
METHODOLOGY

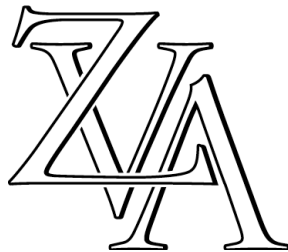
TARGET MARKET TABLES — Appendices One through Three —

An Analysis of Residential Market Potential

Clay County, Indiana

August, 2023

Conducted by
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Residential Market Analysis Across the Urban-to-Rural Transect

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AN ANALYSIS OF RESIDENTIAL MARKET POTENTIAL

Clay County, Indiana

August, 2023

The technical analysis to determine the market potential for new housing units that could be constructed within Clay County included:

- The determination of the draw areas for new and existing housing units within Clay County, based on historical settlement patterns, the most recently available county-to-county migration data from the Internal Revenue Service, and incorporating additional data from the most recent American Community Survey for Clay County, as well as other market dynamics;
- The depth and breadth of the potential housing market by tenure (rental and ownership) and by type (multi-family, single-family attached and detached units);
- The composition of the potential housing market by lifestage (empty nesters/retirees, traditional and non-traditional families, younger singles/couples); and
- The incomes and financial capabilities of the potential housing market (income distribution based on HUD's 2022 income limits for less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI).

DELINEATION OF THE DRAW AREAS (MIGRATION ANALYSIS)—

Analysis of migration, mobility, demographic and lifestyle characteristics of households currently living within defined draw areas is integral to the determination of the depth and breadth of the potential market for new housing within Clay County.

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Taxpayer migration data obtained from the Internal Revenue Service provide the framework for the delineation of those draw areas—the principal counties of origin for households that are likely to move to Clay County. These data are maintained at the county and “county equivalent” level by the Internal Revenue Service and provide a clear representation of mobility patterns. The IRS household migration data have been supplemented by population migration and mobility data for the county from the most recent American Community Survey.

Historically, American households, more than any other nation’s, have been extraordinarily mobile. In general, household mobility is higher in urban areas; a greater percentage of renters move than owners; and a greater percentage of younger households move than older households. Nationally, one lingering consequence of the Great Recession (officially December, 2007 through June, 2009) has been a considerable reduction in national mobility.

According to the American Community Survey, which measures population mobility, just under 10.7 percent of Clay County’s population either moved within or to the county between 2020 and 2021—a mobility rate lower than the national average of 13 percent.

Appendix One, Table 1. Migration Trends

Analysis of Clay County migration and mobility patterns from 2016 through 2020—the most recent data available from the Internal Revenue Service—shows that the largest number of households moving to the county over the five-year study period occurred in 2016, when 790 households moved in. That number had fallen to 660 households in 2020. However, the lowest total over the study period was 605 households in 2018.

Vigo County, directly to the west and including Terre Haute, represented 29.8 percent to 34.2 percent of Clay County household migration; Putnam County, adjacent to the northeast, represented approximately 10.8 percent to 14.2 percent of Clay’ in-migration; Marion County, to the northeast and including Indianapolis, the biggest city in Indiana, made up 4.3 percent to 8.3 percent; Owen County, directly to the east, accounted for 4.3 percent to 6.3 percent of Clay County in-

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migration; and Parke County, directly to the north, represented 3.2 to five percent of households moving to Clay County. No other county averaged more than four percent of household migration into Clay County. (*Reference Appendix One, Table 1.*)

The number of households moving out of Clay County over the study period reached a five-year high in 2016, with 785 out-migrating households, with the lowest total of 590 households in 2018. In 2020, 645 households moved out of Clay County.

Following the same pattern as Clay County's in-migration, Vigo County represented between 31.3 and 36.4 percent of households moving out of the county; Putnam County accounted for 8.5 to 10.9 percent; Marion County represented 3.4 to six percent; Owen County represented 3.7 to 7.6 percent of households moving out of Clay County; and Parke County comprised zero to 5.7 percent of out-migrating households.

Clay County's net migration—the difference between households moving into the county and those moving out—showed net gains throughout the study period except in 2019 when there was a loss of 40 households. The lowest net gain of five households occurred in 2016 and the highest net gain of 60 households occurred the next year. In 2020, there was a net gain of 15 households.

NOTE: Although net migration provides insights into a county's historical ability to attract or retain households compared to other locations, it is those households likely to move into a county (gross in-migration) that represent that county's external market potential.

Based on county migration data, then, and supplemented by American Community Survey migration and mobility data, the draw areas for Clay County have been delineated as follows:

- The local draw area, covering households with the potential to move within Clay County.
- The regional draw area, covering households with the potential to move to Clay County from Putnam, Owen, and Parke counties.

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- The metropolitan draw area, covering households with the potential to move to Clay County from Vigo and Marion counties.
- The national draw area, covering households with the potential to move to Clay County from all other U.S. cities and counties, particularly those elsewhere in Indiana and the Midwest.

Migration Methodology:

County-to-county migration is based on the year-to-year changes in the addresses shown on the population of returns from the Internal Revenue Service Individual Master File system. Data on migration patterns by county, or county equivalent, for the entire United States, include inflows and outflows. The data include the number of returns (which can be used to approximate the number of households), and the median and average incomes reported on the returns. American Community Survey data are also used to clarify migration and mobility patterns for geographic units smaller than the county level.

2023 TARGET MARKET CLASSIFICATION OF CLAY COUNTY HOUSEHOLDS—

Demographic and geo-demographic data obtained from Claritas, Inc. provide the framework for the categorization of households into groups with common characteristics, not only by lifestage and demographic characteristics, but also by lifestyle preferences and socio-economic factors. An appendix containing detailed descriptions of each of these target market groups is provided along with the study.

The three main lifestages are:

- Younger singles and couples, largely one- and two-person households with the head of household typically aged between 20 and 40, comprised now mainly of the very large Millennial generation, who were born between 1977 and 1996. The housing and lifestyle choices of the Millennials have had and will continue to have a profound effect on the nation as a whole and cities in particular. The leading edge of iGen, the next generation following the Millennials, also known as Generation Z, is now 25

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years old and just beginning to have an impact on this lifestage's housing preferences.

- Families, comprising both “traditional” families (married couples with one or more children) and “non-traditional” families (a wide range of family households, from a single parent with one or more children, an adult caring for younger siblings, a grandparent with custody of grandchildren, to an unrelated, same-sex couple with children), primarily Generation X, born between 1965 and 1976. However, as the leading edge Millennials enter their 40s, they have begun to have children, thus moving into the family lifestage.
- Empty nesters and retirees, largely one- and two-person households with the head of household typically aged over 50, primarily encompassing the Baby Boom generation, born between 1946 and 1964, as well as earlier generations. Because it is still the second largest generation in America, as the Boomer generation ages, it will continue its significant impact on the nation's housing, particularly how Baby Boomers manage the consequences of aging. The oldest Generation Xers are now in the mid-fifties, joining the Baby Boomers as empty nesters when their children leave home.

Appendix One, Table 2.
Target Market Classification—

According to Claritas, Inc., an estimated 10,605 households live in Clay County in 2023 (*reference* Appendix One, Table 2). Median income in the county is estimated at \$68,400, almost seven percent lower than the national median of \$73,300. The median reported value of owner-occupied dwelling units in the county is estimated at \$137,600, just under 55 percent below the national median of \$305,400. (The median is the midpoint at which half of the households have higher incomes or home values, and half have lower incomes or lower home values.)

As characterized by lifestage, in 2023, 44.5 percent of the county's households were empty nesters and retirees (represented in 11 of Zimmerman/Volk Associates' target market groups); 36.6 percent

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of the county's households were characterized as traditional and non-traditional families (in eight market groups), and the remaining 18.9 percent were younger singles and couples (in four groups).

Residential Target Market Methodology:

The proprietary residential target market methodology, invented by Zimmerman/Volk Associates in 1988 and continually refined, is an analytical technique, using the PRIZM household clustering system, that establishes the optimum market position for residential development of any property—from a specific site to an entire political jurisdiction—through cluster analysis of households living within designated draw areas. In contrast to conventional supply/demand analysis—which is based on supply-side dynamics and baseline demographic projections—the residential target market analysis establishes the optimum market position derived from the housing and lifestyle preferences of households in the draw area and within the framework of the local housing market context. Because it is based on detailed and location-specific household data, the residential target market methodology can establish the optimum market position even in locations where no closely-comparable properties exist.

In residential target market methodology, clusters of households (usually between 10 and 15) are grouped according to a variety of significant “predictable variables,” ranging from basic demographic characteristics, such as income qualification and age, to less-frequently considered attributes known as “behaviors,” such as mobility rates, lifestage, and lifestyle patterns.

Mobility rates detail how frequently a household moves from one dwelling unit to another.

Lifestage denotes what stage of life the household is in, from initial household formation (typically when a young person moves out of his or her parents' household into his or her own dwelling unit), through family formation (typically, marriage and children), empty-nesting (after the last adult child has left the household), to retirement (typically, no longer employed full time).

Lifestyle patterns reflect the ways households choose to live, *e.g.*, an urban lifestyle includes residing in a dwelling unit in a city or compact neighborhood, most likely high-density, and implies the ability

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to walk to more activities and locations than a suburban lifestyle, which is most likely lower-density and typically requires a vehicle to access non-residential locations.

Over the past 35 years, Zimmerman/Volk Associates has refined the analysis of these household clusters through the correlation of more than 500 data points related to housing preferences and consumer and lifestyle characteristics.

As a result of this process, Zimmerman/Volk Associates has categorized the housing and neighborhood propensities of 68 target market groups, the most affluent of which can afford the most expensive new ownership units and the least affluent are candidates for the least expensive existing rental apartments; a sizable percentage of the latter group require some form of housing assistance.

Once the draw areas for a study area have been defined, then—through field investigation, analysis of historical migration and development trends, and employment and commutation patterns—the households within those areas are quantified using the residential target market methodology. The potential market for new dwelling units is then determined by the correlation of a number of factors—including, but not limited to: household mobility rates; incomes; lifestyle characteristics and housing preferences; the location of the study area; and the current housing market context.

DETERMINATION OF THE AVERAGE ANNUAL POTENTIAL MARKET FOR CLAY COUNTY (MOBILITY ANALYSIS)—

The mobility tables, individually and in summaries, indicate the annual average number and type of households that have the potential to move within or to Clay County each year over the next five years. The total number of households with the potential to move from each county is derived from historical migration trends; the number of households from each group is calculated from each group's mobility rate.

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Appendix One, Table 3.

Internal Mobility (Households Moving within Clay County)—

Zimmerman/Volk Associates integrates U.S. Bureau of the Census data from the American Community Survey with data from Claritas Inc. to determine the number of households in each target market group that will move from one residence to another within a specific area or jurisdiction in a given year (internal mobility).

Based on this analysis, Zimmerman/Volk Associates has determined that an annual average of 775 households of all incomes living in the county have the potential to move from one residence to another—rental or ownership, new or resale—within the county each year over the next five years.

Just under 42 percent of these households are likely to be traditional and non-traditional families (in seven target market groups); empty nesters and retirees are likely to account for 32.9 percent (in 11 market groups); and younger singles and couples are likely to account for 25.2 percent (in four groups).

Appendix One, Tables 4 and 5.

External Mobility (Households Moving to Clay County from Outside the County)—

The same sources of data are used to determine the number of households in each target market group that will move from one county to another. An annual average of 150 households of all incomes living in Putnam, Owen, and Parke counties have the potential to move to Clay County each year over the next five years. (*Reference* Appendix One, Table 4.)

Approximately 53.3 percent of these households are likely to be traditional and non-traditional families (in six family groups); younger singles and couples are likely to account for 26.6 percent (in three younger groups), and empty nesters and retirees are likely to account for a fifth of households (in three older groups).

An annual average of 260 households of all incomes have the potential to move from a residence in Vigo or Marion counties to a residence in Clay County each year over the next five years. (*Reference* Appendix One, Table 5.)

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An estimated 55.8 percent of these households are likely to be younger singles and couples (in 11 market groups); 28.8 percent are likely to be traditional and non-traditional families (in nine groups); and the remaining 15.4 percent are likely to be empty nesters and retirees (in seven market groups).

Appendix One, Table 6.

National Mobility (Households Moving to Clay County from the Balance of the United States)—

An annual average of 270 households of all incomes living elsewhere in the United States have the potential to move to a residence in Clay County each year over the next five years.

An estimated 44.4 percent of these households are likely to be younger singles and couples (in 15 younger market groups); another third are likely to be traditional and non-traditional families (in 15 family groups); and the remaining 22.2 percent are likely to be empty nesters and retirees (in 12 groups).

Appendix One, Tables 7 through 14.

Annual Average Market Potential for Clay County—

Appendix One, Table 7 summarizes Appendix One, Tables 2 through 6. The numbers in the total column on page one of this table indicate the depth and breadth of the potential market for new and existing dwelling units in Clay County each year over the next five years originating from households living in the designated draw areas. An annual average of 1,455 households of all incomes have the potential to move within or to the county each year over the next five years.

Traditional and non-traditional families (in 17 target market groups) are likely to account for just over 39 percent of the annual potential market; nearly 34.4 percent are likely to be younger singles and couples (in 15 market groups); and the remaining 26.5 percent are likely to be empty nesters and retirees (in 18 groups).

As derived from the migration and mobility analyses, then, the distribution of the draw areas as a percentage of the annual potential market for new and existing housing units in Clay County is shown on the table on the following page.

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Annual Average Market Potential by Draw Area
Clay County, Indiana

Clay County:	53.3%
Regional Draw Area:	10.3%
Metropolitan Draw Area:	17.9%
Balance of the U.S.:	<u>18.5%</u>
Total:	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

The annual average 1,455 draw area households of all incomes that have the potential to move within or to the county each year over the next five years have been categorized by tenure propensities to determine renter/owner ratios. Of these households, 37.9 percent (or 552 households) comprise the average annual potential market for new and existing rental units in the county. The remaining 62.1 percent (or 903 households) comprise the average annual potential market for new and existing for-sale (ownership) housing units. (*Reference Appendix One, Table 8.*)

Of the 903 buyer households, 4.9 percent (or 44 households) comprise the average annual market for new and existing multi-family for-sale units (condominium apartments); 13.2 percent (119 households) comprise the annual market for new and existing attached single-family (rowhouse/townhouse/duplex) units; and just under 82 percent (740 households) comprise the annual market for new and existing single-family detached houses. (*Reference Appendix One, Table 9.*)

The income limits in Clay County by household size and percent of median family income—based on the county’s median family income (AMI), which, as determined by the U.S. Department of Housing and Urban Development (HUD) in 2022, was \$69,500 for a family of four—are shown on the table on the following page.

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Fiscal Year 2022 Income Limits
Clay County, Indiana

NUMBER OF PERSONS IN HOUSEHOLD	EXTREMELY LOW 30% OF MEDIAN	VERY LOW 50% OF MEDIAN	LOW 80% OF MEDIAN
One	\$15,650	\$26,100	\$41,750
Two	\$18,310	\$29,800	\$47,700
Three	\$23,030	\$33,550	\$53,650
Four	\$27,750	\$37,250	\$59,600
Five	\$32,470	\$40,250	\$64,400
Six	\$37,190	\$43,250	\$69,150
Seven	\$41,910	\$46,200	\$73,950
Eight	\$46,630	\$49,200	\$78,700

SOURCE: U.S. Department of Housing and Urban Development.

This study is examining the incomes and financial capabilities of the potential housing market based on income distributions at less than 30 percent AMI, between 30 and 60 percent AMI, between 60 and 80 percent AMI, between 80 and 100 percent AMI, and above 100 percent AMI. The incomes of households at 60 and 100 percent of median are shown on the following table:

Additional Income Limits
Clay County, Indiana

NUMBER OF PERSONS IN HOUSEHOLD	60% OF MEDIAN	100% OF MEDIAN
One	\$31,300	\$48,650
Two	\$35,800	\$55,600
Three	\$40,250	\$62,550
Four	\$44,700	\$69,500
Five	\$48,300	\$75,100
Six	\$51,900	\$80,650
Seven	\$55,450	\$86,200
Eight	\$59,050	\$91,750

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

The 552 renter households have been grouped by income, using income limits derived from the preceding tables, as shown on the table following this page (*reference* Appendix One, Table 10).

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Renter Households By Income
Clay County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	91	16.5%
Between 30% and 60% AMI	96	17.4%
Between 60% and 80% AMI	56	10.1%
Between 80% and 100% AMI	32	5.8%
Above 100% AMI	<u>277</u>	<u>50.2%</u>
Total:	552	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

As noted above, the remaining 62.1 percent of the average annual potential market (or 903 households) comprise the market for new and existing for-sale (ownership) housing units in the county. These households have also been grouped by income, as detailed on the following table (*see* Appendix One, Table 11):

Owner Households By Income
Clay County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	114	12.6%
Between 30% and 60% AMI	131	14.5%
Between 60% and 80% AMI	84	9.3%
Between 80% and 100% AMI	51	5.7%
Above 100% AMI	<u>523</u>	<u>57.9%</u>
Total:	903	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

Of the 903 potential owner households, 44 households (4.9 percent) comprise the market for multi-family for-sale units (condominium/cooperative lofts/apartments) and have also been grouped by income as shown on the table following this page (*see also* Appendix One, Table 12).

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Multi-Family Owner Households By Income
Clay County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30 AMI	3	6.8%
Between 30% and 60% AMI	3	6.8%
Between 60% and 80% AMI	0	0.0%
Between 80% and 100% AMI	0	0.0%
Over 100% AMI	<u>38</u>	<u>86.4%</u>
Total:	44	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

Of the 903 potential owner households, 119 households (13.2 percent) comprise the market for single-family attached for-sale units (rowhouses/townhouses/duplexes/triplexes) and have also been grouped by income as shown on the following table (*see* Appendix One, Table 13):

Single-Family Attached Owner Households By Income
Clay County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	17	14.3%
Between 30% and 60% AMI	18	15.1%
Between 60% and 80% AMI	10	8.4%
Between 80% and 100% AMI	6	5.0%
Over 100% AMI	<u>68</u>	<u>57.2%</u>
Total:	119	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

Of the 903 potential owner households, 740 households (81.9 percent) comprise the market for single-family detached for-sale units (detached houses) and have also been grouped by income, as detailed on the table following this page (*reference* Appendix One, Table 14).

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Single-Family Detached Owner Households By Income
Clay County, Indiana

INCOME BAND	NUMBER OF HOUSEHOLDS	PERCENTAGE
Below 30% AMI	94	12.7%
Between 30% and 60% AMI	110	14.9%
Between 60% and 80% AMI	74	10.0%
Between 80% and 100% AMI	45	6.1%
Over 100% AMI	<u>417</u>	<u>56.3%</u>
Total:	740	100.0%

SOURCE: Zimmerman/Volk Associates, Inc., 2023.

—Target Market Data—

Target market data are based on the PRIZM household clustering system developed by Claritas, Inc., and modified and augmented by Zimmerman/Volk Associates as the basis for its proprietary residential target market methodology. Target market data provides the number of households by cluster aggregated into the three main demographic categories—empty nesters and retirees; traditional and non-traditional families; and younger singles and couples.

Zimmerman/Volk Associates' target market classifications are updated annually to reflect the slow, but relentless change in the composition of American households. Because of the nature of geo-demographic segmentation, a change in household classification is directly correlated with a change in geography, *i.e.*, a move from one neighborhood condition to another. However, these changes of classification can also reflect an alteration in one or more of three additional basic characteristics:

- Age;
- Household composition; and/or
- Economic status.

Age, of course, is the most predictable, and easily-defined of these changes. Household composition has also been relatively easy to define; recently, with the growth of non-traditional households, however, definitions of a family have had to be expanded and parsed into more highly-refined

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segments. Economic status remains clearly defined through measures of annual income and household wealth.

A change in classification is rarely induced by a change in just one of the four basic characteristics. This is one reason that the target household categories are so highly refined: they take in multiple characteristics. Even so, there are some rough equivalents in household types as they move from one neighborhood condition to another. There is, for example, a correlation between *Full-Nest Suburbanites* and *Full-Nest Exurbanites*; if a *Full-Nest Suburbanite* household moves to the exurbs, they become a *Full-Nest Exurbanite* household, if the move is not accompanied by a significant change in socio-economic status. In contrast, if a *Full-Nest Suburbanite* household moves within the metropolitan suburbs, and also improves their socio-economic standing, that household would likely be characterized as *Nouveau Money* or *Corporate Establishment*.

Household Classification Methodology:

Household classifications were originally based on the PRIZM geo-demographic segmentation system that was established by Claritas in 1974 and then replaced by PRIZM NE clustering system in 2005. The PRIZM PREMIER system now in place was updated in 2016 to include 68 household groups, each ranging between one and two and a half million households. The revised household classifications are based on PRIZM which was developed through unique classification and regression trees delineating 68 specific clusters of American households. The system is now accurate to the individual household level, adding self-reported and list-based household data to geo-demographic information. The process applies hundreds of demographic variables to nearly 10,000 “behaviors.”

Over the past 35 years, Zimmerman/Volk Associates has augmented the PRIZM cluster systems for use within the company’s proprietary residential target market methodology specific to housing and neighborhood preferences, with additional algorithms, correlation with geo-coded consumer data, aggregation of clusters by broad household definition, and unique cluster names.



Appendix One Tables



Gross Annual Household In-Migration*Clay County, Indiana***2016, 2017, 2018, 2019, 2020**

County of Origin	..... 2016 .....		..... 2017 .....		..... 2018 .....		..... 2019 .....		..... 2020	
	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>
Vigo	270	34.2%	225	31.9%	180	29.8%	200	31.7%	200	30.3%
Putnam	85	10.8%	100	14.2%	80	13.2%	75	11.9%	80	12.1%
Marion	50	6.3%	30	4.3%	40	6.6%	50	7.9%	55	8.3%
Owen	40	5.1%	30	4.3%	30	5.0%	40	6.3%	40	6.1%
Parke	25	3.2%	35	5.0%	30	5.0%	25	4.0%	30	4.5%
Hendricks	20	2.5%	25	3.5%	0	0.0%	25	4.0%	25	3.8%
All Other Counties	300	38.0%	260	36.9%	245	40.5%	215	34.1%	230	34.8%
Total In-Migration:	790	100.0%	705	100.0%	605	100.0%	630	100.0%	660	100.0%

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
Zimmerman/Volk Associates, Inc.

Gross Annual Household Out-Migration*Clay County, Indiana***2016, 2017, 2018, 2019, 2020**

Destination County	..... 2016 .....		..... 2017 .....		..... 2018 .....		..... 2019 .....		..... 2020	
	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>	<i>Number</i>	<i>Share</i>
Vigo	255	32.5%	220	34.1%	215	36.4%	210	31.3%	225	34.9%
Putnam	80	10.2%	60	9.3%	50	8.5%	70	10.4%	70	10.9%
Marion	45	5.7%	30	4.7%	20	3.4%	40	6.0%	30	4.7%
Owen	30	3.8%	40	6.2%	45	7.6%	25	3.7%	40	6.2%
Parke	45	5.7%	25	3.9%	0	0.0%	30	4.5%	25	3.9%
Hendricks	30	3.8%	0	0.0%	0	0.0%	0	0.0%	30	4.7%
All Other Counties	300	38.2%	270	41.9%	260	44.1%	295	44.0%	225	34.9%
Total Out-Migration:	785	100.0%	645	100.0%	590	100.0%	670	100.0%	645	100.0%

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
Zimmerman/Volk Associates, Inc.

Net Annual Household Migration*Clay County, Indiana***2016, 2017, 2018, 2019, 2020**

County	..... 2016 .....	..... 2017 .....	..... 2018 .....	..... 2019 .....	..... 2020
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Vigo	15	5	-35	-10	-25
Putnam	5	40	30	5	10
Marion	5	0	20	10	25
Owen	10	-10	-15	15	0
Parke	-20	10	30	-5	5
Hendricks	-10	25	0	25	-5
All Other Counties	0	-10	-15	-80	5
Total Net Migration:	5	60	15	-40	15

NOTE: All numbers have been rounded to the nearest five.

SOURCE: Internal Revenue Service;
Zimmerman/Volk Associates, Inc.

2023 Household Classification by Market Groups
Clay County, Indiana

Household Type/ Geographic Designation	Estimated Number	Estimated Share
Empty Nesters & Retirees	4,720	44.5%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	4,720	44.5%
Traditional & Non-Traditional Families	3,885	36.6%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	3,885	36.6%
Younger Singles & Couples	2,000	18.9%
<i>Metropolitan Cities</i>	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0.0%
<i>Metropolitan Suburbs</i>	0	0.0%
<i>Town & Country/Exurbs</i>	2,000	18.9%
Total:	10,605	100.0%

2023 Estimated Median Income:	\$68,400
2023 Estimated National Median Income:	\$73,300
2023 Estimated Median Home Value:	\$137,600
2023 Estimated National Median Home Value:	\$305,400

2023 Household Classification by Market Groups
Clay County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Empty Nesters & Retirees	4,720	44.5%		
<i>Metropolitan Cities</i>				
The Social Register	0	0.0%		
Urban Establishment	0	0.0%		
Multi-Ethnic Empty Nesters	0	0.0%		
Cosmopolitan Couples	0	0.0%		
Subtotal:	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0.0%		
Blue-Collar Retirees	0	0.0%		
Middle-Class Move-Downs	0	0.0%		
Hometown Seniors	0	0.0%		
Second City Seniors	0	0.0%		
Subtotal:	0	0.0%		
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0.0%		
Old Money	0	0.0%		
Affluent Empty Nesters	0	0.0%		
Suburban Establishment	0	0.0%		
Mainstream Empty Nesters	0	0.0%		
Middle-American Retirees	0	0.0%		
Subtotal:	0	0.0%		
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	65	0.6%	\$131,500	\$371,500
Pillars of the Community	70	0.7%	\$104,500	\$191,700
New Empty Nesters	215	2.0%	\$110,700	\$328,500
Traditional Couples	170	1.6%	\$105,700	\$249,400
RV Retirees	925	8.7%	\$86,200	\$160,300
Country Couples	815	7.7%	\$76,300	\$157,500
Hometown Retirees	395	3.7%	\$66,900	\$116,600
Heartland Retirees	240	2.3%	\$65,600	\$151,600
Village Elders	395	3.7%	\$51,800	\$114,700
Small-Town Seniors	815	7.7%	\$50,400	\$94,700
Back Country Seniors	615	5.8%	\$47,100	\$89,400
Subtotal:	4,720	44.5%		

2023 Household Classification by Market Groups
Clay County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Traditional & Non-Traditional Families	3,885	36.6%		
<i>Metropolitan Cities</i>				
e-Type Families	0	0.0%		
Multi-Cultural Families	0	0.0%		
Inner-City Families	0	0.0%		
Single-Parent Families	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0.0%		
Multi-Ethnic Families	0	0.0%		
Uptown Families	0	0.0%		
In-Town Families	0	0.0%		
New American Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0.0%		
Nouveau Money	0	0.0%		
Button-Down Families	0	0.0%		
Fiber-Optic Families	0	0.0%		
Late-Nest Suburbanites	0	0.0%		
Full-Nest Suburbanites	0	0.0%		
Kids 'r' Us	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0.0%		
New Town Families	35	0.3%	\$108,300	\$193,700
Full-Nest Exurbanites	155	1.5%	\$112,800	\$256,000
Rural Families	1,525	14.4%	\$86,500	\$155,200
Traditional Families	145	1.4%	\$82,000	\$169,000
Small-Town Families	500	4.7%	\$84,200	\$186,800
Four-by-Four Families	340	3.2%	\$80,300	\$161,300
Rustic Families	945	8.9%	\$66,900	\$113,200
Hometown Families	240	2.3%	\$53,700	\$115,100
<i>Subtotal:</i>	3,885	36.6%		

2023 Household Classification by Market Groups
Clay County, Indiana

	<i>Estimated Number</i>	<i>Estimated Share</i>	<i>Estimated Median Income</i>	<i>Estimated Median Home Value</i>
Younger Singles & Couples	2,000	18.9%		
<i>Metropolitan Cities</i>				
New Power Couples	0	0.0%		
New Bohemians	0	0.0%		
Cosmopolitan Elite	0	0.0%		
Downtown Couples	0	0.0%		
Downtown Proud	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0.0%		
Small-City Singles	0	0.0%		
Twentysomethings	0	0.0%		
Second-City Strivers	0	0.0%		
Multi-Ethnic Singles	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0.0%		
Suburban Achievers	0	0.0%		
Suburban Strivers	0	0.0%		
<i>Subtotal:</i>	0	0.0%		
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	990	9.3%	\$56,600	\$99,000
Blue-Collar Traditionalists	410	3.9%	\$53,900	\$92,300
Rural Couples	215	2.0%	\$42,300	\$81,000
Rural Strivers	385	3.6%	\$34,100	\$80,200
<i>Subtotal:</i>	2,000	18.9%		

**Annual Average Number Of Households With The Potential
To Move Within Clay County Each Year Over The Next Five Years**
Clay County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	4,720	255	32.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	4,720	255	32.9%
Traditional & Non-Traditional Families	3,885	325	41.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,885	325	41.9%
Younger Singles & Couples	2,000	195	25.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,000	195	25.2%
Total:	10,605	775	100.0%

**Annual Average Number Of Households With The Potential
To Move Within Clay County Each Year Over The Next Five Years**
Clay County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	4,720	255	32.9%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	65	5	0.6%
Pillars of the Community	70	5	0.6%
New Empty Nesters	215	5	0.6%
Traditional Couples	170	5	0.6%
RV Retirees	925	35	4.5%
Country Couples	815	40	5.2%
Hometown Retirees	395	15	1.9%
Heartland Retirees	240	10	1.3%
Village Elders	395	20	2.6%
Small-Town Seniors	815	75	9.7%
Back Country Seniors	615	40	5.2%
<i>Subtotal:</i>	<u>4,720</u>	<u>255</u>	<u>32.9%</u>

**Annual Average Number Of Households With The Potential
To Move Within Clay County Each Year Over The Next Five Years**
Clay County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	3,885	325	41.9%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	35	0	0.0%
Full-Nest Exurbanites	155	10	1.3%
Rural Families	1,525	80	10.3%
Traditional Families	145	5	0.6%
Small-Town Families	500	60	7.7%
Four-by-Four Families	340	40	5.2%
Rustic Families	945	85	11.0%
Hometown Families	240	45	5.8%
<i>Subtotal:</i>	<u>3,885</u>	<u>325</u>	<u>41.9%</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within Clay County Each Year Over The Next Five Years**
Clay County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	2,000	195	25.2%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	990	50	6.5%
Blue-Collar Traditionalists	410	35	4.5%
Rural Couples	215	35	4.5%
Rural Strivers	385	75	9.7%
<i>Subtotal:</i>	<u>2,000</u>	<u>195</u>	<u>25.2%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 3

Putnam County, Indiana, Owen County, Indiana, Parke County, Indiana

Household Type/ Geographic Designation	<i>Putnam County</i>	<i>Owen County</i>	<i>Parke County</i>	Total
Empty Nesters & Retirees	15	5	10	30
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	15	5	10	30
Traditional & Non-Traditional Families	50	15	15	80
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	50	15	15	80
Younger Singles & Couples	20	15	5	40
<i>Metropolitan Cities</i>	0	0	0	0
<i>Small Cities/Satellite Cities</i>	0	0	0	0
<i>Metropolitan Suburbs</i>	0	0	0	0
<i>Town & Country/Exurbs</i>	20	15	5	40
Total:	85	35	30	150
Percent:	56.7%	23.3%	20.0%	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 3

Putnam County, Indiana, Owen County, Indiana, Parke County, Indiana

	<i>Putnam County</i>	<i>Owen County</i>	<i>Parke County</i>	<i>Total</i>
Empty Nesters & Retirees	15	5	10	30
<i>Metropolitan Cities</i>				
The Social Register	0	0	0	0
Urban Establishment	0	0	0	0
Multi-Ethnic Empty Nesters	0	0	0	0
Cosmopolitan Couples	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>				
Second City Establishment	0	0	0	0
Blue-Collar Retirees	0	0	0	0
Middle-Class Move-Downs	0	0	0	0
Hometown Seniors	0	0	0	0
Second City Seniors	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>				
The One Percenters	0	0	0	0
Old Money	0	0	0	0
Affluent Empty Nesters	0	0	0	0
Suburban Establishment	0	0	0	0
Mainstream Empty Nesters	0	0	0	0
Middle-American Retirees	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	0	0	0
Pillars of the Community	0	0	0	0
New Empty Nesters	0	0	0	0
Traditional Couples	0	0	0	0
RV Retirees	5	0	5	10
Country Couples	0	0	0	0
Hometown Retirees	0	0	0	0
Heartland Retirees	0	0	0	0
Village Elders	0	0	0	0
Small-Town Seniors	5	0	0	5
Back Country Seniors	5	5	5	15
<i>Subtotal:</i>	<u>15</u>	<u>5</u>	<u>10</u>	<u>30</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 3

Putnam County, Indiana, Owen County, Indiana, Parke County, Indiana

	<i>Putnam County</i>	<i>Owen County</i>	<i>Parke County</i>	<i>Total</i>
Traditional & Non-Traditional Families	50	15	15	80
<i>Metropolitan Cities</i>				
e-Type Families	0	0	0	0
Multi-Cultural Families	0	0	0	0
Inner-City Families	0	0	0	0
Single-Parent Families	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>				
Unibox Transferees	0	0	0	0
Multi-Ethnic Families	0	0	0	0
Uptown Families	0	0	0	0
In-Town Families	0	0	0	0
New American Strivers	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>				
Corporate Establishment	0	0	0	0
Nouveau Money	0	0	0	0
Button-Down Families	0	0	0	0
Fiber-Optic Families	0	0	0	0
Late-Nest Suburbanites	0	0	0	0
Full-Nest Suburbanites	0	0	0	0
Kids 'r' Us	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0	0	0
New Town Families	0	0	0	0
Full-Nest Exurbanites	5	0	0	5
Rural Families	10	5	5	20
Traditional Families	0	0	0	0
Small-Town Families	5	0	0	5
Four-by-Four Families	5	0	0	5
Rustic Families	15	10	10	35
Hometown Families	10	0	0	10
<i>Subtotal:</i>	<u>50</u>	<u>15</u>	<u>15</u>	<u>80</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Two, Tables 1 Through 3

Putnam County, Indiana, Owen County, Indiana, Parke County, Indiana

	<i>Putnam County</i>	<i>Owen County</i>	<i>Parke County</i>	<i>Total</i>
Younger Singles & Couples	20	15	5	40
<i>Metropolitan Cities</i>				
New Power Couples	0	0	0	0
New Bohemians	0	0	0	0
Cosmopolitan Elite	0	0	0	0
Downtown Couples	0	0	0	0
Downtown Proud	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>				
The VIPs	0	0	0	0
Small-City Singles	0	0	0	0
Twentysomethings	0	0	0	0
Second-City Strivers	0	0	0	0
Multi-Ethnic Singles	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	0	0	0	0
Suburban Achievers	0	0	0	0
Suburban Strivers	0	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	0	0	0	0
Blue-Collar Traditionalists	5	5	0	10
Rural Couples	10	10	5	25
Rural Strivers	5	0	0	5
<i>Subtotal:</i>	<u>20</u>	<u>15</u>	<u>5</u>	<u>40</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 And 2

Vigo County, Indiana, Marion County, Indiana

<u>Household Type/ Geographic Designation</u>	<u><i>Vigo County</i></u>	<u><i>Marion County</i></u>	<u>Total</u>
Empty Nesters & Retirees	40	0	40
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	10	0	10
<i>Metropolitan Suburbs</i>	5	0	5
<i>Town & Country/Exurbs</i>	25	0	25
Traditional & Non-Traditional Families	65	10	75
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	10	10	20
<i>Metropolitan Suburbs</i>	0	0	0
<i>Town & Country/Exurbs</i>	55	0	55
Younger Singles & Couples	110	35	145
<i>Metropolitan Cities</i>	0	0	0
<i>Small Cities/Satellite Cities</i>	60	25	85
<i>Metropolitan Suburbs</i>	20	10	30
<i>Town & Country/Exurbs</i>	30	0	30
Total:	215	45	260
Percent:	82.7%	17.3%	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 And 2

Vigo County, Indiana, Marion County, Indiana

	<i>Vigo County</i>	<i>Marion County</i>	<i>Total</i>
Empty Nesters & Retirees	40	0	40
<i>Metropolitan Cities</i>			
The Social Register	0	0	0
Urban Establishment	0	0	0
Multi-Ethnic Empty Nesters	0	0	0
Cosmopolitan Couples	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0
Blue-Collar Retirees	5	0	5
Middle-Class Move-Downs	0	0	0
Hometown Seniors	0	0	0
Second City Seniors	5	0	5
<i>Subtotal:</i>	<u>10</u>	<u>0</u>	<u>10</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0
Old Money	0	0	0
Affluent Empty Nesters	0	0	0
Suburban Establishment	0	0	0
Mainstream Empty Nesters	0	0	0
Middle-American Retirees	5	0	5
<i>Subtotal:</i>	<u>5</u>	<u>0</u>	<u>5</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0
Pillars of the Community	5	0	5
New Empty Nesters	0	0	0
Traditional Couples	0	0	0
RV Retirees	5	0	5
Country Couples	0	0	0
Hometown Retirees	0	0	0
Heartland Retirees	0	0	0
Village Elders	0	0	0
Small-Town Seniors	10	0	10
Back Country Seniors	5	0	5
<i>Subtotal:</i>	<u>25</u>	<u>0</u>	<u>25</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 And 2

Vigo County, Indiana, Marion County, Indiana

	<i>Vigo County</i>	<i>Marion County</i>	Total
Traditional & Non-Traditional Families	65	10	75
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0
Multi-Cultural Families	0	0	0
Inner-City Families	0	0	0
Single-Parent Families	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0
Multi-Ethnic Families	0	0	0
Uptown Families	5	5	10
In-Town Families	0	0	0
New American Strivers	5	5	10
<i>Subtotal:</i>	<u>10</u>	<u>10</u>	<u>20</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0
Nouveau Money	0	0	0
Button-Down Families	0	0	0
Fiber-Optic Families	0	0	0
Late-Nest Suburbanites	0	0	0
Full-Nest Suburbanites	0	0	0
Kids 'r' Us	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0
New Town Families	5	0	5
Full-Nest Exurbanites	5	0	5
Rural Families	5	0	5
Traditional Families	0	0	0
Small-Town Families	10	0	10
Four-by-Four Families	5	0	5
Rustic Families	10	0	10
Hometown Families	15	0	15
<i>Subtotal:</i>	<u>55</u>	<u>0</u>	<u>55</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Summary: Appendix Three, Tables 1 And 2

Vigo County, Indiana, Marion County, Indiana

	<i>Vigo County</i>	<i>Marion County</i>	Total
Younger Singles & Couples	110	35	145
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0
New Bohemians	0	0	0
Cosmopolitan Elite	0	0	0
Downtown Couples	0	0	0
Downtown Proud	0	0	0
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0
Small-City Singles	20	5	25
Twentysomethings	10	10	20
Second-City Strivers	5	5	10
Multi-Ethnic Singles	25	5	30
<i>Subtotal:</i>	<u>60</u>	<u>25</u>	<u>85</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	5	5
Suburban Achievers	5	0	5
Suburban Strivers	15	5	20
<i>Subtotal:</i>	<u>20</u>	<u>10</u>	<u>30</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	5	0	5
Blue-Collar Traditionalists	5	0	5
Rural Couples	10	0	10
Rural Strivers	10	0	10
<i>Subtotal:</i>	<u>30</u>	<u>0</u>	<u>30</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Balance of the United States

<u>Household Type / Geographic Designation</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	60	22.2%
<i>Metropolitan Cities</i>	10	3.7%
<i>Small Cities/Satellite Cities</i>	10	3.7%
<i>Metropolitan Suburbs</i>	15	5.6%
<i>Town & Country/Exurbs</i>	25	9.3%
Traditional & Non-Traditional Families	90	33.3%
<i>Metropolitan Cities</i>	10	3.7%
<i>Small Cities/Satellite Cities</i>	25	9.3%
<i>Metropolitan Suburbs</i>	10	3.7%
<i>Town & Country/Exurbs</i>	45	16.7%
Younger Singles & Couples	120	44.4%
<i>Metropolitan Cities</i>	25	9.3%
<i>Small Cities/Satellite Cities</i>	35	13.0%
<i>Metropolitan Suburbs</i>	25	9.3%
<i>Town & Country/Exurbs</i>	35	13.0%
Total:	270	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	60	22.2%
<i>Metropolitan Cities</i>		
The Social Register	0	0.0%
Urban Establishment	5	1.9%
Multi-Ethnic Empty Nesters	0	0.0%
Cosmopolitan Couples	5	1.9%
<i>Subtotal:</i>	<u>10</u>	<u>3.7%</u>
<i>Small Cities/Satellite Cities</i>		
Second City Establishment	0	0.0%
Blue-Collar Retirees	5	1.9%
Middle-Class Move-Downs	0	0.0%
Hometown Seniors	0	0.0%
Second City Seniors	5	1.9%
<i>Subtotal:</i>	<u>10</u>	<u>3.7%</u>
<i>Metropolitan Suburbs</i>		
The One Percenters	0	0.0%
Old Money	0	0.0%
Affluent Empty Nesters	0	0.0%
Suburban Establishment	5	1.9%
Mainstream Empty Nesters	5	1.9%
Middle-American Retirees	5	1.9%
<i>Subtotal:</i>	<u>15</u>	<u>5.6%</u>
<i>Town & Country/Exurbs</i>		
Small-Town Patriarchs	5	1.9%
Pillars of the Community	0	0.0%
New Empty Nesters	0	0.0%
Traditional Couples	0	0.0%
RV Retirees	5	1.9%
Country Couples	5	1.9%
Hometown Retirees	0	0.0%
Heartland Retirees	0	0.0%
Village Elders	0	0.0%
Small-Town Seniors	5	1.9%
Back Country Seniors	5	1.9%
<i>Subtotal:</i>	<u>25</u>	<u>9.3%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	90	33.3%
<i>Metropolitan Cities</i>		
e-Type Families	0	0.0%
Multi-Cultural Families	0	0.0%
Inner-City Families	5	1.9%
Single-Parent Families	5	1.9%
<i>Subtotal:</i>	<u>10</u>	<u>3.7%</u>
<i>Small Cities/Satellite Cities</i>		
Unibox Transferees	0	0.0%
Multi-Ethnic Families	5	1.9%
Uptown Families	5	1.9%
In-Town Families	5	1.9%
New American Strivers	10	3.7%
<i>Subtotal:</i>	<u>25</u>	<u>9.3%</u>
<i>Metropolitan Suburbs</i>		
Corporate Establishment	0	0.0%
Nouveau Money	0	0.0%
Button-Down Families	0	0.0%
Fiber-Optic Families	0	0.0%
Late-Nest Suburbanites	5	1.9%
Full-Nest Suburbanites	0	0.0%
Kids 'r' Us	5	1.9%
<i>Subtotal:</i>	<u>10</u>	<u>3.7%</u>
<i>Town & Country/Exurbs</i>		
Ex-Urban Elite	5	1.9%
New Town Families	0	0.0%
Full-Nest Exurbanites	5	1.9%
Rural Families	5	1.9%
Traditional Families	0	0.0%
Small-Town Families	10	3.7%
Four-by-Four Families	5	1.9%
Rustic Families	10	3.7%
Hometown Families	5	1.9%
<i>Subtotal:</i>	<u>45</u>	<u>16.7%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Balance of the United States

	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	120	44.4%
<i>Metropolitan Cities</i>		
New Power Couples	0	0.0%
New Bohemians	10	3.7%
Cosmopolitan Elite	0	0.0%
Downtown Couples	5	1.9%
Downtown Proud	10	3.7%
<i>Subtotal:</i>	<u>25</u>	<u>9.3%</u>
<i>Small Cities/Satellite Cities</i>		
The VIPs	5	1.9%
Small-City Singles	5	1.9%
Twentysomethings	15	5.6%
Second-City Strivers	5	1.9%
Multi-Ethnic Singles	5	1.9%
<i>Subtotal:</i>	<u>35</u>	<u>13.0%</u>
<i>Metropolitan Suburbs</i>		
Fast-Track Professionals	5	1.9%
Suburban Achievers	5	1.9%
Suburban Strivers	15	5.6%
<i>Subtotal:</i>	<u>25</u>	<u>9.3%</u>
<i>Town & Country/Exurbs</i>		
Hometown Sweethearts	5	1.9%
Blue-Collar Traditionalists	5	1.9%
Rural Couples	15	5.6%
Rural Strivers	10	3.7%
<i>Subtotal:</i>	<u>35</u>	<u>13.0%</u>

**Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Clay County, Regional Draw Area,

Metropolitan Draw Area, and Balance of the United States

<u>Household Type / Geographic Designation</u>	<u>Clay County</u>	<u>Regional Draw Area</u>	<u>Metropolitan Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	255	30	40	60	385
<i>Metropolitan Cities</i>	0	0	0	10	10
<i>Small Cities/Satellite Cities</i>	0	0	10	10	20
<i>Metropolitan Suburbs</i>	0	0	5	15	20
<i>Town & Country/Exurbs</i>	255	30	25	25	335
Traditional & Non-Traditional Families	325	80	75	90	570
<i>Metropolitan Cities</i>	0	0	0	10	10
<i>Small Cities/Satellite Cities</i>	0	0	20	25	45
<i>Metropolitan Suburbs</i>	0	0	0	10	10
<i>Town & Country/Exurbs</i>	325	80	55	45	505
Younger Singles & Couples	195	40	145	120	500
<i>Metropolitan Cities</i>	0	0	0	25	25
<i>Small Cities/Satellite Cities</i>	0	0	85	35	120
<i>Metropolitan Suburbs</i>	0	0	30	25	55
<i>Town & Country/Exurbs</i>	195	40	30	35	300
Total:	775	150	260	270	1,455
Percent:	53.3%	10.3%	17.9%	18.5%	100.0%

**Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Clay County, Regional Draw Area,

Metropolitan Draw Area, and Balance of the United States

	<u>Clay County</u>	<u>Regional Draw Area</u>	<u>Metropolitan Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Empty Nesters & Retirees	255	30	40	60	385
<i>Metropolitan Cities</i>					
The Social Register	0	0	0	0	0
Urban Establishment	0	0	0	5	5
Multi-Ethnic Empty Nesters	0	0	0	0	0
Cosmopolitan Couples	0	0	0	5	5
Subtotal:	0	0	0	10	10
<i>Small Cities/Satellite Cities</i>					
Second City Establishment	0	0	0	0	0
Blue-Collar Retirees	0	0	5	5	10
Middle-Class Move-Downs	0	0	0	0	0
Hometown Seniors	0	0	0	0	0
Second City Seniors	0	0	5	5	10
Subtotal:	0	0	10	10	20
<i>Metropolitan Suburbs</i>					
The One Percenters	0	0	0	0	0
Old Money	0	0	0	0	0
Affluent Empty Nesters	0	0	0	0	0
Suburban Establishment	0	0	0	5	5
Mainstream Empty Nesters	0	0	0	5	5
Middle-American Retirees	0	0	5	5	10
Subtotal:	0	0	5	15	20
<i>Town & Country/Exurbs</i>					
Small-Town Patriarchs	5	0	0	5	10
Pillars of the Community	5	0	5	0	10
New Empty Nesters	5	0	0	0	5
Traditional Couples	5	0	0	0	5
RV Retirees	35	10	5	5	55
Country Couples	40	0	0	5	45
Hometown Retirees	15	0	0	0	15
Heartland Retirees	10	0	0	0	10
Village Elders	20	0	0	0	20
Small-Town Seniors	75	5	10	5	95
Back Country Seniors	40	15	5	5	65
Subtotal:	255	30	25	25	335

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Clay County, Regional Draw Area,

Metropolitan Draw Area, and Balance of the United States

	<u>Clay County</u>	<u>Regional Draw Area</u>	<u>Metropolitan Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Traditional & Non-Traditional Families	325	80	75	90	570
<i>Metropolitan Cities</i>					
e-Type Families	0	0	0	0	0
Multi-Cultural Families	0	0	0	0	0
Inner-City Families	0	0	0	5	5
Single-Parent Families	0	0	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>10</u>
<i>Small Cities/Satellite Cities</i>					
Unibox Transferees	0	0	0	0	0
Multi-Ethnic Families	0	0	0	5	5
Uptown Families	0	0	10	5	15
In-Town Families	0	0	0	5	5
New American Strivers	0	0	10	10	20
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>20</u>	<u>25</u>	<u>45</u>
<i>Metropolitan Suburbs</i>					
Corporate Establishment	0	0	0	0	0
Nouveau Money	0	0	0	0	0
Button-Down Families	0	0	0	0	0
Fiber-Optic Families	0	0	0	0	0
Late-Nest Suburbanites	0	0	0	5	5
Full-Nest Suburbanites	0	0	0	0	0
Kids 'r' Us	0	0	0	5	5
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>10</u>
<i>Town & Country/Exurbs</i>					
Ex-Urban Elite	0	0	0	5	5
New Town Families	0	0	5	0	5
Full-Nest Exurbanites	10	5	5	5	25
Rural Families	80	20	5	5	110
Traditional Families	5	0	0	0	5
Small-Town Families	60	5	10	10	85
Four-by-Four Families	40	5	5	5	55
Rustic Families	85	35	10	10	140
Hometown Families	45	10	15	5	75
<i>Subtotal:</i>	<u>325</u>	<u>80</u>	<u>55</u>	<u>45</u>	<u>505</u>

SOURCE: Claritas, Inc.;
Zimmerman/Volk Associates, Inc.

**Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years**

Summary: Appendix One, Tables 3 Through 6

Clay County, Regional Draw Area,

Metropolitan Draw Area, and Balance of the United States

	<u>Clay County</u>	<u>Regional Draw Area</u>	<u>Metropolitan Draw Area</u>	<u>Balance of U.S.</u>	<u>Total</u>
Younger Singles & Couples	195	40	145	120	500
<i>Metropolitan Cities</i>					
New Power Couples	0	0	0	0	0
New Bohemians	0	0	0	10	10
Cosmopolitan Elite	0	0	0	0	0
Downtown Couples	0	0	0	5	5
Downtown Proud	0	0	0	10	10
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0</u>	<u>25</u>	<u>25</u>
<i>Small Cities/Satellite Cities</i>					
The VIPs	0	0	0	5	5
Small-City Singles	0	0	25	5	30
Twentysomethings	0	0	20	15	35
Second-City Strivers	0	0	10	5	15
Multi-Ethnic Singles	0	0	30	5	35
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>85</u>	<u>35</u>	<u>120</u>
<i>Metropolitan Suburbs</i>					
Fast-Track Professionals	0	0	5	5	10
Suburban Achievers	0	0	5	5	10
Suburban Strivers	0	0	20	15	35
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>30</u>	<u>25</u>	<u>55</u>
<i>Town & Country/Exurbs</i>					
Hometown Sweethearts	50	0	5	5	60
Blue-Collar Traditionalists	35	10	5	5	55
Rural Couples	35	25	10	15	85
Rural Strivers	75	5	10	10	100
<i>Subtotal:</i>	<u>195</u>	<u>40</u>	<u>30</u>	<u>35</u>	<u>300</u>

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

<u>Household Type / Geographic Designation</u>	<u>Potential Renters</u>	<u>Potential Owners</u>	<u>Total</u>
Empty Nesters & Retirees	113	272	385
<i>Metropolitan Cities</i>	8	2	10
<i>Small Cities/Satellite Cities</i>	12	8	20
<i>Metropolitan Suburbs</i>	7	13	20
<i>Town & Country/Exurbs</i>	86	249	335
Traditional & Non-Traditional Families	189	381	570
<i>Metropolitan Cities</i>	6	4	10
<i>Small Cities/Satellite Cities</i>	25	20	45
<i>Metropolitan Suburbs</i>	4	6	10
<i>Town & Country/Exurbs</i>	154	351	505
Younger Singles & Couples	250	250	500
<i>Metropolitan Cities</i>	20	5	25
<i>Small Cities/Satellite Cities</i>	83	37	120
<i>Metropolitan Suburbs</i>	33	22	55
<i>Town & Country/Exurbs</i>	114	186	300
Total:	552	903	1,455
Percent:	37.9%	62.1%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Empty Nesters & Retirees	<i>Potential Renters</i>	<i>Potential Owners</i>	Total
<i>Metropolitan Cities</i>			
Urban Establishment	4	1	5
Cosmopolitan Couples	4	1	5
<i>Subtotal:</i>	<u>8</u>	<u>2</u>	<u>10</u>
<i>Small Cities/Satellite Cities</i>			
Blue-Collar Retirees	4	6	10
Second City Seniors	8	2	10
<i>Subtotal:</i>	<u>12</u>	<u>8</u>	<u>20</u>
<i>Metropolitan Suburbs</i>			
Suburban Establishment	1	4	5
Mainstream Empty Nesters	2	3	5
Middle-American Retirees	4	6	10
<i>Subtotal:</i>	<u>7</u>	<u>13</u>	<u>20</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	2	8	10
Pillars of the Community	2	8	10
New Empty Nesters	1	4	5
Traditional Couples	1	4	5
RV Retirees	9	46	55
Country Couples	10	35	45
Hometown Retirees	3	12	15
Heartland Retirees	2	8	10
Village Elders	6	14	20
Small-Town Seniors	35	60	95
Back Country Seniors	15	50	65
<i>Subtotal:</i>	<u>86</u>	<u>249</u>	<u>335</u>
Total:	113	272	385
Percent:	29.4%	70.6%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	<i>Potential Renters</i>	<i>Potential Owners</i>	<i>Total</i>
<i>Metropolitan Cities</i>			
Inner-City Families	3	2	5
Single-Parent Families	3	2	5
<i>Subtotal:</i>	<u>6</u>	<u>4</u>	<u>10</u>
<i>Small Cities/Satellite Cities</i>			
Multi-Ethnic Families	2	3	5
Uptown Families	6	9	15
In-Town Families	2	3	5
New American Strivers	15	5	20
<i>Subtotal:</i>	<u>25</u>	<u>20</u>	<u>45</u>
<i>Metropolitan Suburbs</i>			
Late-Nest Suburbanites	2	3	5
Kids 'r' Us	2	3	5
<i>Subtotal:</i>	<u>4</u>	<u>6</u>	<u>10</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	1	4	5
New Town Families	1	4	5
Full-Nest Exurbanites	4	21	25
Rural Families	20	90	110
Traditional Families	1	4	5
Small-Town Families	37	48	85
Four-by-Four Families	15	40	55
Rustic Families	30	110	140
Hometown Families	45	30	75
<i>Subtotal:</i>	<u>154</u>	<u>351</u>	<u>505</u>
Total:	189	381	570
Percent:	33.2%	66.8%	100.0%

Tenure (Renter/Buyer) Profile

Annual Average Number of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Younger Singles & Couples	<i>Potential Renters</i>	<i>Potential Owners</i>	<i>Total</i>
<i>Metropolitan Cities</i>			
New Bohemians	8	2	10
Downtown Couples	3	2	5
Downtown Proud	9	1	10
<i>Subtotal:</i>	<u>20</u>	<u>5</u>	<u>25</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	3	2	5
Small-City Singles	13	17	30
Twentysomethings	28	7	35
Second-City Strivers	12	3	15
Multi-Ethnic Singles	27	8	35
<i>Subtotal:</i>	<u>83</u>	<u>37</u>	<u>120</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	8	2	10
Suburban Achievers	4	6	10
Suburban Strivers	21	14	35
<i>Subtotal:</i>	<u>33</u>	<u>22</u>	<u>55</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	20	40	60
Blue-Collar Traditionalists	12	43	55
Rural Couples	28	57	85
Rural Strivers	54	46	100
<i>Subtotal:</i>	<u>114</u>	<u>186</u>	<u>300</u>
Total:	250	250	500
Percent:	50.0%	50.0%	100.0%

Purchase Propensity By Housing Type
Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.. Multi-Family ..	..... Single-Family		Total
	..... Attached .....	..... Detached		
Empty Nesters & Retirees	8	25	239	272
<i>Metropolitan Cities</i>	2	0	0	2
<i>Small Cities/Satellite Cities</i>	0	1	7	8
<i>Metropolitan Suburbs</i>	0	3	10	13
<i>Town & Country/Exurbs</i>	6	21	222	249
Traditional & Non-Traditional Families	14	48	319	381
<i>Metropolitan Cities</i>	1	2	1	4
<i>Small Cities/Satellite Cities</i>	1	6	13	20
<i>Metropolitan Suburbs</i>	1	2	3	6
<i>Town & Country/Exurbs</i>	11	38	302	351
Younger Singles & Couples	22	46	182	250
<i>Metropolitan Cities</i>	2	2	1	5
<i>Small Cities/Satellite Cities</i>	6	10	21	37
<i>Metropolitan Suburbs</i>	4	7	11	22
<i>Town & Country/Exurbs</i>	10	27	149	186
Total:	44	119	740	903
Percent:	4.9%	13.2%	81.9%	100.0%

Purchase Propensity By Housing Type
Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Empty Nesters & Retirees	<i>.. Multi-Family ..</i>	<i>..... Single-Family</i>		
		<i>.... Attached</i>	<i>.... Detached</i>	Total
<i>Metropolitan Cities</i>				
Urban Establishment	1	0	0	1
Cosmopolitan Couples	1	0	0	1
<i>Subtotal:</i>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>
<i>Small Cities/Satellite Cities</i>				
Blue-Collar Retirees	0	1	5	6
Second City Seniors	0	0	2	2
<i>Subtotal:</i>	<u>0</u>	<u>1</u>	<u>7</u>	<u>8</u>
<i>Metropolitan Suburbs</i>				
Suburban Establishment	0	1	3	4
Mainstream Empty Nesters	0	1	2	3
Middle-American Retirees	0	1	5	6
<i>Subtotal:</i>	<u>0</u>	<u>3</u>	<u>10</u>	<u>13</u>
<i>Town & Country/Exurbs</i>				
Small-Town Patriarchs	0	0	8	8
Pillars of the Community	0	0	8	8
New Empty Nesters	0	0	4	4
Traditional Couples	0	0	4	4
RV Retirees	0	1	45	46
Country Couples	1	3	31	35
Hometown Retirees	0	1	11	12
Heartland Retirees	0	1	7	8
Village Elders	1	2	11	14
Small-Town Seniors	2	8	50	60
Back Country Seniors	2	5	43	50
<i>Subtotal:</i>	<u>6</u>	<u>21</u>	<u>222</u>	<u>249</u>
Total:	8	25	239	272
Percent:	2.9%	9.2%	87.9%	100.0%

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	.. Multi-Family ..	..... Single-Family		Total
		.... Attached ....	.... Detached	
<i>Metropolitan Cities</i>				
Inner-City Families	0	1	1	2
Single-Parent Families	1	1	0	2
<i>Subtotal:</i>	1	2	1	4
<i>Small Cities/Satellite Cities</i>				
Multi-Ethnic Families	0	1	2	3
Uptown Families	0	3	6	9
In-Town Families	0	1	2	3
New American Strivers	1	1	3	5
<i>Subtotal:</i>	1	6	13	20
<i>Metropolitan Suburbs</i>				
Late-Nest Suburbanites	1	1	1	3
Kids 'r' Us	0	1	2	3
<i>Subtotal:</i>	1	2	3	6
<i>Town & Country/Exurbs</i>				
Ex-Urban Elite	0	0	4	4
New Town Families	0	0	4	4
Full-Nest Exurbanites	0	0	21	21
Rural Families	1	5	84	90
Traditional Families	0	0	4	4
Small-Town Families	4	10	34	48
Four-by-Four Families	1	4	35	40
Rustic Families	3	11	96	110
Hometown Families	2	8	20	30
<i>Subtotal:</i>	11	38	302	351
Total:	14	48	319	381
Percent:	3.7%	12.6%	83.7%	100.0%

Purchase Propensity By Housing Type
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

Younger Singles & Couples	... Multi-Family ...	..... Single-Family		Total
		.... Attached ....	.... Detached	
<i>Metropolitan Cities</i>				
New Bohemians	1	1	0	2
Downtown Couples	0	1	1	2
Downtown Proud	1	0	0	1
<i>Subtotal:</i>	2	2	1	5
<i>Small Cities/Satellite Cities</i>				
The VIPs	1	1	0	2
Small-City Singles	1	4	12	17
Twentysomethings	3	3	1	7
Second-City Strivers	0	0	3	3
Multi-Ethnic Singles	1	2	5	8
<i>Subtotal:</i>	6	10	21	37
<i>Metropolitan Suburbs</i>				
Fast-Track Professionals	2	0	0	2
Suburban Achievers	0	2	4	6
Suburban Strivers	2	5	7	14
<i>Subtotal:</i>	4	7	11	22
<i>Town & Country/Exurbs</i>				
Hometown Sweethearts	1	5	34	40
Blue-Collar Traditionalists	2	5	36	43
Rural Couples	4	8	45	57
Rural Strivers	3	9	34	46
<i>Subtotal:</i>	10	27	149	186
Total:	22	46	182	250
Percent:	8.8%	18.4%	72.8%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	13	17	10	4	69	113
<i>Metropolitan Cities</i>	1	1	0	0	6	8
<i>Small Cities/Satellite Cities</i>	2	3	1	0	6	12
<i>Metropolitan Suburbs</i>	0	0	0	0	7	7
<i>Town & Country/Exurbs</i>	10	13	9	4	50	86
Traditional & Non-Traditional Families	32	26	21	11	99	189
<i>Metropolitan Cities</i>	2	2	0	0	2	6
<i>Small Cities/Satellite Cities</i>	6	4	3	1	11	25
<i>Metropolitan Suburbs</i>	0	0	0	0	4	4
<i>Town & Country/Exurbs</i>	24	20	18	10	82	154
Younger Singles & Couples	46	53	25	17	109	250
<i>Metropolitan Cities</i>	4	4	1	1	10	20
<i>Small Cities/Satellite Cities</i>	18	18	9	6	32	83
<i>Metropolitan Suburbs</i>	4	6	3	2	18	33
<i>Town & Country/Exurbs</i>	20	25	12	8	49	114
Total:	91	96	56	32	277	552
Percent:	16.5%	17.4%	10.1%	5.8%	50.2%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Empty Nesters & Retirees	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	0	0	4	4
Cosmopolitan Couples	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>4</u>
Subtotal:	1	1	0	0	6	8
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	0	1	0	0	3	4
Second City Seniors	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>3</u>	<u>8</u>
Subtotal:	2	3	1	0	6	12
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	1	1
Mainstream Empty Nesters	0	0	0	0	2	2
Middle-American Retirees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>4</u>
Subtotal:	0	0	0	0	7	7
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	2	2
Pillars of the Community	0	0	0	0	2	2
New Empty Nesters	0	0	0	0	1	1
Traditional Couples	0	0	0	0	1	1
RV Retirees	1	1	1	0	6	9
Country Couples	1	1	1	1	6	10
Hometown Retirees	0	0	0	0	3	3
Heartland Retirees	0	0	0	0	2	2
Village Elders	1	1	1	0	3	6
Small-Town Seniors	5	7	4	2	17	35
Back Country Seniors	<u>2</u>	<u>3</u>	<u>2</u>	<u>1</u>	<u>7</u>	<u>15</u>
Subtotal:	10	13	9	4	50	86
Total:	13	17	10	4	69	113
Percent:	11.5%	15.0%	8.8%	3.5%	61.1%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Traditional & Non-Traditional Families	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
Inner-City Families	1	1	0	0	1	3
Single-Parent Families	1	1	0	0	1	3
<i>Subtotal:</i>	2	2	0	0	2	6
<i>Small Cities/Satellite Cities</i>						
Multi-Ethnic Families	0	0	0	0	2	2
Uptown Families	1	1	1	0	3	6
In-Town Families	1	0	0	0	1	2
New American Strivers	4	3	2	1	5	15
<i>Subtotal:</i>	6	4	3	1	11	25
<i>Metropolitan Suburbs</i>						
Late-Nest Suburbanites	0	0	0	0	2	2
Kids 'r' Us	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	0	0	4	4
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	1	1
New Town Families	0	0	0	0	1	1
Full-Nest Exurbanites	0	0	0	0	4	4
Rural Families	2	2	2	1	13	20
Traditional Families	0	0	0	0	1	1
Small-Town Families	5	4	4	2	22	37
Four-by-Four Families	2	2	2	1	8	15
Rustic Families	5	4	4	2	15	30
Hometown Families	10	8	6	4	17	45
<i>Subtotal:</i>	24	20	18	10	82	154
Total:	32	26	21	11	99	189
Percent:	16.9%	13.8%	11.1%	5.8%	52.4%	100.0%

Renter Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Younger Singles & Couples	.....Renter Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
<i>Metropolitan Cities</i>						
New Bohemians	1	1	0	0	6	8
Downtown Couples	1	1	0	0	1	3
Downtown Proud	2	2	1	1	3	9
Subtotal:	4	4	1	1	10	20
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	3	3
Small-City Singles	2	3	2	1	5	13
Twentysomethings	6	5	3	2	12	28
Second-City Strivers	2	2	1	1	6	12
Multi-Ethnic Singles	8	8	3	2	6	27
Subtotal:	18	18	9	6	32	83
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	1	1	1	0	5	8
Suburban Achievers	0	1	0	0	3	4
Suburban Strivers	3	4	2	2	10	21
Subtotal:	4	6	3	2	18	33
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	2	3	2	1	12	20
Blue-Collar Traditionalists	1	2	1	1	7	12
Rural Couples	5	6	3	2	12	28
Rural Strivers	12	14	6	4	18	54
Subtotal:	20	25	12	8	49	114
Total:	46	53	25	17	109	250
Percent:	18.4%	21.2%	10.0%	6.8%	43.6%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Household Type/ Geographic Designation	.....Ownership Income Bands.....					Total
	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	
Empty Nesters & Retirees	26	38	23	13	172	272
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	2	1	1	0	4	8
<i>Metropolitan Suburbs</i>	0	1	0	0	12	13
<i>Town & Country/Exurbs</i>	24	36	22	13	154	249
Traditional & Non-Traditional Families	47	44	36	23	231	381
<i>Metropolitan Cities</i>	0	0	0	0	4	4
<i>Small Cities/Satellite Cities</i>	3	2	1	0	14	20
<i>Metropolitan Suburbs</i>	0	0	0	0	6	6
<i>Town & Country/Exurbs</i>	44	42	35	23	207	351
Younger Singles & Couples	41	49	25	15	120	250
<i>Metropolitan Cities</i>	0	0	0	0	5	5
<i>Small Cities/Satellite Cities</i>	8	8	2	1	18	37
<i>Metropolitan Suburbs</i>	2	3	2	1	14	22
<i>Town & Country/Exurbs</i>	31	38	21	13	83	186
Total:	114	131	84	51	523	903
Percent:	12.6%	14.5%	9.3%	5.7%	57.9%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Empty Nesters & Retirees	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	
Metropolitan Cities						
Urban Establishment	0	0	0	0	1	1
Cosmopolitan Couples	0	0	0	0	1	1
Subtotal:	0	0	0	0	2	2
Small Cities/Satellite Cities						
Blue-Collar Retirees	1	1	1	0	3	6
Second City Seniors	1	0	0	0	1	2
Subtotal:	2	1	1	0	4	8
Metropolitan Suburbs						
Suburban Establishment	0	0	0	0	4	4
Mainstream Empty Nesters	0	0	0	0	3	3
Middle-American Retirees	0	1	0	0	5	6
Subtotal:	0	1	0	0	12	13
Town & Country/Exurbs						
Small-Town Patriarchs	0	0	0	0	8	8
Pillars of the Community	0	1	0	0	7	8
New Empty Nesters	0	0	0	0	4	4
Traditional Couples	0	0	0	0	4	4
RV Retirees	3	4	3	2	34	46
Country Couples	2	4	3	2	24	35
Hometown Retirees	1	2	1	1	7	12
Heartland Retirees	1	1	1	0	5	8
Village Elders	1	2	1	1	9	14
Small-Town Seniors	8	12	7	4	29	60
Back Country Seniors	8	10	6	3	23	50
Subtotal:	24	36	22	13	154	249
Total:	26	38	23	13	172	272
Percent:	9.6%	14.0%	8.5%	4.8%	63.2%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
Inner-City Families	0	0	0	0	2	2
Single-Parent Families	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	0	0	4	4
<i>Small Cities/Satellite Cities</i>						
Multi-Ethnic Families	0	0	0	0	3	3
Uptown Families	1	1	1	0	6	9
In-Town Families	1	0	0	0	2	3
New American Strivers	1	1	0	0	3	5
<i>Subtotal:</i>	3	2	1	0	14	20
<i>Metropolitan Suburbs</i>						
Late-Nest Suburbanites	0	0	0	0	3	3
Kids 'r' Us	0	0	0	0	3	3
<i>Subtotal:</i>	0	0	0	0	6	6
<i>Town & Country/Exurbs</i>						
Ex-Urban Elite	0	0	0	0	4	4
New Town Families	0	0	0	0	4	4
Full-Nest Exurbanites	1	2	2	1	15	21
Rural Families	10	10	8	5	57	90
Traditional Families	1	0	0	0	3	4
Small-Town Families	5	5	4	3	31	48
Four-by-Four Families	4	4	4	2	26	40
Rustic Families	17	16	13	9	55	110
Hometown Families	6	5	4	3	12	30
<i>Subtotal:</i>	44	42	35	23	207	351
Total:	47	44	36	23	231	381
Percent:	12.3%	11.5%	9.4%	6.0%	60.6%	100.0%

Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

Younger Singles & Couples	Ownership Income Bands					Total
	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	
Metropolitan Cities						
New Bohemians	0	0	0	0	2	2
Downtown Couples	0	0	0	0	2	2
Downtown Proud	0	0	0	0	1	1
Subtotal:	0	0	0	0	5	5
Small Cities/Satellite Cities						
The VIPs	0	0	0	0	2	2
Small-City Singles	3	3	1	1	9	17
Twentysomethings	2	2	0	0	3	7
Second-City Strivers	1	1	0	0	1	3
Multi-Ethnic Singles	2	2	1	0	3	8
Subtotal:	8	8	2	1	18	37
Metropolitan Suburbs						
Fast-Track Professionals	0	0	0	0	2	2
Suburban Achievers	0	1	0	0	5	6
Suburban Strivers	2	2	2	1	7	14
Subtotal:	2	3	2	1	14	22
Town & Country/Exurbs						
Hometown Sweethearts	5	6	5	3	21	40
Blue-Collar Traditionalists	5	7	5	3	23	43
Rural Couples	10	13	6	4	24	57
Rural Strivers	11	12	5	3	15	46
Subtotal:	31	38	21	13	83	186
Total:	41	49	25	15	120	250
Percent:	16.4%	19.6%	10.0%	6.0%	48.0%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Household Type / Geographic Designation	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
Empty Nesters & Retirees	0	0	0	0	8	8
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Town & Country/Exurbs</i>	0	0	0	0	6	6
Traditional & Non-Traditional Families	0	0	0	0	14	14
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>	0	0	0	0	1	1
<i>Town & Country/Exurbs</i>	0	0	0	0	11	11
Younger Singles & Couples	3	3	0	0	16	22
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	1	1	0	0	4	6
<i>Metropolitan Suburbs</i>	0	0	0	0	4	4
<i>Town & Country/Exurbs</i>	2	2	0	0	6	10
Total:	3	3	0	0	38	44
Percent:	6.8%	6.8%	0.0%	0.0%	86.4%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
Urban Establishment	0	0	0	0	1	1
Cosmopolitan Couples	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>
<i>Subtotal:</i>	0	0	0	0	2	2
<i>Town & Country/Exurbs</i>						
Country Couples	0	0	0	0	1	1
Village Elders	0	0	0	0	1	1
Small-Town Seniors	0	0	0	0	2	2
Back Country Seniors	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>2</u>
<i>Subtotal:</i>	0	0	0	0	6	6
Total:	0	0	0	0	8	8
Percent:	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<i>Total</i>
<i>Metropolitan Cities</i>						
Single-Parent Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>						
New American Strivers	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>						
Late-Nest Suburbanites	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	1	1
<i>Town & Country/Exurbs</i>						
Rural Families	0	0	0	0	1	1
Small-Town Families	0	0	0	0	4	4
Four-by-Four Families	0	0	0	0	1	1
Rustic Families	0	0	0	0	3	3
Hometown Families	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	0	0	11	11
Total:	0	0	0	0	14	14
Percent:	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%

Multi-Family Owner Households By Income Bands
 Annual Average Number Of Households With The Potential
 To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
 Metropolitan Draw Area, and Balance of the United States*

.....Multi-Family Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Metropolitan Cities</i>						
New Bohemians	0	0	0	0	1	1
Downtown Proud	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>						
The VIPs	0	0	0	0	1	1
Small-City Singles	0	0	0	0	1	1
Twentysomethings	1	1	0	0	1	3
Multi-Ethnic Singles	0	0	0	0	1	1
<i>Subtotal:</i>	1	1	0	0	4	6
<i>Metropolitan Suburbs</i>						
Fast-Track Professionals	0	0	0	0	2	2
Suburban Strivers	0	0	0	0	2	2
<i>Subtotal:</i>	0	0	0	0	4	4
<i>Town & Country/Exurbs</i>						
Hometown Sweethearts	0	0	0	0	1	1
Blue-Collar Traditionalists	0	0	0	0	2	2
Rural Couples	1	1	0	0	2	4
Rural Strivers	1	1	0	0	1	3
<i>Subtotal:</i>	2	2	0	0	6	10
Total:	3	3	0	0	16	22
Percent:	13.6%	13.6%	0.0%	0.0%	72.7%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
Household Type/ Geographic Designation	Below 30% AMI	30% to 60% AMI	60% to 80% AMI	80% to 100% AMI	Above 100% AMI	Total
Empty Nesters & Retirees	2	3	2	1	17	25
<i>Small Cities/Satellite Cities</i>	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>	2	3	2	1	13	21
Traditional & Non-Traditional Families	6	5	3	3	31	48
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	0	0	0	0	6	6
<i>Metropolitan Suburbs</i>	0	0	0	0	2	2
<i>Town & Country/Exurbs</i>	6	5	3	3	21	38
Younger Singles & Couples	9	10	5	2	20	46
<i>Metropolitan Cities</i>	0	0	0	0	2	2
<i>Small Cities/Satellite Cities</i>	3	3	0	0	4	10
<i>Metropolitan Suburbs</i>	1	1	1	0	4	7
<i>Town & Country/Exurbs</i>	5	6	4	2	10	27
Total:	17	18	10	6	68	119
Percent:	14.3%	15.1%	8.4%	5.0%	57.2%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands						
Empty Nesters & Retirees	<i>Below</i>	<i>30% to</i>	<i>60% to</i>	<i>80% to</i>	<i>Above</i>	Total
	<u>30% AMI</u>	<u>60% AMI</u>	<u>80% AMI</u>	<u>100% AMI</u>	<u>100% AMI</u>	
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	0	0	0	0	1	1
Subtotal:	0	0	0	0	1	1
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	1	1
Mainstream Empty Nesters	0	0	0	0	1	1
Middle-American Retirees	0	0	0	0	1	1
Subtotal:	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>						
RV Retirees	0	0	0	0	1	1
Country Couples	0	0	0	0	3	3
Hometown Retirees	0	0	0	0	1	1
Heartland Retirees	0	0	0	0	1	1
Village Elders	0	0	0	0	2	2
Small-Town Seniors	1	2	1	1	3	8
Back Country Seniors	1	1	1	0	2	5
Subtotal:	2	3	2	1	13	21
Total:	2	3	2	1	17	25
Percent:	8.0%	12.0%	8.0%	4.0%	68.0%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<i>Total</i>
Metropolitan Cities						
Inner-City Families	0	0	0	0	1	1
Single-Parent Families	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
Small Cities/Satellite Cities						
Multi-Ethnic Families	0	0	0	0	1	1
Uptown Families	0	0	0	0	3	3
In-Town Families	0	0	0	0	1	1
New American Strivers	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	6	6
Metropolitan Suburbs						
Late-Nest Suburbanites	0	0	0	0	1	1
Kids 'r' Us	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
Town & Country/Exurbs						
Rural Families	1	1	0	0	3	5
Small-Town Families	1	1	1	1	6	10
Four-by-Four Families	0	0	0	0	4	4
Rustic Families	2	2	1	1	5	11
Hometown Families	2	1	1	1	3	8
<i>Subtotal:</i>	6	5	3	3	21	38
Total:	6	5	3	3	31	48
Percent:	12.5%	10.4%	6.3%	6.3%	64.6%	100.0%

Single-Family Attached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Attached Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<i>Total</i>
Metropolitan Cities						
New Bohemians	0	0	0	0	1	1
Downtown Couples	0	0	0	0	1	1
<i>Subtotal:</i>	0	0	0	0	2	2
Small Cities/Satellite Cities						
The VIPs	0	0	0	0	1	1
Small-City Singles	1	1	0	0	2	4
Twentysomethings	1	1	0	0	1	3
Multi-Ethnic Singles	1	1	0	0	0	2
<i>Subtotal:</i>	3	3	0	0	4	10
Metropolitan Suburbs						
Suburban Achievers	0	0	0	0	2	2
Suburban Strivers	1	1	1	0	2	5
<i>Subtotal:</i>	1	1	1	0	4	7
Town & Country/Exurbs						
Hometown Sweethearts	1	1	1	0	2	5
Blue-Collar Traditionalists	1	1	1	0	2	5
Rural Couples	1	2	1	1	3	8
Rural Strivers	2	2	1	1	3	9
<i>Subtotal:</i>	5	6	4	2	10	27
Total:	9	10	5	2	20	46
Percent:	19.6%	21.7%	10.9%	4.3%	43.5%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands.....						
Household Type/ Geographic Designation	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
Empty Nesters & Retirees	24	35	21	12	147	239
<i>Small Cities/Satellite Cities</i>	2	1	1	0	3	7
<i>Metropolitan Suburbs</i>	0	1	0	0	9	10
<i>Town & Country/Exurbs</i>	22	33	20	12	135	222
Traditional & Non-Traditional Families	41	39	33	20	186	319
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	3	2	1	0	7	13
<i>Metropolitan Suburbs</i>	0	0	0	0	3	3
<i>Town & Country/Exurbs</i>	38	37	32	20	175	302
Younger Singles & Couples	29	36	20	13	84	182
<i>Metropolitan Cities</i>	0	0	0	0	1	1
<i>Small Cities/Satellite Cities</i>	4	4	2	1	10	21
<i>Metropolitan Suburbs</i>	1	2	1	1	6	11
<i>Town & Country/Exurbs</i>	24	30	17	11	67	149
Total:	94	110	74	45	417	740
Percent:	12.7%	14.9%	10.0%	6.1%	56.3%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands.....						
Empty Nesters & Retirees	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
<i>Small Cities/Satellite Cities</i>						
Blue-Collar Retirees	1	1	1	0	2	5
Second City Seniors	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>
Subtotal:	2	1	1	0	3	7
<i>Metropolitan Suburbs</i>						
Suburban Establishment	0	0	0	0	3	3
Mainstream Empty Nesters	0	0	0	0	2	2
Middle-American Retirees	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>5</u>
Subtotal:	0	1	0	0	9	10
<i>Town & Country/Exurbs</i>						
Small-Town Patriarchs	0	0	0	0	8	8
Pillars of the Community	0	1	0	0	7	8
New Empty Nesters	0	0	0	0	4	4
Traditional Couples	0	0	0	0	4	4
RV Retirees	3	4	3	2	33	45
Country Couples	2	4	3	2	20	31
Hometown Retirees	1	2	1	1	6	11
Heartland Retirees	1	1	1	0	4	7
Village Elders	1	2	1	1	6	11
Small-Town Seniors	7	10	6	3	24	50
Back Country Seniors	<u>7</u>	<u>9</u>	<u>5</u>	<u>3</u>	<u>19</u>	<u>43</u>
Subtotal:	22	33	20	12	135	222
Total:	24	35	21	12	147	239
Percent:	10.0%	14.6%	8.8%	5.0%	61.5%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands.....						
Traditional & Non-Traditional Families	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	<i>Total</i>
Metropolitan Cities						
Inner-City Families	0	0	0	0	1	1
Subtotal:	0	0	0	0	1	1
Small Cities/Satellite Cities						
Multi-Ethnic Families	0	0	0	0	2	2
Uptown Families	1	1	1	0	3	6
In-Town Families	1	0	0	0	1	2
New American Strivers	1	1	0	0	1	3
Subtotal:	3	2	1	0	7	13
Metropolitan Suburbs						
Late-Nest Suburbanites	0	0	0	0	1	1
Kids 'r' Us	0	0	0	0	2	2
Subtotal:	0	0	0	0	3	3
Town & Country/Exurbs						
Ex-Urban Elite	0	0	0	0	4	4
New Town Families	0	0	0	0	4	4
Full-Nest Exurbanites	1	2	2	1	15	21
Rural Families	9	9	8	5	53	84
Traditional Families	1	0	0	0	3	4
Small-Town Families	4	4	3	2	21	34
Four-by-Four Families	4	4	4	2	21	35
Rustic Families	15	14	12	8	47	96
Hometown Families	4	4	3	2	7	20
Subtotal:	38	37	32	20	175	302
Total:	41	39	33	20	186	319
Percent:	12.9%	12.2%	10.3%	6.3%	58.3%	100.0%

Single-Family Detached Owner Households By Income Bands

Annual Average Number Of Households With The Potential
To Move Within/To Clay County Each Year Over The Next Five Years
*Clay County, Regional Draw Area,
Metropolitan Draw Area, and Balance of the United States*

.....Single-Family Detached Ownership Income Bands.....						
Younger Singles & Couples	<i>Below 30% AMI</i>	<i>30% to 60% AMI</i>	<i>60% to 80% AMI</i>	<i>80% to 100% AMI</i>	<i>Above 100% AMI</i>	Total
Metropolitan Cities						
Downtown Couples	0	0	0	0	1	1
Subtotal:	0	0	0	0	1	1
Small Cities/Satellite Cities						
Small-City Singles	2	2	1	1	6	12
Twentysomethings	0	0	0	0	1	1
Second-City Strivers	1	1	0	0	1	3
Multi-Ethnic Singles	1	1	1	0	2	5
Subtotal:	4	4	2	1	10	21
Metropolitan Suburbs						
Suburban Achievers	0	1	0	0	3	4
Suburban Strivers	1	1	1	1	3	7
Subtotal:	1	2	1	1	6	11
Town & Country/Exurbs						
Hometown Sweethearts	4	5	4	3	18	34
Blue-Collar Traditionalists	4	6	4	3	19	36
Rural Couples	8	10	5	3	19	45
Rural Strivers	8	9	4	2	11	34
Subtotal:	24	30	17	11	67	149
Total:	29	36	20	13	84	182
Percent:	15.9%	19.8%	11.0%	7.1%	46.2%	100.0%

Appendix Two Tables



**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Putnam County, Indiana

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	5,810	15	17.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,810	15	17.6%
Traditional & Non-Traditional Families	5,990	50	58.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	5,990	50	58.8%
Younger Singles & Couples	1,805	20	23.5%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	1,805	20	23.5%
Total:	13,605	85	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Putnam County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	5,810	15	17.6%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	155	0	0.0%
Pillars of the Community	190	0	0.0%
New Empty Nesters	420	0	0.0%
Traditional Couples	165	0	0.0%
RV Retirees	1,390	5	5.9%
Country Couples	515	0	0.0%
Hometown Retirees	440	0	0.0%
Heartland Retirees	365	0	0.0%
Village Elders	400	0	0.0%
Small-Town Seniors	710	5	5.9%
Back Country Seniors	1,060	5	5.9%
<i>Subtotal:</i>	<u>5,810</u>	<u>15</u>	<u>17.6%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Putnam County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	5,990	50	58.8%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	155	0	0.0%
Full-Nest Exurbanites	445	5	5.9%
Rural Families	2,060	10	11.8%
Traditional Families	110	0	0.0%
Small-Town Families	510	5	5.9%
Four-by-Four Families	405	5	5.9%
Rustic Families	1,760	15	17.6%
Hometown Families	545	10	11.8%
<i>Subtotal:</i>	<u>5,990</u>	<u>50</u>	<u>58.8%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Putnam County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,805	20	23.5%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	500	0	0.0%
Blue-Collar Traditionalists	415	5	5.9%
Rural Couples	565	10	11.8%
Rural Strivers	325	5	5.9%
<i>Subtotal:</i>	<u>1,805</u>	<u>20</u>	<u>23.5%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Owen County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	3,765	5	14.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,765	5	14.3%
Traditional & Non-Traditional Families	2,990	15	42.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,990	15	42.9%
Younger Singles & Couples	1,960	15	42.9%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	10	0	0.0%
<i>Town & Country/Exurbs</i>	1,950	15	42.9%
Total:	8,715	35	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Owen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	3,765	5	14.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	0	0	0.0%
RV Retirees	920	0	0.0%
Country Couples	0	0	0.0%
Hometown Retirees	640	0	0.0%
Heartland Retirees	510	0	0.0%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	1,695	5	14.3%
<i>Subtotal:</i>	<u>3,765</u>	<u>5</u>	<u>14.3%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Owen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	2,990	15	42.9%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	1,180	5	14.3%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	1,810	10	28.6%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>2,990</u>	<u>15</u>	<u>42.9%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Owen County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	1,960	15	42.9%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	10	0	0.0%
<i>Subtotal:</i>	<u>10</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	1,065	5	14.3%
Rural Couples	885	10	28.6%
Rural Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>1,950</u>	<u>15</u>	<u>42.9%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Parke County, Indiana

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	3,000	10	33.3%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	3,000	10	33.3%
Traditional & Non-Traditional Families	2,290	15	50.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	2,290	15	50.0%
Younger Singles & Couples	815	5	16.7%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	0	0	0.0%
<i>Metropolitan Suburbs</i>	0	0	0.0%
<i>Town & Country/Exurbs</i>	815	5	16.7%
Total:	6,105	30	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Parke County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	3,000	10	33.3%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	0	0	0.0%
Blue-Collar Retirees	0	0	0.0%
Middle-Class Move-Downs	0	0	0.0%
Hometown Seniors	0	0	0.0%
Second City Seniors	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	0	0	0.0%
Mainstream Empty Nesters	0	0	0.0%
Middle-American Retirees	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	0	0	0.0%
Pillars of the Community	0	0	0.0%
New Empty Nesters	0	0	0.0%
Traditional Couples	0	0	0.0%
RV Retirees	1,080	5	16.7%
Country Couples	5	0	0.0%
Hometown Retirees	555	0	0.0%
Heartland Retirees	355	0	0.0%
Village Elders	0	0	0.0%
Small-Town Seniors	0	0	0.0%
Back Country Seniors	1,005	5	16.7%
<i>Subtotal:</i>	<u>3,000</u>	<u>10</u>	<u>33.3%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Parke County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	2,290	15	50.0%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	0	0	0.0%
Multi-Ethnic Families	0	0	0.0%
Uptown Families	0	0	0.0%
In-Town Families	0	0	0.0%
New American Strivers	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	0	0	0.0%
Fiber-Optic Families	0	0	0.0%
Late-Nest Suburbanites	0	0	0.0%
Full-Nest Suburbanites	0	0	0.0%
Kids 'r' Us	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	0	0	0.0%
Full-Nest Exurbanites	0	0	0.0%
Rural Families	940	5	16.7%
Traditional Families	0	0	0.0%
Small-Town Families	0	0	0.0%
Four-by-Four Families	0	0	0.0%
Rustic Families	1,350	10	33.3%
Hometown Families	0	0	0.0%
<i>Subtotal:</i>	<u>2,290</u>	<u>15</u>	<u>50.0%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Parke County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	815	5	16.7%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Small Cities/Satellite Cities</i>			
The VIPs	0	0	0.0%
Small-City Singles	0	0	0.0%
Twentysomethings	0	0	0.0%
Second-City Strivers	0	0	0.0%
Multi-Ethnic Singles	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	0	0	0.0%
Suburban Achievers	0	0	0.0%
Suburban Strivers	0	0	0.0%
Subtotal:	0	0	0.0%
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	0	0	0.0%
Blue-Collar Traditionalists	405	0	0.0%
Rural Couples	410	5	16.7%
Rural Strivers	0	0	0.0%
Subtotal:	815	5	16.7%

Appendix Three Tables



**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Vigo County, Indiana

<u>Household Type / Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	16,045	40	18.6%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	5,115	10	4.7%
<i>Metropolitan Suburbs</i>	1,525	5	2.3%
<i>Town & Country/Exurbs</i>	9,405	25	11.6%
Traditional & Non-Traditional Families	12,045	65	30.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	1,575	10	4.7%
<i>Metropolitan Suburbs</i>	835	0	0.0%
<i>Town & Country/Exurbs</i>	9,635	55	25.6%
Younger Singles & Couples	13,795	110	51.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	6,655	60	27.9%
<i>Metropolitan Suburbs</i>	2,865	20	9.3%
<i>Town & Country/Exurbs</i>	4,275	30	14.0%
Total:	41,885	215	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Vigo County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	16,045	40	18.6%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	285	0	0.0%
Blue-Collar Retirees	1,410	5	2.3%
Middle-Class Move-Downs	525	0	0.0%
Hometown Seniors	2,080	0	0.0%
Second City Seniors	815	5	2.3%
<i>Subtotal:</i>	<u>5,115</u>	<u>10</u>	<u>4.7%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	0	0	0.0%
Old Money	0	0	0.0%
Affluent Empty Nesters	0	0	0.0%
Suburban Establishment	160	0	0.0%
Mainstream Empty Nesters	475	0	0.0%
Middle-American Retirees	890	5	2.3%
<i>Subtotal:</i>	<u>1,525</u>	<u>5</u>	<u>2.3%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	580	0	0.0%
Pillars of the Community	1,025	5	2.3%
New Empty Nesters	390	0	0.0%
Traditional Couples	350	0	0.0%
RV Retirees	1,240	5	2.3%
Country Couples	655	0	0.0%
Hometown Retirees	875	0	0.0%
Heartland Retirees	550	0	0.0%
Village Elders	590	0	0.0%
Small-Town Seniors	1,695	10	4.7%
Back Country Seniors	1,455	5	2.3%
<i>Subtotal:</i>	<u>9,405</u>	<u>25</u>	<u>11.6%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Vigo County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	12,045	65	30.2%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	85	0	0.0%
Multi-Ethnic Families	30	0	0.0%
Uptown Families	695	5	2.3%
In-Town Families	310	0	0.0%
New American Strivers	455	5	2.3%
<i>Subtotal:</i>	<u>1,575</u>	<u>10</u>	<u>4.7%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	0	0	0.0%
Nouveau Money	0	0	0.0%
Button-Down Families	320	0	0.0%
Fiber-Optic Families	160	0	0.0%
Late-Nest Suburbanites	25	0	0.0%
Full-Nest Suburbanites	45	0	0.0%
Kids 'r' Us	285	0	0.0%
<i>Subtotal:</i>	<u>835</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	0	0	0.0%
New Town Families	865	5	2.3%
Full-Nest Exurbanites	820	5	2.3%
Rural Families	2,180	5	2.3%
Traditional Families	140	0	0.0%
Small-Town Families	1,065	10	4.7%
Four-by-Four Families	600	5	2.3%
Rustic Families	2,480	10	4.7%
Hometown Families	1,485	15	7.0%
<i>Subtotal:</i>	<u>9,635</u>	<u>55</u>	<u>25.6%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**
Vigo County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	13,795	110	51.2%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	440	0	0.0%
Small-City Singles	2,815	20	9.3%
Twentysomethings	690	10	4.7%
Second-City Strivers	460	5	2.3%
Multi-Ethnic Singles	2,250	25	11.6%
<i>Subtotal:</i>	<u>6,655</u>	<u>60</u>	<u>27.9%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	125	0	0.0%
Suburban Achievers	1,505	5	2.3%
Suburban Strivers	1,235	15	7.0%
<i>Subtotal:</i>	<u>2,865</u>	<u>20</u>	<u>9.3%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	1,365	5	2.3%
Blue-Collar Traditionalists	835	5	2.3%
Rural Couples	1,375	10	4.7%
Rural Strivers	700	10	4.7%
<i>Subtotal:</i>	<u>4,275</u>	<u>30</u>	<u>14.0%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Marion County, Indiana

<u>Household Type/ Geographic Designation</u>	<u>Estimated Number</u>	<u>Potential</u>	<u>Share of Potential</u>
Empty Nesters & Retirees	114,375	0	0.0%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	55,455	0	0.0%
<i>Metropolitan Suburbs</i>	54,550	0	0.0%
<i>Town & Country/Exurbs</i>	4,370	0	0.0%
Traditional & Non-Traditional Families	139,685	10	22.2%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	59,130	10	22.2%
<i>Metropolitan Suburbs</i>	68,725	0	0.0%
<i>Town & Country/Exurbs</i>	11,830	0	0.0%
Younger Singles & Couples	145,065	35	77.8%
<i>Metropolitan Cities</i>	0	0	0.0%
<i>Small Cities/Satellite Cities</i>	97,795	25	55.6%
<i>Metropolitan Suburbs</i>	46,170	10	22.2%
<i>Town & Country/Exurbs</i>	1,100	0	0.0%
Total:	399,125	45	100.0%

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Marion County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Empty Nesters & Retirees	114,375	0	0.0%
<i>Metropolitan Cities</i>			
The Social Register	0	0	0.0%
Urban Establishment	0	0	0.0%
Multi-Ethnic Empty Nesters	0	0	0.0%
Cosmopolitan Couples	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Second City Establishment	5,990	0	0.0%
Blue-Collar Retirees	12,500	0	0.0%
Middle-Class Move-Downs	4,010	0	0.0%
Hometown Seniors	19,600	0	0.0%
Second City Seniors	13,355	0	0.0%
<i>Subtotal:</i>	<u>55,455</u>	<u>0</u>	<u>0.0%</u>
<i>Metropolitan Suburbs</i>			
The One Percenters	3,100	0	0.0%
Old Money	1,465	0	0.0%
Affluent Empty Nesters	1,475	0	0.0%
Suburban Establishment	9,545	0	0.0%
Mainstream Empty Nesters	20,430	0	0.0%
Middle-American Retirees	18,535	0	0.0%
<i>Subtotal:</i>	<u>54,550</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Small-Town Patriarchs	1,130	0	0.0%
Pillars of the Community	750	0	0.0%
New Empty Nesters	25	0	0.0%
Traditional Couples	555	0	0.0%
RV Retirees	55	0	0.0%
Country Couples	1,130	0	0.0%
Hometown Retirees	35	0	0.0%
Heartland Retirees	5	0	0.0%
Village Elders	210	0	0.0%
Small-Town Seniors	445	0	0.0%
Back Country Seniors	30	0	0.0%
<i>Subtotal:</i>	<u>4,370</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

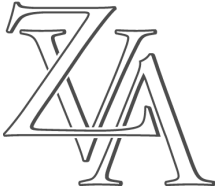
Marion County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Traditional & Non-Traditional Families	139,685	10	22.2%
<i>Metropolitan Cities</i>			
e-Type Families	0	0	0.0%
Multi-Cultural Families	0	0	0.0%
Inner-City Families	0	0	0.0%
Single-Parent Families	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
Unibox Transferees	8,455	0	0.0%
Multi-Ethnic Families	7,435	0	0.0%
Uptown Families	14,950	5	11.1%
In-Town Families	9,760	0	0.0%
New American Strivers	18,530	5	11.1%
<i>Subtotal:</i>	<u>59,130</u>	<u>10</u>	<u>22.2%</u>
<i>Metropolitan Suburbs</i>			
Corporate Establishment	2,235	0	0.0%
Nouveau Money	3,215	0	0.0%
Button-Down Families	11,970	0	0.0%
Fiber-Optic Families	11,540	0	0.0%
Late-Nest Suburbanites	9,270	0	0.0%
Full-Nest Suburbanites	9,395	0	0.0%
Kids 'r' Us	21,100	0	0.0%
<i>Subtotal:</i>	<u>68,725</u>	<u>0</u>	<u>0.0%</u>
<i>Town & Country/Exurbs</i>			
Ex-Urban Elite	1,455	0	0.0%
New Town Families	1,335	0	0.0%
Full-Nest Exurbanites	300	0	0.0%
Rural Families	45	0	0.0%
Traditional Families	2,875	0	0.0%
Small-Town Families	2,875	0	0.0%
Four-by-Four Families	1,785	0	0.0%
Rustic Families	220	0	0.0%
Hometown Families	940	0	0.0%
<i>Subtotal:</i>	<u>11,830</u>	<u>0</u>	<u>0.0%</u>

**Annual Average Number Of Households With The Potential
To Move To Clay County Each Year Over The Next Five Years**

Marion County, Indiana

	<i>Estimated Number</i>	<i>Potential</i>	<i>Share of Potential</i>
Younger Singles & Couples	145,065	35	77.8%
<i>Metropolitan Cities</i>			
New Power Couples	0	0	0.0%
New Bohemians	0	0	0.0%
Cosmopolitan Elite	0	0	0.0%
Downtown Couples	0	0	0.0%
Downtown Proud	0	0	0.0%
<i>Subtotal:</i>	<u>0</u>	<u>0</u>	<u>0.0%</u>
<i>Small Cities/Satellite Cities</i>			
The VIPs	13,085	0	0.0%
Small-City Singles	18,555	5	11.1%
Twentysomethings	26,015	10	22.2%
Second-City Strivers	17,685	5	11.1%
Multi-Ethnic Singles	22,455	5	11.1%
<i>Subtotal:</i>	<u>97,795</u>	<u>25</u>	<u>55.6%</u>
<i>Metropolitan Suburbs</i>			
Fast-Track Professionals	9,825	5	11.1%
Suburban Achievers	20,135	0	0.0%
Suburban Strivers	16,210	5	11.1%
<i>Subtotal:</i>	<u>46,170</u>	<u>10</u>	<u>22.2%</u>
<i>Town & Country/Exurbs</i>			
Hometown Sweethearts	745	0	0.0%
Blue-Collar Traditionalists	10	0	0.0%
Rural Couples	45	0	0.0%
Rural Strivers	300	0	0.0%
<i>Subtotal:</i>	<u>1,100</u>	<u>0</u>	<u>0.0%</u>



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Residential Market Analysis Across the Urban-to-Rural Transect

ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary residential target market methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.





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