	1.8%	2.1%	2.4%	0.0%	0.0%
\$250,000 - \$499,999	3.0%	3.3%	1.8%	2.1%	0.0%	0.0%	0.0%
\$500,000+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Data Note: Income reported for July 1, 2007 represents annual income for the preceding year, expressed in current (2006) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for income up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

Source: ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

2012 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	76	68	62	58	40	48	26
<\$15,000	18	17	18	16	21	26	15
\$15,000 - \$24,999	5	4	15	13	4	5	3
\$25,000 - \$34,999	12	12	9	8	4	4	2
\$35,000 - \$49,999	11	10	7	5	1	1	0
\$50,000 - \$74,999	10	8	5	6	7	6	4
\$75,000 - \$99,999	8	8	4	5	1	3	1
\$100,000 - \$149,999	5	5	1	2	1	2	1
\$150,000 - \$199,999	2	0	1	1	0	0	0
\$200,000 - \$249,999	1	1	0	1	1	0	0
\$250,000 - \$499,999	3	3	2	1	0	1	0
\$500,000+	1	0	0	0	0	0	0
Median HH Income	\$38,172	\$36,092	\$23,038	\$25,000	\$14,286	\$13,846	\$13,000
Average HH Income	\$71,545	\$61,956	\$45,420	\$43,597	\$34,680	\$32,655	\$32,256

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	23.7%	25.0%	29.0%	27.6%	52.5%	54.2%	57.7%
\$15,000 - \$24,999	6.6%	5.9%	24.2%	22.4%	10.0%	10.4%	11.5%
\$25,000 - \$34,999	15.8%	17.6%	14.5%	13.8%	10.0%	8.3%	7.7%
\$35,000 - \$49,999	14.5%	14.7%	11.3%	8.6%	2.5%	2.1%	0.0%
\$50,000 - \$74,999	13.2%	11.8%	8.1%	10.3%	17.5%	12.5%	15.4%
\$75,000 - \$99,999	10.5%	11.8%	6.5%	8.6%	2.5%	6.3%	3.8%
\$100,000 - \$149,999	6.6%	7.4%	1.6%	3.4%	2.5%	4.2%	3.8%
\$150,000 - \$199,999	2.6%	0.0%	1.6%	1.7%	0.0%	0.0%	0.0%
\$200,000 - \$249,999	1.3%	1.5%	0.0%	1.7%	2.5%	0.0%	0.0%
\$250,000 - \$499,999	3.9%	4.4%	3.2%	1.7%	0.0%	2.1%	0.0%
\$500,000+	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Data Note: Income reported for July 1, 2012 represents annual income for the preceding year, expressed in current (2011) dollars, including an adjustment for inflation.

Source: ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	500	100.0%	31.6%
White Alone	494	98.8%	38.4%
Black Alone	1	0.2%	4.5%
American Indian Alone	0	0.0%	0.0%
Asian Alone	0	0.0%	0.0%
Pacific Islander Alone	1	0.2%	11.1%
Some Other Race Alone	2	0.4%	1.0%
Two or More Races	2	0.4%	5.1%
Hispanic Origin (Any Race)	8	1.6%	2.0%

Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	97	100.0%	92.4%
Institutionalized	97	100.0%	92.4%
Correctional Institutions	0	0.0%	0.0%
Nursing Homes	97	100.0%	92.4%
Other Institutions	0	0.0%	0.0%
Noninstitutionalized	0	0.0%	0.0%

Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	409	100.0%
Sensory Disability	74	18.1%
Physical Disability	116	28.4%
Mental Disability	57	13.9%
Self-care Disability	54	13.2%
Go-Outside-Home Disability	108	26.4%

Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	347	100.0%	21.9%
In Family Households	124	35.7%	10.7%
Householder	73	21.0%	21.3%
Spouse	37	10.7%	17.3%
Parent	9	2.6%	47.4%
Other Relatives	4	1.2%	0.8%
Nonrelatives	1	0.3%	1.2%
In Nonfamily Households	126	36.3%	39.4%
Male Householder	24	6.9%	28.2%
Living Alone	21	6.1%	35.0%
Not Living Alone	3	0.9%	12.0%
Female Householder	100	28.8%	60.6%
Living Alone	100	28.8%	61.3%
Not Living Alone	0	0.0%	0.0%
Nonrelatives	2	0.6%	2.9%
In Group Quarters	97	28.0%	92.4%
Institutionalized	97	28.0%	92.4%
Noninstitutionalized	0	0.0%	0.0%

Data Note: The base for "% Pop" is specific to the row.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



Age 55+ Profile

Prepared by FielderGroup

Place: 1327092 Ellijay City, GA

Census 2000 Households with Population 60+ by Size and Type

	Number	Percent	% Total HHs
Total	257	100.0%	43.3%
1 Person Households	137	53.3%	23.1%
2+ Person Households	120	46.7%	20.2%
Family	117	45.5%	19.7%
Nonfamily	3	1.2%	0.5%

Census 2000 Households with Population 65+ by Size and Type

	Number	Percent	% Total HHs
Total	207	100.0%	34.9%
1 Person Households	121	58.5%	20.4%
2+ Person Households	86	41.5%	14.5%
Family	83	40.1%	14.0%
Nonfamily	3	1.4%	0.5%

Census 2000 Occupied Housing Units by Age of Householder 55+

	Number	Percent	% Total HHs
Total	295	100.0%	49.7%
Owner Occupied HUs / Householder 55+	147	49.8%	24.8%
Householder Age 55-64	46	15.6%	7.8%
Householder Age 65-74	51	17.3%	8.6%
Householder Age 75-84	41	13.9%	6.9%
Householder Age 85+	9	3.1%	1.5%
Renter Occupied HUs / Householder 55+	148	50.2%	25.0%
Householder Age 55-64	52	17.6%	8.8%
Householder Age 65-74	52	17.6%	8.8%
Householder Age 75-84	24	8.1%	4.0%
Householder Age 85+	20	6.8%	3.4%

Census 2000 Households by Poverty Status and Age of Householder

	Number	Percent
Total	523	100.0%
Below Poverty	158	30.2%
Households with Income Below Poverty Level / Householder <65	83	15.9%
Households with Income Below Poverty Level / Householder 65+	75	14.3%
Above Poverty	365	69.8%
Households with Income At or Above Poverty Level / Householder <65	237	45.3%
Households with Income At or Above Poverty Level / Householder 65+	128	24.5%

Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$128,707
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$94,787
Average Value of Specified Owner Occupied HUs / Householder 75+	\$82,826

Data Note: Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



Age 55+ Profile

Prepared by FielderGroup

County: 13123 Gilmer County, GA

Demographic Summary	Census 2000	2007	2012	2007-2012 Change	2007-2012 Annual Rate
Total Population	23,456	30,732	35,605	4,873	2.99%
Population 55+	5,853	8,499	10,106	1,607	3.52%
Median Age	37.4	38.9	40.2	1.3	0.66%
Households	9,071	11,943	13,884	1,941	3.06%
% Householders 55+	39.8	43.0	44.4	1.4	0.64%
Owner/Renter Ratio	3.6	3.8	3.7	-0.1	-0.53%

Population by Age and Sex

Male Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	2,777	100.0%	4,134	100.0%	4,876	100.0%
55 - 59	728	26.2%	1,123	27.2%	1,096	22.5%
60 - 64	638	23.0%	965	23.3%	1,210	24.8%
65 - 69	582	21.0%	741	17.9%	951	19.5%
70 - 74	407	14.7%	626	15.1%	646	13.2%
75 - 79	235	8.5%	379	9.2%	514	10.5%
80 - 84	119	4.3%	183	4.4%	295	6.1%
85+	68	2.4%	117	2.8%	164	3.4%

Female Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	3,076	100.0%	4,365	100.0%	5,230	100.0%
55 - 59	769	25.0%	1,032	23.6%	1,189	22.7%
60 - 64	636	20.7%	1,005	23.0%	1,120	21.4%
65 - 69	524	17.0%	802	18.4%	987	18.9%
70 - 74	423	13.8%	554	12.7%	703	13.4%
75 - 79	305	9.9%	417	9.6%	510	9.8%
80 - 84	205	6.7%	258	5.9%	370	7.1%
85+	214	7.0%	297	6.8%	351	6.7%

Total Population	Census 2000		2007		2012	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	5,853	25.0%	8,499	27.7%	10,106	28.4%
55 - 59	1,497	6.4%	2,155	7.0%	2,285	6.4%
60 - 64	1,274	5.4%	1,970	6.4%	2,330	6.5%
65 - 69	1,106	4.7%	1,543	5.0%	1,938	5.4%
70 - 74	830	3.5%	1,180	3.8%	1,349	3.8%
75 - 79	540	2.3%	796	2.6%	1,024	2.9%
80 - 84	324	1.4%	441	1.4%	665	1.9%
85+	282	1.2%	414	1.3%	515	1.4%
65+	3,082	13.1%	4,374	14.2%	5,491	15.4%
75+	1,146	4.9%	1,651	5.4%	2,204	6.2%

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

County: 13123 Gilmer County, GA

Census 2000 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	1,550	1,277	740	3,567
<\$15,000	322	357	356	1,035
\$15,000 - \$24,999	210	256	170	636
\$25,000 - \$34,999	271	182	51	504
\$35,000 - \$49,999	260	225	77	562
\$50,000 - \$74,999	268	121	57	446
\$75,000 - \$99,999	115	62	13	190
\$100,000 - \$149,999	77	49	1	127
\$150,000 - \$199,999	0	6	0	6
\$200,000+	27	19	15	61
Median Household Income	\$33,535	\$26,106	\$15,575	\$26,623
Average Household Income	\$43,595	\$40,798	\$33,864	\$40,575

2007 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	2,303	1,761	1,073	5,137
<\$15,000	371	394	481	1,246
\$15,000 - \$24,999	255	304	189	748
\$25,000 - \$34,999	363	239	69	671
\$35,000 - \$49,999	353	332	126	811
\$50,000 - \$74,999	450	186	104	740
\$75,000 - \$99,999	278	137	44	459
\$100,000 - \$149,999	165	117	20	302
\$150,000 - \$199,999	9	14	19	42
\$200,000+	59	38	21	118
Median Household Income	\$40,685	\$32,064	\$17,095	\$33,172
Average Household Income	\$55,856	\$47,385	\$37,006	\$49,015

2012 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	2,564	2,125	1,474	6,163
<\$15,000	350	401	599	1,350
\$15,000 - \$24,999	237	308	224	769
\$25,000 - \$34,999	359	269	87	715
\$35,000 - \$49,999	379	393	169	941
\$50,000 - \$74,999	483	225	156	864
\$75,000 - \$99,999	399	222	90	711
\$100,000 - \$149,999	237	214	63	514
\$150,000 - \$199,999	19	29	44	92
\$200,000+	101	64	42	207
Median Household Income	\$47,771	\$37,353	\$20,177	\$38,027
Average Household Income	\$66,220	\$56,907	\$46,683	\$58,337

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

County: 13123 Gilmer County, GA

2007 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	1,193	1,110	978	783	526	283	264
<\$15,000	191	180	216	178	222	137	122
\$15,000 - \$24,999	132	123	169	135	90	51	48
\$25,000 - \$34,999	186	177	133	106	37	16	16
\$35,000 - \$49,999	183	170	183	149	63	29	34
\$50,000 - \$74,999	233	217	102	84	55	26	23
\$75,000 - \$99,999	142	136	75	62	22	12	10
\$100,000 - \$149,999	85	80	68	49	13	3	4
\$150,000 - \$199,999	7	2	10	4	11	5	3
\$200,000 - \$249,999	9	7	8	7	7	1	1
\$250,000 - \$499,999	21	17	13	8	3	2	2
\$500,000+	4	1	1	1	3	1	1
Median HH Income	\$40,942	\$40,411	\$32,277	\$31,800	\$18,520	\$15,569	\$16,420
Average HH Income	\$57,338	\$54,263	\$48,235	\$46,323	\$40,056	\$33,854	\$34,307

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	16.0%	16.2%	22.1%	22.7%	42.2%	48.4%	46.2%
\$15,000 - \$24,999	11.1%	11.1%	17.3%	17.2%	17.1%	18.0%	18.2%
\$25,000 - \$34,999	15.6%	15.9%	13.6%	13.5%	7.0%	5.7%	6.1%
\$35,000 - \$49,999	15.3%	15.3%	18.7%	19.0%	12.0%	10.2%	12.9%
\$50,000 - \$74,999	19.5%	19.5%	10.4%	10.7%	10.5%	9.2%	8.7%
\$75,000 - \$99,999	11.9%	12.3%	7.7%	7.9%	4.2%	4.2%	3.8%
\$100,000 - \$149,999	7.1%	7.2%	7.0%	6.3%	2.5%	1.1%	1.5%
\$150,000 - \$199,999	0.6%	0.2%	1.0%	0.5%	2.1%	1.8%	1.1%
\$200,000 - \$249,999	0.8%	0.6%	0.8%	0.9%	1.3%	0.4%	0.4%
\$250,000 - \$499,999	1.8%	1.5%	1.3%	1.0%	0.6%	0.7%	0.8%
\$500,000+	0.3%	0.1%	0.1%	0.1%	0.6%	0.4%	0.4%

Data Note: Income reported for July 1, 2007 represents annual income for the preceding year, expressed in current (2006) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for income up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

Source: ESRI forecasts for 2007 and 2012.



County: 13123 Gilmer County, GA

2012 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	1,250	1,314	1,215	910	670	468	336
<\$15,000	172	178	219	182	253	209	137
\$15,000 - \$24,999	118	119	168	140	92	80	52
\$25,000 - \$34,999	177	182	161	108	45	23	19
\$35,000 - \$49,999	178	201	217	176	91	39	39
\$50,000 - \$74,999	244	239	128	97	80	41	35
\$75,000 - \$99,999	174	225	122	100	37	31	22
\$100,000 - \$149,999	123	114	140	74	31	16	16
\$150,000 - \$199,999	13	6	20	9	19	17	8
\$200,000 - \$249,999	14	18	15	15	16	6	4
\$250,000 - \$499,999	27	28	21	8	4	3	2
\$500,000+	10	4	4	1	2	3	2
Median HH Income	\$47,801	\$47,745	\$38,093	\$36,493	\$23,495	\$17,260	\$19,959
Average HH Income	\$68,057	\$64,473	\$60,126	\$52,610	\$46,959	\$46,221	\$46,778

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	13.8%	13.5%	18.0%	20.0%	37.8%	44.7%	40.8%
\$15,000 - \$24,999	9.4%	9.1%	13.8%	15.4%	13.7%	17.1%	15.5%
\$25,000 - \$34,999	14.2%	13.9%	13.3%	11.9%	6.7%	4.9%	5.7%
\$35,000 - \$49,999	14.2%	15.3%	17.9%	19.3%	13.6%	8.3%	11.6%
\$50,000 - \$74,999	19.5%	18.2%	10.5%	10.7%	11.9%	8.8%	10.4%
\$75,000 - \$99,999	13.9%	17.1%	10.0%	11.0%	5.5%	6.6%	6.5%
\$100,000 - \$149,999	9.8%	8.7%	11.5%	8.1%	4.6%	3.4%	4.8%
\$150,000 - \$199,999	1.0%	0.5%	1.6%	1.0%	2.8%	3.6%	2.4%
\$200,000 - \$249,999	1.1%	1.4%	1.2%	1.6%	2.4%	1.3%	1.2%
\$250,000 - \$499,999	2.2%	2.1%	1.7%	0.9%	0.6%	0.6%	0.6%
\$500,000+	0.8%	0.3%	0.3%	0.1%	0.3%	0.6%	0.6%

Data Note: Income reported for July 1, 2012 represents annual income for the preceding year, expressed in current (2011) dollars, including an adjustment for inflation.

Source: ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

County: 13123 Gilmer County, GA

Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	5,853	100.0%	25.0%
White Alone	5,768	98.5%	26.3%
Black Alone	7	0.1%	11.1%
American Indian Alone	17	0.3%	15.9%
Asian Alone	0	0.0%	0.0%
Pacific Islander Alone	2	0.0%	3.3%
Some Other Race Alone	23	0.4%	2.6%
Two or More Races	36	0.6%	11.1%
Hispanic Origin (Any Race)	68	1.2%	3.7%

Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	97	100.0%	58.4%
Institutionalized	97	100.0%	59.1%
Correctional Institutions	0	0.0%	0.0%
Nursing Homes	97	100.0%	92.4%
Other Institutions	0	0.0%	0.0%
Noninstitutionalized	0	0.0%	0.0%

Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	3,006	100.0%
Sensory Disability	503	16.7%
Physical Disability	955	31.8%
Mental Disability	390	13.0%
Self-care Disability	411	13.7%
Go-Outside-Home Disability	747	24.9%

Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	3,082	100.0%	13.1%
In Family Households	2,131	69.1%	10.5%
Householder	1,214	39.4%	18.1%
Spouse	731	23.7%	13.2%
Parent	82	2.7%	52.6%
Other Relatives	92	3.0%	1.2%
Nonrelatives	12	0.4%	2.3%
In Nonfamily Households	854	27.7%	28.9%
Male Householder	249	8.1%	21.0%
Living Alone	222	7.2%	23.6%
Not Living Alone	27	0.9%	10.8%
Female Householder	571	18.5%	47.9%
Living Alone	561	18.2%	52.3%
Not Living Alone	10	0.3%	8.5%
Nonrelatives	34	1.1%	5.9%
In Group Quarters	97	3.1%	58.4%
Institutionalized	97	3.1%	59.1%
Noninstitutionalized	0	0.0%	0.0%

Data Note: The base for "% Pop" is specific to the row.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



County: 13123 Gilmer County, GA

Census 2000 Households with Population 60+ by Size and Type

	Number	Percent	% Total HHs
Total	3,006	100.0%	33.1%
1 Person Households	974	32.4%	10.7%
2+ Person Households	2,032	67.6%	22.4%
Family	1,957	65.1%	21.6%
Nonfamily	75	2.5%	0.8%

Census 2000 Households with Population 65+ by Size and Type

	Number	Percent	% Total HHs
Total	2,230	100.0%	24.6%
1 Person Households	783	35.1%	8.6%
2+ Person Households	1,447	64.9%	16.0%
Family	1,395	62.6%	15.4%
Nonfamily	52	2.3%	0.6%

Census 2000 Occupied Housing Units by Age of Householder 55+

	Number	Percent	% Total HHs
Total	3,611	100.0%	39.8%
Owner Occupied HUs / Householder 55+	3,126	86.6%	34.5%
Householder Age 55-64	1,375	38.1%	15.2%
Householder Age 65-74	1,127	31.2%	12.4%
Householder Age 75-84	509	14.1%	5.6%
Householder Age 85+	115	3.2%	1.3%
Renter Occupied HUs / Householder 55+	485	13.4%	5.3%
Householder Age 55-64	202	5.6%	2.2%
Householder Age 65-74	151	4.2%	1.7%
Householder Age 75-84	85	2.4%	0.9%
Householder Age 85+	47	1.3%	0.5%

Census 2000 Households by Poverty Status and Age of Householder

	Number	Percent
Total	9,047	100.0%
Below Poverty	1,209	13.4%
Households with Income Below Poverty Level / Householder <65	809	8.9%
Households with Income Below Poverty Level / Householder 65+	400	4.4%
Above Poverty	7,838	86.6%
Households with Income At or Above Poverty Level / Householder <65	6,221	68.8%
Households with Income At or Above Poverty Level / Householder 65+	1,617	17.9%

Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$114,111
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$105,325
Average Value of Specified Owner Occupied HUs / Householder 75+	\$103,983

Data Note: Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



Age 55+ Profile

Prepared by FielderGroup

State: 13 Georgia

Demographic Summary	Census 2000	2007	2012	2007-2012 Change	2007-2012 Annual Rate
Total Population	8,186,453	9,654,958	10,783,656	1,128,698	2.24%
Population 55+	1,446,731	1,959,327	2,360,917	401,590	3.80%
Median Age	33.4	35.0	35.8	0.8	0.45%
Households	3,006,369	3,554,655	3,973,517	418,862	2.25%
% Householders 55+	29.6	32.9	35.3	2.4	1.42%
Owner/Renter Ratio	2.1	2.2	2.3	0.1	0.89%

Population by Age and Sex

Male Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	629,146	100.0%	875,575	100.0%	1,065,080	100.0%
55 - 59	182,321	29.0%	275,348	31.4%	327,924	30.8%
60 - 64	135,594	21.6%	205,246	23.4%	259,031	24.3%
65 - 69	107,826	17.1%	142,100	16.2%	179,823	16.9%
70 - 74	84,861	13.5%	101,223	11.6%	117,865	11.1%
75 - 79	60,768	9.7%	71,806	8.2%	83,038	7.8%
80 - 84	35,388	5.6%	45,321	5.2%	54,284	5.1%
85+	22,388	3.6%	34,531	3.9%	43,115	4.0%

Female Population	Census 2000		2007		2012	
	Number	% of 55+	Number	% of 55+	Number	% of 55+
Total	817,585	100.0%	1,083,752	100.0%	1,295,837	100.0%
55 - 59	193,330	23.6%	299,944	27.7%	356,873	27.5%
60 - 64	150,211	18.4%	221,647	20.5%	287,807	22.2%
65 - 69	128,808	15.8%	162,870	15.0%	201,233	15.5%
70 - 74	114,200	14.0%	126,787	11.7%	142,608	11.0%
75 - 79	96,801	11.8%	103,545	9.6%	113,891	8.8%
80 - 84	68,766	8.4%	82,609	7.6%	91,164	7.0%
85+	65,469	8.0%	86,350	8.0%	102,261	7.9%

Total Population	Census 2000		2007		2012	
	Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total	1,446,731	17.7%	1,959,327	20.3%	2,360,917	21.9%
55 - 59	375,651	4.6%	575,292	6.0%	684,797	6.4%
60 - 64	285,805	3.5%	426,893	4.4%	546,838	5.1%
65 - 69	236,634	2.9%	304,970	3.2%	381,056	3.5%
70 - 74	199,061	2.4%	228,010	2.4%	260,473	2.4%
75 - 79	157,569	1.9%	175,351	1.8%	196,929	1.8%
80 - 84	104,154	1.3%	127,930	1.3%	145,448	1.3%
85+	87,857	1.1%	120,881	1.3%	145,376	1.3%
65+	785,275	9.6%	957,142	9.9%	1,129,282	10.5%
75+	349,580	4.3%	424,162	4.4%	487,753	4.5%

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

State: 13 Georgia

Census 2000 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	391,499	281,820	220,191	893,510
<\$15,000	61,428	72,059	87,167	220,654
\$15,000 - \$24,999	43,619	49,656	43,045	136,320
\$25,000 - \$34,999	44,714	40,952	27,442	113,108
\$35,000 - \$49,999	60,302	42,696	24,782	127,780
\$50,000 - \$74,999	74,910	38,455	19,760	133,125
\$75,000 - \$99,999	43,094	17,317	7,632	68,043
\$100,000 - \$149,999	37,794	12,325	5,455	55,574
\$150,000 - \$199,999	11,903	3,388	1,801	17,092
\$200,000+	13,735	4,972	3,107	21,814
Median Household Income	\$46,041	\$29,277	\$19,726	\$32,636
Average Household Income	\$63,956	\$44,587	\$34,296	\$50,538

2007 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	581,876	329,319	258,545	1,169,740
<\$15,000	63,595	65,164	78,444	207,203
\$15,000 - \$24,999	47,878	48,748	42,279	138,905
\$25,000 - \$34,999	48,525	40,405	27,718	116,648
\$35,000 - \$49,999	73,860	47,293	29,232	150,385
\$50,000 - \$74,999	111,526	51,431	30,365	193,322
\$75,000 - \$99,999	79,857	28,605	18,606	127,068
\$100,000 - \$149,999	87,015	26,028	15,748	128,791
\$150,000 - \$199,999	35,642	9,524	8,415	53,581
\$200,000+	33,978	12,121	7,738	53,837
Median Household Income	\$60,342	\$37,499	\$27,518	\$46,439
Average Household Income	\$84,931	\$59,351	\$50,227	\$70,059

2012 Households by Income and Age of Householder 55+

	55-64	65-74	75+	Total
Total	709,228	395,178	298,447	1,402,853
<\$15,000	64,078	64,463	78,219	206,760
\$15,000 - \$24,999	46,916	47,515	38,844	133,275
\$25,000 - \$34,999	48,186	40,307	27,279	115,772
\$35,000 - \$49,999	80,122	52,674	32,232	165,028
\$50,000 - \$74,999	123,145	60,251	35,164	218,560
\$75,000 - \$99,999	99,174	39,903	27,990	167,067
\$100,000 - \$149,999	130,952	45,537	28,327	204,816
\$150,000 - \$199,999	49,035	15,755	12,674	77,464
\$200,000+	67,620	28,773	17,718	114,111
Median Household Income	\$72,798	\$47,302	\$36,755	\$57,200
Average Household Income	\$103,233	\$78,742	\$66,170	\$88,449

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

State: 13 Georgia

2007 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	320,563	261,313	191,188	138,131	115,013	74,504	69,028
<\$15,000	34,442	29,153	36,832	28,332	32,896	23,366	22,182
\$15,000 - \$24,999	26,074	21,804	27,782	20,966	18,042	12,527	11,710
\$25,000 - \$34,999	26,535	21,990	23,194	17,211	12,199	8,091	7,428
\$35,000 - \$49,999	40,390	33,470	27,366	19,927	13,012	8,515	7,705
\$50,000 - \$74,999	61,082	50,444	29,915	21,516	13,855	8,729	7,781
\$75,000 - \$99,999	44,026	35,831	16,843	11,762	8,954	5,079	4,573
\$100,000 - \$149,999	48,280	38,735	15,638	10,390	7,731	4,180	3,837
\$150,000 - \$199,999	20,190	15,452	5,872	3,652	4,298	2,127	1,990
\$200,000 - \$249,999	7,343	5,342	3,275	1,850	2,299	1,012	952
\$250,000 - \$499,999	9,098	6,950	3,350	1,937	1,242	659	630
\$500,000+	3,103	2,142	1,121	588	485	219	240
Median HH Income	\$60,995	\$59,570	\$38,328	\$36,420	\$29,701	\$26,315	\$25,641
Average HH Income	\$86,234	\$83,333	\$61,343	\$56,593	\$53,787	\$47,334	\$47,417

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	10.7%	11.2%	19.3%	20.5%	28.6%	31.4%	32.1%
\$15,000 - \$24,999	8.1%	8.3%	14.5%	15.2%	15.7%	16.8%	17.0%
\$25,000 - \$34,999	8.3%	8.4%	12.1%	12.5%	10.6%	10.9%	10.8%
\$35,000 - \$49,999	12.6%	12.8%	14.3%	14.4%	11.3%	11.4%	11.2%
\$50,000 - \$74,999	19.1%	19.3%	15.6%	15.6%	12.0%	11.7%	11.3%
\$75,000 - \$99,999	13.7%	13.7%	8.8%	8.5%	7.8%	6.8%	6.6%
\$100,000 - \$149,999	15.1%	14.8%	8.2%	7.5%	6.7%	5.6%	5.6%
\$150,000 - \$199,999	6.3%	5.9%	3.1%	2.6%	3.7%	2.9%	2.9%
\$200,000 - \$249,999	2.3%	2.0%	1.7%	1.3%	2.0%	1.4%	1.4%
\$250,000 - \$499,999	2.8%	2.7%	1.8%	1.4%	1.1%	0.9%	0.9%
\$500,000+	1.0%	0.8%	0.6%	0.4%	0.4%	0.3%	0.3%

Data Note: Income reported for July 1, 2007 represents annual income for the preceding year, expressed in current (2006) dollars, including an adjustment for inflation. In 2000, the Census Bureau reported age by income data for income up to \$200,000+ by ten-year age groups up to 75+ years. ESRI extended age by income data to income up to \$500,000+ by five-year age groups up to 85+ years.

Source: ESRI forecasts for 2007 and 2012.



State: 13 Georgia

2012 Households by Income and Age of Householder 55+

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	374,270	334,958	235,542	159,636	127,749	87,132	83,566
<\$15,000	33,736	30,342	36,462	28,001	32,135	23,657	22,427
\$15,000 - \$24,999	24,613	22,303	27,670	19,845	16,489	11,396	10,959
\$25,000 - \$34,999	25,447	22,739	23,752	16,555	11,694	7,983	7,602
\$35,000 - \$49,999	42,298	37,824	30,877	21,797	13,856	9,410	8,966
\$50,000 - \$74,999	64,542	58,603	35,612	24,639	14,988	10,249	9,927
\$75,000 - \$99,999	52,128	47,046	23,227	16,676	11,981	8,107	7,902
\$100,000 - \$149,999	68,892	62,060	28,175	17,362	12,382	8,237	7,708
\$150,000 - \$199,999	26,331	22,704	10,161	5,594	5,915	3,408	3,351
\$200,000 - \$249,999	16,383	14,269	9,345	4,798	5,342	3,074	3,011
\$250,000 - \$499,999	13,401	11,923	7,019	2,983	1,945	1,117	1,114
\$500,000+	6,499	5,145	3,242	1,386	1,022	494	599
Median HH Income	\$73,117	\$72,448	\$49,362	\$44,598	\$38,068	\$35,635	\$36,009
Average HH Income	\$104,082	\$102,284	\$83,485	\$71,743	\$68,931	\$63,324	\$64,917

Percent Distribution

	55-59	60-64	65-69	70-74	75-79	80-84	85+
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<\$15,000	9.0%	9.1%	15.5%	17.5%	25.2%	27.2%	26.8%
\$15,000 - \$24,999	6.6%	6.7%	11.7%	12.4%	12.9%	13.1%	13.1%
\$25,000 - \$34,999	6.8%	6.8%	10.1%	10.4%	9.2%	9.2%	9.1%
\$35,000 - \$49,999	11.3%	11.3%	13.1%	13.7%	10.8%	10.8%	10.7%
\$50,000 - \$74,999	17.2%	17.5%	15.1%	15.4%	11.7%	11.8%	11.9%
\$75,000 - \$99,999	13.9%	14.0%	9.9%	10.4%	9.4%	9.3%	9.5%
\$100,000 - \$149,999	18.4%	18.5%	12.0%	10.9%	9.7%	9.5%	9.2%
\$150,000 - \$199,999	7.0%	6.8%	4.3%	3.5%	4.6%	3.9%	4.0%
\$200,000 - \$249,999	4.4%	4.3%	4.0%	3.0%	4.2%	3.5%	3.6%
\$250,000 - \$499,999	3.6%	3.6%	3.0%	1.9%	1.5%	1.3%	1.3%
\$500,000+	1.7%	1.5%	1.4%	0.9%	0.8%	0.6%	0.7%

Data Note: Income reported for July 1, 2012 represents annual income for the preceding year, expressed in current (2011) dollars, including an adjustment for inflation.

Source: ESRI forecasts for 2007 and 2012.



Age 55+ Profile

Prepared by FielderGroup

State: 13 Georgia

Census 2000 Population 55+ by Race

	Number	Percent	% Pop
Total	1,446,731	100.0%	17.7%
White Alone	1,118,740	77.3%	21.0%
Black Alone	291,785	20.2%	12.4%
American Indian Alone	2,458	0.2%	11.3%
Asian Alone	18,358	1.3%	10.6%
Pacific Islander Alone	288	0.0%	6.8%
Some Other Race Alone	5,448	0.4%	2.8%
Two or More Races	9,654	0.7%	8.5%
Hispanic Origin (Any Race)	19,976	1.4%	4.6%

Census 2000 Group Quarters Population 65+ by Type

	Number	Percent	% Pop
Total	46,950	100.0%	20.1%
Institutionalized	33,717	71.8%	26.8%
Correctional Institutions	540	1.2%	0.7%
Nursing Homes	31,289	66.6%	89.9%
Other Institutions	1,888	4.0%	20.0%
Noninstitutionalized	13,233	28.2%	12.3%

Census 2000 Total Disabilities Tallied for Population 65+

	Number	Percent
Total	754,684	100.0%
Sensory Disability	119,668	15.9%
Physical Disability	256,057	33.9%
Mental Disability	107,051	14.2%
Self-care Disability	89,319	11.8%
Go-Outside-Home Disability	182,589	24.2%

Census 2000 Population 65+ by Household Type and Relationship to Householder

	Number	Percent	% Pop
Total	785,275	100.0%	9.6%
In Family Households	512,272	65.2%	7.5%
Householder	276,167	35.2%	13.1%
Spouse	164,240	20.9%	10.6%
Parent	37,324	4.8%	56.5%
Other Relatives	30,800	3.9%	1.1%
Nonrelatives	3,741	0.5%	2.0%
In Nonfamily Households	226,053	28.8%	19.7%
Male Householder	51,269	6.5%	12.3%
Living Alone	47,190	6.0%	15.3%
Not Living Alone	4,079	0.5%	3.7%
Female Householder	167,830	21.4%	35.1%
Living Alone	163,219	20.8%	40.5%
Not Living Alone	4,611	0.6%	6.1%
Nonrelatives	6,954	0.9%	2.8%
In Group Quarters	46,950	6.0%	20.1%
Institutionalized	33,717	4.3%	26.8%
Noninstitutionalized	13,233	1.7%	12.3%

Data Note: The base for "% Pop" is specific to the row.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



State: 13 Georgia

Census 2000 Households with Population 60+ by Size and Type

	Number	Percent	% Total HHs
Total	746,320	100.0%	24.8%
1 Person Households	255,848	34.3%	8.5%
2+ Person Households	490,472	65.7%	16.3%
Family	473,740	63.5%	15.8%
Nonfamily	16,732	2.2%	0.6%

Census 2000 Households with Population 65+ by Size and Type

	Number	Percent	% Total HHs
Total	563,830	100.0%	18.8%
1 Person Households	210,409	37.3%	7.0%
2+ Person Households	353,421	62.7%	11.8%
Family	342,331	60.7%	11.4%
Nonfamily	11,090	2.0%	0.4%

Census 2000 Occupied Housing Units by Age of Householder 55+

	Number	Percent	% Total HHs
Total	888,553	100.0%	29.6%
Owner Occupied HUs / Householder 55+	722,697	81.3%	24.0%
Householder Age 55-64	323,138	36.4%	10.7%
Householder Age 65-74	230,342	25.9%	7.7%
Householder Age 75-84	136,221	15.3%	4.5%
Householder Age 85+	32,996	3.7%	1.1%
Renter Occupied HUs / Householder 55+	165,856	18.7%	5.5%
Householder Age 55-64	70,149	7.9%	2.3%
Householder Age 65-74	46,412	5.2%	1.5%
Householder Age 75-84	35,171	4.0%	1.2%
Householder Age 85+	14,124	1.6%	0.5%

Census 2000 Households by Poverty Status and Age of Householder

	Number	Percent
Total	3,007,678	100.0%
Below Poverty	380,240	12.6%
Households with Income Below Poverty Level / Householder <65	300,496	10.0%
Households with Income Below Poverty Level / Householder 65+	79,744	2.7%
Above Poverty	2,627,438	87.4%
Households with Income At or Above Poverty Level / Householder <65	2,205,171	73.3%
Households with Income At or Above Poverty Level / Householder 65+	422,267	14.0%

Census 2000 Average Value of Specified Owner Occupied Housing Units by Householder 55+

Average Value of Specified Owner Occupied HUs / Householder 55-64	\$148,774
Average Value of Specified Owner Occupied HUs / Householder 65-74	\$126,201
Average Value of Specified Owner Occupied HUs / Householder 75+	\$112,148

Data Note: Specified Owner-occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



QT-H13. Gross Rent as a Percentage of Household Income in 1999: 2000

Data Set: [Census 2000 Summary File 3 \(SF 3\) - Sample Data](#)

Geographic Area: **Gilmer County, Georgia**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
Specified renter-occupied housing units	1,930	100.0
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 10 percent	202	10.5
10 to 14 percent	238	12.3
15 to 19 percent	293	15.2
20 to 24 percent	155	8.0
25 to 29 percent	167	8.7
30 to 34 percent	185	9.6
35 to 39 percent	96	5.0
40 to 49 percent	59	3.1
50 percent or more	198	10.3
Not computed	337	17.5
Median	22.0	(X)
HOUSEHOLD INCOME IN 1999 BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than \$10,000	412	21.3
Less than 20 percent	8	1.9
20 to 24 percent	12	2.9
25 to 29 percent	19	4.6
30 to 34 percent	32	7.8
35 percent or more	205	49.8
Not computed	136	33.0
\$10,000 to \$19,999	361	18.7
Less than 20 percent	25	6.9
20 to 24 percent	25	6.9
25 to 29 percent	39	10.8
30 to 34 percent	73	20.2
35 percent or more	119	33.0
Not computed	80	22.2
\$20,000 to \$34,999	503	26.1
Less than 20 percent	177	35.2
20 to 24 percent	81	16.1
25 to 29 percent	91	18.1
30 to 34 percent	80	15.9
35 percent or more	23	4.6
Not computed	51	10.1
\$35,000 or more	654	33.9
Less than 20 percent	523	80.0
20 to 24 percent	37	5.7
25 to 29 percent	18	2.8
30 to 34 percent	0	0.0
35 percent or more	6	0.9
Not computed	70	10.7

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H69, H70, and H73.

QT-H13. Gross Rent as a Percentage of Household Income in 1999: 2000Data Set: [Census 2000 Summary File 3 \(SF 3\) - Sample Data](#)Geographic Area: **Ellijay city, Georgia**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
Specified renter-occupied housing units	325	100.0
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 10 percent	35	10.8
10 to 14 percent	33	10.2
15 to 19 percent	39	12.0
20 to 24 percent	38	11.7
25 to 29 percent	39	12.0
30 to 34 percent	47	14.5
35 to 39 percent	18	5.5
40 to 49 percent	9	2.8
50 percent or more	42	12.9
Not computed	25	7.7
Median	25.6	(X)
HOUSEHOLD INCOME IN 1999 BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than \$10,000	128	39.4
Less than 20 percent	8	6.3
20 to 24 percent	10	7.8
25 to 29 percent	19	14.8
30 to 34 percent	26	20.3
35 percent or more	46	35.9
Not computed	19	14.8
\$10,000 to \$19,999	74	22.8
Less than 20 percent	16	21.6
20 to 24 percent	10	13.5
25 to 29 percent	8	10.8
30 to 34 percent	15	20.3
35 percent or more	22	29.7
Not computed	3	4.1
\$20,000 to \$34,999	55	16.9
Less than 20 percent	28	50.9
20 to 24 percent	11	20.0
25 to 29 percent	9	16.4
30 to 34 percent	6	10.9
35 percent or more	1	1.8
Not computed	0	0.0
\$35,000 or more	68	20.9
Less than 20 percent	55	80.9
20 to 24 percent	7	10.3
25 to 29 percent	3	4.4
30 to 34 percent	0	0.0
35 percent or more	0	0.0

Subject	Number	Percent
Not computed	3	4.4

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H69, H70, and H73.



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QT-H2. Tenure, Household Size, and Age of Householder: 2000

Data Set: [Census 2000 Summary File 1 \(SF 1\) 100-Percent Data](#)

Geographic Area: **Gilmer County, Georgia**

NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expst1u.htm>.

Subject	Number	Percent
TENURE		
Occupied housing units	9,071	100.0
Owner-occupied housing units	7,085	78.1
Renter-occupied housing units	1,986	21.9
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	7,085	100.0
1-person household	1,446	20.4
2-person household	2,940	41.5
3-person household	1,214	17.1
4-person household	915	12.9
5-person household	396	5.6
6-person household	122	1.7
7-or-more-person household	52	0.7
Renter-occupied housing units	1,986	100.0
1-person household	566	28.5
2-person household	494	24.9
3-person household	333	16.8
4-person household	275	13.8
5-person household	172	8.7
6-person household	78	3.9
7-or-more-person household	68	3.4
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	7,085	100.0
15 to 24 years	171	2.4
25 to 34 years	959	13.5
35 to 44 years	1,377	19.4
45 to 54 years	1,452	20.5
55 to 64 years	1,375	19.4
65 years and over	1,751	24.7
65 to 74 years	1,127	15.9
75 to 84 years	509	7.2
85 years and over	115	1.6
Renter-occupied housing units	1,986	100.0
15 to 24 years	242	12.2
25 to 34 years	495	24.9
35 to 44 years	455	22.9
45 to 54 years	309	15.6
55 to 64 years	202	10.2
65 years and over	283	14.2
65 to 74 years	151	7.6
75 to 84 years	85	4.3
85 years and over	47	2.4

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

QT-H2. Tenure, Household Size, and Age of Householder: 2000Data Set: [Census 2000 Summary File 1 \(SF 1\) 100-Percent Data](#)Geographic Area: **Ellijay city, Georgia**NOTE: For information on confidentiality protection, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
TENURE		
Occupied housing units	593	100.0
Owner-occupied housing units	252	42.5
Renter-occupied housing units	341	57.5
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	252	100.0
1-person household	72	28.6
2-person household	98	38.9
3-person household	41	16.3
4-person household	25	9.9
5-person household	8	3.2
6-person household	5	2.0
7-or-more-person household	3	1.2
Renter-occupied housing units	341	100.0
1-person household	151	44.3
2-person household	64	18.8
3-person household	38	11.1
4-person household	29	8.5
5-person household	22	6.5
6-person household	16	4.7
7-or-more-person household	21	6.2
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	252	100.0
15 to 24 years	2	0.8
25 to 34 years	21	8.3
35 to 44 years	33	13.1
45 to 54 years	49	19.4
55 to 64 years	46	18.3
65 years and over	101	40.1
65 to 74 years	51	20.2
75 to 84 years	41	16.3
85 years and over	9	3.6
Renter-occupied housing units	341	100.0
15 to 24 years	26	7.6
25 to 34 years	66	19.4
35 to 44 years	55	16.1
45 to 54 years	46	13.5
55 to 64 years	52	15.2
65 years and over	96	28.2
65 to 74 years	52	15.2
75 to 84 years	24	7.0
85 years and over	20	5.9

(X) Not applicable.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

Americans With Disabilities

Household Economic Studies

1997

Issued February 2001

P70-73

Introduction

The Americans With Disabilities Act of 1990 (ADA) defines disability as a substantial limitation in a major life activity. The Survey of Income and Program Participation (SIPP) contains questions about the ability to perform a number of activities. If an individual reported having difficulty performing a specific activity, a follow-up question usually determined if the level of difficulty was severe or not. Responses to these and related questions were used to arrive at two overall measures of disability status. The criteria used to classify individuals by disability status are explained in the box on the next page.

This report presents information on the number and characteristics of individuals with disabilities and is based on data collected in wave 5 of the 1996 Panel of the SIPP. Wave 5 data were collected from August to November 1997. The SIPP is a household survey, and the estimates in this report exclude the population in institutions. Approximately 32,000 households were interviewed during wave 5 of the 1996 Panel.

Highlights

(Table A presents the confidence intervals for the estimates cited below.)

- In 1997, 52.6 million people (19.7 percent of the population) had some level of disability and 33.0 million (12.3 percent of the population) had a severe disability.
- About 10.1 million individuals (3.8 percent of the population) needed personal

assistance with one or more ADLs or IADLs.

- Among the population 15 years old and over, 2.2 million used a wheelchair. Another 6.4 million used some other ambulatory aid such as a cane, crutches, or a walker.
- About 7.7 million individuals 15 years old and over had difficulty seeing the words and letters in ordinary newspaper print; of them, 1.8 million were unable to see.
- The poverty rate among the population 25 to 64 years old with no disability was 8.3 percent; it was 27.9 percent for those with a severe disability.

Prevalence of Disability by Selected Characteristics

Out of a total population of 267.7 million noninstitutional individuals, 52.6 million (or 19.7 percent) had some type of disability. Among those with a disability, 33.0 million (or 12.3 percent of the total population) had a severe disability and 10.1 million (or 3.8 percent of the total population) needed personal assistance with one or more ADLs or IADLs (see Table 1).

The likelihood of having a disability increased with age. Among those 45 to 54 years old, 22.6 percent had some form of disability, 13.9 percent had a severe disability, and 3.6 percent needed personal assistance. For those 65 to 69 years old, the comparable estimates were 44.9 percent, 30.7 percent, and 8.1 percent. For the oldest age group shown in Table 1, 80 years

Current Population Reports

By Jack McNeil

Demographic Programs

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Definitions of disability status, functional limitations, activities of daily living (ADLs), and instrumental activities of daily living (IADLs)

Individuals 15 years old and over were identified as having a disability if they met *any* of the following criteria:

1. Used a wheelchair, a cane, crutches, or a walker
2. Had difficulty performing one or more functional activities (seeing, hearing, speaking, lifting/carrying, using stairs, walking, or grasping small objects)
3. Had difficulty with one or more *activities of daily living* (the ADLs included getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating, and toileting)
4. Had difficulty with one or more *instrumental activities of daily living* (the IADLs included going outside the home, keeping track of money and bills, preparing meals, doing light housework, taking prescription medicines in the right amount at the right time, and using the telephone)
5. Had one or more specified conditions (a learning disability, mental retardation or another developmental disability, Alzheimer's disease, or some other type of mental or emotional condition)
6. Had any other mental or emotional condition that seriously interfered with everyday activities (frequently depressed or anxious, trouble getting along with others, trouble concentrating, or trouble coping with day-to-day stress)
7. Had a condition that limited the ability to work around the house
8. If age 16 to 67, had a condition that made it difficult to work at a job or business
9. Received federal benefits based on an inability to work

Individuals were considered to have a *severe* disability if they met criteria 1, 6, or 9; or had Alzheimer's disease, or mental retardation or another developmental disability; or were unable to perform or needed help to perform one or more of the activities in criteria 2, 3, 4, 7, or 8.

The disability questions that were asked as part of the SIPP wave 5 Topical Module can be found at the following Web site: www.sipp.census.gov/sipp/top_mod/1996/quests/folder.htm.

old and over, the estimates were 73.6 percent, 57.6 percent, and 34.9 percent.

Among the population 15 to 24 years old, the prevalence of disability among women (9.8 percent) was lower than the prevalence among men (11.6 percent). The relationship was reversed for older age groups: among those 45 to 54 years old, the proportion with a disability was 24.2 percent for women, and 20.9 percent for men; and among those 55 to 64 years old, the rates were 37.2 for women and 34.0 for men. Overall, women made up the majority of the individuals with disabilities: 28.3 million women compared with 24.3 million men. Among those with a severe disability, 18.2 million were women and 14.8 million were men, and among those who needed personal assistance, 5.9 million were women and 4.1 million were men.

The likelihood of having a disability varies by race and Hispanic origin.¹ For all ages, the prevalence of severe disability was 8.5 percent for Asians and Pacific Islanders, 9.7 percent for Hispanics (not statistically different from the rate for Asians and Pacific Islanders), 12.2 percent for non-Hispanic Whites, and 15.7 percent for Blacks.

Some of the overall differences cited above reflect differences in the age distributions of the populations. For the population 25 to 64 years old, the rates of severe disability were 7.9 percent for Asians and Pacific Islanders, 11.0 percent for non-Hispanic Whites, 11.7 percent for Hispanics (not statistically different from the rate for non-Hispanic Whites), and 19.3 percent for Blacks. For individuals 65 years old and over, non-Hispanic Whites

¹Hispanics may be of any race.

Table A.
Selected Disability Measures: 1997

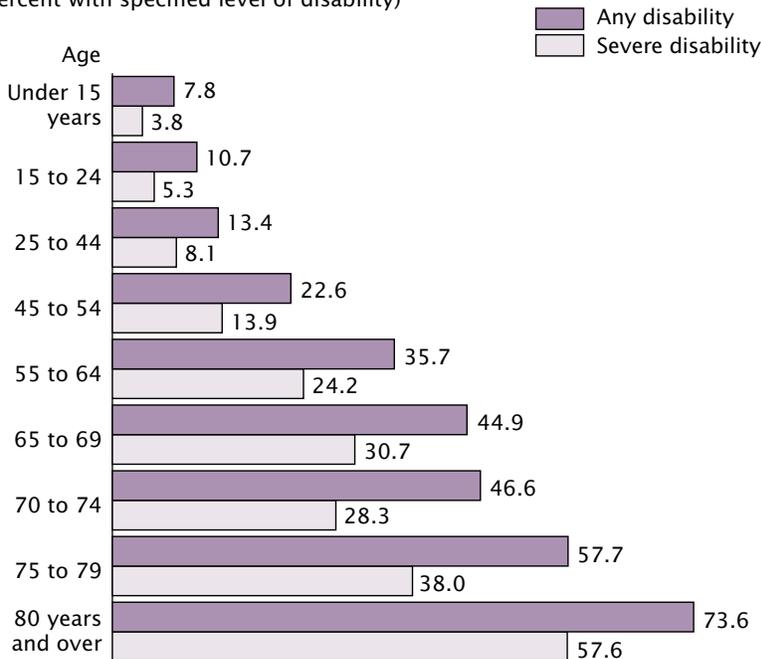
[Numbers in thousands]

Categories	Number with specified characteristic (in thousands)		Percent with specified characteristic	
	Number	90-percent confidence interval (±)	Percent	90-percent confidence interval (±)
All ages	267,665	(X)	100.0	(X)
With a disability	52,596	814	19.7	0.3
Severe disability	32,970	673	12.3	0.3
Needed personal assistance with an ADL or IADL ..	10,076	390	3.8	0.1
Age 15 years and over	208,059	(X)	100.0	(X)
Used a wheelchair	2,155	183	1.0	0.1
Used a cane, crutches, or walker (not a wheelchair)	6,372	313	3.1	0.2
Had difficulty seeing	7,673	342	3.7	0.2
Unable to see	1,768	166	0.8	0.1
Had difficulty hearing	7,966	348	3.8	0.2
Unable to hear	832	114	0.4	0.1
Age 25 to 64 years				
With any disability	26,493	612	100.0	(X)
In poverty	5,669	295	21.4	1.0
With a nonsevere disability	9,794	385	100.0	(X)
In poverty	1,018	126	10.4	1.2
With a severe disability	16,700	496	100.0	(X)
In poverty	4,651	268	27.9	1.4
No disability	112,604	1,007	100.0	(X)
In poverty	9,376	377	8.3	0.3

(X) Not applicable.
 Note: See box on page 2 for a description of ADLs and IADLs.
 Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Figure 1.
Disability Prevalence by Age : 1997

(Percent with specified level of disability)



Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

had a considerably lower rate of severe disability than individuals in the other categories: 35.3 percent compared with 49.2 percent for Asians and Pacific Islanders, 47.0 percent for Hispanics, and 51.8 percent for Blacks (the rates for Asians and Pacific Islanders, Hispanics, and Blacks are not statistically different).

Prevalence of Specific Types of Disabilities

Table 2 shows the prevalence of specific disabilities for the population 15 years old and over and for three age groups.

The number of individuals with a disability in one or more of the activities of seeing, hearing, or speaking was 14.6 million, or 7.0 percent of the population (Table 2). A relatively small proportion (2.9 million, or 1.4 percent of

the population) had a severe disability.² For these activities, individuals were considered to have a disability if they *had difficulty* seeing the words and letters in ordinary newspaper print, if they *had difficulty* hearing what was said in a normal conversation with another person (even when wearing a hearing aid), or if they *had difficulty* having their speech understood. They were considered to have a severe disability if they were *unable* to see words and letters in ordinary newspaper print, if they were *unable* to hear what was said in a normal conversation with another person, or if other people were *unable* to understand their speech.

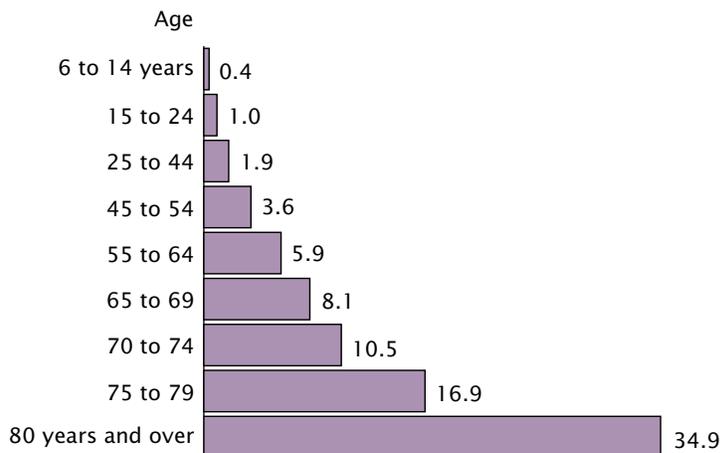
Approximately 25 million individuals 15 years old and over had an ambulatory disability--defined as having difficulty walking a quarter of a mile or up a flight of ten stairs, or using an ambulatory aid such as a wheelchair, a cane, crutches, or a walker. About 14.7 million people had a severe ambulatory disability, defined as using an ambulatory aid (8.5 million), being unable to walk a quarter of a mile (9.9 million), or being unable to walk up a flight of stairs (5.9 million).³

Eighteen million individuals had difficulty lifting and carrying a 10-pound bag of groceries or grasping small objects, and of these almost 8 million had a severe disability

²Totals for individuals with selected disabilities in 1997 were (numbers in parentheses are those with a severe disability in that category): sight — 7.7 million (1.8 million severe); hearing — 8.0 million (0.8 million severe); speech — 2.3 million (0.5 million severe). The number of individuals with a sight disability was not statistically different from the number with a hearing disability.

³19.5 million had difficulty walking a quarter of a mile; 19.8 million had difficulty walking up a flight of stairs (not statistically different from the number that had difficulty walking a quarter of a mile); 2.2 million used a wheelchair; and 6.4 million did not use a wheelchair, but used some other ambulatory aid such as a cane, crutches, or a walker.

Figure 2.
Percent Needing Personal Assistance by Age: 1997



Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

performing either or both of these activities.⁴

The survey asked about the ability to perform six activities of daily living, or ADLs, and six instrumental activities of daily living, or IADLs. In 1997, 8.7 million had a limitation in at least one ADL, and of this total, 4.1 million needed personal assistance. Of those who needed personal assistance with one or more ADLs, 1.5 million needed assistance with one, 0.7 million needed assistance with two, and 1.9 million needed assistance with three or more. In the case of IADLs, 12.9 million had difficulty with at least one, and 9.4 million of this total needed personal assistance.

When both ADLs and IADLs are considered, 9.9 million individuals needed personal assistance to

⁴15.2 million had difficulty lifting and carrying a bag of groceries (of those, 7.7 million could not lift and carry a bag of groceries); 6.8 million had difficulty using their hands and fingers to pick up objects such as a glass or pencil (of those, 0.6 million could not use their hands and fingers to pick up a glass or pencil).

perform one or more of the 12 activities. Of those who needed personal assistance, 0.4 million were 15 to 24 years old, 4.1 million were 25 to 64, and 5.3 million were 65 or older.

The survey asked a number of questions designed to identify individuals with mental disabilities. Questions were asked about four mental conditions (a learning disability; mental retardation; Alzheimer's, senility, or dementia; or any other mental or emotional condition), and about certain symptoms (frequently depressed or anxious, trouble getting along with others, trouble concentrating, trouble coping with day-to-day stresses). If one or more of the symptoms was reported, a follow-up question asked if the problem seriously interfered with the ability to manage everyday activities. Finally, the IADL question about any difficulty keeping track of money and bills was used as an indicator of mental difficulties. In 1997, 14.3 million had a mental disability; 8.1 million had one or more of

the specific conditions; 6.9 million had one or more symptoms that seriously interfered with their ability to manage day-to-day activities; and 4.6 million had difficulty keeping track of money and bills.

In terms of specific mental conditions, 1.4 million individuals had mental retardation, and 1.9 million had Alzheimer's, senility, or dementia. The number with a learning disability was 3.5 million, and about the same number had some other mental or emotional condition.

Among the 6.9 million individuals with one or more specific mental symptoms that seriously interfered with their day-to-day activities, 5.6 million were frequently depressed or anxious, 4.7 million had trouble coping with stress, 3.8 million had trouble concentrating, and 1.8 million had trouble getting along with others.

Questions about whether a physical, mental, or other health condition prevented or limited the work that could be done at a job or business (that is, had a "work disability") were asked in each wave of the 1996 SIPP Panel. In addition to the core questions, the wave 5 disability supplement also asked about the presence of a condition that has made it difficult to remain employed or to find a job. In 1997, 18.5 million individuals 16 to 64 years old were identified as having a work disability by either the core questions or the disability supplement question. The core questions identified 9.7 million individuals as prevented from working and 7.2 million as limited in the kind or amount of work they could do, but not prevented from working. The disability supplement question identified 11.3 million as

having a condition that had made it difficult to remain employed or to find a job.

Of the individuals 16 years old and over, 17.6 million were limited in the kind or amount of housework they could do, and of those, 4.4 million were prevented from doing housework.

The final section of Table 2 shows the number of individuals within three disability domains: communication (seeing, hearing, or speaking), physical (unable to perform a specific physical activity or who had a specific physical condition), and mental as defined above. Individuals may have a disability in more than one domain, and, in some cases, the domain of the disability cannot be identified. The latter situation could occur if an individual has a disability in a general activity such as working at a job and does not report a specific condition as the cause of the disability. In 1997, 28.0 million individuals had a disability in one domain (21.1 million physical, 3.9 million mental, and 2.9 million communication); 13.6 million had a disability in two domains (7.5 million physical and communication, 5.3 million physical and mental, and 0.7 million mental and communication); and 4.3 million had a disability in all three domains. Finally, 2.1 million had a disability whose domain could not be identified.

The survey included a question about the use of a hearing aid, although the use of a hearing aid was not a criterion for determining disability status. The number of individuals who used a hearing aid was 4.0 million; 1.7 million of these individuals reported difficulty hearing what was said in a normal conversation and 2.3 million did not.

Selected Characteristics by Disability Status

Table 3 shows the relationships between disability status and a number of other characteristics for two groups: individuals 25 to 64 years old and 65 and older.

Individuals with a severe disability are much less likely than individuals with no disability to be a householder or a spouse of a householder in a married-couple family, and they are much more likely to live as an unrelated individual. In 1997, 46.1 percent of individuals 25 to 64 years old with a severe disability were householders or spouses of householders, and 33.4 percent lived as unrelated individuals. For those in the same age group but with no disability, the comparable figures were 66.3 percent and 20.0 percent.

For individuals 65 years old and over, 42.0 percent of those with a severe disability were householders or spouses compared with 60.1 percent among those with no disability in the same age category. In addition, 44.8 percent of those with a severe disability lived as unrelated individuals, compared with 32.5 percent for those with no disability.

There is a strong relationship between disability status and perceived health status. Among those 25 to 64 years old with a severe disability, 14.5 percent reported very good or excellent health and 58.9 percent fair or poor, compared with 75.1 percent and 2.6 percent of those in the same age group with no disability. Among those 65 years old and over with a severe disability, 8.8 percent reported very good or excellent health, and 68.0 percent fair or poor. Among those 65 years old and over with

no disability, 50.7 percent reported good or excellent health, and 10.5 percent fair or poor.

Individuals with a severe disability are less likely to be covered by private or military health insurance. Among the population 25 to 64 years old with a severe disability, 47.5 percent were covered by private or military health insurance compared to 82.3 percent of those with no disability. Among people 65 years old and over with a severe disability, 67.0 percent were covered by private or military health insurance, compared with 79.7 percent of those with no disability. Among those 25 to 64 years old, 17.2 percent of those with a severe disability and 15.4 percent of those with no disability lacked any form of health insurance.

Disability status is associated with sharp differences in levels of educational attainment. For individuals 25 to 64 years old with a severe disability, 32.6 percent had not finished high school compared with 10.7 percent of those with no disability. In 1997, 9.4 percent of those with a severe disability had graduated from college compared with 28.5 percent of those with no disability. Among those 65 years old and over with a severe disability, 46.2 percent had not finished high school compared to 25.9 percent with no disability.

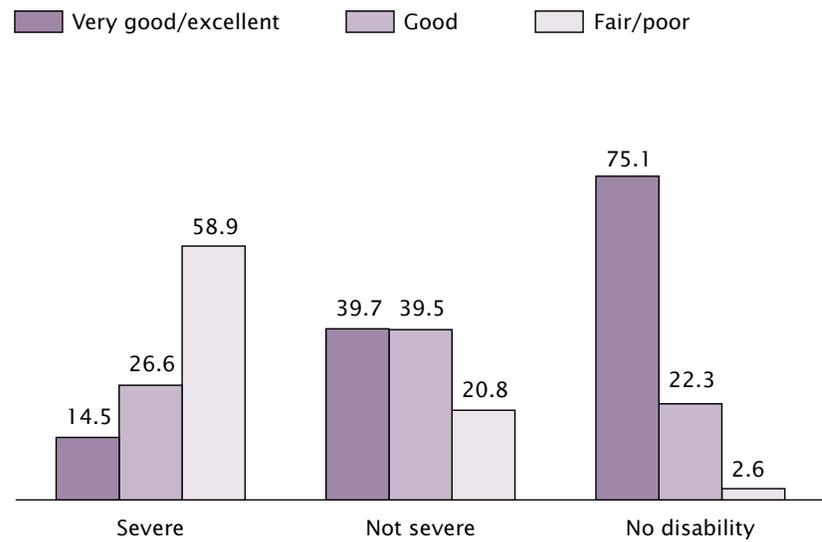
The presence of a severe disability is associated with an increased likelihood of receiving welfare benefits, of having low levels of income, and being more likely to live in poverty.

Among individuals 25 to 64 years old with a severe disability:

- 20.3 percent received Supplemental Security Income (SSI)

Figure 3.
Perceived Health Status by Disability Status: 1997

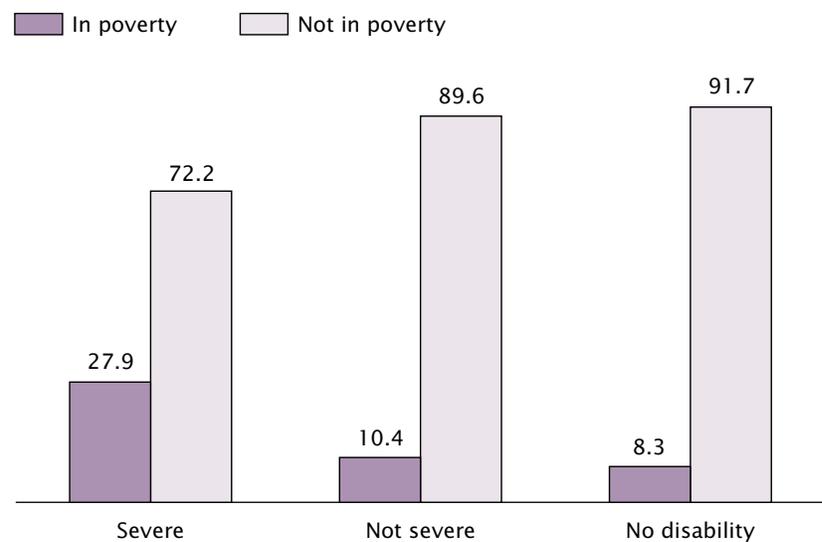
(Age 25 to 64 years, percent with specified health status)



Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Figure 4.
Poverty Status by Disability Status: 1997

(Age 25 to 64 years, percent in and out of poverty)



Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

- 5.8 percent received some other form of cash assistance
 - 16.2 percent received food stamps
 - 9.2 percent lived in public or subsidized housing
- For those in the same age group with no disability:

- 1.2 percent received cash assistance
- 2.1 percent received food stamps
- 1.9 percent lived in public or subsidized housing⁵

The proportion of individuals 25 to 64 years old with an annual personal income less than \$20,000 was 80.2 percent for those with a severe disability compared with 43.7 percent for those with no disability. When the income measure was household income, 41.8 percent of those with a severe disability, and 13.9 percent of those with no disability, lived in a household with an annual income below \$20,000. In 1997, 27.9 percent of those with a severe disability and 8.3 percent of those with no disability in this age group lived in poverty.

Income differentials by disability status also exist for individuals 65 years old and over. Among those with a severe disability, the proportion with an annual personal income less than \$20,000 was 83.5 percent, the proportion living in a household with an annual income below \$20,000 was 52.6 percent, and the proportion in poverty was 16.6 percent. The comparable figures for those in the same age group with no disability were 68.4 percent, 34.1 percent, and 6.9 percent, respectively.

Employment and Earnings by Disability Status

Table 4 shows the employment rate and median and average annual earnings for individuals 21 to 64 years old by overall disability status and by specific disability

⁵For individuals with no disability, the percent living in public or subsidized housing is not statistically different from the percent receiving food stamps.

categories. Individuals with a severe disability had an employment rate of 31.4 percent and median earnings of \$13,272, compared with 82.0 percent and \$20,457 for those with a nonsevere disability, and 84.4 percent and \$23,654 for those with no disability.

The first section of Table 4 shows selected data on the relationship between disability status and program participation status. One reason for examining this arrangement of the data is to examine whether individuals with a disability who participate in a major program such as medicare, SSI, or social security, or who are identified in the survey as having a condition that prevents them from working, have a reduced availability for employment. Of the 17.4 million individuals aged 21 to 64 with a severe disability, 6.9 million were either covered by medicare or received SSI payments, and an additional 1.2 million received social security benefits. In other words, 8.1 million individuals with a severe disability participated in one or more of these three programs. Of the 9.3 million individuals with a severe disability who did not participate in one or more of the three programs, 3.3 million reported that they were prevented from working and 6.0 million did not.

These three categories of severely disabled individuals (participated in one or more major programs, did not participate but who had a disability that prevented them from working, and did not participate and were not prevented from working) might prove useful when examining their employment situation. If individuals with a severe disability who were not employed are to become employed, the 8.1 million who participated in a major program may need special transition assistance, and the

3.3 million who did not may need to be convinced that changes to the physical and social environment can make employment feasible. Many (73.5 percent) of the 6.0 million individuals in the third category were already employed.

The remainder of Table 4 shows data by type of disability. For example, individuals with a limitation in seeing had an employment rate of 41.5 percent and median earnings of \$16,791. Those with a mental disability had an employment rate of 37.0 percent and median earnings of \$13,534. And those who had experienced difficulty finding a job or remaining employed had an employment rate of 21.1 percent and median earnings of \$7,975.

For additional information on employment and earnings, see the materials referenced in the section on "Related material."

Disability Status of Children Under 15 Years Old

The survey asked two questions about the disability status of children under 3 years old and two questions about the disability status of children 3 to 5 years old. Two percent of children under 3 had a disability with either a developmental delay or a condition that limited the ability to use arms or legs. In 1997, 3.4 percent of children 3 to 5 had a disability with either a developmental delay or a condition that limited the activities of walking, running, or playing.

A longer set of disability questions were asked for children 6 to 14 years old: 11.2 percent had some disability and 4.8 percent had a severe disability. Children in this age category were considered to have a severe disability if they met any of the following criteria:

(1) they had mental retardation or some other developmental disability, (2) they had some other developmental condition for which they had received therapy or diagnostic services, (3) they used an ambulatory aid, (4) they had a severe limitation in the ability to see, hear, or speak, or (5) they needed personal assistance for an activity of daily living.

In terms of specific disabilities, 6.8 percent of children 6 to 14 years old had difficulty doing regular schoolwork, 5.2 percent had a learning disability, 1.5 percent had a developmental disability (including mental retardation, autism, or cerebral palsy), and 3.7 percent had some other developmental condition for which they had received therapy or diagnostic services. The proportion who used an ambulatory aid (wheelchair, cane, crutches, or a walker) was 0.3 percent.

In 1997, 0.7 percent of children 6 to 14 had difficulty seeing, the same percentage as those who had difficulty hearing, and 2.1 percent had difficulty speaking, the same percentage as those who had difficulty walking, running, or taking part in sports and games.

Related Material

This report updates estimates shown in “Americans With Disabilities: 1991-92,” Series P70-33, and “Americans with Disabilities: 1994-95,” Series P70-61. The latter report can be found on the U.S. Census Bureau’s disability Web site: www.census.gov/hhes/www/disability.html.

The Census Bureau’s disability Web site also contains additional tables about disability in 1997, as well as “Employment, Earnings, and Disability,” a paper by John McNeil that was presented at the 75th Annual Conference of the Western Economic Association International, June 29-July 3, 2000.

Accuracy of the Estimates

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and meet the U.S. Census Bureau’s standards for statistical significance. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. The Census Bureau employs quality control procedures throughout the production

process — including the overall design of surveys, the wording of questions, review of the work of interviewers and coders, and statistical review of reports.

The Survey of Income and Program Participation employs ratio estimation, whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but how it affects different variables in the survey is not precisely known. Moreover, biases may also be present when people who are missed in the survey differ from those interviewed in ways other than the categories used in weighting (age, race, sex, and Hispanic origin). All of these considerations affect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, contact Sam Sae-Ung, Demographic Statistical Methods Division, at 301-457-4221 or on the Internet at Smanchai.Sae.Ung@census.gov.

Table 1.
Prevalence of Disability by Age, Sex, Race, and Hispanic Origin: 1997

[Numbers in thousands]

Characteristics	Total	With a disability by severity and need for assistance					
		All severities		Severe		Needs assistance	
		Number	Percent	Number	Percent	Number	Percent
BOTH SEXES, ALL RACES							
All ages	267,665	52,596	19.7	32,970	12.3	10,076	3.8
Under 15 years	59,606	4,661	7.8	2,256	3.8	224	0.4
15 years and over	208,059	47,935	23.0	30,714	14.8	9,851	4.7
15 to 24 years	36,897	3,961	10.7	1,942	5.3	372	1.0
25 to 44 years	83,887	11,200	13.4	6,793	8.1	1,635	1.9
45 to 54 years	33,620	7,585	22.6	4,674	13.9	1,225	3.6
55 to 64 years	21,591	7,708	35.7	5,233	24.2	1,280	5.9
65 years and over	32,064	17,480	54.5	12,073	37.7	5,339	16.7
65 to 69 years	9,555	4,291	44.9	2,930	30.7	777	8.1
70 to 74 years	8,514	3,967	46.6	2,407	28.3	898	10.5
75 to 79 years	6,758	3,897	57.7	2,565	38.0	1,140	16.9
80 years and over	7,237	5,325	73.6	4,170	57.6	2,525	34.9
MALE, ALL RACES							
All ages	130,985	24,331	18.6	14,754	11.3	4,149	3.2
Under 15 years	30,494	3,015	9.9	1,502	4.9	130	0.4
15 years and over	100,491	21,316	21.2	13,252	13.2	4,019	4.0
15 to 24 years	18,663	2,166	11.6	1,007	5.4	216	1.2
25 to 44 years	41,571	5,403	13.0	3,323	8.0	846	2.0
45 to 54 years	16,418	3,427	20.9	2,138	13.0	535	3.3
55 to 64 years	10,342	3,518	34.0	2,364	22.9	584	5.7
65 years and over	13,498	6,801	50.4	4,421	32.8	1,838	13.6
65 to 69 years	4,338	1,813	41.8	1,171	27.0	333	7.7
70 to 74 years	3,722	1,695	45.5	1,022	27.5	392	10.5
75 to 79 years	2,800	1,494	53.4	881	31.5	381	13.6
80 years and over	2,639	1,800	68.2	1,347	51.1	732	27.7
FEMALE, ALL RACES							
All ages	136,680	28,265	20.7	18,216	13.3	5,927	4.3
Under 15 years	29,112	1,646	5.7	754	2.6	95	0.3
15 years and over	107,568	26,619	24.7	17,462	16.2	5,832	5.4
15 to 24 years	18,235	1,795	9.8	935	5.1	156	0.9
25 to 44 years	42,316	5,797	13.7	3,470	8.2	789	1.9
45 to 54 years	17,202	4,158	24.2	2,536	14.7	690	4.0
55 to 64 years	11,250	4,190	37.2	2,869	25.5	695	6.2
65 years and over	18,565	10,679	57.5	7,652	41.2	3,502	18.9
65 to 69 years	5,217	2,478	47.5	1,759	33.7	444	8.5
70 to 74 years	4,792	2,272	47.4	1,386	28.9	506	10.5
75 to 79 years	3,958	2,404	60.7	1,684	42.6	759	19.2
80 years and over	4,598	3,525	76.7	2,823	61.4	1,793	39.0
BOTH SEXES, WHITE NOT HISPANIC¹							
All ages	193,234	39,478	20.4	23,627	12.2	7,413	3.8
Under 15 years	38,505	3,173	8.2	1,492	3.9	127	0.3
15 to 24 years	24,307	2,727	11.2	1,206	5.0	286	1.2
25 to 64 years	103,353	19,239	18.6	11,386	11.0	2,823	2.7
65 years and over	27,069	14,338	53.0	9,544	35.3	4,177	15.4
MALE, WHITE NOT HISPANIC¹							
All ages	94,664	18,266	19.3	10,460	11.0	2,988	3.2
Under 15 years	19,642	2,054	10.5	980	5.0	71	0.4
15 to 24 years	12,236	1,502	12.3	611	5.0	157	1.3
25 to 64 years	51,372	9,160	17.8	5,430	10.6	1,354	2.6
65 years and over	11,414	5,550	48.6	3,439	30.1	1,406	12.3
FEMALE, WHITE NOT HISPANIC¹							
All ages	98,570	21,212	21.5	13,167	13.4	4,425	4.5
Under 15 years	18,863	1,119	5.9	512	2.7	56	0.3
15 to 24 years	12,071	1,225	10.2	595	4.9	129	1.1
25 to 64 years	51,982	10,079	19.4	5,956	11.5	1,469	2.8
65 years and over	15,655	8,787	56.1	6,105	39.0	2,771	17.7

Table 1.
Prevalence of Disability by Age, Sex, Race, and Hispanic Origin: 1997—Con.

[Numbers in thousands]

Characteristics	Total	With a disability by severity and need for assistance					
		All severities		Severe		Needs assistance	
		Number	Percent	Number	Percent	Number	Percent
BOTH SEXES, BLACK							
All ages	34,369	7,338	21.3	5,382	15.7	1,495	4.3
Under 15 years	9,584	800	8.4	397	4.1	32	0.3
15 to 24 years	5,589	672	12.0	421	7.5	27	0.5
25 to 64 years	16,538	4,136	25.0	3,187	19.3	776	4.7
65 years and over	2,659	1,729	65.0	1,376	51.8	660	24.8
MALE, BLACK							
All ages	16,048	3,380	21.1	2,511	15.6	621	3.9
Under 15 years	4,858	517	10.6	285	5.9	25	0.5
15 to 24 years	2,685	342	12.7	224	8.3	12	0.4
25 to 64 years	7,457	1,879	25.2	1,493	20.0	371	5.0
65 years and over	1,048	643	61.4	509	48.6	214	20.4
FEMALE, BLACK							
All ages	18,322	3,957	21.6	2,871	15.7	873	4.8
Under 15 years	4,726	284	6.0	112	2.4	7	0.1
15 to 24 years	2,904	330	11.4	197	6.8	15	0.5
25 to 64 years	9,081	2,257	24.9	1,695	18.7	405	4.5
65 years and over	1,611	1,086	67.4	867	53.8	446	27.7
BOTH SEXES, ASIAN OR PACIFIC ISLANDER							
All ages	9,159	1,192	13.0	776	8.5	223	2.4
Under 15 years	2,089	63	3.0	34	1.6	5	0.3
15 to 24 years	1,454	77	5.3	33	2.3	5	0.4
25 to 64 years	4,971	647	13.0	390	7.9	87	1.7
65 years and over	645	404	62.6	317	49.2	125	19.4
MALE, ASIAN OR PACIFIC ISLANDER							
All ages	4,445	537	12.1	337	7.6	87	2.0
Under 15 years	1,117	58	5.2	29	2.6	5	0.5
15 to 24 years	733	52	7.1	18	2.5	5	0.7
25 to 64 years	2,307	257	11.1	158	6.8	26	1.1
65 years and over	288	171	59.4	132	45.7	50	17.3
FEMALE, ASIAN OR PACIFIC ISLANDER							
All ages	4,713	655	13.9	439	9.3	136	2.9
Under 15 years	973	6	0.6	6	0.6	-	-
15 to 24 years	720	25	3.5	15	2.1	-	-
25 to 64 years	2,664	391	14.7	232	8.7	60	2.3
65 years and over	357	233	65.3	186	52.0	75	21.1
BOTH SEXES, HISPANIC¹							
All ages	30,086	4,151	13.8	2,906	9.7	820	2.7
Under 15 years	9,133	533	5.8	275	3.0	61	0.7
15 to 24 years	5,398	414	7.7	251	4.7	39	0.7
25 to 64 years	13,966	2,297	16.4	1,632	11.7	391	2.8
65 years and over	1,590	907	57.1	748	47.0	329	20.7
MALE, HISPANIC¹							
All ages	15,372	1,937	12.6	1,311	8.5	387	2.5
Under 15 years	4,676	329	7.0	174	3.7	32	0.7
15 to 24 years	2,917	230	7.9	138	4.7	29	1.0
25 to 64 years	7,094	1,002	14.1	712	10.0	178	2.5
65 years and over	686	376	54.9	288	42.0	148	21.6
FEMALE, HISPANIC¹							
All ages	14,714	2,215	15.1	1,594	10.8	433	2.9
Under 15 years	4,457	203	4.6	101	2.3	29	0.6
15 to 24 years	2,481	185	7.4	113	4.6	10	0.4
25 to 64 years	6,872	1,295	18.9	920	13.4	213	3.1
65 years and over	904	531	58.8	460	50.9	181	20.0

- Rounds to zero.

¹Hispanics may be of any race.

Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Table 2.
Prevalence of Types of Disability Among Individuals 15 Years Old and Over: 1997

[Numbers in thousands]

Characteristics	15 years and over		15 to 24 years		25 to 64 years		65 years and over	
	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
Both sexes	208,059	100.0	36,897	100.0	139,098	100.0	32,064	100.0
DISABILITY STATUS								
With a disability	47,935	23.0	3,961	10.7	26,493	19.0	17,480	54.5
Severe	30,714	14.8	1,942	5.3	16,700	12.0	12,073	37.7
Not severe	17,221	8.3	2,019	5.5	9,794	7.0	5,408	16.9
No disability	160,124	77.0	32,936	89.3	112,604	81.0	14,583	45.5
SEEING/HEARING/SPEAKING								
With a disability	14,613	7.0	608	1.6	6,963	5.0	7,042	22.0
Severe	2,883	1.4	121	0.3	1,174	0.8	1,588	5.0
Not severe	11,731	5.6	487	1.3	5,789	4.2	5,454	17.0
Had difficulty seeing words/letters	7,673	3.7	202	0.5	3,594	2.6	3,877	12.1
Severe	1,768	0.8	39	0.1	661	0.5	1,069	3.3
Not severe	5,904	2.8	163	0.4	2,933	2.1	2,808	8.8
Had difficulty hearing conversation	7,966	3.8	262	0.7	3,400	2.4	4,304	13.4
Severe	832	0.4	22	0.1	315	0.2	495	1.5
Not severe	7,134	3.4	239	0.6	3,085	2.2	3,809	11.9
Had difficulty with speech	2,270	1.1	277	0.8	1,176	0.8	818	2.6
Severe	493	0.2	85	0.2	237	0.2	171	0.5
Not severe	1,778	0.9	192	0.5	939	0.7	647	2.0
WALKING/USING STAIRS								
With a disability	25,138	12.1	619	1.7	11,717	8.4	12,803	39.9
Severe	14,698	7.1	251	0.7	5,883	4.2	8,563	26.7
Not severe	10,441	5.0	367	1.0	5,833	4.2	4,240	13.2
Had difficulty walking	19,465	9.4	443	1.2	8,938	6.4	10,084	31.4
Severe	9,860	4.7	170	0.5	3,838	2.8	5,852	18.3
Not severe	9,605	4.6	273	0.7	5,100	3.7	4,232	13.2
Had difficulty using stairs	19,757	9.5	461	1.2	9,223	6.6	10,073	31.4
Severe	5,925	2.8	111	0.3	2,286	1.6	3,528	11.0
Not severe	13,832	6.6	350	0.9	6,937	5.0	6,545	20.4
Used a wheelchair	2,155	1.0	95	0.3	843	0.6	1,216	3.8
Used a cane/crutches/walker	6,372	3.1	54	0.1	2,141	1.5	4,176	13.0
SELECTED PHYSICAL TASKS								
With a disability	18,071	8.7	419	1.1	8,803	6.3	8,849	27.6
Severe	7,964	3.8	194	0.5	3,372	2.4	4,399	13.7
Not severe	10,107	4.9	226	0.6	5,431	3.9	4,450	13.9
Had difficulty lifting/carrying 10 lbs.	15,198	7.3	336	0.9	7,098	5.1	7,764	24.2
Severe	7,720	3.7	182	0.5	3,247	2.3	4,291	13.4
Not severe	7,478	3.6	154	0.4	3,851	2.8	3,473	10.8
Had difficulty grasping objects	6,758	3.2	187	0.5	3,560	2.6	3,012	9.4
Severe	564	0.3	32	0.1	258	0.2	274	0.9
Not severe	6,194	3.0	155	0.4	3,302	2.4	2,738	8.5
SPECIAL AIDS								
Used a wheelchair	2,155	1.0	95	0.3	843	0.6	1,216	3.8
Used a cane/crutches/walker	6,372	3.1	54	0.1	2,141	1.5	4,176	13.0
Had used for 6 months or more.	5,128	2.5	28	0.1	1,656	1.2	3,444	10.7
Used a hearing aid ¹	3,972	1.9	95	0.3	880	0.6	2,997	9.3
Had difficulty hearing	1,684	0.8	45	0.1	340	0.2	1,300	4.1
Did not have difficulty hearing	2,288	1.1	50	0.1	540	0.4	1,698	5.3
ACTIVITIES OF DAILY LIVING								
With an ADL limitation	8,672	4.2	185	0.5	3,928	2.8	4,559	14.2
Needed personal assistance	4,052	1.9	144	0.4	1,603	1.2	2,304	7.2
Did not need personal assistance	4,620	2.2	40	0.1	2,325	1.7	2,254	7.0
Had difficulty getting around inside ...	3,680	1.8	96	0.3	1,412	1.0	2,171	6.8
Needed personal assistance	1,861	0.9	81	0.2	631	0.5	1,149	3.6
Did not need personal assistance	1,819	0.9	15	0.0	781	0.6	1,022	3.2
Had difficulty getting in/out of bed/chair	6,179	3.0	142	0.4	2,960	2.1	3,078	9.6
Needed personal assistance	2,407	1.2	107	0.3	1,036	0.7	1,264	3.9
Did not need personal assistance	3,772	1.8	35	0.1	1,924	1.4	1,813	5.7

Table 2.
Prevalence of Types of Disability Among Individuals 15 Years Old and Over: 1997—Con.

[Numbers in thousands]

Characteristics	15 years and over		15 to 24 years		25 to 64 years		65 years and over	
	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
ACTIVITIES OF DAILY LIVING—Con.								
Had difficulty taking a bath or shower	4,957	2.4	124	0.3	2,017	1.4	2,816	8.8
Needed personal assistance	2,897	1.4	112	0.3	982	0.7	1,803	5.6
Did not need personal assistance ..	2,060	1.0	12	0.0	1,034	0.7	1,013	3.2
Had difficulty dressing	3,541	1.7	134	0.4	1,551	1.1	1,856	5.8
Needed personal assistance	2,174	1.0	122	0.3	852	0.6	1,199	3.7
Did not need personal assistance ..	1,367	0.7	12	0.0	698	0.5	656	2.0
Had difficulty eating	1,497	0.7	88	0.2	587	0.4	822	2.6
Needed personal assistance	801	0.4	73	0.2	227	0.2	501	1.6
Did not need personal assistance ..	696	0.3	15	0.0	360	0.3	320	1.0
Had difficulty getting to/using the toilet	2,297	1.1	104	0.3	830	0.6	1,363	4.3
Needed personal assistance	1,432	0.7	99	0.3	467	0.3	866	2.7
Did not need personal assistance ..	865	0.4	5	0.0	363	0.3	497	1.5
INSTRUMENTAL ACTIVITIES OF DAILY LIVING								
With an IADL limitation	12,940	6.2	453	1.2	5,578	4.0	6,910	21.6
Needed personal assistance	9,444	4.5	359	1.0	3,880	2.8	5,204	16.2
Did not need personal assistance ..	3,496	1.7	93	0.3	1,697	1.2	1,706	5.3
Had difficulty going outside alone	8,583	4.1	238	0.6	3,312	2.4	5,033	15.7
Needed personal assistance	6,613	3.2	197	0.5	2,294	1.6	4,122	12.9
Did not need personal assistance ..	1,969	0.9	41	0.1	1,017	0.7	911	2.8
Had difficulty managing money/bills ..	4,636	2.2	288	0.8	1,946	1.4	2,402	7.5
Needed personal assistance	3,937	1.9	251	0.7	1,556	1.1	2,130	6.6
Did not need personal assistance ..	699	0.3	37	0.1	390	0.3	271	0.8
Had difficulty preparing meals	4,739	2.3	206	0.6	1,838	1.3	2,695	8.4
Needed personal assistance	3,791	1.8	203	0.6	1,413	1.0	2,175	6.8
Did not need personal assistance ..	948	0.5	2	0.0	425	0.3	520	1.6
Had difficulty doing light housework ..	6,455	3.1	175	0.5	2,735	2.0	3,545	11.1
Needed personal assistance	4,768	2.3	156	0.4	1,882	1.4	2,731	8.5
Did not need personal assistance ..	1,687	0.8	20	0.1	853	0.6	814	2.5
Had difficulty taking prescriptions	3,821	1.8	237	0.6	1,547	1.1	2,037	6.4
Needed personal assistance	3,026	1.5	215	0.6	1,131	0.8	1,679	5.2
Did not need personal assistance ..	796	0.4	22	0.1	417	0.3	357	1.1
Had difficulty using the telephone	2,863	1.4	142	0.4	948	0.7	1,774	5.5
Unable to use ordinary phone	1,054	0.5	101	0.3	348	0.2	606	1.9
Able to use ordinary phone	1,809	0.9	41	0.1	600	0.4	1,169	3.6
NEED FOR PERSONAL ASSISTANCE								
Number of ADLs or IADLs for which assistance was needed								
1 or more	9,851	4.7	372	1.0	4,140	3.0	5,339	16.7
1	3,508	1.7	112	0.3	1,581	1.1	1,815	5.7
2	1,723	0.8	54	0.1	774	0.6	896	2.8
3 or more	4,620	2.2	206	0.6	1,786	1.3	2,628	8.2
Number of ADLs for which assistance was needed								
1 or more	4,052	1.9	144	0.4	1,603	1.2	2,304	7.2
1	1,453	0.7	25	0.1	568	0.4	861	2.7
2	712	0.3	21	0.1	354	0.3	337	1.1
3 or more	1,887	0.9	99	0.3	681	0.5	1,106	3.5
Number of IADLs for which assistance was needed								
1 or more	9,444	4.5	359	1.0	3,880	2.8	5,204	16.2
1	3,777	1.8	106	0.3	1,698	1.2	1,974	6.2
2	1,843	0.9	62	0.2	779	0.6	1,002	3.1
3 or more	3,824	1.8	192	0.5	1,403	1.0	2,229	7.0

Table 2.
Prevalence of Types of Disability Among Individuals 15 Years Old and Over: 1997—Con.

[Numbers in thousands]

Characteristics	15 years and over		15 to 24 years		25 to 64 years		65 years and over	
	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
MENTAL								
With a disability	14,267	6.9	2,021	5.5	8,334	6.0	3,912	12.2
With one or more selected conditions	8,144	3.9	1,513	4.1	4,909	3.5	1,722	5.4
A learning disability	3,451	1.7	1,048	2.8	2,193	1.6	210	0.7
Mental retardation	1,366	0.7	264	0.7	988	0.7	114	0.4
Alzheimers, senility, or dementia	1,873	0.9	58	0.2	595	0.4	1,219	3.8
Other mental/emotional condition	3,418	1.6	497	1.3	2,415	1.7	506	1.6
With one or more selected symptoms that seriously interfered with everyday activities	6,862	3.3	734	2.0	4,454	3.2	1,684	5.3
Frequently depressed or anxious	5,615	2.7	511	1.4	3,848	2.8	1,256	3.9
Trouble getting along with others	1,816	0.9	346	0.9	1,145	0.8	325	1.0
Trouble concentrating	3,753	1.8	480	1.3	2,307	1.7	967	3.0
Trouble coping with stress	4,659	2.2	508	1.4	3,180	2.3	971	3.0
Had difficulty keeping track of money/bills	4,636	2.2	288	0.8	1,946	1.4	2,402	7.5
WORKING AT A JOB								
Age 16 to 64	172,030	100.0	32,932	100.0	139,098	100.0	na	na
With disability-related employment problems	18,475	10.7	1,679	5.1	16,796	12.1	na	na
Has had difficulty remaining employed or finding a job	11,286	6.6	933	2.8	10,354	7.4	na	na
Limited in kind or amount of work that can be done	16,874	9.8	1,408	4.3	15,466	11.1	na	na
Prevented from working at a job	9,699	5.6	581	1.8	9,117	6.6	na	na
Not prevented from working at a job	7,175	4.2	826	2.5	6,349	4.6	na	na
WORKING AROUND THE HOUSE								
Age 16 and over	204,094	100.0	32,932	100.0	139,098	100.0	32,064	100.0
Limited in kind/amount of housework that can be done	17,588	8.6	615	1.9	9,318	6.7	7,655	23.9
Prevented from doing housework	4,355	2.1	138	0.4	1,918	1.4	2,299	7.2
Not prevented from doing housework	13,233	6.5	477	1.4	7,399	5.3	5,356	16.7
PROGRAM PARTICIPATION								
Under 65 and covered by Medicare	4,346	2.1	76	0.2	4,270	3.1	na	na
Under 65 and received SSI	4,009	1.9	614	1.7	3,396	2.4	na	na
DISABILITY DOMAINS								
With a disability in one domain	27,952	13.4	2,437	6.6	16,137	11.6	9,377	29.2
Communication	2,940	1.4	241	0.7	1,851	1.3	848	2.6
Physical	21,077	10.1	882	2.4	11,868	8.5	8,326	26.0
Mental	3,935	1.9	1,314	3.6	2,418	1.7	203	0.6
With a disability in two domains	13,582	6.5	681	1.8	7,079	5.1	5,823	18.2
Communication and physical	7,544	3.6	150	0.4	3,111	2.2	4,282	13.4
Communication and mental	727	0.3	133	0.4	457	0.3	137	0.4
Physical and mental	5,312	2.6	398	1.1	3,511	2.5	1,403	4.4
With a disability in three domains	4,294	2.1	177	0.5	1,949	1.4	2,168	6.8
Domain(s) not identified	2,107	1.0	666	1.8	1,328	1.0	112	0.4
No disability	160,124	77.0	32,936	89.3	112,604	81.0	14,583	45.5

na Not applicable.

¹The use of a hearing aid is not part of the disability definition.

Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Table 3.
Selected Characteristics of Individuals 25 Years Old and Over by Disability Status: 1997

Characteristics	Disability status by age					
	25 to 64 years old			65 years old and over		
	Severe	Not severe	None	Severe	Not severe	None
Total (thousands)	16,700	9,794	112,604	12,073	5,408	14,583
Percent distribution	100.0	100.0	100.0	100.0	100.0	100.0
RELATIONSHIP						
In married-couple family	52.4	65.5	70.0	47.0	54.6	62.3
Householder or spouse	46.1	63.4	66.3	42.0	52.2	60.1
In other family	14.2	11.9	10.0	8.2	5.8	5.3
Householder	12.2	10.3	8.4	7.2	5.4	4.8
Unrelated individual	33.4	22.6	20.0	44.8	39.6	32.5
Lives alone	17.0	13.1	10.0	36.8	35.2	28.1
PERCEIVED HEALTH STATUS						
Very good or excellent	14.5	39.7	75.1	8.8	25.9	50.7
Good	26.6	39.5	22.3	23.2	41.3	38.7
Fair or poor	58.9	20.8	2.6	68.0	32.8	10.5
HEALTH INSURANCE COVERAGE STATUS						
With health insurance	82.8	83.7	84.6	99.4	99.6	98.8
Private or military	47.5	79.7	82.3	67.0	78.1	79.7
Medicare	25.6	-	-	95.8	97.2	94.6
Both medicare and private or military	10.6	-	-	65.6	76.2	76.4
Medicaid	32.5	4.8	2.7	18.0	8.0	5.0
Both medicaid and medicare	9.6	-	-	15.7	7.5	4.0
No health insurance	17.2	16.3	15.4	0.6	0.4	1.2
EDUCATION						
Not a high school graduate	32.6	15.0	10.7	46.2	34.6	25.9
High school graduate	34.8	34.6	30.7	28.8	33.6	35.4
Some college	23.2	32.3	30.1	16.2	18.6	21.1
College graduate	9.4	18.2	28.5	8.8	13.2	17.6
PROGRAM PARTICIPATION						
Cash assistance	24.4	2.6	1.2	11.0	4.4	2.6
SSI	20.3	-	-	10.7	4.1	2.5
Other cash assistance	5.8	2.6	1.2	0.6	0.4	0.1
Food stamps	16.2	3.8	2.1	6.7	2.3	1.3
Public/subsidized housing	9.2	2.8	1.9	7.2	3.7	1.9
INDIVIDUAL INCOME (ANNUAL RATE¹)						
Less than \$20,000	80.2	50.1	43.7	83.5	72.6	68.4
\$20,000 to \$39,999	14.0	31.8	32.5	13.1	21.3	22.9
\$40,000 to \$59,999	3.6	11.3	13.3	2.4	3.5	5.1
\$60,000 to \$79,999	1.4	3.7	5.6	0.7	1.6	1.6
\$80,000 and over	0.9	3.0	4.9	0.4	1.0	2.1
HOUSEHOLD INCOME (ANNUAL RATE¹)						
Less than \$20,000	41.8	19.6	13.9	52.6	42.6	34.1
\$20,000 to \$39,999	29.3	28.3	26.0	28.7	34.8	37.6
\$40,000 to \$59,999	13.9	22.8	23.3	10.7	11.7	14.4
\$60,000 to \$79,999	7.2	13.8	15.9	4.1	5.6	6.9
\$80,000 and over	7.9	15.6	20.9	3.9	5.3	7.0
POVERTY STATUS						
In poverty	27.9	10.4	8.3	16.6	9.1	6.9
Not in poverty	72.2	89.6	91.7	83.4	90.9	93.1

- Rounds to zero.

¹The annual rate of income equals the income received during the 4 months preceding the interview month multiplied by 3.

Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Table 4.
**Disability Status, Employment, and Annual Rate of Earnings: Individuals 21 to 64 Years
 Old: 1997**

[Numbers in thousands]

Characteristics	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Standard error	Value	Standard error
Both sexes	152,886	119,616	78.2	\$22,941	\$151	\$30,155	\$358
DISABILITY STATUS							
With a disability	27,802	13,991	50.3	\$17,669	\$423	\$23,373	\$731
Severe	17,409	5,464	31.4	\$13,272	\$651	\$18,631	\$800
Covered by medicare or received SSI ...	6,920	909	13.1	\$4,944	\$671	\$8,836	\$849
Covered by medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
Not covered by medicare and did not receive SSI	10,490	4,555	43.4	\$15,541	\$676	\$20,586	\$930
Received Social Security	1,196	135	11.3	\$5,939	\$1,923	\$7,803	\$1,614
Prevented from working	865	-	-	-	-	-	-
Not prevented from working	331	135	40.6	\$5,939	\$1,923	\$7,803	\$1,614
Did not receive Social Security	9,294	4,420	47.6	\$15,989	\$669	\$20,976	\$954
Prevented from working	3,279	-	-	-	-	-	-
Not prevented from working	6,014	4,420	73.5	\$15,989	\$669	\$20,976	\$954
Not severe	10,393	8,527	82.0	\$20,457	\$508	\$26,412	\$1,078
Received Social Security	492	191	38.8	\$6,815	\$976	\$8,998	\$1,515
Did not receive Social Security	9,901	8,337	84.2	\$20,795	\$515	\$26,810	\$1,100
No disability	125,084	105,624	84.4	\$23,654	\$157	\$31,053	\$394
Received Social Security	2,015	714	35.4	\$7,690	\$741	\$10,972	\$1,470
Did not receive Social Security	123,068	104,910	85.2	\$23,775	\$157	\$31,190	\$396
FUNCTIONAL LIMITATIONS							
Had difficulty seeing words/letters	3,664	1,519	41.5	\$16,791	\$974	\$21,559	\$1,229
Severe	669	200	29.9	\$15,781	\$1,815	\$19,714	\$3,782
Not severe	2,995	1,319	44.0	\$17,109	\$1,271	\$21,838	\$1,293
Had difficulty hearing conversation	3,514	2,176	61.9	\$23,483	\$971	\$29,290	\$2,122
Severe	323	150	46.5	\$21,750	\$4,058	\$31,889	\$5,903
Not severe	3,192	2,026	63.5	\$23,574	\$963	\$29,098	\$2,237
Had difficulty with speech	1,281	476	37.1	\$14,836	\$1,543	\$17,802	\$1,680
Severe	252	61	24.1	\$3,084	\$7,294	\$10,712	\$3,837
Not severe	1,029	415	40.3	\$15,315	\$1,566	\$18,837	\$1,811
Had difficulty walking	9,150	3,108	34.0	\$16,445	\$806	\$20,990	\$1,515
Severe	3,915	882	22.5	\$14,677	\$1,823	\$18,222	\$1,413
Not severe	5,235	2,226	42.5	\$17,205	\$1,025	\$22,085	\$2,037
Had difficulty using stairs	9,436	3,304	35.0	\$16,172	\$807	\$20,860	\$1,160
Severe	2,333	450	19.3	\$11,529	\$2,407	\$17,979	\$2,200
Not severe	7,103	2,854	40.2	\$16,650	\$824	\$21,315	\$1,296
Had difficulty lifting/carrying 10 lbs.	7,247	2,178	30.1	\$15,883	\$1,173	\$20,218	\$993
Severe	3,304	666	20.2	\$13,556	\$1,988	\$19,024	\$1,694
Not severe	3,943	1,512	38.4	\$16,746	\$1,216	\$20,743	\$1,218
Had difficulty grasping objects	3,628	1,403	38.7	\$16,268	\$1,467	\$20,723	\$1,226
Severe	265	87	32.8	\$17,226	\$7,762	\$31,985	\$10,579
Not severe	3,362	1,317	39.2	\$16,189	\$1,509	\$19,979	\$1,088
ACTIVITIES OF DAILY LIVING							
With an ADL limitation	4,016	1,055	26.3	\$14,857	\$1,966	\$21,460	\$1,731
Needed personal assistance	1,668	280	16.8	\$8,731	\$3,340	\$16,985	\$3,040
Did not need personal assistance	2,348	775	33.0	\$17,225	\$2,134	\$23,078	\$2,068
Had difficulty getting around inside	1,459	222	15.2	\$10,857	\$3,218	\$17,437	\$3,206
Needed personal assistance	662	62	9.3	\$2,474	\$1,466	\$8,122	\$3,066
Did not need personal assistance	796	160	20.1	\$13,552	\$3,686	\$21,022	\$4,091
Had difficulty getting in/out of bed/chair	3,028	797	26.3	\$14,402	\$2,175	\$21,279	\$2,053
Needed personal assistance	1,078	183	17.0	\$9,965	\$5,263	\$17,892	\$3,604
Did not need personal assistance	1,949	614	31.5	\$15,425	\$2,315	\$22,288	\$2,431
Had difficulty taking a bath or shower	2,061	407	19.8	\$11,386	\$3,311	\$20,572	\$2,640
Needed personal assistance	1,019	136	13.3	\$9,991	\$7,664	\$19,661	\$5,135
Did not need personal assistance	1,042	271	26.1	\$12,153	\$3,829	\$21,028	\$3,012
Had difficulty dressing	1,608	312	19.4	\$13,710	\$3,872	\$23,293	\$3,688
Needed personal assistance	903	145	16.1	\$10,062	\$4,733	\$18,009	\$4,107
Did not need personal assistance	706	167	23.7	\$17,449	\$4,329	\$27,877	\$5,767
Had difficulty eating	619	130	21.1	\$14,934	\$8,331	\$23,640	\$4,750
Needed personal assistance	250	22	8.6	\$31,865	\$16,794	\$28,855	\$11,432
Did not need personal assistance	368	109	29.5	\$12,286	\$7,832	\$22,600	\$5,190
Had difficulty getting to/using the toilet	868	117	13.5	\$11,018	\$5,756	\$17,725	\$4,230
Needed personal assistance	500	46	9.2	\$8,218	\$13,888	\$18,433	\$6,967
Did not need personal assistance	368	71	19.2	\$11,538	\$5,233	\$17,263	\$5,306

Table 4.
**Disability Status, Employment, and Annual Rate of Earnings: Individuals 21 to 64 Years
 Old: 1997—Con.**

[Numbers in thousands]

Characteristics	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Standard error	Value	Standard error
INSTRUMENTAL ACTIVITIES OF DAILY LIVING							
With an IADL limitation	5,776	1,427	24.7	\$11,767	\$1,357	\$18,406	\$1,355
Needed personal assistance	4,021	825	20.5	\$9,423	\$1,536	\$15,959	\$1,815
Did not need personal assistance	1,755	602	34.3	\$16,612	\$2,119	\$21,765	\$1,989
Had difficulty going outside alone	3,421	543	15.9	\$9,054	\$1,778	\$15,639	\$1,929
Needed personal assistance	2,377	310	13.1	\$4,964	\$2,433	\$13,741	\$2,705
Did not need personal assistance	1,044	232	22.2	\$14,608	\$3,437	\$18,176	\$2,642
Had difficulty keeping track of money/bills	2,056	424	20.6	\$5,519	\$1,332	\$11,169	\$1,735
Needed personal assistance	1,646	342	20.8	\$4,492	\$903	\$9,375	\$1,787
Did not need personal assistance	410	82	20.0	\$11,999	\$4,841	\$18,636	\$4,497
Had difficulty preparing meals	1,916	286	14.9	\$7,744	\$3,005	\$15,250	\$2,739
Needed personal assistance	1,491	194	13.0	\$4,189	\$2,458	\$11,606	\$2,620
Did not need personal assistance	425	92	21.6	\$15,059	\$4,808	\$22,962	\$6,075
Had difficulty doing light housework	2,804	534	19.1	\$12,037	\$2,626	\$19,470	\$2,340
Needed personal assistance	1,943	305	15.7	\$12,525	\$3,526	\$20,401	\$3,307
Did not need personal assistance	861	229	26.6	\$11,339	\$3,513	\$18,231	\$3,210
Had difficulty taking prescriptions	1,636	355	21.7	\$6,989	\$1,848	\$12,205	\$1,972
Needed personal assistance	1,202	237	19.7	\$4,979	\$2,164	\$11,902	\$2,647
Did not need personal assistance	434	118	27.2	\$10,020	\$2,743	\$12,814	\$2,631
Had difficulty using the telephone	988	352	35.6	\$18,547	\$2,776	\$24,979	\$3,421
Unable to use ordinary phone	371	110	29.7	\$16,018	\$8,951	\$23,631	\$7,813
Able to use ordinary phone	617	242	39.2	\$19,758	\$3,242	\$25,593	\$3,481
USE OF AMBULATORY AIDS							
Used a wheelchair	877	194	22.2	\$21,240	\$6,207	\$28,307	\$4,559
Used a cane/crutches/walker	2,173	539	24.8	\$17,358	\$2,477	\$21,119	\$1,968
MENTAL DISABILITIES							
With a disability	8,987	3,328	37.0	\$13,534	\$697	\$20,353	\$1,653
With one or more selected conditions	5,370	2,213	41.2	\$13,293	\$764	\$21,111	\$2,393
Had a learning disability	2,468	1,360	55.1	\$16,042	\$1,368	\$25,645	\$3,798
Had mental retardation	1,071	337	31.5	\$5,423	\$1,700	\$8,191	\$1,113
Had Alzheimers, senility, or dementia	621	141	22.7	\$11,610	\$3,545	\$12,932	\$2,341
Had other mental/emotional condition	2,599	764	29.4	\$10,578	\$1,612	\$15,424	\$1,299
With one or more selected symptoms that seriously interfered with everyday activities	4,723	1,414	29.9	\$12,643	\$1,190	\$18,081	\$1,204
Was frequently depressed or anxious	4,055	1,228	30.3	\$12,752	\$1,254	\$18,688	\$1,346
Had trouble getting along with others	1,239	284	22.9	\$7,090	\$1,793	\$13,103	\$2,001
Had trouble concentrating	2,459	571	23.2	\$8,682	\$2,124	\$15,130	\$1,621
Had trouble coping with stress	3,356	906	27.0	\$11,571	\$1,672	\$16,559	\$1,252
Had difficulty keeping track of money/bills	2,056	424	20.6	\$5,519	\$1,332	\$11,169	\$1,735
WORKING AT A JOB							
With disability-related employment problems	17,526	6,114	34.9	\$13,848	\$606	\$19,086	\$845
Has had difficulty remaining employed or finding a job	10,744	2,271	21.1	\$7,975	\$761	\$13,823	\$888
Was limited in kind or amount of work that could be done	16,081	5,487	34.1	\$13,889	\$599	\$19,216	\$920
Was prevented from working at a job	9,371	-	-	-	-	-	-
Was not prevented from working at a job	6,710	5,487	81.8	\$13,889	\$599	\$19,216	\$920
DISABILITY DOMAINS							
With a disability in one domain	16,984	9,830	57.9	\$18,608	\$501	\$24,452	\$955
Communication	1,981	1,660	83.8	\$24,668	\$982	\$31,274	\$2,678
Physical	12,239	6,508	53.2	\$17,708	\$591	\$22,869	\$983
Mental	2,765	1,662	60.1	\$14,704	\$1,095	\$23,838	\$3,122
With a disability in two domains	7,389	2,976	40.3	\$15,731	\$740	\$20,622	\$876
Communication and physical	3,184	1,678	52.7	\$18,480	\$1,556	\$23,594	\$1,215
Communication and mental	497	250	50.2	\$9,261	\$2,677	\$12,986	\$1,968
Physical and mental	3,708	1,049	28.3	\$12,679	\$1,254	\$17,685	\$1,410
With a disability in three domains	2,017	368	18.2	\$13,231	\$2,576	\$17,209	\$2,235
Domain(s) not identified	1,412	818	57.9	\$16,281	\$1,922	\$23,186	\$3,636
No disability	125,084	105,624	84.4	\$23,654	\$157	\$31,053	\$394

- Rounds to zero.
 Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

Table 5.
Disability Status of Children Under 15 Years Old

[Numbers in thousands]

Characteristics	Both sexes		Male		Female	
	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
Age under 3 years	11,619	100.0	5,947	100.0	5,671	100.0
With a disability	233	2.0	138	2.3	95	1.7
With a developmental delay	206	1.8	121	2.0	85	1.5
Had difficulty moving arms or legs.....	58	0.5	38	0.6	19	0.3
With no disability	11,386	98.0	5,809	97.7	5,576	98.3
Age 3 to 5 years	12,192	100.0	6,229	100.0	5,963	100.0
With a disability	410	3.4	239	3.8	171	2.9
With a developmental delay	335	2.7	194	3.1	141	2.4
Had difficulty running or playing	218	1.8	125	2.0	94	1.6
With no disability	11,782	96.6	5,990	96.2	5,792	97.1
Age 6 to 14 years	35,795	100.0	18,317	100.0	17,478	100.0
With a disability	4,018	11.2	2,638	14.4	1,381	7.9
Severe	1,715	4.8	1,187	6.5	528	3.0
Not severe	2,303	6.4	1,450	7.9	853	4.9
With no disability	31,777	88.8	15,679	85.6	16,097	92.1
Had difficulty doing regular schoolwork	2,446	6.8	1,655	9.0	791	4.5
Had difficulty getting along with others	647	1.8	451	2.5	196	1.1
With one or more selected conditions	2,818	7.9	1,882	10.3	935	5.4
A learning disability	1,867	5.2	1,209	6.6	658	3.8
Mental retardation	307	0.9	185	1.0	122	0.7
Other developmental disability ¹	240	0.7	167	0.9	73	0.4
Other developmental condition ¹	1,314	3.7	900	4.9	414	2.4
With a developmental disability or condition ¹ ..	1,611	4.5	1,109	6.1	503	2.9
Used a wheelchair	70	0.2	30	0.2	40	0.2
Used a cane/crutches/walker	20	0.1	8	0.0	12	0.1
Had used for 6 months or more	12	0.0	6	0.0	6	0.0
Had difficulty seeing words/letters	264	0.7	160	0.9	104	0.6
Severe	45	0.1	23	0.1	22	0.1
Not severe	219	0.6	136	0.7	83	0.5
Had difficulty hearing conversation	234	0.7	141	0.8	93	0.5
Severe	57	0.2	37	0.2	20	0.1
Not severe	177	0.5	104	0.6	73	0.4
Had difficulty with speech	752	2.1	546	3.0	205	1.2
Severe	154	0.4	115	0.6	38	0.2
Not severe	598	1.7	431	2.4	167	1.0
Had difficulty walking or running	758	2.1	431	2.4	327	1.9
ACTIVITIES OF DAILY LIVING						
With an ADL limitation	286	0.8	174	1.0	112	0.6
Needed personal assistance.....	224	0.6	130	0.7	95	0.5
Did not need personal assistance	62	0.2	44	0.2	18	0.1
Had difficulty getting around inside	111	0.3	62	0.3	49	0.3
Needed personal assistance.....	82	0.2	42	0.2	41	0.2
Did not need personal assistance	29	0.1	20	0.1	9	0.1
Had difficulty getting in/out of bed/chair	77	0.2	36	0.2	40	0.2
Needed personal assistance.....	74	0.2	36	0.2	37	0.2
Did not need personal assistance	3	-	-	-	3	-
Had difficulty taking a bath or shower.....	147	0.4	87	0.5	60	0.3
Needed personal assistance.....	147	0.4	87	0.5	60	0.3
Did not need personal assistance	-	-	-	-	-	-
Had difficulty dressing	208	0.6	119	0.7	89	0.5
Needed personal assistance.....	191	0.5	102	0.6	89	0.5
Did not need personal assistance	18	-	18	0.1	-	-
Had difficulty eating	92	0.3	50	0.3	41	0.2
Needed personal assistance.....	82	0.2	47	0.3	35	0.2
Did not need personal assistance	10	-	3	-	6	-
Had difficulty getting to/using the toilet.....	114	0.3	64	0.4	50	0.3
Needed personal assistance.....	97	0.3	53	0.3	45	0.3
Did not need personal assistance	17	-	12	0.1	5	-

- Rounds to zero.

¹A child was considered to have a developmental disability if a "yes" response was received to a question about the presence of mental retardation or to a question about the presence of some other developmental disability such as autism or cerebral palsy. A child was considered to have a developmental condition if a "yes" response was received to a question about the presence of a developmental condition for which the child had received therapy or diagnostic services.

Source: U.S. Census Bureau, 1996 Survey of Income and Program Participation: August - November 1997.

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