A Citywide Multifamily Residential Analysis in the City of Decatur, Illinois

Prepared For:
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I. INTRODUCTION

A. OBJECTIVES

Danter and Associates, LLC was retained by Ms. Nicole Bateman, President of Economic Development Corporation of Decatur-Macon County to conduct a multifamily residential market analysis of the City of Decatur. In addition to identifying the state of the residential market, this study will also make definitive recommendations for potential rental and for-sale multifamily residential development. The study will also address current market trends and their impact on future development in the area.

It is important to note that while no specific sites have been selected for development several potential sites have been identified. Our recommendations relate to the potential to develop within the entire city with some specific recommendations for areas such as downtown. While our recommendations are specific, we realize that site limitations, site configurations or entitlement issues may require adjustments to our recommendations. These can usually be accommodated once a specific development plan has been established.

B. METHODOLOGY

The methodology we use in our studies is centered on three analytical techniques: the Effective Market Area (EMA)[SM] principle, a 100% Database, and the application of data generated from supplemental proprietary research.

The Effective Market Area (EMA)[SM] Principle—The EMA principle is a concept developed by Danter and Associates, LLC to delineate the support that can be expected for a proposed development. An EMA is the smallest specific geographic area that will generate the most support for that development. This methodology has significant advantages in that it considers existing natural and manmade boundaries and socioeconomic conditions.

Survey Database—Our surveys employ a 100% Database. In the course of a study, our field analysts survey not only the developments within a given range of price, amenities, or facilities, but all conventional developments within the EMA.

Proprietary Research—In addition to site-specific analyses, Danter and Associates, LLC conducts a number of ongoing studies, the results of which are used as support data for our conclusions. Danter and Associates, LLC maintains a 100% Database of more than 1,500 communities, with each development cross-analyzed by rents, unit and project amenities, occupancy levels, rate of absorption, and rent/value relationships.

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C. DATA ANALYSIS

This study represents a compilation of data gathered from various sources, including the properties surveyed, local records, and interviews with local officials, real estate professionals, and major employers, as well as secondary demographic material. Although we judge these sources to be reliable, it is impossible to authenticate all data. The analyst does not guarantee the data and assumes no liability for any errors in fact, analysis, or judgment.

The secondary data used in this study are the most recent available at the time of the report preparation.

In Sections V and VI—Field Surveys, we have attempted to survey 100% of all units. Since this is not always possible, we have also compared the number of units surveyed with the number of multifamily housing starts to establish acceptable levels of representation. All developments included in the study are personally inspected by a field analyst directly employed by Danter and Associates, LLC.

The objective of this report is to gather, analyze, and present as many market components as reasonably possible within the time constraints agreed upon. The conclusions contained in this report are based on the best judgments of the analysts; we make no guarantees or assurances that the projections or conclusions will be realized as stated. It is our function to provide our best effort in data aggregation, and to express opinions based on our evaluation.

D. USES AND APPLICATIONS

Although this report represents the best available attempt to identify the current market status and future market trends, note that most markets are continually affected by demographic, economic, and developmental changes. Further, this analysis has been conducted with respect to a particular client's development objectives, and consequently has been developed to determine the current market's ability to support those particular objectives. For these reasons, the conclusions and recommendations in this study are applicable only to the proposed site identified herein, and only for the potential uses for that site as described to us by our client. Use of the conclusions and recommendations in this study by any other party or for any other purpose compromises our analysis and is strictly prohibited, unless otherwise specified in writing by Danter and Associates, LLC.

II. SCOPE OF SURVEY

A complete analysis of a rental market requires the following considerations: a field survey of conventional apartments; an analysis of area housing; an analysis of the area economy; a demographic analysis; and recommendations for development.

Field Survey— Our survey of conventional apartments includes a cross-analysis of vacancies by rents, a survey of unit and project amenities, and a rent/value analysis. The condominium field survey identifies all properties active during the past 20 years along with absorption trends, price, square feet, etc.

Area Housing Analysis—We have conducted an analysis of housing demand that includes a study of support by both growth and internal mobility. Further, we have analyzed existing housing using the most recent census material.

Economic Analysis—Major employers, utilities, banks, savings and loans, and media that serve the area are listed in the study. The information gathered has been used to create a Community Services map showing school, shopping, and employment areas in relation to the proposed site.

Demographic Analysis—The study includes an analysis of social and demographic characteristics of the area, and a description of the area economy that includes income and employment trends.

III. CONCLUSIONS

A. INTRODUCTION

This report will evaluate the market potential for both rental and for-sale multifamily housing development in the City of Decatur, Illinois.

Our conclusions regarding the market potential for development are based on a thorough analysis of the Effective Market Area (EMA). EMA refers to a methodology developed by Danter and Associates, LLC to describe areas of similar economic and demographic characteristics. The EMA is the smallest area expected to contain the greatest concentration (60% to 70%) of support for a proposed project.

EMA boundaries have been determined based on interviews with area real estate, planning and housing professionals, analysis of area mobility patterns, and past surveys conducted by Danter and Associates, LLC. EMAs are bounded by both "hard" and "soft" boundaries. Hard boundaries are marked by rivers, freeways, railroad rights of way, and other physical boundaries. Soft boundaries are changes in the socioeconomic makeup of neighborhoods.

The Effective Market Area (EMA) generally includes the City of Decatur, Village of Mt. Zion, and their periphery. Specifically, the EMA is bounded by Forsyth Road, Shaffer Street, and Illiniwick Road to the north, Oakley Road, Prairie View Road, and 85th Street to the east, Elwin Road, Sulphur Spring Road, Kraft Road, Wheeler Road, and Sefton Road to the south, and Wyckles Road and Bearsdale Road to the west.

Our evaluation of the Decatur EMA includes the following components.

- Analysis of the existing EMA housing market supply, including historical housing trends
- Current market conditions based on 100% field survey of active and established residential developments including:
    - Apartments
    - Condominiums
- Area demand factors, including:
    - Income-appropriate households
    - Current and expected economic and household growth conditions
    - Rental and for-sale multifamily demand analyses
    - Appropriateness of the area for development

Based on our analysis of the components of the residential market, an analysis of economic and demographic trends in the EMA, and the key residential demand factors, support levels can be established for additional development.

B. RECOMMENDATIONS

1. APARTMENT DEVELOPMENT

Based on our analysis of the Decatur EMA, it is our opinion that the market can support several potential project concepts. Because of the varying rent levels and concepts, they can be developed concurrently. The following is a summary of the various product types and rent levels that can be supported. All rents include water, sewer, and trash removal services. Tenants are responsible for all other utilities.

UNIT TYPE	UNITS	UNIT TYPES	RENT RANGE
Upscale Garden	200	One- and Two-Bedroom	$935 - $1,295
Upscale Townhouse	100	Two-, & Three Bedroom*	$1,375 - $1,525
Moderate Garden	240	One-, Two-, & Three-Bedroom	$855 - $1,345
Moderate Ranch	140	One- & Two-Bedroom*	$900 - $1,265
Total	680		

*Includes an attached garage

The following are prototypical recommendations for rental housing development for each of the above concepts. These are generally broad recommendations given that the ultimate developer will most likely be constricted by:

- The size and dimensions of the property to be developed
- Land and construction costs
- Zoning and code considerations
- Presence of existing architectural plans

These considerations would be addressed in any future, site-specific market studies.

Upscale Garden Apartments (Two- to Three-Story Buildings)

UNIT DESCRIPTION	NUMBER	SQUARE FEET	RECOMMENDED RENTS
One-Bedroom/1.0 Bath Garden	92	775	$935
Two-Bedroom/2.0 Bath Garden	108	1,000-1,050	$1,235-$1,295
Total	200		

Upscale Townhouse Apartments

UNIT DESCRIPTION	NUMBER	SQUARE FEET	RECOMMENDED RENTS
Two-Bedroom/2.0 Bath Townhouse With Attached Garage	48	1,150	$1,375
Two-Bedroom/2.5 Bath Townhouse With Attached Garage	32	1,200	$1,415
Three-Bedroom/2.5 Bath Townhouse With Attached Garage	20	1,350	$1,525
Total	100		

Moderate Garden Apartments (Two- to Three-Story Buildings)

UNIT DESCRIPTION	NUMBER	SQUARE FEET	RECOMMENDED RENTS
One-Bedroom/1.0 Bath Garden	88	675	$855
Two-Bedroom/2.0 Bath Garden	128	915	$1,145
Three-Bedroom/2.0 Bath Garden	24	1,200	$1,345
Total	240		

Moderate Ranch Apartments (Single-Story Buildings)

UNIT DESCRIPTION	NUMBER	SQUARE FEET	CURRENT RENTS
One-Bedroom/1.0 Bath Ranch with Attached Garage	40	700	$900
Two-Bedroom/1.5 Bath Ranch with Attached Garage	40	925	$1,215
Two-Bedroom/2.0 Bath Ranch with Attached Garage	60	985	$1,265
Total	140		

Our research indicates that ranch-style units, especially those with an attached garage, are a more desirable rental alternative than units in walk-up or elevator-equipped buildings. This is especially true among older adult renters and those homeowners choosing to downsize who are more interested in maintenance-free living.

UNIT AMENITIES

Each unit in the proposed market-rate product (upscale garden, upscale townhouse, moderate garden, and moderate ranch) will include the following amenities:

- Range
- Refrigerator
- Dishwasher
- Disposal
- Central air conditioning
- Washer/dryer
- Microwave
- Window coverings
- Balcony/patio
- Carpet/faux-wood floors
- Detached garages (optional)
- Ceiling fan
- 9’ ceilings

In addition, upscale properties would have upgraded finishes such as granite/quartz countertops, cabinetry, carpet/faux-wood flooring, stainless-steel appliances, icemakers, etc.

Competitive features such as room sizes, closets and storage, and entryways are critical in the successful marketing of rental properties. The following outlines our recommendations for each product.

Bedroom Sizes

The following table shows the minimum recommended bedroom sizes:

PROJECT TYPE	MASTER BEDROOM	SECOND BEDROOM	THIRD BEDROOM
Upscale Garden	170	150	-
Upscale Townhouse	170	150	124
Moderate Garden	150	140	124
Moderate Ranch	150	140	-

Closet Space

The following lineal feet of closet space should be achieved:

One-Bedroom	13 to 15 Lineal Feet
Two-Bedroom	22 to 24 Lineal Feet
Three-Bedroom	24 to 28 Lineal Feet

It should be the goal to have the largest closet space in the market. This effectively reduces turnover. Walk-in closets should be included in the master bedroom; however, they are not required in the second and third bedroom. Wall closets are considerably more space efficient. Walk-in closets do provide a “wow” factor, but that can be accomplished in the master bedroom.

Additional storage should be provided wherever possible. The ranch and townhouse units will have additional storage opportunities in the garage. Additional storage can be provided on patios and balconies. Also, additional storage can be provided in special buildings at an additional fee.

Entry

The entry into the units should be open and airy. Entry should be directly into the great room with a view of the opposing windows if possible.

PROJECT AMENITIES

As with unit amenities, developers are likely to have specific project amenity concepts. However, the recommended projects are sized to support, at a minimum, the following project amenities:

- Swimming pool
- Clubhouse
- Fitness center
- Dog Park
- Picnic/BBQ area
- Business/computer center
- Package lockers
- Fire pit area
- On-site management
- Coffee bar/Internet cafe

3. CONDOMINIUM DEVELOPMENT

Based on our condominium demand analysis, which accounts for support from both within the Decatur EMA, as well as support from outside the area, there is annual demand for 57 new condominium units. This demand assumes that these units would be offered at a wide range of price points. However, optimal absorption among new condominium development is seldom achieved within a market. Generally, maximum absorption occurs only when sales are a function of demand rather than being limited by supply.

In most markets that achieve sales close to demand, there are various product types represented with various sales prices available, i.e., a full range of price, concept, and location alternatives. Maximum sales are, generally, only achieved in overbuilt markets. In underserved markets, individual projects often exceed expectations due to the lack of competition.

In addition, underwriting standards for developers, requiring increased equity and significant presales, often preclude condominium development. Further, underwriting for potential buyers has also become more restrictive, thereby compounding the issue of legitimate presales.

Condominium development has clearly been limited throughout the Decatur EMA over the previous 24 years, with only three condominiums being constructed and sold during this span. In fact, during the previous 10 years, only 13 condominium units were constructed and sold among one project, The Meadows at Greenlake.

While our condominium demand analysis has determined that overall demand exists for up to 57 condominium units at various price points and there is always the possibility that a developer will emerge and be willing to risk the investment, we would not recommend any new condominium development for several years in the Decatur EMA.

In addition to older existing condominium development, another support component for new condominiums is upscale rental housing, which as noted, is currently lacking in the Decatur EMA. However, once more modern, upscale apartment products are introduced into the area, opportunity could potentially exist for future condominium development.

Also, any new condominium units that are developed should consist of townhouse or ranch products, as opposed to units within a midrise building. Townhouse and ranch units can be constructed in smaller buildings based on demand, which reduces the risk of offering a larger number of units at once within a midrise building.

C. APARTMENT DEMAND FACTOR ANALYSIS

1. Comparable Market Rent Analysis

Comparable market rent analysis establishes the rent potential renters would expect to pay for various apartment concepts in the open market. Comparable market rent is based on a trend line analysis for the area apartment market. For each unit type, the trend line analysis compares net rent by comparability rating for all market-rate developments. Comparability ratings have been established for all developments in the EMA based on unit amenities, project amenities, overall aesthetic appeal, and location. The comparability ratings for each property are listed in the Field Survey section in this report. The trend line is a function of a scatter plot showing each apartment community created by plotting the comparability rating on the horizontal axis and the rent on the vertical axis. This evaluation provides a comparison of existing market rents to those at the recommended projects. Additional factors also influence a property's ability to achieve the comparable market rent, including the number of units at that comparable market rent, the step-up support base at that rent range, and the age and condition of the subject property and competitive units.

It should be noted that while these are recommended development alternatives, developers are likely to have their own concepts with amenity packages that may differ from those presented in this report. The report is a guideline for such development. Further, Danter and Associates, LLC is available to review proposed development within the context of the Comparable Market Rent Analysis.

Considering the proposed unit and project amenities for each project type and an appealing aesthetic quality, the proposed developments are anticipated to have overall comparability ratings as follows:

	UPSCALE GARDEN	UPSCALE TOWNHOUSE	MODERATE GARDEN	MODERATE RANCH
Unit Amenities	13.5	14.5	11.0	12.0
Project Amenities	7.5	7.5	7.5	3.5
Aesthetic	8.5	9.0	8.0	8.5
Overall	29.5	31.0	26.5	28.0

Based on prior studies conducted by Danter and Associates, LLC, rents in the EMA have increased at an established annual rate of 2.8% over the past several years.

The following are the anticipated comparable market-driven rents for each development alternative with a 2025 projected opening date for one-, two-, and three-bedroom units:

MARKET-DRIVEN RENT			
DEVELOPMENT CONCEPT (COMPARABILITY RATING)	ONE-BEDROOM	TWO-BEDROOM	THREE-BEDROOM
Upscale Garden (29.5)	$955	$1,365	-
Upscale Townhouse (31.0)	-	$1,420	$1,550
Moderate Garden (26.5)	$880	$1,230	$1,365
Moderate Ranch (28.0)	$925	$1,305	-

RECOMMENDED RENT			
DEVELOPMENT CONCEPT (AVERAGE RECOMMENDED RENT)	ONE-BEDROOM	TWO-BEDROOM	THREE-BEDROOM
Upscale Garden (29.5)	$935	$1,235/$1,295	-
Upscale Townhouse (31.0)	-	$1,375/$1,415	$1,525
Moderate Garden (26.5)	$855	$1,145	$1,325
Moderate Ranch (28.0)	$900	$1,215/$1,265	-

The following table compares the recommended rent compared with the 2025 comparable market-driven rent. The recommended rent is expressed as a percent of market-driven rent.

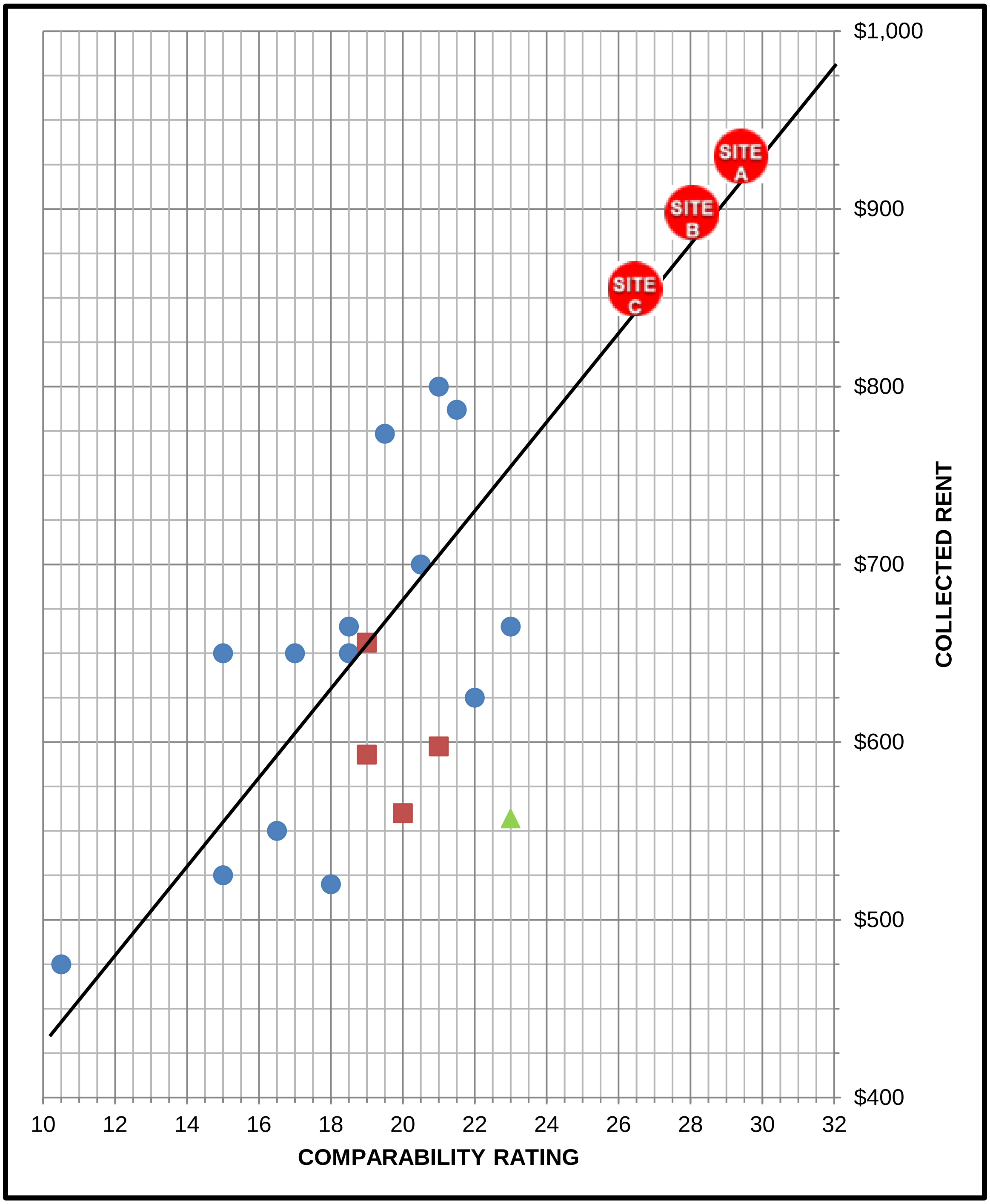
RECOMMENDED RENT AS A PERCENT OF MARKET-DRIVEN RENT			
DEVELOPMENT CONCEPT (RECOMMENDED RENT)	**ONE-BEDROOM**	**TWO-BEDROOM**	**THREE-BEDROOM**
Upscale Garden (29.5)	97.9%	90.5%/94.9%	-
Upscale Townhouse (31.0)	-	96.8%/99.6%	98.4%
Moderate Garden (26.5)	97.2%	93.1%	97.1%
Moderate Ranch (28.0)	97.3%	93.1%/96.9%	-

With the recommended market-rate rents ranging from 90.4% to 99.6% of comparable market-driven rents, the recommended units will be perceived as a value within the market.

The number of units proposed must be considered relative to the project's ability to achieve a given rent level. Previous research conducted by Danter and Associates, LLC indicates that all other factors being equal, larger properties must be a better value in the marketplace than smaller properties due to the higher number of units that must be rented each month. To generate a sufficient number of potential renters, larger properties typically need to set rents below comparable market rent. The recommended developments are relatively small and should reflect overall market trends in rent appreciation.

The relative value the proposed units represent in the market is further illustrated by the following trend line analyses.

ONE-BEDROOM UNITS BY COLLECTED RENT AND COMPARABILITY RATING



Legend:
SITE A Upscale Garden ($935)
SITE B Moderate Ranch ($900)
SITE C Moderate Garden ($855)
Market-Rate Properties
Tax Credit Properties
Market Rate/Tax Credit Properties
Market-Driven Rent

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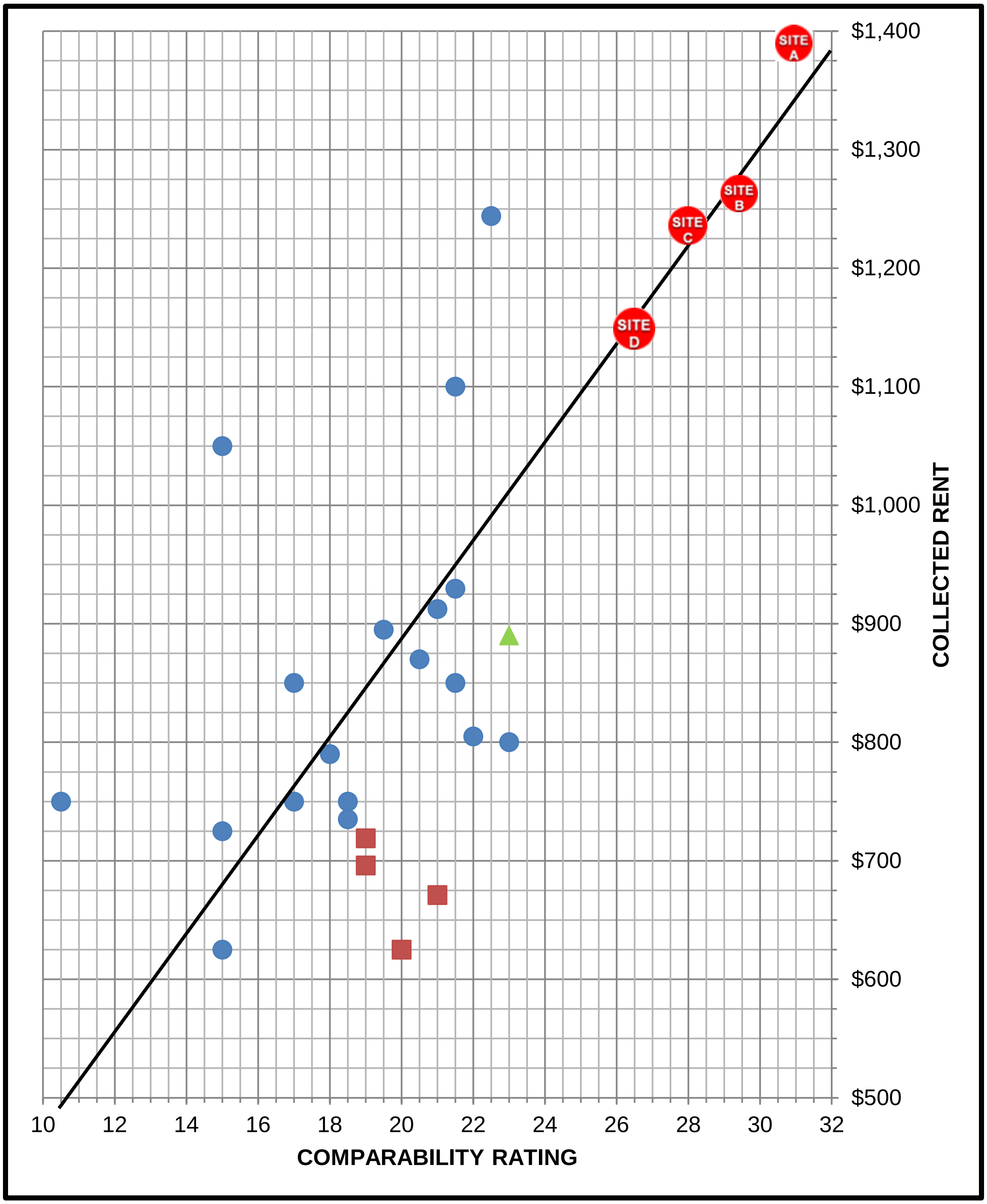
TWO-BEDROOM UNITS BY COLLECTED RENT AND COMPARABILITY RATING



Legend:

- SITE A Upscale Townhouse ($1,395)
- SITE B Upscale Garden ($1,265)
- SITE C Moderate Ranch ($1,240)
- SITE D Moderate Garden ($1,145)
- Market Rate Properties
- Tax Credit Properties
- Market Rate /Tax Credit Properties
- Market Driven Rent

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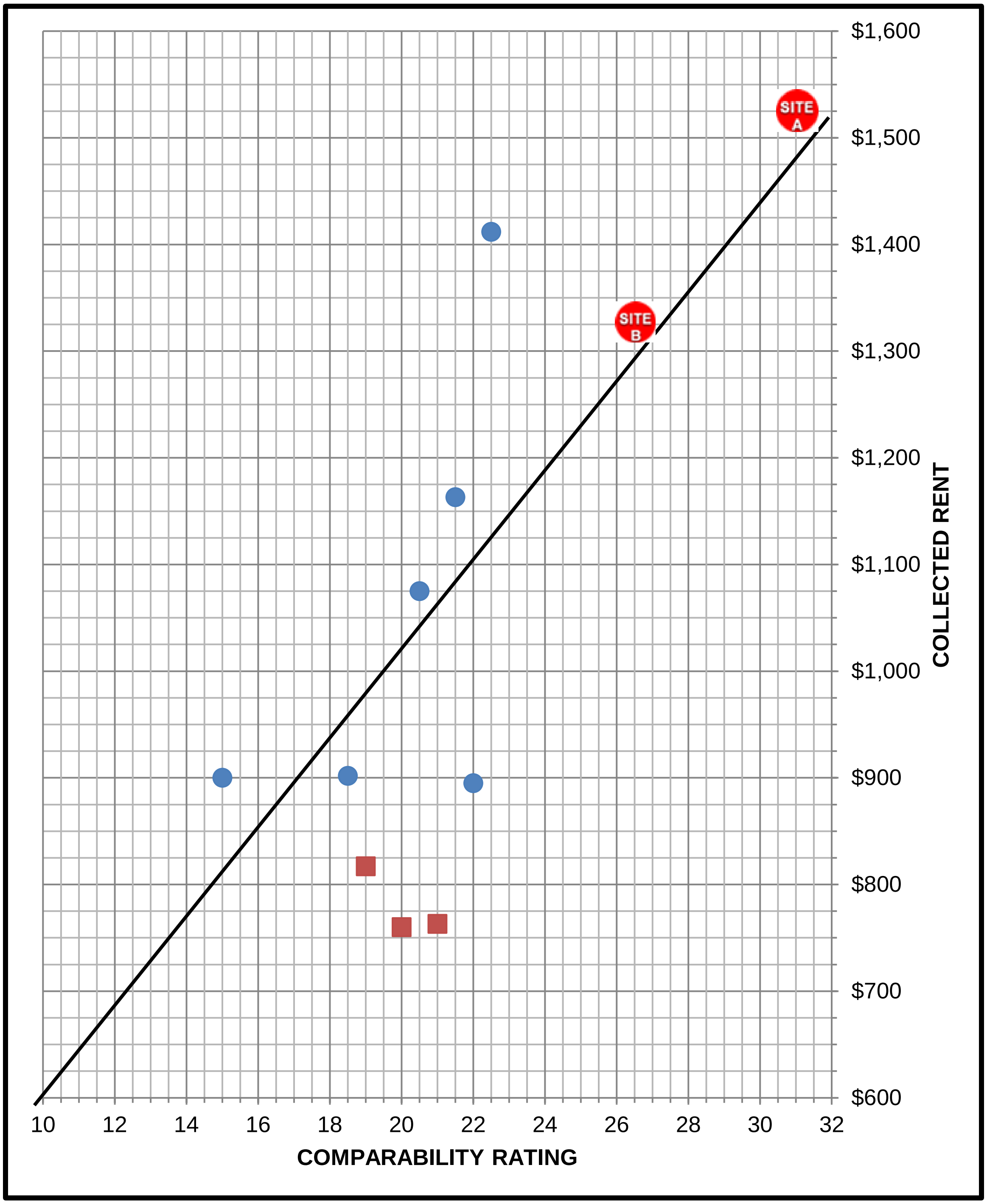
THREE-BEDROOM UNITS BY COLLECTED RENT AND COMPARABILITY RATING



Legend:
- Upscale Townhouse ($1,525)
- Moderate Garden ($1,325)
- Market-Rate Properties
- Tax Credit Properties
- Market-Driven Rent

2. Step-Up/Down Support

Previous studies performed by the Danter and Associates, LLC indicate that 50% to 60% of the support for new market-rate apartment development will typically be generated from the existing apartment base in the EMA, especially from those tenants paying rent within an appropriate step-up of the recommended market-rate rents.

The 100% database field survey methodology allows us to accurately measure potential support from conventional renters. Our studies indicate that, at the proposed rent range, tenants are willing to incur rental increases of up to 15% per month for a market-rate rental alternative when it is perceived as a value. This is the step-up support base. Step-up support is not limited to only similar unit types. For example, the one-bedroom step-up support includes both studio and one-bedroom units.

In addition, the existing units in the market with rents higher than those recommended among the different product types and with project comparability ratings equal to or lower than the proposed product types represent potential step-down support.

Step-up/down support is a critical factor in projecting absorption because it directly measures the depth of potential support from the households most likely to move. Step-up/down support is best expressed as a ratio of proposed units to potential support. A lower ratio indicates a deeper level of market support and that a new project would have to capture fewer of these households to achieve successful initial absorption. A higher ratio indicates a lower level of potential support from conventional renters and that a new project would have to attract a higher level of support from outside this group, potentially slowing absorption.

Step-down support represents existing renters within the EMA who should perceive the proposed development as offering a greater value at a rent lower than or equivalent to their current rent. Typically, this value results from renters who would perceive the recommended developments as a higher-quality project at an equal or lower rent, or as a project of quality similar to their current unit but at a lower rent.

The step-down base includes all units with higher rents than those among the recommended product types, but lower or equivalent comparability ratings within the Decatur EMA. At the recommended rents, support from step-up and step-down is as follows.

PRODUCT TYPE	UNITS OF STEP-UP/DOWN SUPPORT	SHARE OF UNITS FROM EMA APARTMENTS (UNITS)	RATIO OF UNITS AS A PERCENT OF STEP-UP/DOWN SUPPORT
Upscale Garden (29.5)	287	50% (100)	34.8%
Upscale Townhouse (31.0)	36	35% (35)	97.2%
Moderate Garden (26.5)	643	50% (120)	18.7%
Moderate Ranch (28.0)	431	50% (70)	16.2%

With the exception of the upscale townhouse product, support for the remaining recommended product types from the step-up/step-down base or conventional apartment base within the EMA is considered modest to very good, with ratios ranging from 16.2% to 34.8%. The high step-up/step-down ratio of 97.2% among the townhouse product will have a slowing effect on absorption among these units.

3. Geographic Origin of Support

A comparison of typical versus anticipated geographic support for the recommended

	TYPICAL SUPPORT			ANTICIPATED SUPPORT		
	INTERNAL			INTERNAL		
PRODUCT TYPE	APARTMENT	OTHER	EXTERNAL	APARTMENT	OTHER	EXTERNAL
Upscale Garden (29.5)	50%	20%	30%	50%	15%	35%
Upscale Townhouse (31.0)	50%	20%	30%	35%	25%	40%
Moderate Garden (26.5)	50%	20%	30%	50%	15%	35%
Moderate Ranch (28.0)	50%	20%	30%	50%	15%	35%

Geographic support at the recommended development types is expected to be to capture a higher than typical share of support from outside the market due to the uniqueness of the properties and the limited number of modern, upscale apartment product in the Decatur area.

4. Rent Gap

Absorption at the recommended developments should be closely monitored. Rent adjustments may be necessary to maintain an even absorption of all units. An absorption rate proportionate to unit mix can be maintained by establishing appropriate rent gaps (price differences) between unit types.

Proper rent gaps between all unit types will be important to ensure an even absorption of all units. Rent gaps must be monitored by mix, comparability differences, and location/view premiums. Suggested rents are responsive to absorption and can only be fine-tuned after products are available.

In the Decatur EMA, the rent gaps between one- and two-bedroom, and two- and three-bedroom units are as follows.

RENT GAPS AT COMPARABLE MARKET-DRIVEN RENTS	ONE-/TWO-BEDROOM	TWO-/THREE-BEDROOM
Upscale Garden (29.5)	$410	-
Upscale Townhouse (31.0)	-	$130
Moderate Garden (26.5)	$350	$135
Moderate Ranch (28.0)	$380	-

RECOMMENDED RENT GAPS	ONE-/TWO-BEDROOM	TWO-/THREE-BEDROOM
Upscale Garden (29.5)	$330	-
Upscale Townhouse (31.0)	-	$130
Moderate Garden (26.5)	$290	$200
Moderate Ranch (28.0)	$340	-

Rent gaps at the recommended rental housing alternatives are generally reflective of the gaps among the comparable market-driven rents in the Decatur EMA.

5. Competitive Analysis

Typically, there are two sets of criteria which can be used to identify comparable properties. A project can be conceptually and/or economically comparable.

Conceptually Comparable Properties are those properties that have a similar comparability rating to the proposed project. A similar comparability rating indicates that properties will likely have similar unit and project amenities and a similar aesthetic rating. They may or may not have similar rents.

Economically Comparable Properties are those properties with similar net rent levels to the proposed project. These properties may or may not have a similar comparability rating.

However, the Decatur EMA contains a limited number of upscale rental housing. As a result, we have expanded our typical ranges to determine the most competitive properties in the area.

Based on this widened range of both conceptually and economically comparable, we have identified six properties to be competitive with the recommended product. Following is a summary of these six properties:

MAP CODE	PROJECT	TOTAL NUMBER OF UNITS	YEAR OPENED	PERCENT OCCUPIED	COMPARABILITY RATING
1	Twin Oaks	202	1980/1984	96.0%	21.0
4	Woodcrest	327	1974	95.7%	23.0
9	Prairie Hills	109	1980	99.1%	20.5
12	West Mound	183	1983	98.9%	19.5
15	Moundford Terrace	336	1967	96.4%	22.0
21	Timber Cove	270	1965	98.1%	21.5

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A comparison of unit amenities at these projects and the proposed project is as follows:

PROJECT	RANGE	REFRIGERATOR	MICROWAVE	DISHWASHER	DISPOSAL	AIR CONDITIONING	WASHER/DRYER	WASHER/DRYER HOOKUPS	CARPET/FAUX-WOOD	WINDOW COVERINGS	FIREPLACE	INTERCOM /SECURED ENTRY	BALCONY/PATIO	CARPORT	GARAGE	CEILING FAN	VAULTED/9' CEILINGS
Recommended	**X**	**X**	**X**	**X**	**X**	**C**	**X**	**X**	**X**	**X**			**X**		**D-O**	**X**	**X**
Twin Oaks	X	X	X	X	X	C	X	X	X	X	S		X	X		X	
Woodcrest	X	X	X	X	X	C	S	S	X	X			S			X	
Prairie Hills	X	X		X	X	C	S	S	X	X			S				X
West Mound	X	X		X	X	C			X	X			X			X	
Moundford Terrace	X	X		X	X	C		S	X	X			X	X		X	
Timber Cove	X	X	X	X	X	C	S	S	X	X		X	X				

C – Central air conditioning
D – Detached garage
S – Some
O – Optional

Project amenities are listed as follows:

PROJECT	SWIMMING POOL	COMMUNITY BUILDING/ROOM	SAUNA	HOT TUB	FITNESS CENTER	TENNIS COURT	PLAYGROUND	SPORTS COURT	COFFEE BAR	PICNIC/BBQ AREA	CENTRAL LAUNDRY	SECURITY GATE	ON-SITE MANAGEMENT	PACKAGE LOCKERS	BUSINESS CENTER	DOG PARK
Recommended	**X**	**X**			**X**				**X**	**X**			**X**	**X**	**X**	**X**
Twin Oaks	X	X			X								X			
Woodcrest	X	X	X		X	X		B		X	X		X		X	X
Prairie Hills	X	X				X	X				X		X			
West Mound	X					X					X		X			
Moundford Terrace	X	X			X	X	X				X		X		X	
Timber Cove	X	X					X			X	X		X		X	

B – Basketball court
V – Volleyball court

A distribution of competitive properties by units offered follows:

MAP CODE	PROJECT	TOTAL UNITS	UNITS OFFERED STUDIO	ONE-BEDROOM	TWO-BEDROOM	THREE-BEDROOM	FOUR-BEDROOM
1	Twin Oaks	202	-	125	77	-	-
4	Woodcrest	327	24	153	150	-	-
9	Prairie Hills	109	-	42 (L)	54	13 (L)	-
12	West Mound	183	-	79	104	-	-
15	Moundford Terrace	336	24	78	106 82 (T)	18 28 (T)	-
21	Timber Cove	270	48	86	136	-	-

(T) – Townhouse

Prospective residents respond to three principal factors when selecting specific units:

- Perception of space often based on the entry into the unit
- Bedroom size
- Closets are especially important. Large closets are immediately noticed by prospective tenants. Further, having the largest closets in the market facilitates rent increases since it is virtually impossible for a tenant to move into another unit with less storage than they already have.

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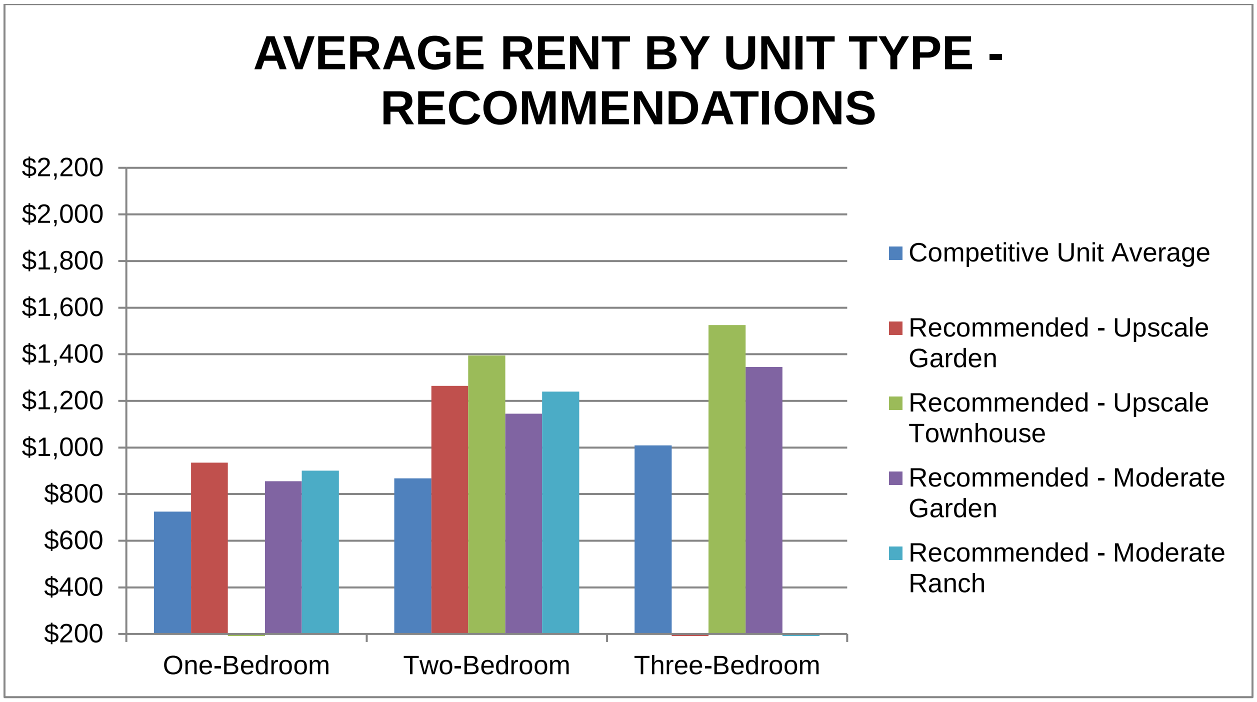
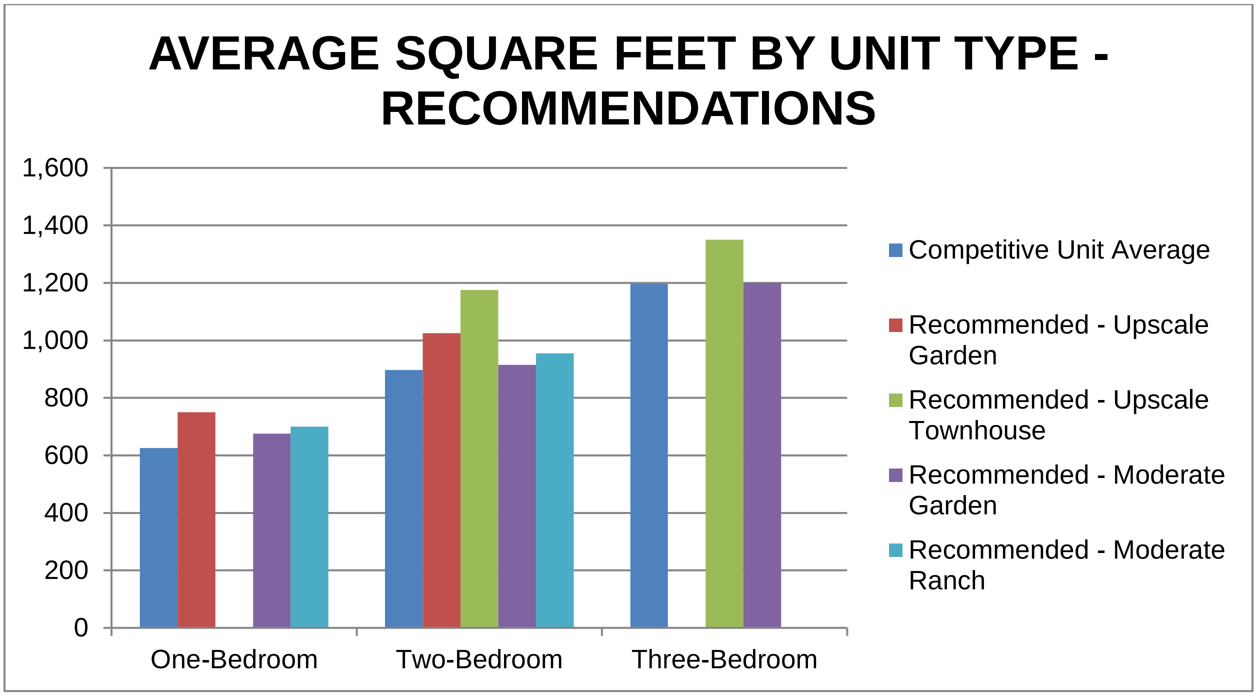
The following charts compare the size, rent and features of the competitive units with the recommendations for new apartment development.





The following tables summarize bedroom sizes at the average competitive unit compared to the recommended development guidelines.

BEDROOM SIZE (ONE-BEDROOM UNITS)	
Competitive Unit Average	136
Recommended	170

BEDROOM SIZE (TWO-BEDROOM UNITS)		
	MASTER BEDROOM	SECOND BEDROOM
Competitive Unit Average	151	116
Recommended	170	150

BEDROOM SIZE (THREE-BEDROOM UNITS)			
	MASTER BEDROOM	SECOND BEDROOM	THIRD BEDROOM
Competitive Unit Average	159	119	107
Recommended	150	140	124

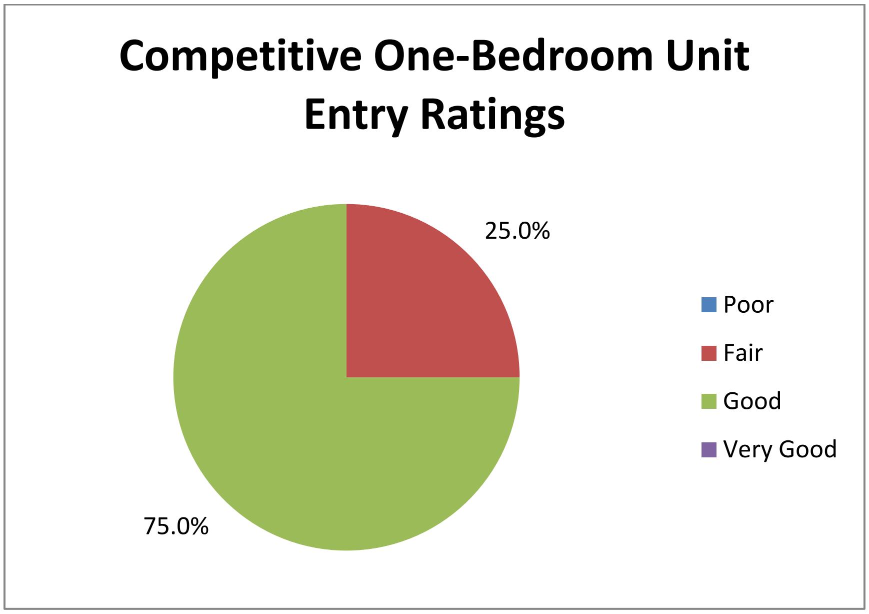
The following table summarizes the lineal feet of closet space offered at the average competitive unit compared to the recommended units.

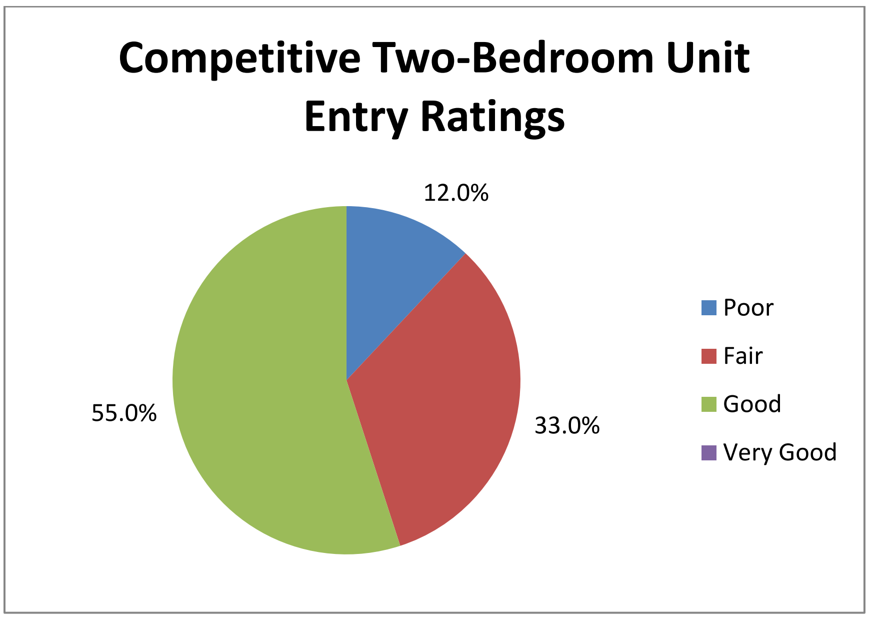
	One-Bedroom	Two-Bedroom	Three-Bedroom
Competitive Unit Average	12.0	20.5	28.0
Recommended	15.0	24.0	28.0

Most of the floor plans among these competitive properties feature wall closets; only the one-bedroom units at Woodcrest and Prairie Hills and the smaller two-bedroom floor plan at Timber Cove offer walk-in closets.

The entry for each competitive floorplan was evaluated and rated, and the following charts summarize the results of this analysis.

Entry ratings at the competitive one-, two-, and three-bedroom units were generally considered good; three-quarters of the one- and three-bedroom floor plans and 55% of the two-bedroom floor plans offering “good” entry impact.





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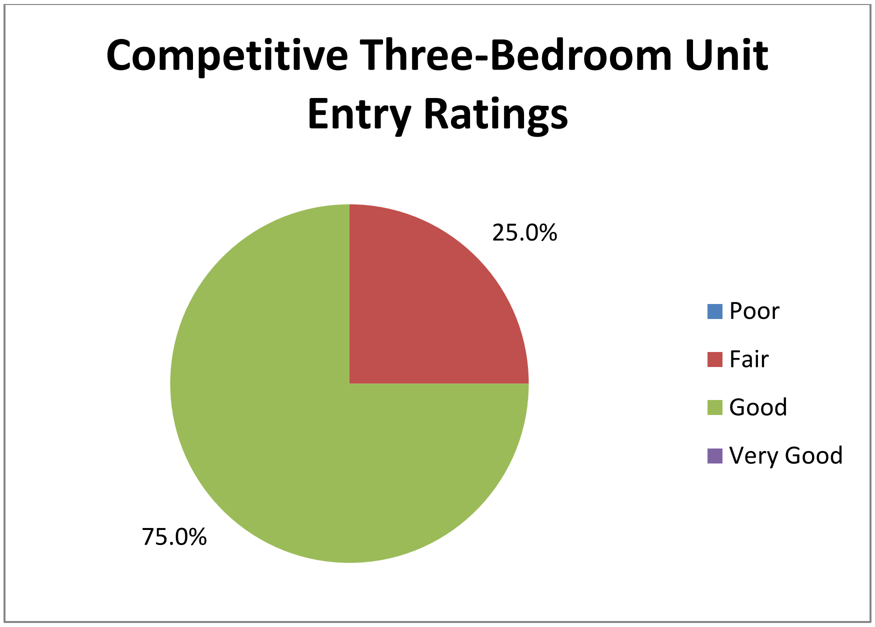

None of the competitive units analyzed have floorplans with entries rated "very good," which describes the sort of open, airy entry that would recommend at the new apartment product.

6. Income-Appropriate Renter Household Demand Analysis

Based on findings from Danter and Associates' nationwide telephone survey, we anticipate that the recommended one-, two-, and three-bedroom units will predominantly house one- and two-person households. Leasing industry standards for market-rate projects typically require households to have rent-to-income ratios of 25%. Recommended rents outlined in this report range from $855 to $1,525 per month. With the lowest monthly rent of $820, the minimum annual housing cost is $10,260. Applying the 25% rent-to-income ratio requires a minimum annual household income of $41,040.

There are no income restrictions for market-rate units. Further, more and more households are "renters by choice", often not opting for home ownership until their family status changes. Therefore, household incomes are not limited.

The 2010 Census reported that 31.9% of the total households in the Decatur EMA were renters. However, the reality is that this percentage varies depending on the income levels of the households. For example, at lower income levels, a higher ratio of renters is likely compared to the higher income levels.

Considering the renter to total households' ratio established for households with higher incomes, the number of renter households within the Decatur EMA that are income-appropriate for the recommended developments ($41,040 and above) is estimated at 3,920 households in 2025. The total units recommended (680) would represent 17.3%, which is a good ratio of proposed units to potential income-appropriate renter households.

In the market area, there are approximately 875 apartment units with monthly rents of $855 or higher. Combined with the 680 recommended market-rate units, these properties total 1,555 units. When the existing comparably priced units in the EMA are also considered, these higher rent units represent a 39.7% market penetration rate of the 3,920 income-appropriate renter households, which is also considered good. It also indicates that most renter households in the EMA are overqualified for their current housing.

7. Age- and Income-Appropriate Renter Household Demand Analysis

The recommended moderate ranch product is anticipated to attract older adult residents, including those homeowners who will be attracted to the maintenance-free lifestyle. As a result, we will also include an age- and income-appropriate renter household demand analysis in this study.

Older adult households typically have lower monthly living expenses and thus, we will use a higher rent-to-income ratio of 35%. Recommended rents for the moderate ranch product range from $900 to $1,265 per month and with the lowest monthly rent of $900, the minimum annual housing cost is $10,800. Applying the 35% rent-to-income ratio requires a minimum annual household income of $30,860.

Considering the renter to total households' ratio established for households with higher incomes, the number of renter households (age 55 and over) within the Decatur EMA that are age- and income-appropriate for the recommended ranch development ($30,860 and above) is estimated at 1,689 households in 2025. The 140 ranch units recommended would represent 8.3%, which is an excellent ratio of proposed units to potential age- and income-appropriate renter households.

There are no market-rate units restricted for older adults in the market area and thus, the 8.3% would also represent the penetration rate for senior units to age- and income-appropriate renter households.

D. CONDOMINIUM DEMAND ANALYSIS

All the demographic and economic characteristics of a market combine to provide an indication of the relative level of support for condominium development. By comparing market area characteristics with profiles previously established for other communities, we establish an appropriate level of support for sustainable condominium development.

In projecting future demand, consideration must be given to the fact that the past performance of a market may not be a true indication of future demand. In many instances demand can be limited by supply as is certainly the case in Decatur. In establishing the following capture factors, a blend of markets yields a true representation of demand (as opposed to using a single, small market that may not have all product types and price points available).

Our approach to establishing the market for condominium housing is based on an analysis of the demographic and economic characteristics of the market and the application of optimal capture factors.

Qualifying Incomes

For this analysis, we assume that 25% of the purchase price of a new condominium unit will be cash, yielding a 75% mortgage requirement. While many developments may offer 80% or 90% financing, current underwriting requirements generally reflect 75% financing.

Because of the difficulty of developing new condominium product under $150,000, our analysis will only consider households with incomes that will qualify them for homes above that price point. Even at $150,000 there is significant difficulty in providing product without public assistance in financing, infrastructure, etc.

Income/mortgage/purchase price requirements are as follows:

INCOME	MORTGAGE	AMOUNT FINANCED	HOME PRICE RANGE
$45,000 - $59,999	$131,250 - $149,999	75%	$150,000 - $199,999
$60,000 - $74,999	$150,000 - $187,499	75%	$200,000 - $249,999
$75,000 - $89,999	$187,500 - $224,999	75%	$250,000 - $299,999
$90,000 - $104,999	$225,000 - $262,499	75%	$300,000 - $349,999
$105,000 - $119,999	$262,500 - $299,999	75%	$350,000 - $399,999
$120,000 - $149,999	$300,000 - $374,999	75%	$400,000 - $499,999
$150,000 and over	$375,000 and over	75%	$500,000 and over

Following table illustrates the projected income distributions of total households within the Decatur EMA:

HOUSEHOLD INCOME RANGE	QUALIFIED HOME PRICE	2025 TOTAL HOUSEHOLDS	DISTRIBUTION
$45,000 - $59,999	$150,000 - $199,999	4,300	20.4%
$60,000 - $74,999	$200,000 - $249,999	3,012	14.3%
$75,000 - $89,999	$250,000 - $299,999	2,855	13.5%
$90,000 - $104,999	$300,000 - $349,999	2,474	11.7%
$105,000 - $119,999	$350,000 - $399,999	1,714	8.1%
$120,000 - $149,999	$400,000 - $499,999	3,428	16.2%
$150,000 and over	$500,000 and over	3,325	15.8%
	Total	21,108	100.0%

Based on levels of affordability of new product, an optimal capture factor can be applied to income ranges to determine the annual demand. The optimal capture factors have been established in mature condominium markets with adequate supply.

Within these markets, demographic characteristics have been analyzed including growth rates and household size, and economic factors have been considered including income levels and employment profiles.

Condominium Penetration Analysis

Based on the application of established capture factors for similar markets, the resulting annual demand for condominium homes in the Decatur EMA can be established.

We have applied established capture rates in established markets to establish the potential demand for condominium homes in the Decatur EMA.

PRICE RANGE	QUALIFIED 2025 HOUSEHOLDS	ESTIMATED INTERNAL DEMAND CAPTURE FACTOR	ESTIMATED DEMAND FROM AREA HOUSEHOLDS
$150,000 - $199,999	4,300	0.002	9
$200,000 - $249,999	3,012	0.002	6
$250,000 - $299,999	2,855	0.003	9
$300,000 - $349,999	2,474	0.003	7
$350,000 - $399,999	1,714	0.002	3
$400,000 - $499,999	3,428	0.001	3
$500,000 and over	3,325	0.001	3
Total	21,108		40

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When considering all price ranges, the total maximum annual support base is estimated to be approximately 40 condominium units, without considering demand from outside the Decatur EMA.

We estimate that as much as 30% of the support for any new condominium development will come from outside the Decatur EMA.

PRICE RANGE	ESTIMATED DEMAND FROM AREA HOUSEHOLDS	ESTIMATED DEMAND FROM OUTSIDE THE AREA	ESTIMATED TOTAL DEMAND
\$150,000 - \$199,999	9	4	13
\$200,000 - \$249,999	6	3	9
\$250,000 - \$299,999	9	4	13
\$300,000 - \$349,999	7	3	10
\$350,000 - \$399,999	3	1	4
\$400,000 - \$499,999	3	1	4
\$500,000 and over	3	1	4
Total	40	17	57

When considering the demand from both within Decatur and from outside the area, the total support is estimated to be approximately 57 new condominium homes per year in the Decatur EMA.

E. APARTMENT SUPPLY ANALYSIS

A total of 4,277 conventional apartment units in 36 projects were surveyed in the Decatur EMA. A total of 3,083 of these units are in 23 market-rate or Tax Credit developments, while the 1,194 remaining units are among 13 government subsidized developments.

There is also a large mixed-income Hope VI project, Wabash Crossing, which offers a wide range of both rental and for-sale products. However, management has been uncooperative and detailed information is currently unavailable. The following is a summary of the information that we have been able to confirm for this project.

- This property was constructed in three phases, Phase I in 2005, Phase II in 2009, and Phase III in 2010 on land that was once occupied by Longview Place, a 386-unit public housing project that was demolished in 2003. The combined three phases contain 471 total rental units (one-, two-, three-, and four-bedroom) and approximately 27 for-sale single-family homes. Among the 471 rental units are 430 Tax Credit units and 41 market-rate units and although the number of subsidized units being offered is unavailable, as estimated 160 are being operated by the Decatur Housing Authority.

In addition, there is also one student housing project, The Woods at Millikin that was identified, but excluded from our field survey given the fact that rents at the project are on a per semester, per person basis for the academic year at Millikin University. Three-bedroom rents at this project, which is at 1135 West Wood Street, are $6,407 for a single-occupied bedroom, while four-bedroom rents are $4,888 for a single-occupied bedroom and $4,382 for a double-occupied bedroom.

Following is a distribution of market-rate and Tax Credit units surveyed by unit type and vacancy rate:

DISTRIBUTION OF CONVENTIONAL MARKET-RATE AND TAX CREDIT APARTMENTS AND VACANCY RATE
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

UNIT TYPE	MARKET-RATE/TAX CREDIT UNITS		VACANCY RATE
	NUMBER	PERCENT	
Studio	170	5.5%	1.8%
One-Bedroom	1,157	37.5%	2.9%
Two-Bedroom	1,522	49.4%	2.8%
Three-Bedroom	234	7.6%	3.0%
Total	3,083	100.0%	2.8%

The overall vacancy rate in the Decatur area of 2.8% is low and would indicate that the market is limited by a lack of supply, rather than lacking in demand.

The area apartment base contains a well-balanced distribution of one-, two-, and three-bedroom units, accounting for 37.5%, 49.4%, and 7.6% of the total units, respectively.

Based on prior studies conducted by Danter and Associates, LLC, rents in the EMA have increased at an established annual rate of 2.8% over the past several years.

Median rents are low and reflect the age and condition of the apartment properties within the EMA. A comparison of median and upper-quartile rents and vacancies by each unit type follows:

MEDIAN AND UPPER-QUARTILE RENTS AND VACANCIES DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023					
		OVERALL	UPPER-QUARTILE		
UNIT TYPE	MEDIAN RENTS	VACANCY RATE	RENT RANGE	NUMBER OF UNITS	VACANCY RATE
Studio	$623	1.8%	$675	43	0.0%
One-Bedroom	$650	2.9%	$727-$847	289	5.2%
Two-Bedroom	$750	2.8%	$885-$1,294	381	2.6%
Three-Bedroom	$902	3.0%	$975-$1,412	59	3.4%

Following is a distribution of units and vacancies by year of construction:

DISTRIBUTION OF UNIT AND VACANCIES BY YEAR BUILT DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023			
PERIOD	PROJECTS BUILT	UNITS BUILT	CURRENT VACANCY RATE
Before 1970	3	715	2.5%
1970-1979	8	1,057	3.7%
1980-1989	4	772	1.8%
1990-1999	4	337	2.1%
2000-2009	3	178	4.5%
2010-2023*	1	24	0.0%
Total	23	3,083	2.8%
*Through July			

Clearly, the Decatur EMA is dominated by older apartment properties, with just over 65% of the existing properties being constructed and opened prior to 1990. These older properties contain a total of 2,544 units, which account for just over 80% of the total units in the area.

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Over the previous 15 years, only one property has opened in the market area. Akers Place (Map Code 36) is a 24-unit project that opened in 2014 and is currently 100.0% occupied.

Apartment properties in the area range in size from 24 units at several properties up to 336 units at Moundford Terrace (Map Code 15), for an overall average size of 134 units. The following table provides a distribution of units by the size of the project:

DISTRIBUTION OF UNITS AND PROJECTS
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

TOTAL UNITS IN PROJECTS	PROJECTS NUMBER	PROJECTS PERCENT	UNITS NUMBER	UNITS PERCENT	VACANCY RATE
Less Than 25	3	13.0%	72	2.3%	0.0%
25 to 49	1	4.4%	33	1.1%	6.1%
50 to 99	7	30.4%	564	18.3%	3.4%
100 to 199	6	26.1%	781	25.3%	1.4%
200 TO 299	4	17.4%	970	31.5%	2.9%
300 or Greater	2	8.7%	663	21.5%	3.9%
Total	23	100.0%	3,083	100.0%	2.8%

The area apartment market has been evaluated by the comparability rating of each property. Comparability ratings are based on a rating system that awards points to each project based on its unit amenities, project amenities, and aesthetic amenities (curbside appeal).

The overall median comparability rating of nearly 19.5 is well below the average for a typical market-rate property offering an ample amenity package. The following table identifies units and vacancies by comparability rating:

DISTRIBUTION OF UNITS AND PROJECTS BY COMPARABILITY RATING DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023

COMPARABILITY RATING RANGE	NUMBER OF PROJECTS	NUMBER OF UNITS	VACANCY RATE
Less Than 12.0	1	64	3.1%
12.0 to 14.5	0	0	-
15.0 to 17.5	6	402	1.5%
18.0 to 20.5	8	1,208	2.3%
20.0 to 22.5	6	1,002	3.2%
23.0 or Greater	2	407	4.4%
Total	23	3,083	2.8%

The two highest-rated apartment properties in the Decatur area are the 327-unit Woodcrest (Map Code 4), which opened in 1974, and the 80-unit The Reserve at Lakeview (Map Code 17), which is a Tax Credit and market-rate property that opened in 2008. Both properties have overall ratings of 23.0.

All four recommended apartment product types are anticipated to have overall comparability ratings that range from 26.5 to 31.0. Thus, all four will be the highest-rated properties in the EMA, which is a good illustration of how the Decatur market currently lacks modern, quality rental housing.

A distribution of amenities for the 23 existing market-rate and Tax Credit projects is as follows:

DISTRIBUTION OF AMENITIES BY PROJECT DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023		
AMENITY	**TOTAL NUMBER OF PROJECTS* (OUT OF 23)**	**SHARE OF PROJECTS WITH AMENITY**
Range	23	100.0%
Refrigerator	23	100.0%
Carpeting/Faux-wood Flooring	23	100.0%
Air Conditioning	22	95.7%
Window Coverings	20	87.0%
Central Laundry Facilities	19	82.6%
Dishwasher	19	82.6%
Disposal	18	78.3%
Balcony/Patio	18	78.3%
Ceiling Fan	15	65.2%
Washer/Dryer Hookups	14	60.9%
On-Site Management	13	56.5%
Playground	8	34.8%
Community Building/Room	8	34.8%
Swimming Pool	7	30.4%
Microwave	7	30.4%
Washer/Dryer	7	30.4%
Picnic/BBQ Area	6	26.1%
Carport	5	21.7%
Intercom Security/Security System	4	17.4%
Fireplace	4	17.4%
Fitness Center	4	17.4%
Business Center	4	17.4%
Garage	4	17.4%
Sports Court	3	13.0%
Tennis Court	3	13.0%
Vaulted/9' Ceilings	2	8.7%
Sauna	2	8.7%
Dog Park	2	8.7%
Elevator	2	8.7%
Hot Tub	1	4.3%
Security Gate	0	0.0%
*Includes properties in which some or all the units contain the amenity.		

Standard amenities featured in at least 60% of the apartments in the area are limited to a range, refrigerator, carpeting/faux-wood flooring, air conditioning, window coverings, central laundry facilities, dishwasher, disposal, balcony/patio, ceiling fan, and washer/dryer hook-ups.

F. CONDOMINIUM SUPPLY ANALYSIS

We surveyed all condominium properties identified within the Decatur EMA that have been active since mid-1999. There are a total of only three condominium properties surveyed within the EMA that sold units during the span of 24 years.

A total of 114 sales occurred among these three properties between late 1999 and 2019, when the final unit at The Meadows at Greenlake sold. The following table details the three projects in the area:

PROPERTY	TOTAL UNITS	UNITS SOLD	FIRST SALE	LAST SALE	AVERAGE MONTHLY ABSORPTION (UNITS)
Country Club Villas	18	18	11/1/04	12/18/08	0.4
Arbor Trail	62	62	10/28/99	12/31/02	1.6
The Meadows at Greenlake	34	34	10/1/08	6/1/19	0.3
Total	114	114			

The following table displays each condominium property by price range:

PROJECT NAME	PRICE RANGE
Country Club Villas	$256,500-$555,000
Arbor Trail	$118,000-$144,500
The Meadows at Greenlake	$129,500-$216,336

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Historical Absorption Trends

The following table details the number of active projects during the survey period, as well as the number of new units closed each year for the Decatur EMA:

ESTIMATED ANNUAL ABSORPTION BY YEAR
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

YEAR	TOTAL	ACTIVE PROJECTS
1999	8	1
2000	31	1
2001	15	1
2002	8	1
2003	0	0
2004	3	1
2005	6	1
2006	3	1
2007	4	1
2008	6	2
2009	5	1
2010	3	1
2011	3	1
2012	6	1
2013	4	1
2014	2	1
2015	1	1
2016	1	1
2017	1	1
2018	3	1
2019	1	1
2020	0	0
2021	0	0
2022	0	0
2023*	0	0
Total	114	

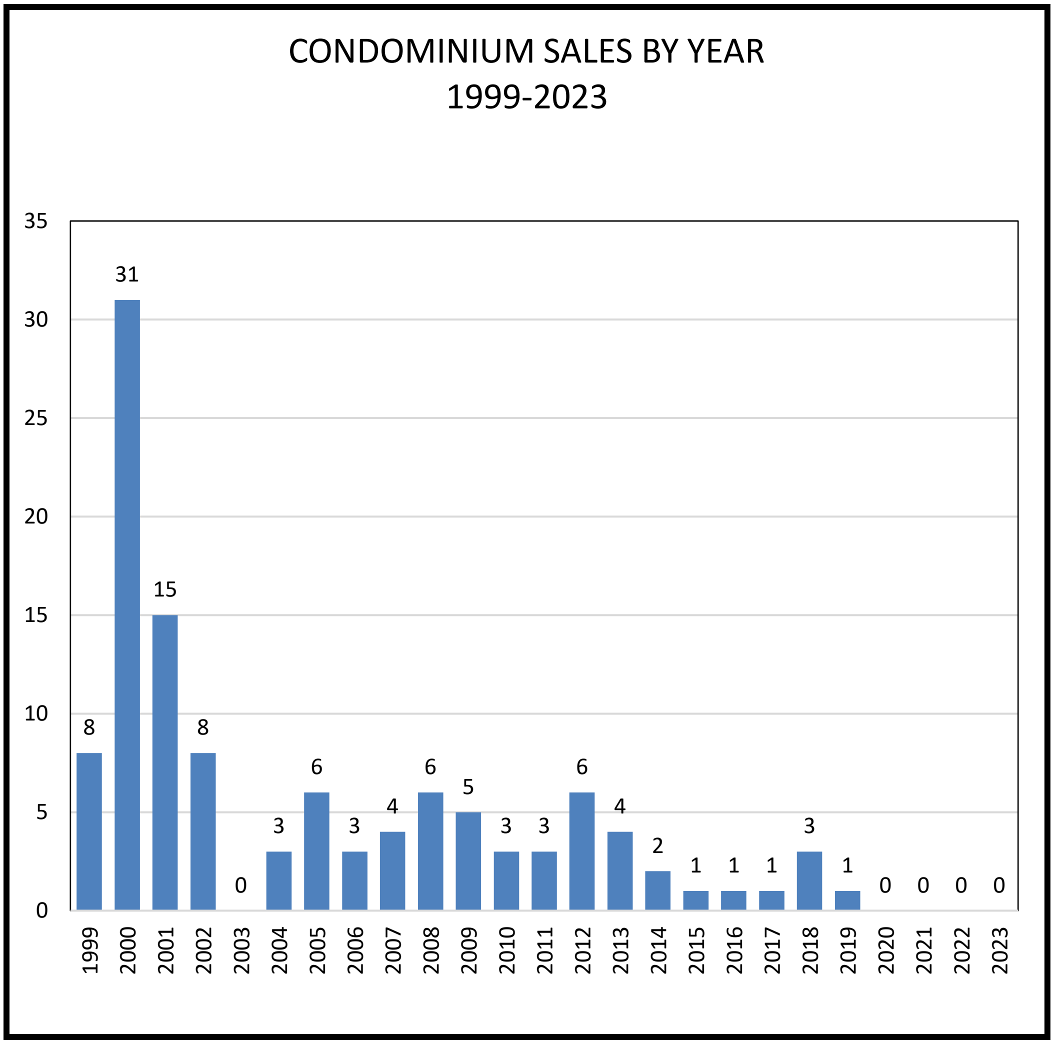
*Through July

As the above table illustrates, the Decatur EMA has been limited by the amount of condominium product that has been offered over the previous 14 years. During this span, only one property (The Meadows at Greenlake) offered available units.

Two properties offered available units in 2008; however, because The Meadows at Greenlake opened in October 2008 and Country Club Villas sold its final unit in December 2008, there were only six units that sold in 2008. Notably, 2008 was when the economic downturn occurred and had a significant impact on for-sale housing nationwide.

The highest number of new units sold among the condominium properties in the EMA during the past 24 years totaled 31 units and occurred in 2000, prior to the economic decline.

The following chart displays the average annual sales between mid-1999 and July 2023.



While overall lack of product resulted in low condominium unit sales, the limited number of available units by price point also likely had an adverse effect on the overall sales potential in the Decatur EMA. Nearly 80% of the total condominium sales that occurred in the area, between 1999 and 2019, were limited to the $100,000 to $199,999 price range.

The following table shows the distribution of sales by price and year for the EMA.

DISTRIBUTION OF CONDOMINIUM SALES BY PRICE AND YEAR
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

YEAR	TOTAL SALES	<$100,000	$100,000-$149,999	$150,000-$199,999	$200,000-$249,999	$250,000-$299,999	$300,000-$349,999	$350,000+
1999	8	-	8	-	-	-	-	-
2000	31	-	31	-	-	-	-	-
2001	15	-	15	-	-	-	-	-
2002	8	-	8	-	-	-	-	-
2003	0	-	-	-	-	-	-	-
2004	3	-	-	-	-	2	-	1
2005	6	-	-	-	-	-	5	1
2006	3	-	-	-	-	-	3	-
2007	4	-	-	-	-	3	-	1
2008	6	-	3	1	-	2	-	-
2009	5	-	1	4	-	-	-	-
2010	3	-	3	-	-	-	-	-
2011	3	-	2	1	-	-	-	-
2012	6	-	2	3	1	-	-	-
2013	4	-	1	2	1	-	-	-
2014	2	-	-	1	1	-	-	-
2015	1	-	-	1	-	-	-	-
2016	1	-	-	-	1	-	-	-
2017	1	-	-	-	1	-	-	-
2018	3	-	-	3	-	-	-	-
2019	1	-	-	1	-	-	-	-
2020	0	-	-	-	-	-	-	-
2021	0	-	-	-	-	-	-	-
2022	0	-	-	-	-	-	-	-
2023	0	-	-	-	-	-	-	-
Total	114	0	74	17	5	7	8	3

G. PLANNED AND PROPOSED PROJECTS

According to area planning and zoning officials, there are two smaller, affordable apartment properties and no condominium properties proposed in the Decatur EMA. The following is a summary of the two small Tax Credit properties proposed in the area:

- Carrie Lane-Woodford-Homes, which is currently in the initial construction phase, will offer 20 supportive housing units among a single-story building in the northwest corner of Carrie Lane and North Charles Avenue. These one-bedroom units will be designated for individuals with persistent mental illness and dual disorders wanting to transition from living in institutional settings to a community setting. Rents for 10 units will be based on 30% of the area median income (AMI), while the 10 remaining units will have rents based on 50% of AMI. However, all 20 units will be government subsidized through the Decatur Housing Authority. This project is anticipated to be completed in late 2023/early 2024.

- The Garfield School is a 63-unit Tax Credit project being proposed by Bywater Development Group in the former Garfield School at 1077 West Grand Avenue. Phase I of this development would include the rehabilitation, expansion, and conversion of the former school building into 63 affordable apartments, which would be designated for older adults (age 55 and over). Future phases could also include 40 units of one-story affordable housing targeting families, while additional phases could potentially include additional apartments and retail just south of the school building. Applications for this property were submitted to the Illinois Housing Development Authority for Tax Credit funding in both 2022 and 2023; however, funding was not awarded in either year and as a result, the status of this project is currently unknown.

H. LIFESTYLE SEGMENTATION ANALYSIS

1. INTRODUCTION

Lifestyle segmentation is based on the theory that people of similar demographics and lifestyles tend to cluster together in the same neighborhoods. ESRI has studied key demographic and consumer behavior variables from a variety of sources to create 67 lifestyle segments in their Tapestry Segmentation analyses.

Variables studied include household demographics, including marital and family status, age of householder, level of education; housing characteristics (such as tenure, age of home, home value and type of housing); and consumer spending patterns.

There are 67 lifestyle segments in 14 “Lifemode” groups and six “Urbanization” groups. These classifications allow for analysis of segments based on similar life stages (i.e. senior citizens or empty-nesters) or by area characteristics (i.e., city, suburban, rural)

Lifemode groups are numbered in order of group median household income and individual segments are assigned a letter within the group by median household income. So, segment 1A is the segment with the highest median household income (A) in the Lifemode group (1) with the highest median household income among all Lifemode groups.

It is important to understand that lifestyle segmentation does not replace the primary socioeconomic and demographic characteristics that are used to identify the Effective Market Area; rather, lifestyle segmentation can be used to provide additional market area characteristics that enhance the market area profile. For example, lifestyle segmentation may help influence how a property is marketed or help determine an amenity or services package that might hold appeal to area residents.

2. DECATUR EMA PROFILE

The top five lifestyle segments in the Decatur EMA are as follows:

- Midlife Constants (5E)
- Comfortable Empty Nesters (5A)
- Traditional Living (12B)
- Salt of the Earth (6B)
- Hometown Heritage (8G)

Together, these segments represent 55.9% of area households.

The following table illustrates some of the characteristics of the top five segments within the Decatur EMA:

Segment	Percent of County HHs	Median HH Income	Median Age	Average HH Size	Dominant HH Type	Percent Owners
Midlife Constants (5E)	17.6%	$53,200	47.0	2.31	Married Couples, No Children	72.7%
Comfortable Empty Nesters (5A)	11.8%	$75,000	48.0	2.52	Married Couples, No Children	86.9%
Traditional Living (12B)	9.6%	$39,300	35.5	2.51	Married Couples, No Children	58.9%
Salt of the Earth (6B)	8.7%	$56,300	44.1	2.59	Married Couples, No Children	83.1%
Hometown Heritage (8G)	8.2%	$28,200	32.4	2.66	Married Couples, With & Without Children/Single Parents	40.0%

These top five segments are generally dominated by married couples, most with no children living in owner-occupied housing units. Except for the Hometown Heritage segment, the four other lifestyle segments are homeowners. As the above table illustrates, the percentage of owners ranges from 40.0% to 86.9%, for an average of nearly 70%. The lack of rental housing within the Decatur EMA has likely contributed to the high percentage of homeownership among four of the top five segments.

The average median household income among these segments of $50,400 is just over 10% lower than the U.S. average, while the average median net worth among these households of $129,080 is nearly 40% higher than the U.S. average.

I. EMA DEMOGRAPHICS

A. Rental Base

Detailed data regarding the Decatur, Illinois Effective Market Area's rental base are provided by ESRI, Incorporated, the 2010 Census and the 2000 Census and the American Community Survey (2017-2021 rolling averages).

In 2010, there were 40,386 occupied housing units within the Decatur EMA. This is a decrease from the 40,639 units identified in the 2000 Census. By 2028, the number of occupied area housing units is projected to decrease 5.1% from 2010 to 38,320.

Distributions of housing units for 2000, 2010, 2023 (estimated) and 2028 (projected) are as follows:

	2000 CENSUS		2010 CENSUS	
	NUMBER	PERCENT	NUMBER	PERCENT
Occupied	40,639	92.3%	40,386	90.6%
By Owner	28,452	70.0%	27,484	68.1%
By Renter	12,187	30.0%	12,902	31.9%
Vacant	3,393	7.7%	4,205	9.4%
Total	44,032	100.0%	44,591	100.0%

	2023 ESTIMATE (ESRI)		2028 PROJECTION (ESRI)	
	NUMBER	PERCENT	NUMBER	PERCENT
Occupied	38,762	88.7%	38,320	88.6%
By Owner	26,581	68.6%	26,739	69.8%
By Renter	12,181	31.4%	11,581	30.2%
Vacant	4,948	11.3%	4,917	11.4%
Total	43,710	100.0%	43,237	100.0%

The above data is a distribution of all rental units (e.g., duplexes, conversions, units above storefronts, single-family homes, mobile homes, and conventional apartments) regardless of age or condition.

The 2010 Census marked a significant change in information gathering procedures. The information formerly gathered on the long form (income, rents and mortgage details) is no longer being collected for the decennial Census. Instead, everyone received a short form. This information is being collected on the much less sampled American Community Survey and being released as five-year rolling averages.

When available, we have presented 2010 Census data along with 2023 estimates and 2028 projections. When 2010 Census data are not available, we have presented 2000 Census data and/or American Community Survey data.

In 2000, there were approximately 12,187 renter-occupied housing units in the EMA. This includes all housing units (e.g., duplexes, single-family homes, mobile homes) regardless of age or condition.

A summary of the existing rental units in the market by type follows:

DISTRIBUTION OF RENTED UNITS BY UNIT TYPE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000		
UNIT TYPE	TOTAL NUMBER OF HOUSING UNITS	SHARE OF HOUSING UNITS
Single, Detached	4,984	40.9%
Single, Attached	219	1.8%
2 to 4	1,584	13.0%
5 to 9	1,706	14.0%
10 to 19	1,450	11.9%
20 to 49	987	8.1%
50+	1,024	8.4%
Mobile Home or Trailer	244	2.0%
Other	0	0.0%
Total	12,187	100.0%

Of the total renter-occupied housing units in the EMA in 2000, 7,032 (57.7%) were within single-family detached, single-family attached homes, buildings with two- to four-units, and mobile homes or trailers. This is a moderate share of renter-occupied units in non-conventional alternatives.

Following is a summary of the renter households in the Decatur EMA by household size:

DISTRIBUTION OF RENTER HOUSEHOLDS BY HOUSEHOLD SIZE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2010 CENSUS		
HOUSEHOLD SIZE	**NUMBER**	**PERCENT**
One Person	5,645	43.7%
Two Persons	3,168	24.6%
Three Persons	1,829	14.2%
Four Persons	1,266	9.8%
Five or More Persons	995	7.7%
Total	12,903	100.0%
Sources: 2010 Census ESRI, Incorporated		

In 2010, the owner- and renter-occupied households within the Decatur EMA were distributed as follows:

DISTRIBUTION OF TENURE BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2010 CENSUS				
	OWNER-OCCUPIED		**RENTER-OCCUPIED**	
TENURE	**NUMBER**	**PERCENT**	**NUMBER**	**PERCENT**
Householder 15 to 24 Years	398	1.4%	1,825	14.1%
Householder 25 to 34 Years	2,891	10.5%	3,014	23.4%
Householder 35 to 44 Years	3,817	13.9%	2,149	16.7%
Householder 45 to 54 Years	5,618	20.4%	2,237	17.3%
Householder 55 to 64 Years	6,236	22.7%	1,568	12.2%
Householder 65 to 74 Years	4,263	15.5%	822	6.4%
Householder 75 to 84 Years	3,095	11.3%	722	5.6%
Householder 85 Years and Older	1,165	4.2%	565	4.4%
Total	27,483	100.0%	12,902	100.0%

In 2000, existing gross rents in the Effective Market Area were distributed as follows:

DISTRIBUTION OF RENTAL UNITS BY GROSS RENT DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000 CENSUS		
RENT RANGE	**NUMBER**	**PERCENT**
No Cash Rent	500	4.1%
Under $250	1,628	13.4%
$250 - $349	1,706	14.0%
$350 - $449	2,584	21.2%
$450 - $549	2,632	21.6%
$550 - $649	1,575	12.9%
$650 - $749	747	6.1%
$750 - $899	451	3.7%
$900 - $999	155	1.3%
$1,000 - $1,499	183	1.5%
$1,500 and over	25	0.2%
Total	12,187	100.0%
Median Gross Rent	$446	
Source: 2000 Census		

The following table illustrates Renter-Occupied Housing Units by Gross Rent according to the most recent *American Community Survey*, which estimates data based on a rolling five-year average:

RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT DECATUR, ILLINOIS EFFECTIVE MARKET AREA ESTIMATED *AMERICAN COMMUNITY SURVEY 2017-2021*		
RENTER-OCCUPIED UNITS BY GROSS RENT	**2016-2020 ACS ESTIMATE**	**PERCENT**
No Cash Rent	29	0.2%
Less than $250	155	1.3%
$250 to $349	480	4.1%
$350 to $449	249	2.1%
$450 to $549	745	6.3%
$550 to $649	1,681	14.3%
$650 to $749	2,267	19.2%
$750 to $899	1,724	14.6%
$900 to $999	1,390	11.8%
$1,000 to $1,499	2,251	19.1%
$1,500 to $1,999	258	2.2%
$2,000 and over	550	4.7%
Total	11,779	100.0%
Median Gross Rent	$716	

The following table provides a summary of gross rent as a percentage of household income for the renter households in the Decatur EMA for 2000 (Census) and 2017-2021 *American Community Survey*:

GROSS RENT AS A PERCENT OF INCOME DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000 CENSUS, 2017-2021 *AMERICAN COMMUNITY SURVEY*				
	RENTER HOUSEHOLDS			
	2000 CENSUS		2017-2021 *AMERICAN COMMUNITY SURVEY*	
PERCENTAGE	NUMBER	PERCENT	NUMBER	PERCENT
Less than 20%	4,320	35.4%	3,387	26.9%
20% to 24%	1,476	12.1%	1,434	11.4%
25% to 29%	1,170	9.6%	1,228	9.8%
30% to 34%	962	7.9%	914	7.3%
35% or More	3,417	28.0%	4,080	32.4%
Not Computed	843	6.9%	1,535	12.2%
Total	12,187	100.0%	12,578	100.0%

A total of 4,320 renter households, 35.4% of the total, paid less than 20% of their annual household income for rental housing costs in 2000. This decreased to 26.9% in 2021. A total of 4,994 renter households paid 30% or more of their income for rental housing costs in 2021, a significant number of rent burdened households.

B. Demographic Factors

The following tables provide key information on EMA demographics, including population trends, household trends and household income trends.

POPULATION AND HOUSEHOLDS DECATUR, ILLINOIS EFFECTIVE MARKET AREA			
YEAR	POPULATION	HOUSEHOLDS	POPULATION PER HOUSEHOLD
2000 Census	99,231	40,639	2.44
2010 Census	96,788	40,386	2.40
Change 2000-2010	-2.5%	-0.6%	-
2023 (Estimated)	89,043	38,762	2.30
Change 2010-2023	-8.0%	-4.0%	-
2028 (Projected)	86,863	38,320	2.27
Change 2022-2028	-2.4%	-1.1%	-
Sources: Danter and Associates, LLC 2000 Census ESRI, Incorporated			

As the above table illustrates, both total population and households within the Decatur EMA declined between 2000 and 2010. During this period, the total population decreased 2.5% from 99,231 in 2000 to 96,788 in 2010. During this same span, households decreased 0.6% from 40,639 in 2000 to 40,386 in 2010.

This trend is expected to continue through 2028. The total population is expected to decrease by 2,180 (2.4%) between 2023 and 2028, while households are expected to decrease by 442 (1.1%).

The median population age in the 2010 Census was 40.1 years old, nearly two years older than reported in the 2000 Census. By 2028, the median population age is expected to increase by nearly 3% to 43 years old.

The following tables detail the area population by age groups:

DISTRIBUTION OF POPULATION BY AGE
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
2000 CENSUS, 2010 CENSUS

TOTAL POPULATION BY AGE	2000		2010	
	NUMBER	PERCENT	NUMBER	PERCENT
Under 5 Years	6,431	6.5%	6,157	6.4%
5 to 9 Years	6,823	6.9%	5,982	6.2%
10 to 14 Years	6,946	7.0%	5,915	6.1%
15 to 19 Years	7,110	7.2%	6,731	7.0%
20 to 24 Years	7,158	7.2%	6,501	6.7%
25 to 34 Years	11,159	11.2%	11,555	11.9%
35 to 44 Years	14,758	14.9%	10,913	11.3%
45 to 54 Years	13,915	14.0%	14,007	14.5%
55 to 64 Years	9,337	9.4%	12,916	13.3%
65 to 74 Years	7,967	8.0%	7,932	8.2%
75 to 84 Years	5,674	5.7%	5,555	5.7%
85 Years and Older	1,953	2.0%	2,624	2.7%
Total	99,231	100.0%	96,788	100.0%
Median Age	38.2		40.1	

Sources: Danter and Associates, LLC
2000 Census, 2010 Census
ESRI, Incorporated

DISTRIBUTION OF POPULATION BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2023 (ESTIMATED) AND 2028 (PROJECTED)				
TOTAL POPULATION BY AGE	**2023 (ESTIMATED)**		**2028 (PROJECTED)**	
	NUMBER	**PERCENT**	**NUMBER**	**PERCENT**
Under 5 Years	4,930	5.5%	4,811	5.5%
5 to 9 Years	5,187	5.8%	4,942	5.7%
10 to 14 Years	5,231	5.9%	5,177	6.0%
15 to 19 Years	5,529	6.2%	5,320	6.1%
20 to 24 Years	5,139	5.8%	5,114	5.9%
25 to 34 Years	10,674	12.0%	9,499	10.9%
35 to 44 Years	10,696	12.0%	10,625	12.2%
45 to 54 Years	9,966	11.2%	10,140	11.7%
55 to 64 Years	12,049	13.5%	10,239	11.8%
65 to 74 Years	11,003	12.4%	11,111	12.8%
75 to 84 Years	6,119	6.9%	7,166	8.2%
85 Years and Older	2,517	2.8%	2,720	3.1%
Total	89,043	100.0%	86,863	100.0%
Median Age	42.3		43.0	

Sources: Danter and Associates, LLC
ESRI, Incorporated

The following tables illustrates the households by age in the EMA in 2000, 2010, 2023 (estimated) and 2028 (projected):

HOUSEHOLDS BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000 AND 2010 CENSUS				
	2000		2010 (ESTIMATED)	
HOUSEHOLD AGE	NUMBER	PERCENT	NUMBER	PERCENT
Under 25 Years	2,656	6.5%	2,223	5.5%
25 to 34 Years	5,723	14.1%	5,905	14.6%
35 to 44 Years	8,424	20.7%	5,966	14.8%
45 to 54 Years	7,964	19.6%	7,855	19.5%
55 to 64 Years	5,548	13.7%	7,804	19.3%
65 to 74 Years	5,164	12.7%	5,085	12.6%
75 and Older	5,160	12.7%	5,547	13.7%
Total	40,639	100.0%	40,386	100.0%

Sources: Danter and Associates, LLC
2000 Census
ESRI, Incorporated

HOUSEHOLDS BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2023 (ESTIMATED) AND 2028 (PROJECTED)				
	2023 (ESTIMATED)		2028 (PROJECTED)	
HOUSEHOLD AGE	NUMBER	PERCENT	NUMBER	PERCENT
Under 25 Years	1,630	4.2%	1,620	4.2%
25 to 34 Years	5,453	14.1%	4,879	12.7%
35 to 44 Years	5,907	15.2%	5,918	15.4%
45 to 54 Years	5,536	14.3%	5,688	14.8%
55 to 64 Years	7,221	18.6%	6,179	16.1%
65 to 74 Years	7,074	18.2%	7,189	18.8%
75 and Older	5,941	15.3%	6,847	17.9%
Total	38,762	100.0%	38,320	100.0%
Sources: Danter and Associates, LLC 2000 Census ESRI, Incorporated				

The following table illustrates the distribution of income among all households in the EMA in 2000, 2023 (estimated) and 2028 (projected). Again, it is worth remembering that income data was not collected for the 2010 Census.

DISTRIBUTION OF INCOME DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000 CENSUS, 2023 (ESTIMATED) AND 2028 (PROJECTED)						
	2000		2023 (ESTIMATED)		2028 (PROJECTED)	
HOUSEHOLD INCOME	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Less than $15,000	7,855	19.3%	6,157	15.9%	5,756	15.0%
$15,000 to $24,999	5,978	14.7%	3,874	10.0%	3,261	8.5%
$25,000 to $34,999	5,741	14.1%	3,426	8.8%	3,033	7.9%
$35,000 to $49,999	6,746	16.6%	7,117	18.4%	6,514	17.0%
$50,000 to $74,999	7,712	19.0%	4,997	12.9%	5,053	13.2%
$75,000 to $99,999	3,415	8.4%	4,685	12.1%	4,868	12.7%
$100,000 to $149,999	2,174	5.3%	5,447	14.1%	6,111	15.9%
$150,000 to $199,999	410	1.0%	1,317	3.4%	1,616	4.2%
$200,000 or More	609	1.5%	1,742	4.5%	2,108	5.5%
Total	40,639	100.0%	38,762	100.0%	38,320	100.0%
Median Income	$36,658		$46,685		$52,150	

The following tables illustrate the distribution of income by age in 2000, 2023 (estimated) and 2028 (projected) the most recent available:

DISTRIBUTION OF INCOME BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2000 CENSUS							
2000 HOUSEHOLD INCOME	**AGE GROUP**						
	UNDER 25	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75+**
Less than $10,000	716	561	787	607	476	641	899
$10,000-$14,999	307	391	355	340	397	557	811
$15,000-$24,999	538	844	932	654	525	1,109	1,368
$25,000-$34,999	451	942	1,348	809	697	737	750
$35,000-$49,999	363	1,310	1,533	1,112	978	921	520
$50,000-$74,999	218	1,144	1,924	2,189	1,177	651	399
$75,000-$99,999	44	301	833	1,222	632	246	133
$100,000-$149,999	16	188	512	695	437	172	151
$150,000-$199,999	0	26	67	143	92	29	52
$200,000 or More	0	9	122	183	130	94	70
Total	2,656	5,723	8,424	7,964	5,548	5,164	5,160

DISTRIBUTION OF INCOME BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2023 ESTIMATED							
2022 HOUSEHOLD INCOME	**AGE GROUP**						
	UNDER 25	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75+**
Less than $15,000	496	887	726	671	1,148	1,140	1,090
$15,000-$24,999	208	448	411	333	637	752	1,085
$25,000-$34,999	158	433	344	362	509	729	891
$35,000-$49,999	362	1,027	934	822	1,237	1,390	1,346
$50,000-$74,999	190	769	816	724	912	1,068	519
$75,000-$99,999	126	713	869	800	988	784	405
$100,000-$149,999	74	816	1,137	1,121	1,121	791	388
$150,000-$199,999	13	203	257	308	258	172	106
$200,000 or More	5	157	414	396	411	248	111
Total	1,632	5,453	5,908	5,537	7,221	7,074	5,941
Median Income	$31,524	$48,630	$64,550	$68,641	$51,580	$43,592	$33,603
Average Income	$40,895	$70,247	$90,259	$92,859	$79,547	$66,282	$50,179

DISTRIBUTION OF INCOME BY AGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA 2028 PROJECTED							
2027 HOUSEHOLD INCOME	**AGE GROUP**						
	UNDER 25	**25-34**	**35-44**	**45-54**	**55-64**	**65-74**	**75+**
Less than $15,000	500	726	683	636	908	1,093	1,210
$15,000-$24,999	185	327	340	277	445	635	1,052
$25,000-$34,999	149	336	291	302	378	646	931
$35,000-$49,999	334	848	857	760	944	1,277	1,494
$50,000-$74,999	205	725	798	721	777	1,149	678
$75,000-$99,999	137	665	926	851	894	861	534
$100,000-$149,999	92	847	1,250	1,278	1,099	953	592
$150,000-$199,999	15	220	300	383	289	232	177
$200,000 or More	4	184	473	480	445	343	179
Total	1,621	4,878	5,918	5,688	6,179	7,189	6,847
Median Income	$33,058	$55,288	$74,571	$78,343	$61,291	$49,092	$36,582
Average Income	$44,114	$80,250	$100,473	$104,963	$92,119	$77,289	$59,153

IV. COMMUNITY PROFILE

A. EFFECTIVE MARKET AREA (EMA)

Basic to this study is the application of the Effective Market Area (EMA) approach to area analysis and development. The EMA is the smallest geographic area that is expected to generate between 60% and 70% of the support for the proposed project.

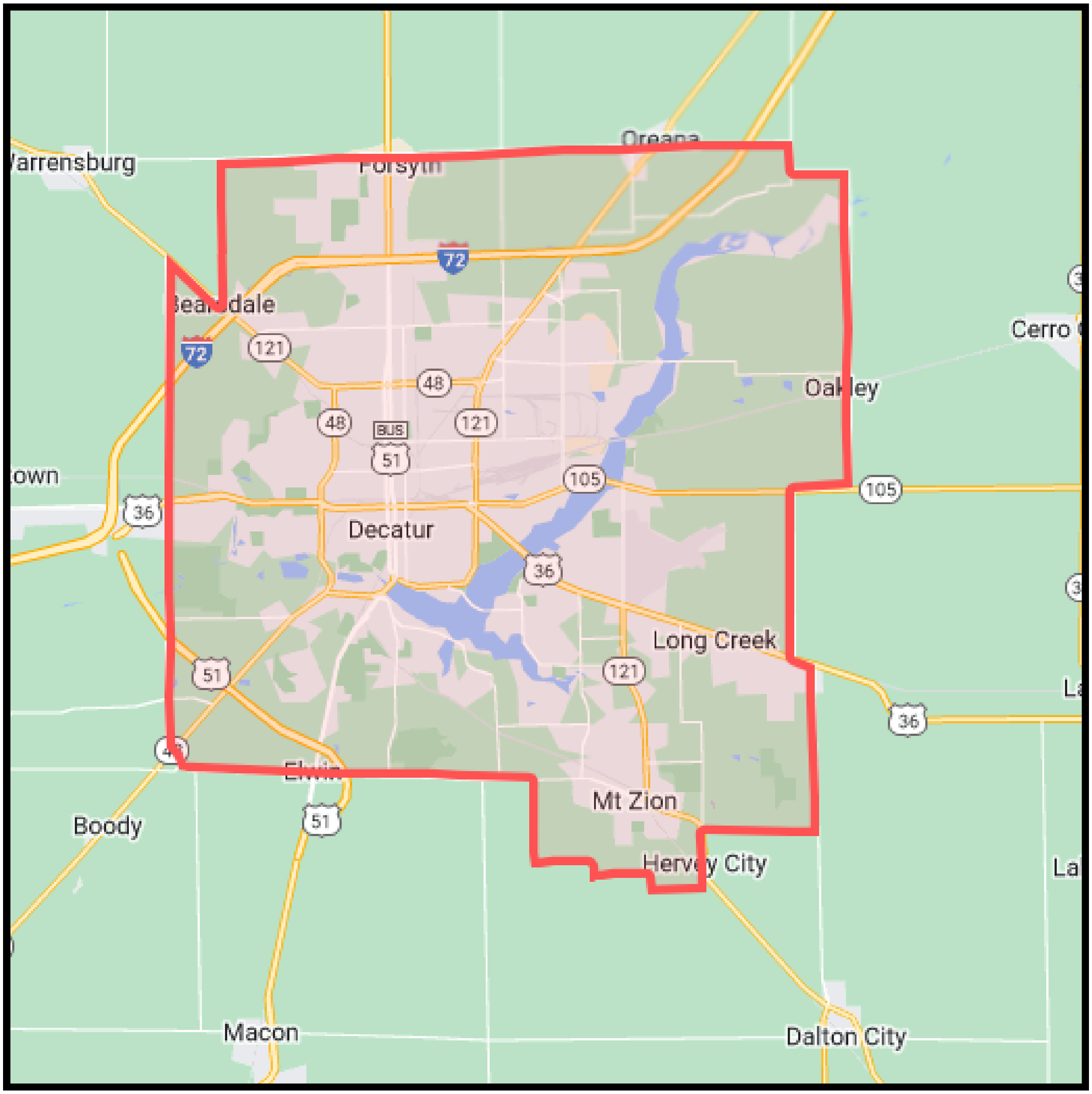
Each EMA is separated from adjacent market areas by natural and manmade barriers such as rivers, freeways, railroads, major arteries, or a marked difference in the socioeconomic makeup of a neighborhood or area. This methodology has a significant advantage over radial analyses that often do not consider these boundaries.

The EMA of the proposed site has been determined by:

- Interviews conducted with area apartment managers, real estate agents, planners, city officials, and area developers
- A demographic analysis
- An analysis of mobility patterns
- Personal observations of the field analyst

The Effective Market Area (EMA) generally includes the City of Decatur, Village of Mt. Zion, and their periphery. Specifically, the EMA is bounded by Forsyth Road, Shaffer Street, and Illiniwick Road to the north, Oakley Road, Prairie View Road, and 85th Street to the east, Elwin Road, Sulphur Spring Road, Kraft Road, Wheeler Road, and Sefton Road to the south, and Wyckles Road and Bearsdale Road to the west.

SITE EFFECTIVE MARKET AREA (EMA) MAP



DECATUR, ILLINOIS

DANTER
& ASSOCIATES

B. COMMUNITY SERVICES

The following table provides a listing of the community services that impact the Decatur area:

FACILITY/SERVICE	DESCRIPTION
Public Bus	The City of Decatur Transit
Major Highways	Interstate 72 U.S. Highway 51 State Route 121 State Route 48
Police	City of Decatur Police
Fire	City of Decatur Fire
Grocery/Supermarket	Kroger Walmart Supercenter ALDI
Shopping Mall/Center	Hickory Point Mall Brettwood Village Decatur Marketplace Decatur Crossing
Employment Centers/ Major Employers	Archer Daniels Midland Caterpillar Decatur Memorial Hospital Decatur Public Schools District #61
Recreational Facilities	Nelson Park Scoville Gardens & Zoo Devon Lakeshore Amphitheater Splash Cove Overlook Adventure Park Rock Springs Nature Center Macon County Fair & Event Facilities Decatur Civic Center
Hospital/Medical Facility	Decatur Memorial Hospital HSHS St. Mary's Hospital
Pharmacy	Walgreens
Senior Center	Decatur Macon County Senior Center
Banks	PNC Bank Regions Bank First National Bank of Decatur First Mid Bank & Trust Hickory Point Bank & Trust
Post Office	USPS
Library	Decatur Public Library

Religion and Schools

Most major denominations are represented. School facilities in the Decatur Public Schools District #61 includes five elementary schools, one middle school, two high schools, and seven academies, magnet, and lab schools. There are also numerous private/parochial schools and vocational schools in the Decatur area.

Utilities

Electric and gas services are provided by Ameren Illinois, while water, sewer, and trash removal services are provided by the City of Decatur. Telecommunications are provided by Comcast, AT&T, Metro Communications Company, HughesNet, DIRECTV, and Frontier.

Financial Institutions

Numerous banks and credit unions serve the Decatur area.

Media

Newspapers Circulated in the Site Area

NEWSPAPER	CITY OF ORIGIN	FREQUENCY OF PUBLICATION
Herald & Review	Decatur	Daily
Decatur Tribune	Decatur	Daily

Television: All major networks are represented and are received from Decatur, Springfield, and Champaign. Cable television is available.

Radio: Numerous AM and FM stations broadcast locally.

V. FIELD SURVEY OF MODERN APARTMENTS

The following analyses represent data from a field survey of the modern apartments in the Site EMA. Each development was surveyed by unit and project amenities, year opened, unit mix, vacancies, rents, and aesthetic quality. The collected data have been analyzed as follows:

- A distribution of both market-rate and government subsidized modern apartment units. The units are distributed by mix and vacancy.

- An analysis of multifamily construction trends, which includes number of units, number of projects, percent distribution, cumulative units, and vacancy rate by year built.

- A rent and vacancy analysis, which contains distributions of units and vacancies by net rent range. A separate distribution appears for units by number of bedrooms.

- A project information analysis listing the name and address of each development, its occupancy, and year opened. Any unique features are noted by the analyst.

- A street rent comparison listing rents by unit size for all market-rate developments.

- A comparability rating, assigning point values for unit amenities, project amenities, and overall aesthetic appeal/curbside marketability.

- Amenity analyses, including the following:
  - A unit amenity analyses listing the unit amenities for each property
  - A project amenity analysis listing the project amenities for each development.
  - A distribution of amenities by number of units and properties offering that amenity.

- A unit type/utility detail analysis with units offered and utilities available, including responsibility for payment.

- Rent/square foot

A map showing the location of each apartment complex included in this analysis is in Section VII – Modern Apartment Locations and Photographs.

DISTRIBUTION OF
MODERN APARTMENT UNITS
AND VACANCIES
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MARKET RATE UNITS

UNIT TYPE	UNITS		VACANCIES	
	NUMBER	PERCENT	NUMBER	PERCENT
STUDIO	170	5.5%	3	1.8%
ONE-BEDROOM	1,157	37.5%	33	2.9%
TWO-BEDROOM	1,522	49.4%	43	2.8%
THREE-BEDROOM	234	7.6%	7	3.0%
TOTAL	**3,083**	**100.0%**	**86**	**2.8%**

SUBSIDIZED

UNIT TYPE	UNITS		VACANCIES	
	NUMBER	PERCENT	NUMBER	PERCENT
STUDIO	62	5.2%	0	0.0%
ONE-BEDROOM	929	77.8%	6	0.6%
TWO-BEDROOM	163	13.7%	1	0.6%
THREE-BEDROOM	40	3.4%	0	0.0%
TOTAL	**1,194**	**100.0%**	**7**	**0.6%**

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**MARKET-RATE MULTIFAMILY
CONSTRUCTION TRENDS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023**

YEAR OF PROJECT OPENING	NUMBER OF PROJECTS	NUMBER OF UNITS	PERCENT DISTRIBUTION	CUMULATIVE UNITS	JULY 2023 VACANCY RATE
Before 1970	3	715	23.2%	715	2.5%
1970 - 1979	8	1,057	34.3%	1,772	3.7%
1980 - 1989	4	772	25.0%	2,544	1.8%
1990 - 1999	4	337	10.9%	2,881	2.1%
2000 - 2009	3	178	5.8%	3,059	4.5%
2010	0	0	0.0%	3,059	0.0%
2011	0	0	0.0%	3,059	0.0%
2012	0	0	0.0%	3,059	0.0%
2013	0	0	0.0%	3,059	0.0%
2014	1	24	0.8%	3,083	0.0%
2015	0	0	0.0%	3,083	0.0%
2016	0	0	0.0%	3,083	0.0%
2017	0	0	0.0%	3,083	0.0%
2018	0	0	0.0%	3,083	0.0%
2019	0	0	0.0%	3,083	0.0%
2020	0	0	0.0%	3,083	0.0%
2021	0	0	0.0%	3,083	0.0%
2022	0	0	0.0%	3,083	0.0%
2023*	0	0	0.0%	3,083	0.0%
TOTAL:	**23**	**3,083**	**100.0 %**	**3,083**	**2.8%**

AVERAGE ANNUAL RELEASE OF UNITS 2018 - 2022: 0

* THROUGH JULY 2023

RENT AND VACANCY ANALYSIS
STUDIO UNITS
DECATUR, ILLINOIS
JULY 2023
SITE EFFECTIVE MARKET AREA

	TOTAL UNITS		VACANCIES	
NET RENT	NUMBER	PERCENT	NUMBER	PERCENT
$675	60	35.3%	0	0.0%
$623	48	28.2%	1	2.1%
$555 - $565	24	14.1%	1	4.2%
$525	24	14.1%	0	0.0%
$492	6	3.5%	1	16.7%
$425	8	4.7%	0	0.0%
TOTAL	**170**	**100.0%**	**3**	**1.8%**

Median Net Rent: $623

RENT AND VACANCY ANALYSIS
ONE BEDROOM UNITS
DECATUR, ILLINOIS
JULY 2023
SITE EFFECTIVE MARKET AREA

	TOTAL UNITS		VACANCIES	
NET RENT	NUMBER	PERCENT	NUMBER	PERCENT
$847	43	3.7%	2	4.7%
$775 - $800	165	14.3%	5	3.0%
$772	39	3.4%	0	0.0%
$725 - $746	70	6.1%	3	4.3%
$695 - $715	84	7.3%	5	6.0%
$650 - $675	245	21.2%	6	2.4%
$645	39	3.4%	2	5.1%
$593 - $615	155	13.4%	5	3.2%
$546 - $570	169	14.6%	2	1.2%
$500 - $525	19	1.6%	0	0.0%
$470 - $475	114	9.9%	3	2.6%
$187	15	1.3%	0	0.0%
TOTAL	**1,157**	**100.0%**	**33**	**2.9%**

Median Net Rent: $650

RENT AND VACANCY ANALYSIS
TWO BEDROOM UNITS
DECATUR, ILLINOIS
JULY 2023
SITE EFFECTIVE MARKET AREA

	TOTAL UNITS		VACANCIES	
NET RENT	NUMBER	PERCENT	NUMBER	PERCENT
$1294	6	0.4%	0	0.0%
$1194	6	0.4%	0	0.0%
$1100	8	0.5%	0	0.0%
$1050	24	1.6%	0	0.0%
$975 - $995	107	7.0%	3	2.8%
$925 - $945	68	4.5%	2	2.9%
$885 - $895	226	14.8%	7	3.1%
$840 - $864	254	16.7%	4	1.6%
$795	27	1.8%	0	0.0%
$725 - $750	432	28.4%	16	3.7%
$696 - $719	211	13.9%	6	2.8%
$655 - $660	72	4.7%	4	5.6%
$625	52	3.4%	1	1.9%
$592	10	0.7%	0	0.0%
$224	19	1.2%	0	0.0%
TOTAL	**1,522**	**100.0%**	**43**	**2.8%**

Median Net Rent: $750

RENT AND VACANCY ANALYSIS
THREE BEDROOM UNITS
DECATUR, ILLINOIS
JULY 2023
SITE EFFECTIVE MARKET AREA

	TOTAL UNITS		VACANCIES	
NET RENT	**NUMBER**	**PERCENT**	**NUMBER**	**PERCENT**
$1412	12	5.1%	0	0.0%
$1350	4	1.7%	0	0.0%
$1100	7	3.0%	0	0.0%
$1050 - $1055	20	8.5%	0	0.0%
$975	48	20.5%	3	6.3%
$900 - $910	59	25.2%	3	5.1%
$850 - $870	26	11.1%	1	3.8%
$817 - $830	33	14.1%	0	0.0%
$760	8	3.4%	0	0.0%
$676	17	7.3%	0	0.0%
TOTAL	**234**	**100.0%**	**7**	**3.0%**

Median Net Rent: $902

Net rent (for conventional rental housing developements) includes water, sewer, and trash removal. Adjusted net rent is determined by subtracting landlord-paid utilities such as gas, electricity, heat, and cable TV from quoted rent, as well as adding tenant-paid water, sewer, and trash removal if applicable.

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PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
1	TWIN OAKS 2510-2525 TWIN OAKS CT. DECATUR IL 217 877-4000	1980	202	96.0%	PHASE II COMPLETE 1984; TWIN OAKS I & II ARE COMBINED
2	FLORIAN 2454 FLORIAN AVENUE DECATUR IL (217) 877-8703	1992	33	93.9%	
3	COLUMBUS 3805-3845 CAMELOT DR. DECATUR IL 217 875-3454	1977	24	100.0%	
4	WOODCREST 3903 CAMELOT CIR. DECATUR IL 217 875-3308	1974	327	95.7%	ADDITIONAL STORAGE
5	SPITLER PARK TOWNHOMES 302 SPITLER PARK PLAZA DRIVE MT ZION IL (217) 422-3330	2000	24	100.0%	
6	SOUTHERN OAKS 1730-1760 SOUTH FAIRVIEW AVENUE DECATUR IL (217) 422-9981	1979	64	96.9%	

DANTER & ASSOCIATES

PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME		YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
7	BELVEDERE CENTER PLAZA 225 WEST WOOD STREET DECATUR (217) 725-8822	IL	1989	122	100.0%	GOVERNMENT SUBSIDIZED, HUD SECTION 8; DESIGNATED FOR ELDERLY AND SPECIAL NEEDS PERSONS
8	COUNTRY TRAIL 2410-90 COUNTRY TR. DECATUR 217 877-4000	IL	1979	114	95.6%	
9	PRAIRIE HILLS 300 WEST MOUND ROAD DECATUR	IL	1980	109	99.1%	
10	VILLAGE NORTH 3990 NORTH WATER STREET DECATUR 217 877-4000	IL	1975	96	96.9%	TOWNHOMES HAVE ATTACHED GARAGES & FIREPLACES; 2 BEDROOM TOWNHOMES ARE LARGER AND HAVE BASEMENTS; THIS IS COMBINED WITH OLD MC#30
11	HICKORY POINT 189 WEST HICKORY POINT ROAD DECATUR (217) 859-8171	IL	1995	80	97.5%	
12	WEST MOUND 3707 NORTHHAVEN CT. DECATUR (217) 859-8027	IL	1983	183	98.9%	

DANTER & ASSOCIATES

PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
13	ROOSEVELT SCHOOL 701 WEST GRAND AVENUE DECATUR IL (217) 423-1701	2008	74	94.6%	TAX CREDIT; RENTS AT 40% & 60% AMI
14	STONES CROSSING 1350 WELLINGTON WAY DECATUR IL (217) 330-8769	1980	278	98.9%	
15	MOUNDFORD TERRACE 3750 N. COMMUNITY DRIVE DECATUR IL 217 877-5600	1967	336	96.4%	
16	THE CONCORD HIGHRISE 333 EAST CENTER STREET DECATUR IL 217 423-7711	1962	87	100.0%	GOVERNMENT SUBSIDIZED, DECATUR HOUSING AUTHORITY; PUBLIC HOUSING
17	THE RESERVE AT LAKEVIEW 1035 SOUTH MAIN STREET DECATUR IL (217) 424-8604	2008	80	95.0%	TAX CREDIT (68 UNITS)/MARKET-RATE (12 UNITS); BEAUTY SALON; LIBRARY
18	BRISTOL GARDENS 4725 NORTH MARTIN LUTHER KING JR. D DECATUR IL (217) 876-9249	1996	144	98.6%	TAX CREDIT; RENTS AT 60% AMI; DETACHED GARAGES: $50/MO.

PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME		YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
19	THE WOODS 3010 EAST MOUND DECATUR (217) 877-2600	IL	1979	57	98.2%	GOVERNMENT SUBSIDIZED, HUD SECTION 8; ELDERLY & DISABLED
20	BETH BOULEVARD 3195 BETH BOULEVARD DECATUR (217) 877-8703	IL	1979	122	100.0%	
21	TIMBER COVE 1707 SOUTH COUNTRY CLUB ROAD DECATUR (217) 917-4678	IL	1965	270	98.1%	BREAKFAST BAR
22	CARRIAGE HOUSE 3757 PORTAGE PL. DECATUR 217 875-0150	IL	1974	220	94.5%	
23	WILLOW HEIGHTS 1460 WELLINGTON WAY DECATUR 217 875-7344	IL	1979	63	96.8%	GOVERNMENT SUBSIDIZED, HUD SECTION 8
24	ORLANDO 156 S. WATER ST. DECATUR 217 426-2626	IL	1981	87	98.9%	GOVERNMENT SUBSIDIZED, HUD SECTION 8

PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
25	SPRING CREEK TOWERS 2727 N. MONROE DECATUR IL 217 875-3450	1980	137	99.3%	GOVERNMENT SUBSIDIZED, HUD SECTION 8; ELDERLY; BEAUTY SHOP; TRASH CHUTE
26	OXFORD HOUSE 2700 N. MONROE DECATUR IL 217 875-1081	1979	156	99.4%	GOVERNMENT SUBSIDIZED, HUD SECTION 8; ELDERLY AND SPECIAL NEEDS
27	SOUTHERN HILLS 3077 SOUTHERN HILLS DR. DECATUR IL 217 875-5511	1982	125	99.2%	GOVERNMENT SUBSIDIZED, HUD SECTION 8
28	HUNTLY RIDGE DOWTOWN 552 SOUTH CHURCH STREET DECATUR IL (217) 330-8712	1968	109	99.1%	
29	LEXINGTON HIGHRISE 1221 N. VAN DYKE DECATUR IL 217 422-3641	1980	103	100.0%	GOVERNMENT SUBSIDIZED, DECATUR HOUSING AUTHORITY; PUBLIC HOUSING; ELDERLY & DISABLED
30	VICTORIAN WOODS 3910 WEST MAIN STREET DECATUR IL (217) 424-0650	2006	59	100.0%	GOVERNMENT SUBSIDIZED, HUD SECTION 8; ELDERLY AND SPECIAL NEEDS ; WAITING LIST

PROJECT INFORMATION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	YEAR BUILT	TOTAL UNITS	PERCENT OCCUPIED	COMMENTS
31	OAKWOOD ESTATES 1454 WEST MOUND ROAD DECATUR IL (217) 875-4804	1996	80	98.8%	TAX CREDIT
32	EDGEWOOD 3772 JAMAR TRAIL DECATUR IL (217) 877-8703	1977	90	96.7%	
33	GREENWOOD MANOR 333 SOUTH MAIN STREET DECATUR IL (845) 286-4080	1993	108	100.0%	GOVERNMENT SUBSIDIZED; ELDERLY & DISABLED
34	HARTFORD HIGHRISE 1096 WEST DECATUR STREET DECATUR IL (217) 423-0227	1977	58	100.0%	GOVERNMENT SUBSIDIZED, DECATUR HOUSING AUTHORITY; PUBLIC HOUSING; ELDERLY & DISABLED
35	HERITAGE FIELDS I & II 3501-3600 NORTH CHARLES STREET DECATUR IL (217) 875-6938	2002	32	100.0%	GOVERNMENT SUBSIDIZED, HUD SECTION 202; ELDERLY; WAITING LIST
36	AKERS PLACE 210-220 EAST WEAVER ROAD FORSYTH IL	2014	24	100.0%	

STREET RENT COMPARISON
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	STUDIO	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM
1	TWIN OAKS		$800	$850 - $975	
2	FLORIAN			$850	
3	COLUMBUS		$525	$625	
4	WOODCREST	$580 - $610	$670 - $770	$770 - $940	
5	SPITLER PARK TOWNHOMES			$1100 - $1200	$1300
6	SOUTHERN OAKS		$475	$750	
7	BELVEDERE CENTER PLAZA	SUB.	SUB.		
8	COUNTRY TRAIL		$650	$750	
9	PRAIRIE HILLS		$675 - $725	$795 - $945	$1050 - $1100
10	VILLAGE NORTH			$850 - $1100	$975 - $1350
11	HICKORY POINT		$593	$696	
12	WEST MOUND		$695 - $698	$801	
13	ROOSEVELT SCHOOL	$492	$500 - $695	$592 - $750	$676 - $850
14	STONES CROSSING		$525 - $625	$795 - $895	

SUB. = GOVERNMENT SUBSIDIZED

DANTER & ASSOCIATES

STREET RENT COMPARISON
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	STUDIO	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM
15	MOUNDFORD TERRACE	$525 - $565	$605 - $645	$660 - $925	$830 - $1055
16	THE CONCORD HIGHRISE	SUB.	SUB.		
17	THE RESERVE AT LAKEVIEW		$306 - $865	$371 - $1037	
18	BRISTOL GARDENS		$656	$719	$817
19	THE WOODS		SUB.		
20	BETH BOULEVARD	$675	$550		
21	TIMBER COVE	$565	$650 - $770	$770 - $901	
22	CARRIAGE HOUSE		$784	$882	$1076
23	WILLOW HEIGHTS		SUB.		
24	ORLANDO		SUB.	SUB.	
25	SPRING CREEK TOWERS		SUB.		
26	OXFORD HOUSE	SUB.	SUB.		
27	SOUTHERN HILLS		SUB.	SUB.	SUB.

SUB. = GOVERNMENT SUBSIDIZED

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STREET RENT COMPARISON
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	STUDIO	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM
28	HUNTLY RIDGE DOWTOWN		$650	$725	$900
29	LEXINGTON HIGHRISE		SUB.		
30	VICTORIAN WOODS		SUB.		
31	OAKWOOD ESTATES		$560	$625	$760
32	EDGEWOOD	$425	$650	$750	
33	GREENWOOD MANOR		SUB.	SUB.	SUB.
34	HARTFORD HIGHRISE		SUB.		
35	HERITAGE FIELDS I & II		SUB.	SUB.	
36	AKERS PLACE			$1050	

Rents listed are those quoted to our field analyst for new leases. Residents on older leases or renting month-to-month may be paying more or less, depending on changes in quoted rent. Rent specials and concessions are noted in the project information section of this field survey.

SUB. = GOVERNMENT SUBSIDIZED

COMPARABILITY RATING
MODERN APARTMENT DEVELOPMENT
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT	COMPARABILITY FACTOR			TOTAL
		UNIT	PROJECT	AESTHETIC	
1	TWIN OAKS	11.5	2.0	7.5	21.0
2	FLORIAN	10.0	1.0	6.0	17.0
3	COLUMBUS	8.0	1.0	6.0	15.0
4	WOODCREST	7.5	8.5	7.0	23.0
5	SPITLER PARK TOWNHOMES	14.5	0.0	8.0	22.5
6	SOUTHERN OAKS	5.0	0.0	5.5	10.5
7	BELVEDERE CENTER PLAZA	7.0	1.5	5.5	14.0
8	COUNTRY TRAIL	10.5	1.0	7.0	18.5
9	PRAIRIE HILLS	7.0	6.0	7.5	20.5
10	VILLAGE NORTH	10.0	4.0	7.5	21.5
11	HICKORY POINT	9.5	2.5	7.0	19.0
12	WEST MOUND	9.0	4.5	6.0	19.5
13	ROOSEVELT SCHOOL	9.0	5.0	7.0	21.0
14	STONES CROSSING	8.0	3.0	7.0	18.0

DANTER & ASSOCIATES

COMPARABILITY RATING
MODERN APARTMENT DEVELOPMENT
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT	COMPARABILITY FACTOR			
		UNIT	PROJECT	AESTHETIC	TOTAL
15	MOUNDFORD TERRACE	9.5	6.0	6.5	22.0
16	THE CONCORD HIGHRISE	6.0	2.0	6.0	14.0
17	THE RESERVE AT LAKEVIEW	10.0	5.5	7.5	23.0
18	BRISTOL GARDENS	9.0	3.0	7.0	19.0
19	THE WOODS	7.5	2.0	6.5	16.0
20	BETH BOULEVARD	8.5	2.0	6.0	16.5
21	TIMBER COVE	9.0	6.5	6.0	21.5
22	CARRIAGE HOUSE	8.0	3.5	7.0	18.5
23	WILLOW HEIGHTS	7.0	3.5	6.0	16.5
24	ORLANDO	6.0	2.0	6.0	14.0
25	SPRING CREEK TOWERS	6.5	4.5	6.0	17.0
26	OXFORD HOUSE	7.5	3.5	6.5	17.5
27	SOUTHERN HILLS	7.0	2.5	6.0	15.5

COMPARABILITY RATING
MODERN APARTMENT DEVELOPMENT
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

		COMPARABILITY FACTOR			
MAP CODE	**PROJECT**	**UNIT**	**PROJECT**	**AESTHETIC**	**TOTAL**
28	HUNTLY RIDGE DOWTOWN	7.5	1.5	6.0	15.0
29	LEXINGTON HIGHRISE	6.5	2.0	6.5	15.0
30	VICTORIAN WOODS	7.0	2.5	6.0	15.5
31	OAKWOOD ESTATES	9.0	4.0	7.0	20.0
32	EDGEWOOD	9.5	1.0	6.5	17.0
33	GREENWOOD MANOR	3.5	0.0	7.5	11.0
34	HARTFORD HIGHRISE	6.5	0.0	5.5	12.0
35	HERITAGE FIELDS I & II	6.5	0.0	7.5	14.0
36	AKERS PLACE	7.0	0.0	8.0	15.0

Point values have been assigned for unit and project amenities. Aesthetic amenities are based on general appearance, upkeep, landscaping, etc. and are based on the judgment of the field representative.

PROJECT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	POOL	COMMON BUILDING	SAUNA	HOT TUB	EXERCISE ROOM	TENNIS	PLAYGROUND	SPORTS COURT	JOG/BIKE TRAIL	LAKE	PICNIC AREA	LAUNDRY	SECURITY GATE	ON-SITE MGMT	ELEVATOR	BUSINESS CENTER	SECURITY PATROL	OTHER
1	TWIN OAKS		X		X										X				
2	FLORIAN												X						
3	COLUMBUS												X						
4	WOODCREST	X	X	X		X			B			X	X		X		X		DOG PARK
5	SPITLER PARK TOWNHOMES																		
6	SOUTHERN OAKS																		
7	BELVEDERE CENTER PLAZA														X	X			
8	COUNTRY TRAIL												X						
9	PRAIRIE HILLS	X		X			X	X					X		X				
10	VILLAGE NORTH	X						X					X		X				
11	HICKORY POINT		X										X		X				
12	WEST MOUND	X					X						X		X				

SPORTS COURT
V - VOLLEYBALL
B - BASKETBALL
R - RACQUETBALL

PROJECT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	POOL	COMMON BUILDING	SAUNA	HOT TUB	EXERCISE ROOM	TENNIS	PLAYGROUND	SPORTS COURT	JOG/BIKE TRAIL	LAKE	PICNIC AREA	LAUNDRY	SECURITY GATE	ON-SITE MGMT	ELEVATOR	BUSINESS CENTER	SECURITY PATROL	OTHER
13	ROOSEVELT SCHOOL		X			X		X					X		X	X			
14	STONES CROSSING	X											X						
15	MOUNDFORD TERRACE	X				X	X	X					X				X		
16	THE CONCORD HIGHRISE		X										X						
17	THE RESERVE AT LAKEVIEW		X			X							X		X	X	X		INTERNET CAFÉ
18	BRISTOL GARDENS							X	B			X	X		X				
19	THE WOODS											X	X		X				
20	BETH BOULEVARD											X	X		X				
21	TIMBER COVE	X	X					X				X	X		X		X		DOG PARK
22	CARRIAGE HOUSE		X					X					X		X		X		
23	WILLOW HEIGHTS		X										X		X	X			
24	ORLANDO		X										X						

SPORTS COURT
V - VOLLEYBALL
B - BASKETBALL
R - RACQUETBALL

DANTER & ASSOCIATES

PROJECT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	POOL	COMMON BUILDING	SAUNA	HOT TUB	EXERCISE ROOM	TENNIS	PLAYGROUND	SPORTS COURT	JOG/BIKE TRAIL	LAKE	PICNIC AREA	LAUNDRY	SECURITY GATE	ON-SITE MGMT	ELEVATOR	BUSINESS CENTER	SECURITY PATROL	OTHER
25	SPRING CREEK TOWERS		X										X		X	X	X		COURTYARD
26	OXFORD HOUSE		X			X						X	X						
27	SOUTHERN HILLS		X					X					X						
28	HUNTLY RIDGE DOWTOWN											X	X						
29	LEXINGTON HIGHRISE		X										X						
30	VICTORIAN WOODS		X										X		X				
31	OAKWOOD ESTATES		X					X	B			X	X		X				
32	EDGEWOOD												X						
33	GREENWOOD MANOR																		
34	HARTFORD HIGHRISE																		
35	HERITAGE FIELDS I & II																		
36	AKERS PLACE																		

SPORTS COURT
V - VOLLEYBALL
B - BASKETBALL
R - RACQUETBALL

UNIT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	RANGE	REFRIGERATOR	MICROWAVE	DISHWASHER	DISPOSAL	AIR CONDITIONING	WASHER/DRYER	WASH/DRY HOOKUPS	CARPET	WINDOW COVERINGS	FIREPLACE	INTERCOM SECURITY	BALCONY/PATIO	CARPORT	GARAGE	BASEMENT	CEILING FAN	VAULTED CEILINGS	SECURITY SYSTEM	OTHER
1	TWIN OAKS	X	X	X	X	X	X	X	X	X	B	X		X	X			X			
2	FLORIAN	X	X	X	X	X	C			X	B		X	X				X			
3	COLUMBUS	X	X		X	X	X			X	B			S							
4	WOODCREST	X	X		S	X	X	S	S	X	B			S				X			
5	SPITLER PARK TOWNHOMES	X	X	X	X	X	C	X	X	X	B	X		X		A		X	X		
6	SOUTHERN OAKS	X	X				X							X							
7	BELVEDERE CENTER PLAZA	X	X				X			X	B		X								
8	COUNTRY TRAIL	X	X	X	X	X	X	X	X	X	B	X		X	S						
9	PRAIRIE HILLS	X	X				X		S	X	B								X		
10	VILLAGE NORTH	X	X		X	X	X		X	X	B	S		X	X	S		X			
11	HICKORY POINT	X	X		X	X	C		X	X	B			X				X			

S - SOME
O - OPTIONAL

REFRIGERATOR
I -ICEMAKER
F - FROSTFREE

AIR CONDITIONING
C - CENTRAL AIR
W - WINDOW UNIT

WINDOW COVERINGS
B - BLINDS
D - DRAPES

GARAGE
A - ATTACHED
D - DETACHED
U - UNDERGROUND

BASEMENT
U - UNFINISHED
F - FINISHED

DANTER & ASSOCIATES

UNIT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	RANGE	REFRIGERATOR	MICROWAVE	DISHWASHER	DISPOSAL	AIR CONDITIONING	WASHER/DRYER	WASH/DRY HOOKUPS	CARPET	WINDOW COVERINGS	FIREPLACE	INTERCOM SECURITY	BALCONY/PATIO	CARPORT	GARAGE	BASEMENT	CEILING FAN	VAULTED CEILINGS	SECURITY SYSTEM	OTHER
12	WEST MOUND	X	X		X	X	X			X	B			X				X			
13	ROOSEVELT SCHOOL	X	X		X	X	C		S	X	B		X					X			
14	STONES CROSSING	X	X		X	X	X	S	S	X	B										
15	MOUNDFORD TERRACE	X	X		X	X	X		S	X	B			X	X			X			
16	THE CONCORD HIGHRISE	X	X				X			X	B										
17	THE RESERVE AT LAKEVIEW	X	X		X	X	C			X	B		X	X				X			EXTRA STORAGE
18	BRISTOL GARDENS	X	X		X	X	C			X	B			X		O		X			
19	THE WOODS	X	X			X	X			X	B		X								
20	BETH BOULEVARD	X	X	X	X	X	W			X	B							X			
21	TIMBER COVE	X	X	X	X	S	C	S	S	X	B		X	X							BLACK APLLIANCES
22	CARRIAGE HOUSE	X	X	X		X	X			X	B			X							

	REFRIGERATOR	AIR CONDITIONING	WINDOW COVERINGS	GARAGE	BASEMENT
S - SOME	I -ICEMAKER	C - CENTRAL AIR	B - BLINDS	A - ATTACHED	U - UNFINISHED
O - OPTIONAL	F - FROSTFREE	W - WINDOW UNIT	D - DRAPES	D - DETACHED	F - FINISHED
				U - UNDERGROUND	

DANTER & ASSOCIATES

UNIT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	RANGE	REFRIGERATOR	MICROWAVE	DISHWASHER	DISPOSAL	AIR CONDITIONING	WASHER/DRYER	WASH/DRY HOOKUPS	CARPET	WINDOW COVERINGS	FIREPLACE	INTERCOM SECURITY	BALCONY/PATIO	CARPORT	GARAGE	BASEMENT	CEILING FAN	VAULTED CEILINGS	SECURITY SYSTEM	OTHER
23	WILLOW HEIGHTS	X	X				X			X	B							X			
24	ORLANDO	X	X				X			X											
25	SPRING CREEK TOWERS	X	X				X			X	B										
26	OXFORD HOUSE	X	X			X	X			X				X				X			
27	SOUTHERN HILLS	X	X			X	X			X				X							
28	HUNTLY RIDGE DOWTOWN	X	X				C		X	X	B							X			
29	LEXINGTON HIGHRISE	X	X				X			X	B										
30	VICTORIAN WOODS	X	X				X			X	B										EMERGENCY PULL CORDS
31	OAKWOOD ESTATES	X	X		X	X	C		S	X	B			X				X			
32	EDGEWOOD	X	X		S		X	X	X	X	B			X		D		X			
33	GREENWOOD MANOR	X	X															X			

	REFRIGERATOR	AIR CONDITIONING	WINDOW COVERINGS	GARAGE	BASEMENT
S - SOME	I -ICEMAKER	C - CENTRAL AIR	B - BLINDS	A - ATTACHED	U - UNFINISHED
O - OPTIONAL	F - FROSTFREE	W - WINDOW UNIT	D - DRAPES	D - DETACHED	F - FINISHED
				U - UNDERGROUND	

DANTER & ASSOCIATES

UNIT AMENITIES DESCRIPTION
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	RANGE	REFRIGERATOR	MICROWAVE	DISHWASHER	DISPOSAL	AIR CONDITIONING	WASHER/DRYER	WASH/DRY HOOKUPS	CARPET	WINDOW COVERINGS	FIREPLACE	INTERCOM SECURITY	BALCONY/PATIO	CARPORT	GARAGE	BASEMENT	CEILING FAN	VAULTED CEILINGS	SECURITY SYSTEM	OTHER
34	HARTFORD HIGHRISE	X	X				X			X	B										
35	HERITAGE FIELDS I & II	X	X				X			X	B										
36	AKERS PLACE	X	X		X					X	B			X	X						

	REFRIGERATOR	AIR CONDITIONING	WINDOW COVERINGS	GARAGE	BASEMENT
S - SOME	I -ICEMAKER	C - CENTRAL AIR	B - BLINDS	A - ATTACHED	U - UNFINISHED
O - OPTIONAL	F - FROSTFREE	W - WINDOW UNIT	D - DRAPES	D - DETACHED	F - FINISHED
				U - UNDERGROUND	

DISTRIBUTION OF
UNIT AND PROJECT AMENITIES
MARKET RATE UNITS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

	PROJECTS			
UNIT AMENITIES	**ALL UNITS**	**SOME UNITS OR OPTIONAL**	**TOTAL**	**PERCENTAGE OF PROJECTS**
REFRIGERATOR	23	0	23	100.0%
RANGE	23	0	23	100.0%
MICROWAVE	7	0	7	30.4%
DISHWASHER	17	2	19	82.6%
DISPOSAL	17	1	18	78.3%
AIR CONDITIONING	22	0	22	95.7%
WASHER / DRYER	4	3	7	30.4%
WASH / DRY HOOKUP	7	7	14	60.9%
CARPET	22	0	22	95.7%
WINDOW COVERINGS	20	0	20	87.0%
FIREPLACE	3	1	4	17.4%
INTERCOM SECURITY	4	0	4	17.4%
BALCONY / PATIO	16	2	18	78.3%
CAR PORT	4	1	5	21.7%
GARAGE	2	2	4	17.4%
BASEMENT	0	0	0	0.0%
CEILING FAN	15	0	15	65.2%
VAULTED CEILING	2	0	2	8.7%
SECURITY SYSTEM	0	0	0	0.0%
PROJECT AMENITIES				
POOL	7		7	30.4%
COMMON BUILDING	8		8	34.8%
SAUNA	2		2	8.7%
HOT TUB	1		1	4.3%
EXERCISE ROOM	4		4	17.4%
TENNIS	3		3	13.0%
PLAYGROUND	8		8	34.8%
SPORTS COURT	3		3	13.0%
JOG / BIKE TRAIL	0		0	0.0%
LAKE	0		0	0.0%
PICNIC AREA	6		6	26.1%
LAUNDRY FACILITY	19		19	82.6%
SECURITY GATE	0		0	0.0%
ON SITE MANAGEMENT	13		13	56.5%
ELEVATOR	2		2	8.7%

UNIT TYPE / UTILITY DETAIL
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	GARDEN S	GARDEN 1	GARDEN 2	GARDEN 3	GARDEN 4+	TOWNHOUSE 1	TOWNHOUSE 2	TOWNHOUSE 3	TOWNHOUSE 4+	NUMBER OF FLOORS	TYPE HEAT	PAYOR HEAT	TYPE HOT WATER	PAYOR HOT WATER	TYPE COOKING	PAYOR COOKING	ELECTRICITY	WATER/SEWER	TRASH PICKUP	TYPE CABLE	PAYOR CABLE	INTERNET
1	TWIN OAKS		X	X							3	G	T	E	T	E	T	T	L	L	C	T	T
2	FLORIAN			X							2	E	T	E	T	E	T	T	L	T	C	T	T
3	COLUMBUS		X	X							2	G	T	E	T	E	T	T	L	L	C	T	T
4	WOODCREST	X	X	X							2	G	T	G	T	E	T	T	L	L	C	L	T
5	SPITLER PARK TOWNHOMES							X	X		2	E	T	E	T	E	T	T	T	T	C	T	T
6	SOUTHERN OAKS		X	X							3	G	T	G	T	E	T	T	L	L	C	T	T
7	BELVEDERE CENTER PLAZA	X	X								9	E	T	E	T	E	T	T	L	L	C	T	T
8	COUNTRY TRAIL		X	X							3	G	T	E	T	E	T	T	L	L	C	T	T
9	PRAIRIE HILLS			X			X		X		2	E	T	E	T	E	T	T	L	L	C	T	T
10	VILLAGE NORTH			X	X			X	X		2	E	T	E	T	E	T	T	L	L	C	T	T
11	HICKORY POINT		X	X							2	E	T	E	T	E	T	T	L	L	C	T	T
12	WEST MOUND		X	X								E	T	E	T	E	T	T	T	T	C	T	T
13	ROOSEVELT SCHOOL	X	X	X	X				X		3	E	T	E	T	E	T	T	L	L	C	T	T
14	STONES CROSSING		X	X							3	E	T	E	T	E	T	T	L	L	C	L	T
15	MOUNDFORD TERRACE	X	X	X	X			X	X		2	G	T	G	T	E	T	T	L	L	C	T	T
16	THE CONCORD HIGHRISE	X	X								6	E	L	E	T	E	T	T	L	L	C	T	T

PAYOR
L - LANDLORD
T - TENANT

UTILITIES
E - ELECTRIC
G - GAS
S - STEAM
O - OTHER

CABLE TV
C - COAXIAL
S - SATELLITE

DANTER & ASSOCIATES

UNIT TYPE / UTILITY DETAIL
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	GARDEN S	GARDEN 1	GARDEN 2	GARDEN 3	GARDEN 4+	TOWNHOUSE 1	TOWNHOUSE 2	TOWNHOUSE 3	TOWNHOUSE 4+	NUMBER OF FLOORS	TYPE HEAT	PAYOR HEAT	TYPE HOT WATER	PAYOR HOT WATER	TYPE COOKING	PAYOR COOKING	ELECTRICITY	WATER/SEWER	TRASH PICKUP	TYPE CABLE	PAYOR CABLE	INTERNET
17	THE RESERVE AT LAKEVIEW		X	X							4	G	L	G	L	E	T	T	L	L	C	T	T
18	BRISTOL GARDENS		X	X	X						2	E	T	E	T	E	T	T	L	L	C	T	T
19	THE WOODS		X								3	E	T	E	T	E	T	T	L	L	C	L	L
20	BETH BOULEVARD	X	X								3	E	T	E	T	E	T	T	L	L	C	T	T
21	TIMBER COVE	X	X	X							2	E	T	E	T	E	T	T	T	T	C	T	T
22	CARRIAGE HOUSE		X	X					X		2	G	L	G	L	G	T	T	L	L	C	T	T
23	WILLOW HEIGHTS		X								3	E	L	E	L	E	L	T	L	L	C	T	T
24	ORLANDO		X	X							7	E	T	E	T	E	T	T	L	L	C	T	T
25	SPRING CREEK TOWERS		X								6	E	T	E	T	E	T	T	L	L	C	T	T
26	OXFORD HOUSE	X	X									E	T	E	T	E	T	T	L	L	C	T	T
27	SOUTHERN HILLS		X					X	X		2	E	T	E	T	E	T	T	L	L	C	T	T
28	HUNTLY RIDGE DOWTOWN		X	X					X		2,3	G	T	E	T	E	T	T	L	L	C	T	T
29	LEXINGTON HIGHRISE		X								6	E	T	E	T	E	T	T	L	L	C	T	T
30	VICTORIAN WOODS		X								2	E	T	E	T	E	T	T	L	L	C	T	T
31	OAKWOOD ESTATES		X	X	X						2	E	T	E	T	E	T	T	L	L	C	T	T
32	EDGEWOOD	X	X	X							3	E	T	E	T	E	T	T	L	L	C	T	T

PAYOR
L - LANDLORD
T - TENANT

UTILITIES
E - ELECTRIC
G - GAS
S - STEAM
O - OTHER

CABLE TV
C - COAXIAL
S - SATELLITE

DANTER & ASSOCIATES

UNIT TYPE / UTILITY DETAIL
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT NAME	GARDEN S	GARDEN 1	GARDEN 2	GARDEN 3	GARDEN 4+	TOWNHOUSE 1	TOWNHOUSE 2	TOWNHOUSE 3	TOWNHOUSE 4+	NUMBER OF FLOORS	TYPE HEAT	PAYOR HEAT	TYPE HOT WATER	PAYOR HOT WATER	TYPE COOKING	PAYOR COOKING	ELECTRICITY	WATER/SEWER	TRASH PICKUP	TYPE CABLE	PAYOR CABLE	INTERNET
33	GREENWOOD MANOR		X	X	X						4	E	T	E	T	E	T	T	L	L	C	T	T
34	HARTFORD HIGHRISE		X								5	E	T	E	T	E	T	T	L	L	C	T	T
35	HERITAGE FIELDS I & II		X	X							1	E	T	E	T	E	T	T	L	L	C	T	T
36	AKERS PLACE			X							1,2	E	T	E	T	E	T	T	L	L	C	T	T

PAYOR
L - LANDLORD
T - TENANT

UTILITIES
E - ELECTRIC
G - GAS
S - STEAM
O - OTHER

CABLE TV
C - COAXIAL
S - SATELLITE

DANTER & ASSOCIATES

RENT PER SQUARE FOOT COMPARISON
STUDIO UNITS
SITE EFFECTIVE MARKET AREA
DECATUR, ILLINOIS

Map Code	Project Name	UNIT SIZE Low	UNIT SIZE High	ADJUSTED RENT Low	ADJUSTED RENT High	ADJUSTED RENT PER SQ. FOOT Low	ADJUSTED RENT PER SQ. FOOT High
4	WOODCREST	250	250	$525	$555	$2.10	$2.22
13	ROOSEVELT SCHOOL	495	495	$492	$492	$0.99	$0.99
15	MOUNDFORD TERRACE	432	432	$525	$565	$1.22	$1.31
20	BETH BOULEVARD	450	450	$675	$675	$1.50	$1.50
21	TIMBER COVE	460	460	$623	$623	$1.35	$1.35
32	EDGEWOOD	400	400	$425	$425	$1.06	$1.06

DANTER & ASSOCIATES

RENT PER SQUARE FOOT COMPARISON
ONE BEDROOM UNITS
SITE EFFECTIVE MARKET AREA
DECATUR, ILLINOIS

Map Code	Project Name	UNIT SIZE Low	UNIT SIZE High	ADJUSTED RENT Low	ADJUSTED RENT High	ADJUSTED RENT PER SQ. FOOT Low	ADJUSTED RENT PER SQ. FOOT High
1	TWIN OAKS	740	740	$800	$800	$1.08	$1.08
3	COLUMBUS	500	500	$525	$525	$1.05	$1.05
4	WOODCREST	575	640	$615	$715	$1.07	$1.12
6	SOUTHERN OAKS	600	600	$475	$475	$0.79	$0.79
8	COUNTRY TRAIL	613	613	$650	$650	$1.06	$1.06
9	PRAIRIE HILLS	500	500	$675	$725	$1.35	$1.45
11	HICKORY POINT	650	650	$593	$593	$0.91	$0.91
12	WEST MOUND	640	640	$772	$775	$1.21	$1.21
13	ROOSEVELT SCHOOL	676	676	$500	$695	$0.74	$1.03
14	STONES CROSSING	605	729	$470	$570	$0.78	$0.78
15	MOUNDFORD TERRACE	587	621	$605	$645	$1.03	$1.04
17	THE RESERVE AT LAKEVIEW	611	675	$187	$746	$0.31	$1.11
18	BRISTOL GARDENS	700	700	$656	$656	$0.94	$0.94
20	BETH BOULEVARD	580	580	$550	$550	$0.95	$0.95
21	TIMBER COVE	700	700	$727	$847	$1.04	$1.21
22	CARRIAGE HOUSE	775	775	$665	$665	$0.86	$0.86
28	HUNTLY RIDGE DOWTOWN	702	702	$650	$650	$0.93	$0.93
31	OAKWOOD ESTATES	685	685	$560	$560	$0.82	$0.82
32	EDGEWOOD	600	600	$650	$650	$1.08	$1.08

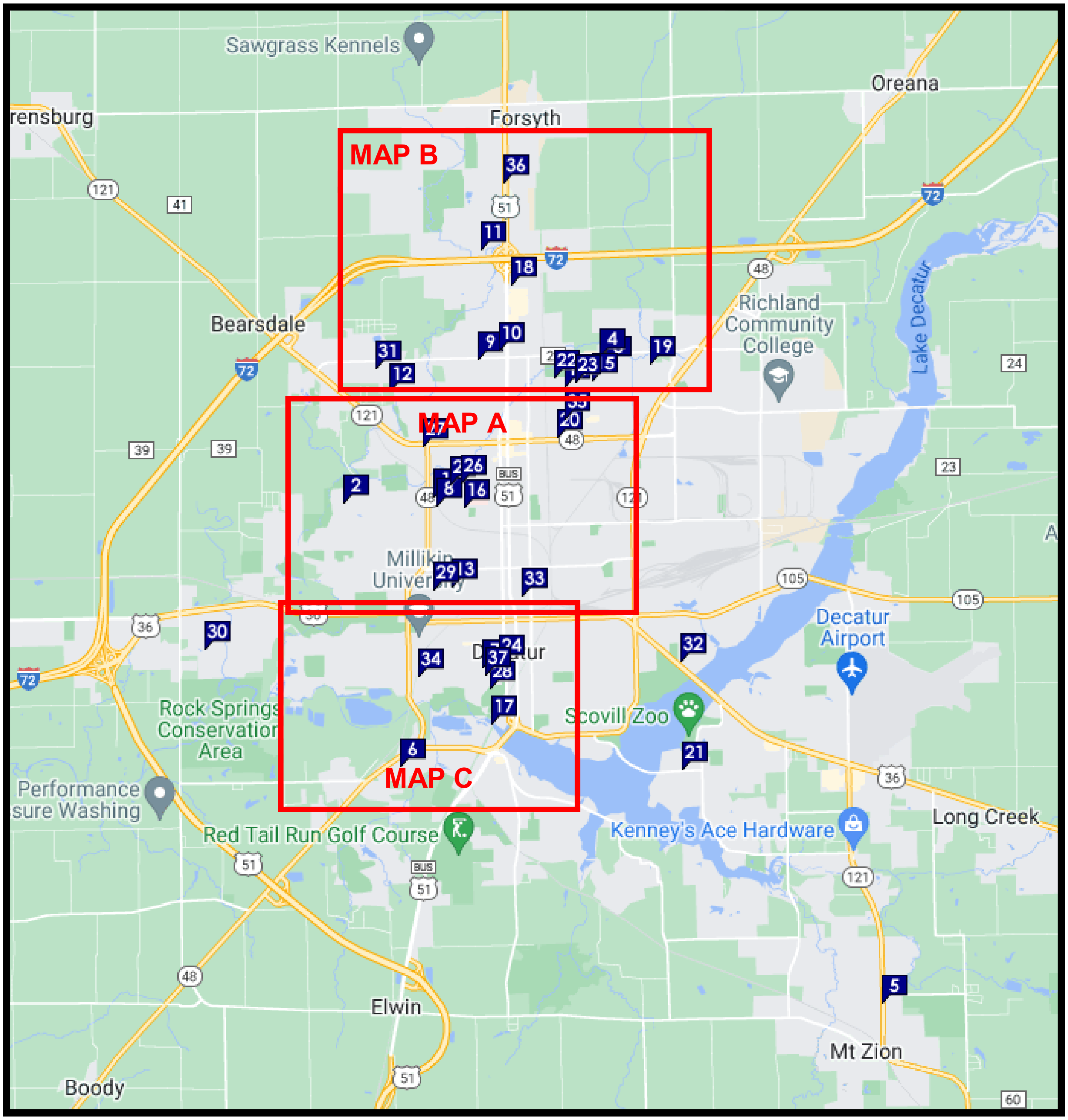
RENT PER SQUARE FOOT COMPARISON
TWO BEDROOM UNITS
SITE EFFECTIVE MARKET AREA
DECATUR, ILLINOIS

Map Code	Project Name	UNIT SIZE Low	UNIT SIZE High	ADJUSTED RENT Low	ADJUSTED RENT High	ADJUSTED RENT PER SQ. FOOT Low	ADJUSTED RENT PER SQ. FOOT High
1	TWIN OAKS	1,100	1,100	$850	$975	$0.77	$0.89
2	FLORIAN	912	912	$850	$850	$0.93	$0.93
3	COLUMBUS	680	680	$625	$625	$0.92	$0.92
4	WOODCREST	700	800	$715	$885	$1.02	$1.11
5	SPITLER PARK TOWNHOMES	1,050	1,290	$1,194	$1,294	$1.00	$1.14
6	SOUTHERN OAKS	1,200	1,200	$750	$750	$0.63	$0.63
8	COUNTRY TRAIL	900	900	$750	$750	$0.83	$0.83
9	PRAIRIE HILLS	700	910	$795	$945	$1.04	$1.14
10	VILLAGE NORTH	950	1,400	$850	$1,100	$0.79	$0.89
11	HICKORY POINT	850	850	$696	$696	$0.82	$0.82
12	WEST MOUND	906	906	$895	$895	$0.99	$0.99
13	ROOSEVELT SCHOOL	1,118	1,118	$592	$750	$0.53	$0.67
14	STONES CROSSING	729	858	$740	$840	$0.98	$1.02
15	MOUNDFORD TERRACE	734	1,132	$660	$925	$0.82	$0.90
17	THE RESERVE AT LAKEVIEW	847	847	$224	$890	$0.26	$1.05
18	BRISTOL GARDENS	840	840	$719	$719	$0.86	$0.86
21	TIMBER COVE	900	1,200	$864	$995	$0.83	$0.96
22	CARRIAGE HOUSE	920	920	$735	$735	$0.80	$0.80
28	HUNTLY RIDGE DOWTOWN	870	870	$725	$725	$0.83	$0.83
31	OAKWOOD ESTATES	861	861	$625	$625	$0.73	$0.73
32	EDGEWOOD	900	900	$750	$750	$0.83	$0.83
36	AKERS PLACE	1,216	1,216	$1,050	$1,050	$0.86	$0.86

RENT PER SQUARE FOOT COMPARISON
THREE BEDROOM UNITS
SITE EFFECTIVE MARKET AREA
DECATUR, ILLINOIS

Map Code	Project Name	UNIT SIZE Low	UNIT SIZE High	ADJUSTED RENT Low	ADJUSTED RENT High	ADJUSTED RENT PER SQ. FOOT Low	ADJUSTED RENT PER SQ. FOOT High
5	SPITLER PARK TOWNHOMES	1,560	1,560	$1,412	$1,412	$0.91	$0.91
9	PRAIRIE HILLS	1,250	1,250	$1,050	$1,100	$0.84	$0.88
10	VILLAGE NORTH	1,150	1,200	$975	$1,350	$0.85	$1.13
13	ROOSEVELT SCHOOL	1,200	1,393	$676	$850	$0.56	$0.61
15	MOUNDFORD TERRACE	1,017	1,308	$830	$1,055	$0.81	$0.82
18	BRISTOL GARDENS	1,100	1,100	$817	$817	$0.74	$0.74
22	CARRIAGE HOUSE	1,310	1,310	$902	$902	$0.69	$0.69
28	HUNTLY RIDGE DOWTOWN	1,250	1,250	$900	$900	$0.72	$0.72
31	OAKWOOD ESTATES	1,052	1,052	$760	$760	$0.72	$0.72

APARTMENT LOCATIONS REFERENCE MAP

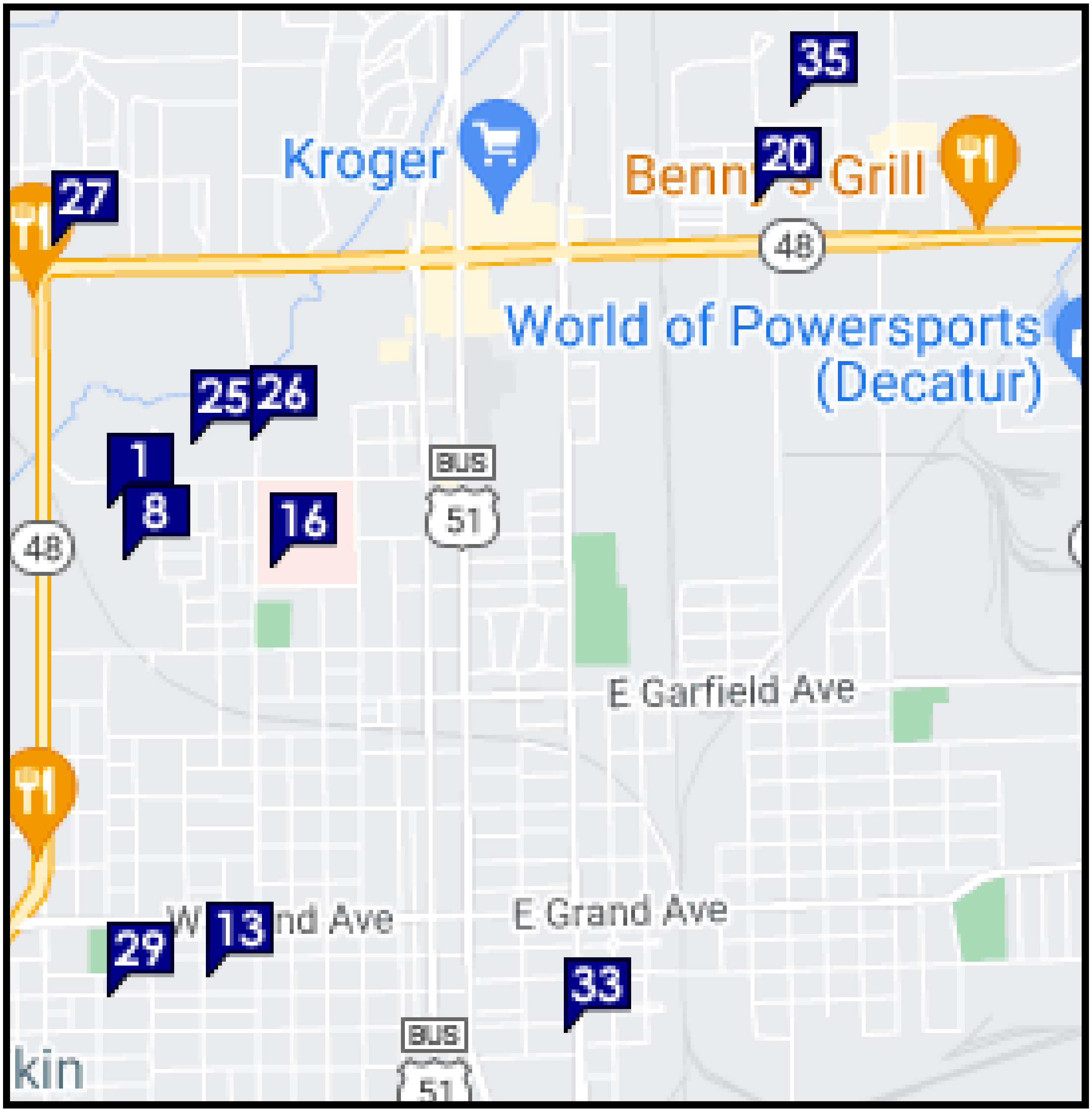


DECATUR, ILLINOIS

N
W E
S

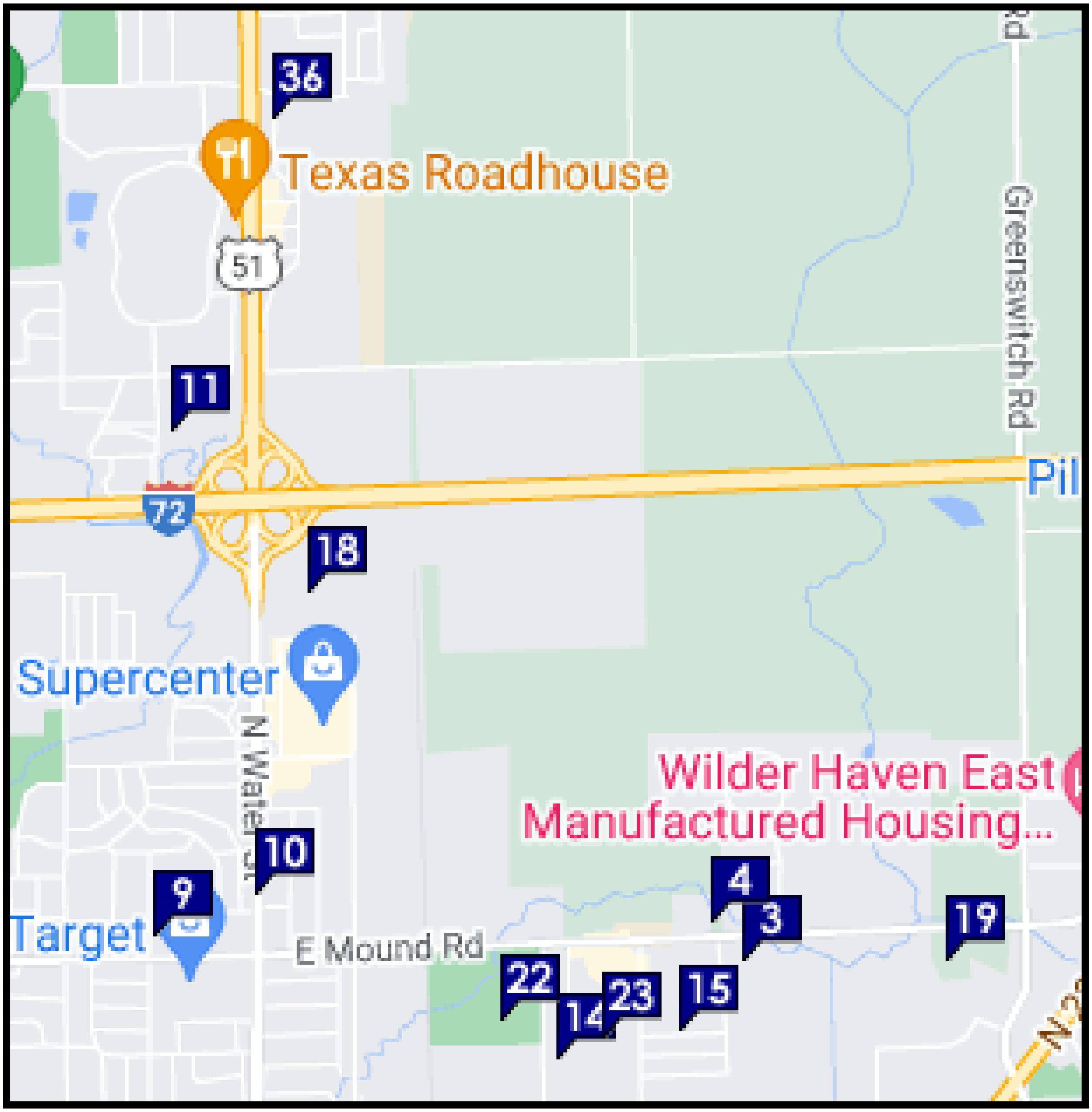
DANTER & ASSOCIATES

APARTMENT LOCATIONS MAP A



DECATUR, ILLINOIS

APARTMENT LOCATIONS MAP B



DECATUR, ILLINOIS

APARTMENT LOCATIONS MAP C

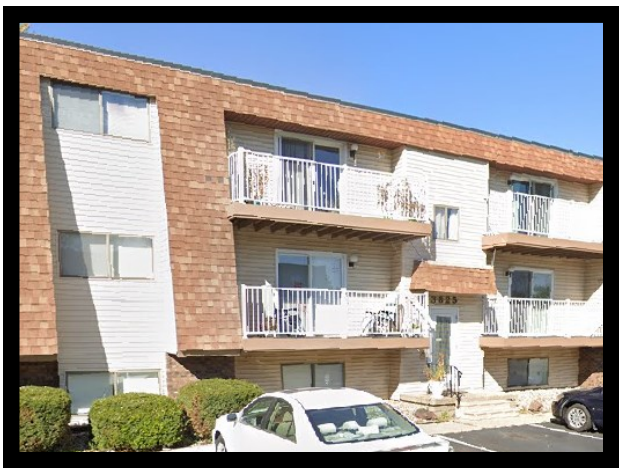
DECATUR, ILLINOIS

DANTER & ASSOCIATES

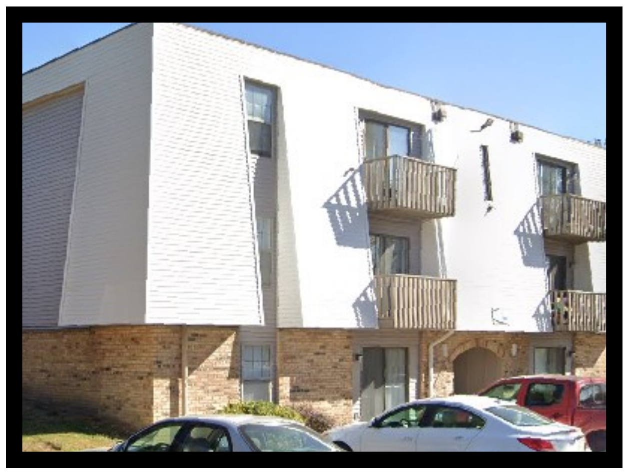
APARTMENT PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

1) TWIN OAKS

2) FLORIAN



3) COLUMBUS



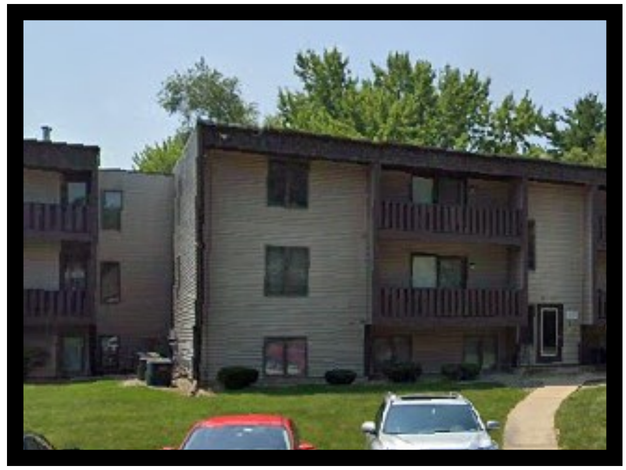
4) WOODCREST

5) SPITLER PARK

6) SOUTHERN OAKS

APARTMENT PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

7) BELVEDERE CENTER PLAZA



8) COUNTRY TRAIL

9) PRAIRIE HILLS

10) VILLAGE NORTH

11) HICKORY POINT

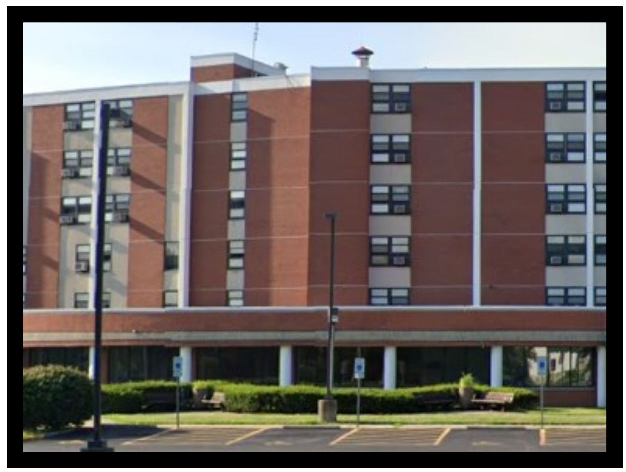
12) WEST MOUND

APARTMENT PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

13) ROOSEVELT SCHOOL

14) STONES CROSSING

15) MOUNDFORD TERRACE



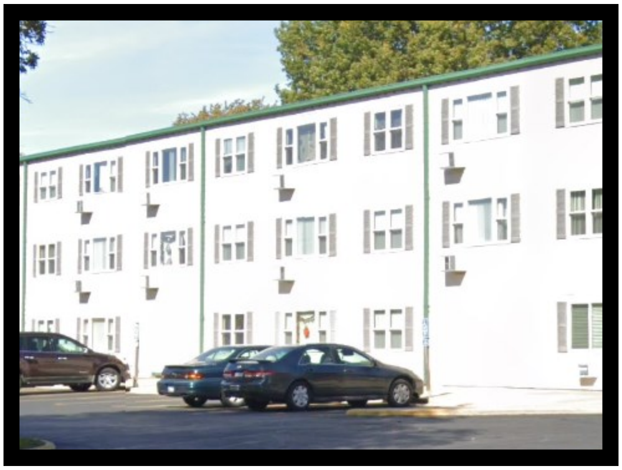
16) THE CONCORD

17) THE RESERVE AT LAKEVIEW

18) BRISTOL GARDENS

DANTER & ASSOCIATES

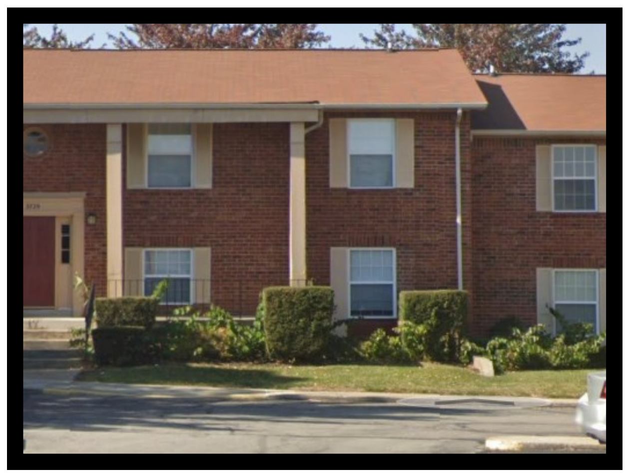
APARTMENT PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023



19) THE WOODS

20) BETH BOULEVARD

21) TIMBER COVE



22) CARRIAGE HOUSE

23) WILLOW HEIGHTS

24) ORLANDO

25) SPRING CREEK TOWERS

26) OXFORD HOUSE

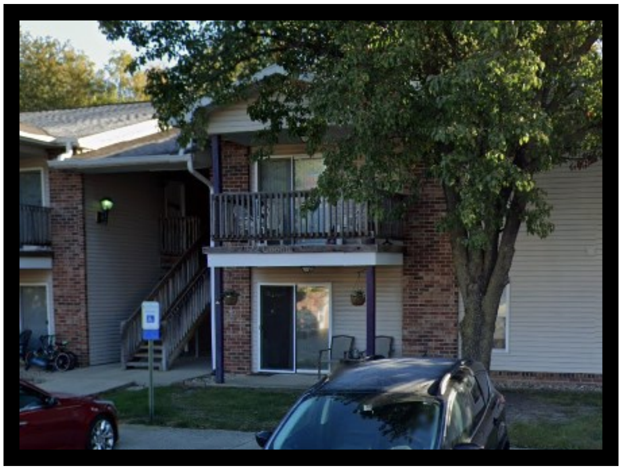
27) SOUTHERN HILLS

28) HUNTLEY RIDGE DOWNTOWN

29) LEXINGTON HIGHRISE

30) VICTORIAN WOODS

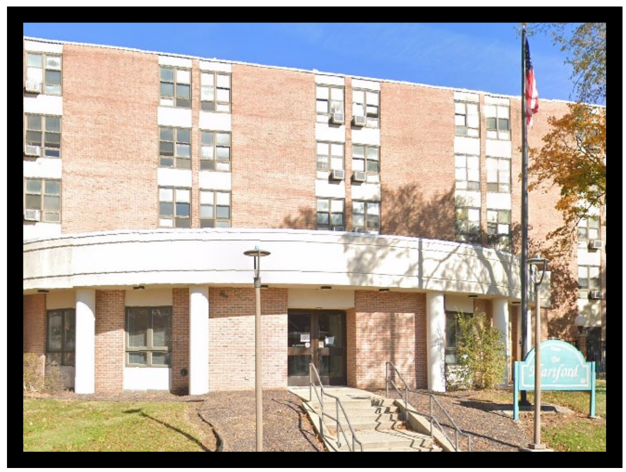
APARTMENT PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023



31) OAKWOOD ESTATES

32) EDGEWOOD

33) WABASH CROSSING

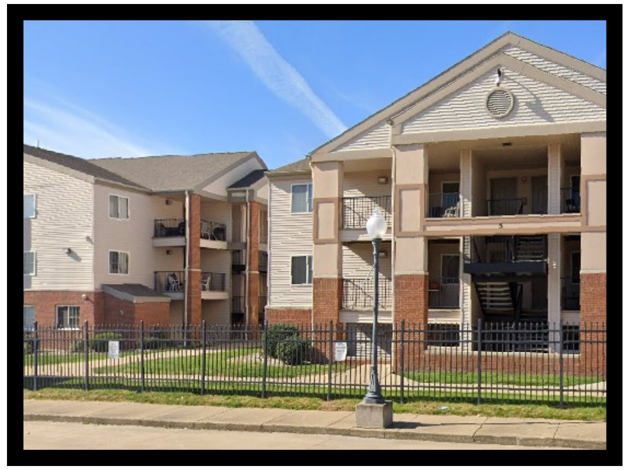


34) HARTFORD HIGHRISE

35) HERITAGE FIELDS

36) AKERS PLACE

37) GREENWOOD MANOR



38) THE WOODS AT MILIKIN

VI. FIELD SURVEY OF CONDOMINIUMS

The following analyses represent data from a field survey of condominiums in the Decatur, Illinois Effective Market Area. Each development was surveyed to establish amenities, absorption, and price characteristics. The collected data have been analyzed as follows:

- A project information analysis listing the name and status (active or established) of each project surveyed.
- An analysis of absorption, including units up or under construction, units sold to date, date of first sale, date of last sale, and monthly absorption rate.
- An estimated annual absorption of condominium products within the EMA.
- A summary of active projects, including unit descriptions, prices, size, and price per square foot.
- Available unit amenities offered at active projects.
- A listing of project amenities at active projects.
- A summary of homeowner's association fees at active projects.
- Kitchen and bathroom finishes at active projects.

CONDOMINIUM ANALYSIS DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023			
MAP CODE	PROJECT	STATUS	TOTAL UNITS
1	Country Club Villas South 44th Street Decatur, Illinois	Established	18
2	Arbor Trail Arbor Trail Decatur, Illinois	Established	62
3	The Meadows at Greenlake South Pine Meadow Court Decatur, Illinois	Established	34
		Established	114
		Active	0
		Total	114

DISTRIBUTION OF CONDOMINIUM UNITS AND PROJECTS ACTIVE AND ESTABLISHED DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023				
		UNITS		
CONDOMINIUMS	PROJECTS	TOTAL	SOLD	AVAILABLE
Active	0	0	0	0
Established	3	114	114	0
Total	3	114	114	0

ESTIMATED ANNUAL ABSORPTION BY YEAR
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

YEAR	TOTAL	ACTIVE PROJECTS
1999	8	1
2000	31	1
2001	15	1
2002	8	1
2003	0	0
2004	3	1
2005	6	1
2006	3	1
2007	4	1
2008	6	2
2009	5	1
2010	3	1
2011	3	1
2012	6	1
2013	4	1
2014	2	1
2015	1	1
2016	1	1
2017	1	1
2018	3	1
2019	1	1
2020	0	0
2021	0	0
2022	0	0
2023*	0	0
Total	114	

*Through July

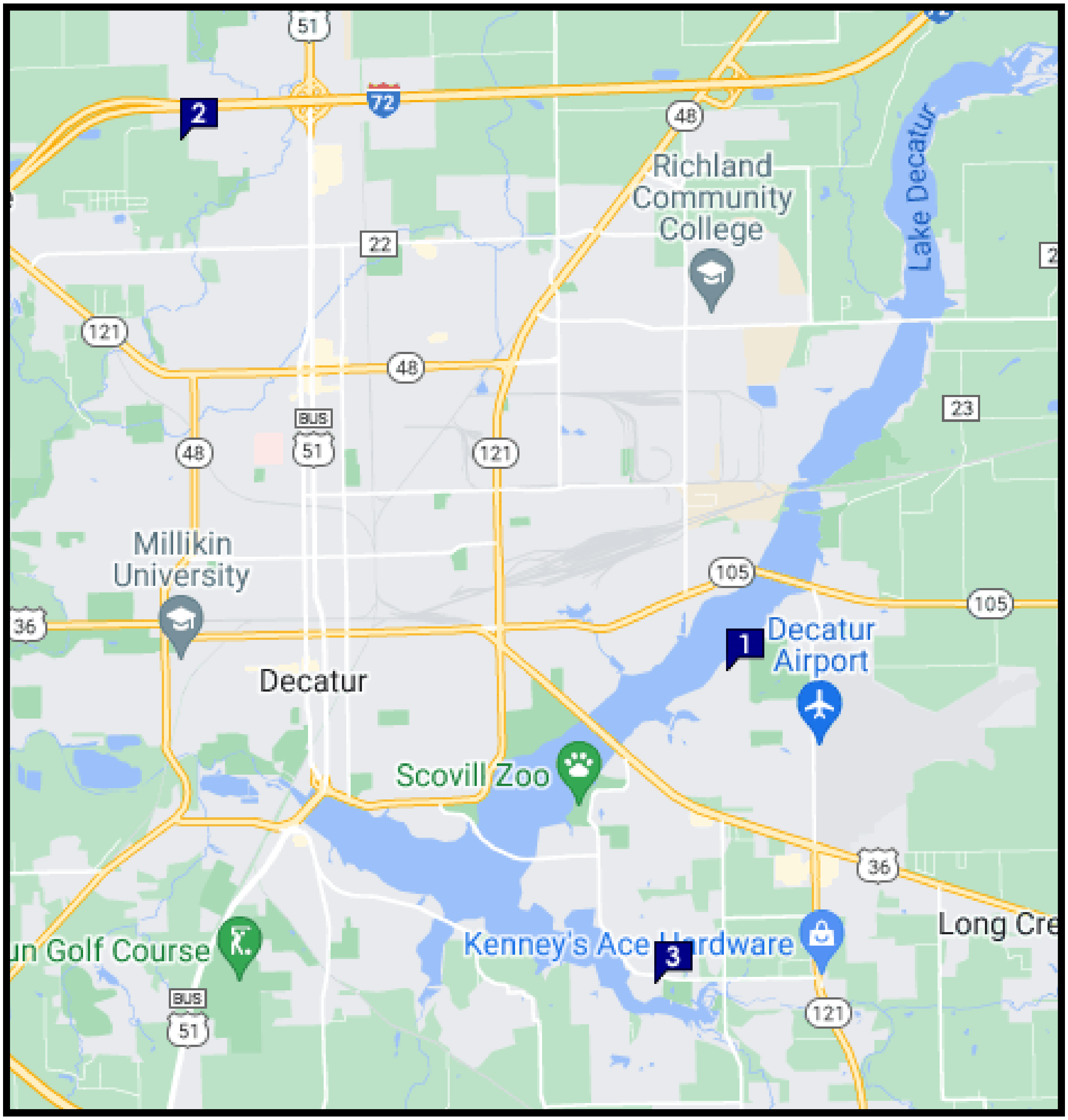
DISTRIBUTION OF CONDOMINIUM PROJECTS BY AVERAGE MONTHLY ABSORPTION DECATUR, ILLINOIS EFFECTIVE MARKET AREA JULY 2023		
AVERAGE MONTHLY ABSORPTION UNITS PER MONTH	**NUMBER**	**PERCENT**
0.1 to 0.49	2	66.7%
0.5 to 0.99	0	0.0%
1.0 to 1.49	0	0.0%
1.5 to 1.99	1	33.3%
2.0 or Higher	0	0.0%
Total	3	100.0%

DISTRIBUTION OF CONDOMINIUM CLOSINGS BY PRICE RANGE DECATUR, ILLINOIS EFFECTIVE MARKET AREA PROJECTS ACTIVE 1999-2023		
	TOTAL	
PRICE RANGE	**NUMBER**	**PERCENT**
Less than $100,000	0	0.0%
$100,000 - $149,999	74	64.9%
$150,000 - $199,999	17	14.9%
$200,000 - $249,999	5	4.4%
$250,000 - $299,999	7	6.1%
$300,000 - $349,999	8	7.0%
$350,000 - $399,999	1	0.9%
$400,000 or More	2	1.8%
Total	114	100.0%

CONDOMINIUM SALES ANALYSIS
CONDOMINIUM PROJECTS
DECATUR, ILLINOIS
EFFECTIVE MARKET AREA
JULY 2023

MAP CODE	PROJECT	TOTAL UNITS	UNSOLD UNITS/ INVENTORY	TOTAL UNITS CLOSED	FIRST SALE	LAST SALE	AVERAGE MONTHLY ABSORPTION (UNITS)
1	Country Club Villas	18	0	18	11/1/04	12/18/08	0.4
2	Arbor Trail	62	0	62	10/28/99	12/31/02	1.6
3	The Meadows at Greenlake	34	0	34	10/1/08	6/1/19	0.3
	Total	114	0	114			

CONDOMINIUM LOCATIONS REFERENCE MAP

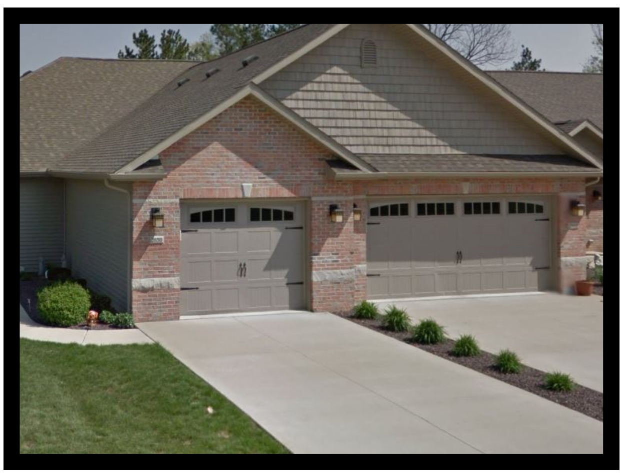


DECATUR, ILLINOIS

CONDO PHOTOGRAPHS
DECATUR, ILLINOIS
SITE EFFECTIVE MARKET AREA
JULY 2023

1) COUNTRY CLUB VILLAS

2) ARBOR TRAIL



3) THE MEADOWS AT GREEN LAKE

VII. AREA ECONOMY

A. EMPLOYMENT CONDITIONS

Employment in Macon County was relatively stable between 2013 and 2018; however, in 2019, total employment in the county decreased by 8.3% and continues to be lower than in 2018, from 2020 through May 2023. Between 2020 and May 2023, total employment ranged from 42,408 to 43,036, which is 7.4% to 8.7% lower than the total employment in 2018.

Macon County's reported unemployment as of May 2023 of 5.4% is among the lowest over the previous 10 years; however, this current unemployment rate is higher than both the statewide average of 3.6% and the U.S. average of 3.4%.

For more detailed information, see the charts on page VIII-2.

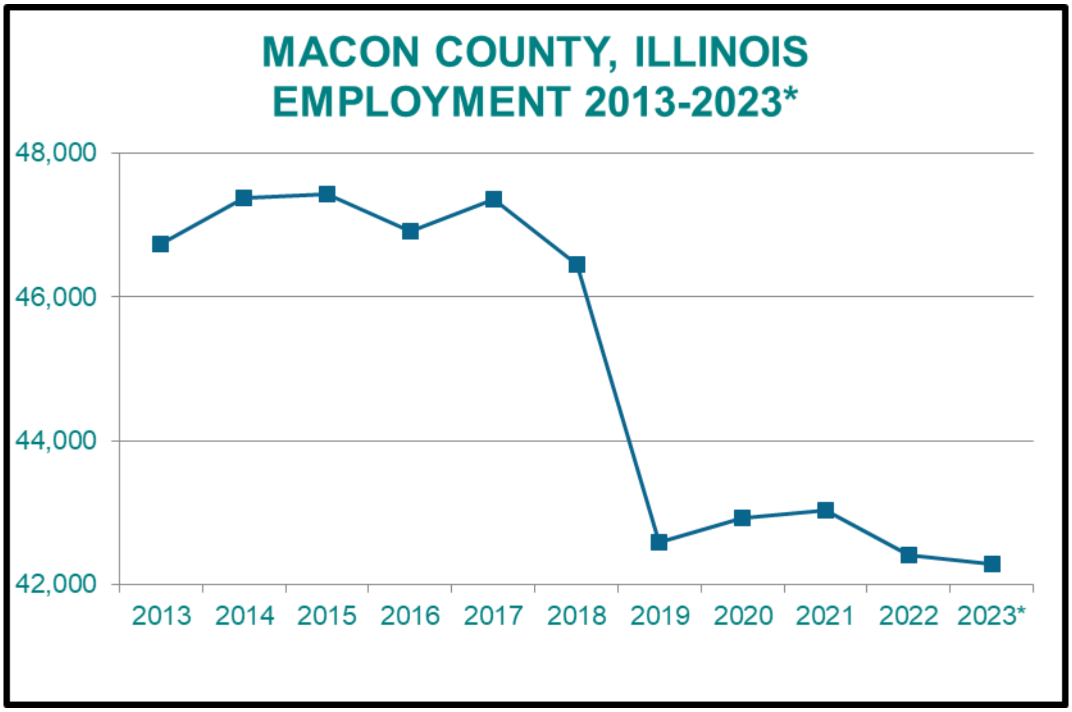
Major employers in the Macon County area are:

EMPLOYER	NUMBER OF EMPLOYEES	SECTOR
Archer Daniels Midland	4,000	Agriculture
Caterpillar	3,150	Manufacturing
Decatur Memorial Hospital	1,903	Healthcare
Decatur Public Schools	1,752	Education
HSHS St. Mary's Hospital	930	Healthcare
Milikin University	600	Education
The Kelly Group	575	Fabrication
Primient	600	Production
Ameren Illinois	630	Energy Resources
Norfolk Southern	380	Transportation
Source: Economic Development Corporation of Decatur & Macon County		

EMPLOYMENT AND UNEMPLOYMENT RATES MACON COUNTY, ILLINOIS 2013-2023*				
		UNEMPLOYMENT RATES		
YEAR	EMPLOYMENT	MACON COUNTY	STATE OF ILLINOIS	U.S.
2013	46,727	11.2%	9.1%	7.4%
2014	47,380	8.5%	7.2%	6.2%
2015	47,430	7.0%	6.0%	5.3%
2016	46,914	6.6%	5.9%	4.9%
2017	47,358	5.5%	4.9%	4.4%
2018	46,452	5.5%	4.4%	3.9%
2019	42,577	5.0%	4.0%	3.7%
2020	42,924	10.0%	9.4%	8.1%
2021	43,036	7.7%	6.1%	5.4%
2022	42,408	5.5%	4.6%	3.7%
2023*	42,286	5.4%	3.6%	3.4%

*Through May

Source: U.S. Bureau of Labor Statistics


MACON COUNTY, ILLINOIS
EMPLOYMENT 2013-2023*
48,000
46,000
44,000
42,000
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023*

DISTRIBUTION OF EMPLOYMENT BY CATEGORY MACON COUNTY AND THE DECATUR EMA, 2023				
	MACON COUNTY		EFFECTIVE MARKET AREA	
EMPLOYMENT CATEGORY	TOTAL EMPLOYMENT	DISTRIBUTION	TOTAL EMPLOYMENT	DISTRIBUTION
Forestry, Fishing, Hunting & Agricultural Support	167	0.3%	126	0.3%
Mining	11	0.0%	11	0.0%
Utilities	1,352	2.7%	1,336	2.9%
Construction	3,675	7.4%	3,441	7.4%
Manufacturing	2,783	5.6%	2,542	5.5%
Wholesale Trade	2,090	4.2%	1,977	4.3%
Retail Trade	6,764	13.7%	6,531	14.1%
Transportation & Warehousing	1,380	2.8%	1,236	2.7%
Information	1,230	2.5%	1,192	2.6%
Finance & Insurance	1,937	3.9%	1,874	4.0%
Real Estate, Rental & Leasing	715	1.4%	685	1.5%
Professional, Scientific & Technical Services	1,848	3.7%	1,776	3.8%
Management of Companies & Enterprises	26	0.1%	26	0.1%
Administrative Support, Waste Mgt. & Remediation Services	1,045	2.1%	924	2.0%
Educational Services	2,122	4.3%	1,288	2.8%
Healthcare & Social Assistance	10,007	20.2%	9,934	21.4%
Arts, Entertainment & Recreation	1,145	2.3%	1,078	2.3%
Accommodation and Food Services	4,482	9.1%	4,315	9.3%
Other Services (Except Public Adm.)	3,261	6.6%	3,043	6.6%
Public Administration	3,261	6.6%	2,904	6.3%
Unclassified Establishments	118	0.2%	114	0.2%
Total	49,419	100.0%	46,351	100.0%

Source: ESRI, Incorporated

Employment within the EMA accounts for nearly 95% of the total employment within Macon County.

The highest shares of employment in Macon County are within the Healthcare and Social Assistance and Retail Trade categories, accounting for 20.2% and 13.7% of the total, respectively. Similar to the county, these two categories represent the highest shares in the EMA as well, accounting for 21.4% and 14.1% of the total.

Recent developments in the Macon County area economy include the following:

- InnovaFeed broke ground on a new provider facility of insect protein in partnership with Archer Daniels Midland (ADM), near the ADM plant. The target capacity for the Decatur plant will be around 60 thousand tons of protein, surpassing the company's French plant capacity of 15 thousand tons, making Decatur's plant the largest insect protein plant in the world. This new plant, which is anticipated to open in late 2023 or early 2024, will create 280 direct jobs and 400 indirect jobs.

- There are two joint ventures between ADM and LG Chem that will create more than 125 jobs. GreenWise Lactic, which would be majority owned by ADM, would produce up to 150,000 tons of high-purity corn-based lactic acid annually and would contribute fermentation capacity from its Decatur bioproducts facility. The second venture, LG Chem Illinois Biochem, would use products from GreenWise Lactic to produce approximately 75,000 tons of polylactic acid (PLA) per year at a newly constructed facility.

- Tillamook County Creamery Association announced in March 2023 that it will be opening a new ice cream manufacturing facility at the former Prairie Farms facility, which closed in 2022. The current facility will be upgraded and is anticipated to be completed and in operation by October 2024. The new facility is expected to create 45 new jobs and potentially more, based on demand.

- AgReliant Genetics will be investing $18 Million dollars into its new Decatur, Illinois foundation seed facility over the next few years. This will add technology and automation to the facility. It will also include seed drying process systems, warehousing, and office space. New technology and automation will lead to the need for skilled employees and the construction process will use local talent.

- Fed Ex Ground opened a new 317,000-square-foot distribution facility in the northeast portion of Decatur that will create 65 full-time and part-time jobs. This center is near the 635,000-square-foot Cardinal Warehouse, which opened in summer 2022 and employs an estimated 75 persons.

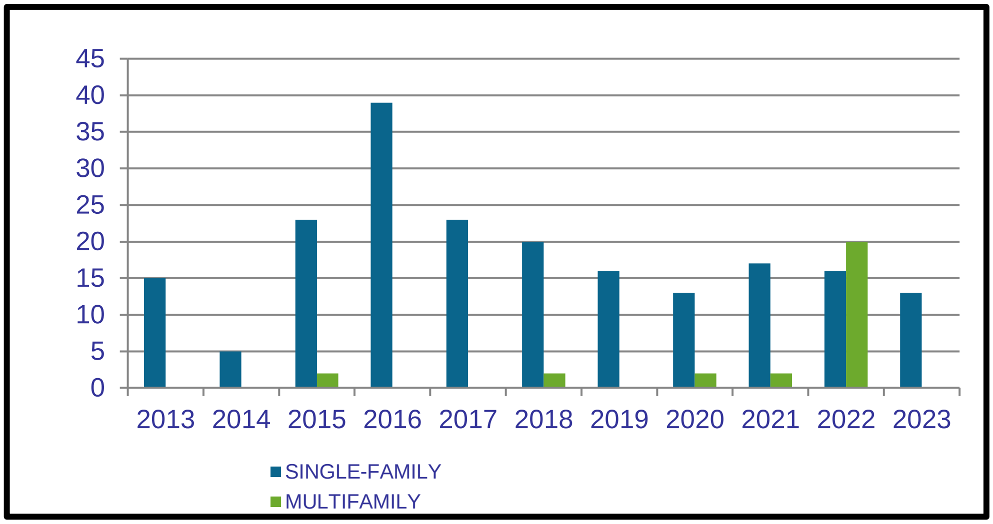
B. HOUSING STARTS

The housing tables and charts on the following pages reflect Macon County and Decatur building permits for the years 2013 through 2023 as reported by the U.S. Department of Housing and Urban Development.

As each table and chart illustrates, housing starts in both Macon County and Decatur have been limited since 2013. The peak year for housing starts for Macon County was in 2016 with 39 housing starts, all single-family homes. However, in 2022, there were 36 total units authorized and 20 of these units, just over 55% of the total, consisted of multi-family units.

Housing starts in the City of Decatur peaked in 2022 with 22 housing starts and 20 of these were multifamily units. Overall, there were a total of 228 housing starts in Macon County between 2013 and May 2023 and 200 of these were single-family homes, while 60 of the 80 housing starts in the City of Decatur during the same span were single-family homes.

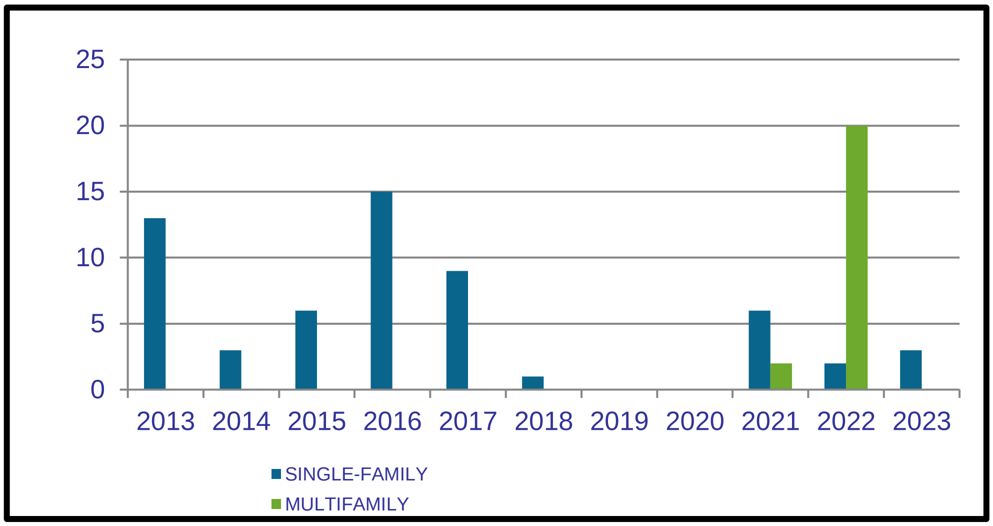
HOUSING UNITS AUTHORIZED MACON COUNTY, ILLINOIS 2012-2023			
YEAR	**SINGLE-FAMILY**	**MULTIFAMILY**	**TOTAL**
2013	15	0	15
2014	5	0	5
2015	23	2	25
2016	39	0	39
2017	23	0	23
2018	20	2	22
2019	16	0	16
2020	13	2	15
2021	17	2	19
2022	16	20	36
2023	13	0	13



The County building permit system covers the entire county.

SOURCES: U.S. Department of Commerce, C-40 Construction Reports
Danter and Associates, LLC

HOUSING UNITS AUTHORIZED DECATUR, ILLINOIS 2013-2023			
YEAR	**SINGLE-FAMILY**	**MULTIFAMILY**	**TOTAL**
2013	13	0	13
2014	3	0	3
2015	6	0	6
2016	15	0	15
2017	9	0	9
2018	1	0	1
2019	0	0	0
2020	0	0	0
2021	6	2	8
2022	2	20	22
2023	3	0	3



SOURCES: U.S. Department of Commerce, C-40 Construction Reports
Danter and Associates, LLC

DEMOGRAPHICS

SITE EFFECTIVE MARKET AREA

DECATUR, ILLINOIS

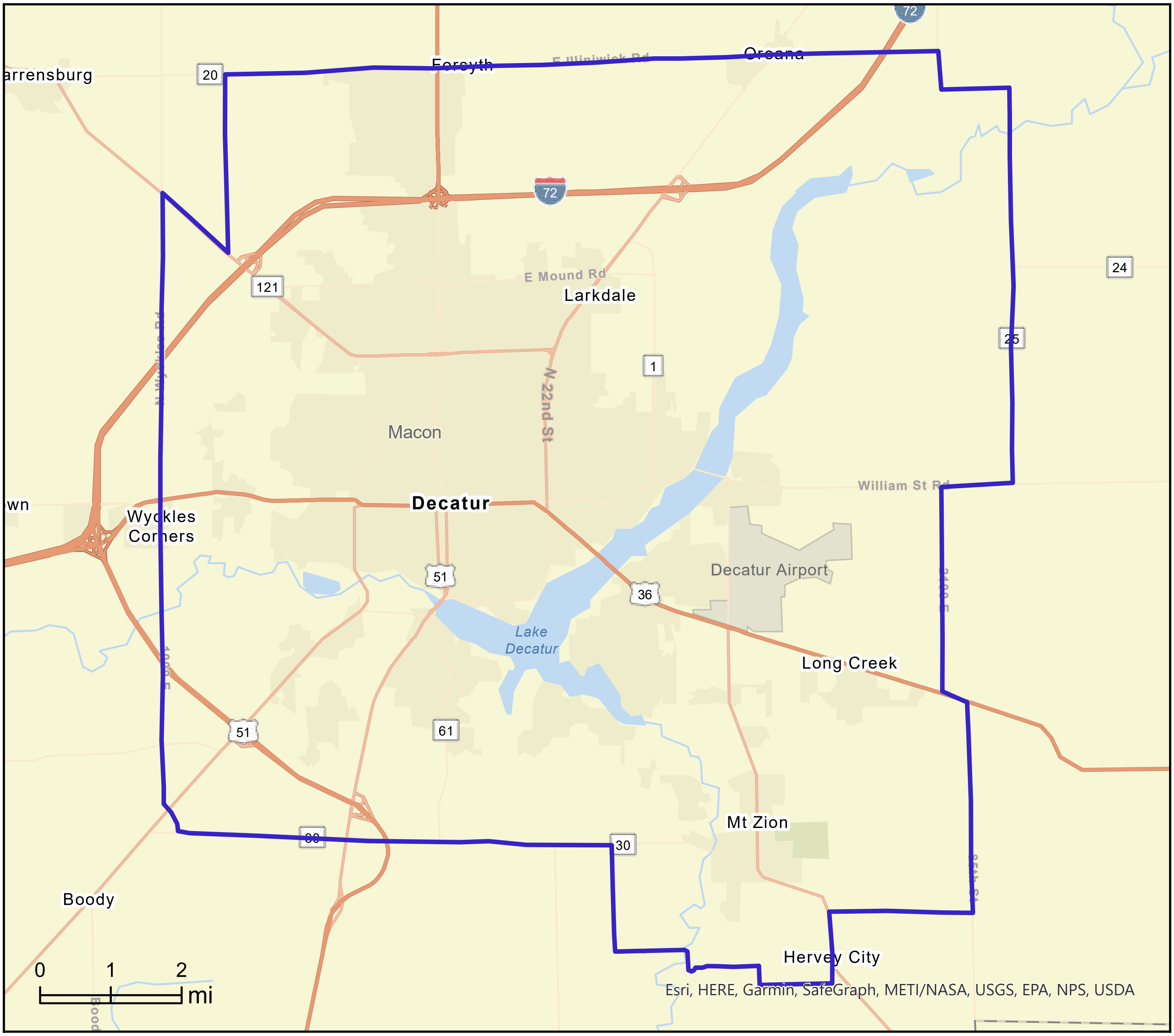
MACON COUNTY

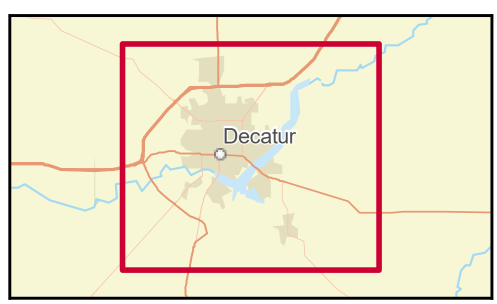
DANTER
& ASSOCIATES

Site Map

EMA
Area: 132.12 square miles

Prepared by Esri





July 24, 2023

2010 Census Profile

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

	2010	2020	2010-2020 Annual Rate
Population	96,788	90,858	-0.63%
Households	40,386	39,234	-0.29%
Housing Units	44,591	43,941	-0.15%

	2010	
Population by Race	Number	Percent
Total	96,788	100.0%
Population Reporting One Race	94,184	97.3%
White	74,238	76.7%
Black	17,929	18.5%
American Indian	202	0.2%
Asian	1,066	1.1%
Pacific Islander	28	0.0%
Some Other Race	721	0.7%
Population Reporting Two or More Races	2,604	2.7%
Total Hispanic Population	1,928	2.0%
Population by Sex		
Male	45,886	47.4%
Female	50,902	52.6%
Population by Age		
Total	96,789	100.0%
Age 0 - 4	6,157	6.4%
Age 5 - 9	5,982	6.2%
Age 10 - 14	5,915	6.1%
Age 15 - 19	6,731	7.0%
Age 20 - 24	6,501	6.7%
Age 25 - 29	5,806	6.0%
Age 30 - 34	5,749	5.9%
Age 35 - 39	5,445	5.6%
Age 40 - 44	5,468	5.6%
Age 45 - 49	6,664	6.9%
Age 50 - 54	7,343	7.6%
Age 55 - 59	6,993	7.2%
Age 60 - 64	5,923	6.1%
Age 65 - 69	4,466	4.6%
Age 70 - 74	3,466	3.6%
Age 75 - 79	3,032	3.1%
Age 80 - 84	2,523	2.6%
Age 85+	2,624	2.7%
Age 18+	74,944	77.4%
Age 65+	16,111	16.6%

Data Note: Hispanic population can be of any race. Census 2010 medians are computed from reported data distributions.
Source: U.S. Census Bureau 2010 and 2020 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2010	
Households by Type		
Total	40,385	100.0%
Households with 1 Person	12,949	32.1%
Households with 2+ People	27,436	67.9%
Family Households	25,259	62.5%
Husband-wife Families	17,554	43.5%
With Own Children	5,659	14.0%
Other Family (No Spouse Present)	7,705	19.1%
With Own Children	4,714	11.7%
Nonfamily Households	2,177	5.4%
All Households with Children	11,644	28.8%
Multigenerational Households	1,149	2.8%
Unmarried Partner Households	2,689	6.7%
Male-female	2,457	6.1%
Same-sex	232	0.6%
Average Household Size	2.30	
Family Households by Size		
Total	25,257	100.0%
2 People	12,515	49.6%
3 People	5,643	22.3%
4 People	4,221	16.7%
5 People	1,841	7.3%
6 People	639	2.5%
7+ People	398	1.6%
Average Family Size	2.88	
Nonfamily Households by Size		
Total	15,127	100.0%
1 Person	12,949	85.6%
2 People	1,834	12.1%
3 People	202	1.3%
4 People	93	0.6%
5 People	22	0.1%
6 People	15	0.1%
7+ People	12	0.1%
Average Nonfamily Size	1.18	
Population by Relationship and Household Type		
Total	96,788	100.0%
In Households	92,782	95.9%
In Family Households	74,897	77.4%
Householder	25,240	26.1%
Spouse	17,537	18.1%
Child	27,436	28.3%
Other relative	2,412	2.5%
Nonrelative	2,274	2.3%
In Nonfamily Households	17,884	18.5%
In Group Quarters	4,006	4.1%
Institutionalized Population	1,981	2.0%
Noninstitutionalized Population	2,025	2.1%

Data Note: Households with children include any households with people under age 18, related or not. **Multigenerational households** are families with 3 or more parent-child relationships. **Unmarried partner households** are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography. **Average family size** excludes nonrelatives.
Source: U.S. Census Bureau 2010 and 2020 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2010	
Family Households by Age of Householder		
Total	25,259	100.0%
Householder Age 15 - 44	9,757	38.6%
Householder Age 45 - 54	5,134	20.3%
Householder Age 55 - 64	4,920	19.5%
Householder Age 65 - 74	3,123	12.4%
Householder Age 75+	2,325	9.2%
Nonfamily Households by Age of Householder		
Total	15,126	100.0%
Householder Age 15 - 44	4,337	28.7%
Householder Age 45 - 54	2,722	18.0%
Householder Age 55 - 64	2,884	19.1%
Householder Age 65 - 74	1,962	13.0%
Householder Age 75+	3,221	21.3%
Households by Race of Householder		
Total	40,386	100.0%
Householder is White Alone	32,637	80.8%
Householder is Black Alone	6,637	16.4%
Householder is American Indian Alone	77	0.2%
Householder is Asian Alone	376	0.9%
Householder is Pacific Islander Alone	10	0.0%
Householder is Some Other Race Alone	173	0.4%
Householder is Two or More Races	476	1.2%
Households with Hispanic Householder	521	1.3%
Husband-wife Families by Race of Householder		
Total	17,555	100.0%
Householder is White Alone	15,613	88.9%
Householder is Black Alone	1,491	8.5%
Householder is American Indian Alone	24	0.1%
Householder is Asian Alone	233	1.3%
Householder is Pacific Islander Alone	4	0.0%
Householder is Some Other Race Alone	74	0.4%
Householder is Two or More Races	116	0.7%
Husband-wife Families with Hispanic Householder	208	1.2%
Other Families (No Spouse) by Race of Householder		
Total	7,705	100.0%
Householder is White Alone	4,704	61.1%
Householder is Black Alone	2,715	35.2%
Householder is American Indian Alone	24	0.3%
Householder is Asian Alone	30	0.4%
Householder is Pacific Islander Alone	2	0.0%
Householder is Some Other Race Alone	50	0.6%
Householder is Two or More Races	180	2.3%
Other Families with Hispanic Householder	142	1.8%
Nonfamily Households by Race of Householder		
Total	15,127	100.0%
Householder is White Alone	12,320	81.4%
Householder is Black Alone	2,431	16.1%
Householder is American Indian Alone	29	0.2%
Householder is Asian Alone	113	0.7%
Householder is Pacific Islander Alone	4	0.0%
Householder is Some Other Race Alone	50	0.3%
Householder is Two or More Races	180	1.2%
Nonfamily Households with Hispanic Householder	171	1.1%

Source: U.S. Census Bureau 2010 and 2020 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

2010 Census Profile

EMA
Area: 132.12 square miles

Prepared by Esri

	2010	
Total Housing Units by Occupancy		
Total	44,606	100.0%
Occupied Housing Units	40,386	90.5%
Vacant Housing Units		
For Rent	1,440	3.2%
Rented, not Occupied	53	0.1%
For Sale Only	616	1.4%
Sold, not Occupied	190	0.4%
For Seasonal/Recreational/Occasional Use	178	0.4%
For Migrant Workers	3	0.0%
Other Vacant	1,740	3.9%
Total Vacancy Rate	9.4%	
Households by Tenure and Mortgage Status		
Total	40,386	100.0%
Owner Occupied	27,484	68.1%
Owned with a Mortgage/Loan	16,957	42.0%
Owned Free and Clear	10,527	26.1%
Average Household Size	2.35	
Renter Occupied	12,902	31.9%
Average Household Size	2.18	
Owner-occupied Housing Units by Race of Householder		
Total	27,485	100.0%
Householder is White Alone	24,369	88.7%
Householder is Black Alone	2,604	9.5%
Householder is American Indian Alone	38	0.1%
Householder is Asian Alone	189	0.7%
Householder is Pacific Islander Alone	7	0.0%
Householder is Some Other Race Alone	84	0.3%
Householder is Two or More Races	194	0.7%
Owner-occupied Housing Units with Hispanic Householder	268	1.0%
Renter-occupied Housing Units by Race of Householder		
Total	12,903	100.0%
Householder is White Alone	8,269	64.1%
Householder is Black Alone	4,033	31.3%
Householder is American Indian Alone	38	0.3%
Householder is Asian Alone	188	1.5%
Householder is Pacific Islander Alone	3	0.0%
Householder is Some Other Race Alone	90	0.7%
Householder is Two or More Races	282	2.2%
Renter-occupied Housing Units with Hispanic Householder	253	2.0%
Average Household Size by Race/Hispanic Origin of Householder		
Householder is White Alone	2.24	
Householder is Black Alone	2.52	
Householder is American Indian Alone	2.62	
Householder is Asian Alone	2.53	
Householder is Pacific Islander Alone	2.80	
Householder is Some Other Race Alone	3.35	
Householder is Two or More Races	2.65	
Householder is Hispanic	3.02	

Source: U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

ACS Population Summary

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	90,852		2,843	high
Total Households	38,142		1,085	high
Total Housing Units	44,079		1,124	high
POPULATION AGE 3+ YEARS BY SCHOOL ENROLLMENT				
Total	87,879	100.0%	2,720	high
Enrolled in school	19,718	22.4%	1,188	high
Enrolled in nursery school, preschool	1,612	1.8%	330	medium
Public school	1,207	1.4%	279	medium
Private school	405	0.5%	179	medium
Enrolled in kindergarten	1,049	1.2%	225	medium
Public school	996	1.1%	223	medium
Private school	53	0.1%	40	low
Enrolled in grade 1 to grade 4	4,155	4.7%	477	high
Public school	3,677	4.2%	449	high
Private school	478	0.5%	164	medium
Enrolled in grade 5 to grade 8	4,393	5.0%	506	high
Public school	3,952	4.5%	482	high
Private school	442	0.5%	154	medium
Enrolled in grade 9 to grade 12	4,561	5.2%	545	high
Public school	4,131	4.7%	530	high
Private school	430	0.5%	139	medium
Enrolled in college undergraduate years	3,297	3.8%	413	high
Public school	1,568	1.8%	292	high
Private school	1,730	2.0%	297	high
Enrolled in graduate or professional school	649	0.7%	211	medium
Public school	384	0.4%	162	medium
Private school	265	0.3%	137	medium
Not enrolled in school	68,161	77.6%	1,731	high
POPULATION AGE 65+ BY RELATIONSHIP AND HOUSEHOLD				
Total	18,195	100.0%	945	high
Living in Households	17,448	95.9%	918	high
Living in Family Households	11,340	62.3%	840	high
Householder	5,885	32.3%	453	high
Spouse	4,705	25.9%	420	high
Parent	269	1.5%	105	medium
Parent-in-law	77	0.4%	57	low
Other Relative	301	1.7%	133	medium
Nonrelative	103	0.6%	70	low
Living in Nonfamily Households	6,109	33.6%	498	high
Householder	5,858	32.2%	480	high
Nonrelative	250	1.4%	93	medium
Living in Group Quarters	747	4.1%	228	medium

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
HOUSEHOLDS BY TYPE AND SIZE				
Family Households	22,083	57.9%	833	high
2-Person	12,548	32.9%	663	high
3-Person	4,144	10.9%	431	high
4-Person	3,350	8.8%	376	high
5-Person	1,148	3.0%	217	high
6-Person	689	1.8%	181	medium
7+ Person	205	0.5%	76	medium
Nonfamily Households	16,060	42.1%	868	high
1-Person	13,824	36.2%	811	high
2-Person	1,994	5.2%	354	high
3-Person	144	0.4%	84	medium
4-Person	97	0.3%	56	medium
5-Person	0	0.0%	0	
6-Person	0	0.0%	0	
7+ Person	0	0.0%	0	
HOUSEHOLDS BY PRESENCE OF PEOPLE UNDER 18 YEARS BY HOUSEHOLD TYPE				
Households with one or more people under 18 years	8,980	23.5%	592	high
Family households	8,882	23.3%	591	high
Married-couple family	5,237	13.7%	429	high
Male householder, no wife present	737	1.9%	189	medium
Female householder, no husband present	2,908	7.6%	398	high
Nonfamily households	98	0.3%	61	medium
Households with no people under 18 years	29,162	76.5%	1,007	high
Married-couple family	11,153	29.2%	614	high
Other family	2,048	5.4%	291	high
Nonfamily households	15,961	41.8%	867	high
HOUSEHOLDS BY PRESENCE OF PEOPLE 65 YEARS AND OVER, HOUSEHOLD SIZE AND HOUSEHOLD TYPE				
Households with Pop 65+	12,645	33.2%	633	high
1-Person	5,621	14.7%	475	high
2+ Person Family	6,698	17.6%	476	high
2+ Person Nonfamily	327	0.9%	91	medium
Households with No Pop 65+	25,497	66.8%	989	high
1-Person	8,203	21.5%	682	high
2+ Person Family	15,385	40.3%	737	high
2+ Person Nonfamily	1,909	5.0%	357	high
HOUSEHOLD TYPE BY RELATIVES AND NONRELATIVES FOR POPULATION IN HOUSEHOLDS				
Total	87,441	100.0%	2,808	high
In Family Households	68,738	78.6%	2,776	high
In Married-Couple Family	48,706	55.7%	2,291	high
Relatives	48,407	55.4%	2,282	high
Nonrelatives	299	0.3%	166	medium
In Male Householder-No Spouse Present-Family	4,444	5.1%	838	high
Relatives	3,986	4.6%	762	high
Nonrelatives	457	0.5%	153	medium
In Female Householder-No Spouse Present-Family	15,588	17.8%	1,676	high
Relatives	14,872	17.0%	1,581	high
Nonrelatives	715	0.8%	241	medium
In Nonfamily Households	18,703	21.4%	1,072	high

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
POPULATION AGE 5+ YEARS BY LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH				
Total	85,409	100.0%	2,611	high
5 to 17 years				
Speak only English	13,745	16.1%	1,069	high
Speak Spanish	379	0.4%	143	medium
Speak English "very well" or "well"	379	0.4%	143	medium
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
Speak other Indo-European languages	101	0.1%	70	low
Speak English "very well" or "well"	101	0.1%	70	low
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
Speak Asian and Pacific Island languages	116	0.1%	82	low
Speak English "very well" or "well"	58	0.1%	25	medium
Speak English "not well"	58	0.1%	81	low
Speak English "not at all"	0	0.0%	0	
Speak other languages	81	0.1%	59	low
Speak English "very well" or "well"	81	0.1%	47	medium
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
18 to 64 years				
Speak only English	50,421	59.0%	1,887	high
Speak Spanish	1,047	1.2%	222	medium
Speak English "very well" or "well"	943	1.1%	206	medium
Speak English "not well"	105	0.1%	73	low
Speak English "not at all"	0	0.0%	0	
Speak other Indo-European languages	563	0.7%	235	medium
Speak English "very well" or "well"	560	0.7%	226	medium
Speak English "not well"	3	0.0%	7	low
Speak English "not at all"	0	0.0%	0	
Speak Asian and Pacific Island languages	513	0.6%	188	medium
Speak English "very well" or "well"	439	0.5%	151	medium
Speak English "not well"	74	0.1%	69	low
Speak English "not at all"	0	0.0%	0	
Speak other languages	247	0.3%	127	medium
Speak English "very well" or "well"	247	0.3%	125	medium
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
65 years and over				
Speak only English	17,838	20.9%	943	high
Speak Spanish	107	0.1%	46	medium
Speak English "very well" or "well"	106	0.1%	46	medium
Speak English "not well"	1	0.0%	9	low
Speak English "not at all"	0	0.0%	0	
Speak other Indo-European languages	139	0.2%	58	medium
Speak English "very well" or "well"	96	0.1%	41	medium
Speak English "not well"	14	0.0%	21	low
Speak English "not at all"	29	0.0%	22	low
Speak Asian and Pacific Island languages	111	0.1%	78	low
Speak English "very well" or "well"	111	0.1%	78	low
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	
Speak other languages	0	0.0%	0	
Speak English "very well" or "well"	0	0.0%	0	
Speak English "not well"	0	0.0%	0	
Speak English "not at all"	0	0.0%	0	

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

ACS Population Summary

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
WORKERS AGE 16+ YEARS BY PLACE OF WORK				
Total	38,166	100.0%	1,555	high
Worked in state and in county of residence	34,851	91.3%	1,493	high
Worked in state and outside county of residence	3,194	8.4%	387	high
Worked outside state of residence	121	0.3%	62	medium
SEX BY CLASS OF WORKER FOR THE CIVILIAN EMPLOYED POPULATION 16 YEARS AND OVER				
Total:	38,735	100.0%	1,562	high
Male:	19,498	50.3%	937	high
Employee of private company workers	14,983	38.7%	867	high
Self-employed in own incorporated business	511	1.3%	138	medium
Private not-for-profit wage and salary workers	1,204	3.1%	224	high
Local government workers	1,131	2.9%	226	medium
State government workers	592	1.5%	162	medium
Federal government workers	209	0.5%	75	medium
Self-employed in own not incorporated business workers	863	2.2%	193	medium
Unpaid family workers	4	0.0%	8	low
Female:	19,237	49.7%	1,010	high
Employee of private company workers	12,373	31.9%	813	high
Self-employed in own incorporated business	357	0.9%	183	medium
Private not-for-profit wage and salary workers	2,590	6.7%	349	high
Local government workers	2,086	5.4%	365	high
State government workers	875	2.3%	182	medium
Federal government workers	241	0.6%	128	medium
Self-employed in own not incorporated business workers	707	1.8%	172	medium
Unpaid family workers	8	0.0%	13	low
POPULATION IN HOUSEHOLDS AND PRESENCE OF A COMPUTER				
Total	87,441	100.0%	2,808	high
Population <18 in Households	19,845	22.7%	1,365	high
Have a Computer	19,231	22.0%	1,342	high
Have NO Computer	614	0.7%	278	medium
Population 18-64 in Households	50,148	57.4%	1,868	high
Have a Computer	47,350	54.2%	1,787	high
Have NO Computer	2,798	3.2%	628	medium
Population 65+ in Households	17,448	20.0%	918	high
Have a Computer	14,200	16.2%	856	high
Have NO Computer	3,248	3.7%	429	high
HOUSEHOLDS AND INTERNET SUBSCRIPTIONS				
Total	38,142	100.0%	1,085	high
With an Internet Subscription	31,154	81.7%	997	high
Dial-Up Alone	61	0.2%	44	low
Broadband	24,911	65.3%	905	high
Satellite Service	2,020	5.3%	283	high
Other Service	1,221	3.2%	287	medium
Internet Access with no Subscription	1,096	2.9%	222	medium
With No Internet Access	5,893	15.5%	571	high

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
WORKERS AGE 16+ YEARS BY MEANS OF TRANSPORTATION TO WORK				
Total	38,166	100.0%	1,555	high
Drove alone	31,735	83.1%	1,401	high
Carpooled	2,821	7.4%	387	high
Public transportation (excluding taxicab)	529	1.4%	179	medium
Bus or trolley bus	514	1.3%	177	medium
Light rail, streetcar or trolley	0	0.0%	0	
Subway or elevated	15	0.0%	24	low
Long-distance/Commuter Train	0	0.0%	0	
Ferryboat	0	0.0%	1	
Taxicab	22	0.1%	26	low
Motorcycle	30	0.1%	26	low
Bicycle	43	0.1%	41	low
Walked	737	1.9%	246	medium
Other means	188	0.5%	105	medium
Worked at home	2,060	5.4%	404	high
WORKERS AGE 16+ YEARS (WHO DID NOT WORK FROM HOME) BY TRAVEL TIME TO WORK				
Total	36,106	100.0%	1,490	high
Less than 5 minutes	1,299	3.6%	263	medium
5 to 9 minutes	5,931	16.4%	596	high
10 to 14 minutes	9,445	26.2%	747	high
15 to 19 minutes	8,990	24.9%	707	high
20 to 24 minutes	4,568	12.7%	498	high
25 to 29 minutes	971	2.7%	215	medium
30 to 34 minutes	1,267	3.5%	239	high
35 to 39 minutes	305	0.8%	111	medium
40 to 44 minutes	322	0.9%	80	medium
45 to 59 minutes	1,720	4.8%	322	high
60 to 89 minutes	795	2.2%	184	medium
90 or more minutes	492	1.4%	156	medium
Average Travel Time to Work (in minutes)	N/A		N/A	low
FEMALES AGE 20-64 YEARS BY AGE OF OWN CHILDREN AND EMPLOYMENT STATUS				
Total	25,036	100.0%	1,115	high
Own children under 6 years only	1,838	7.3%	299	high
In labor force	1,447	5.8%	264	high
Not in labor force	392	1.6%	141	medium
Own children under 6 years and 6 to 17 years	1,704	6.8%	283	high
In labor force	1,282	5.1%	251	high
Not in labor force	422	1.7%	130	medium
Own children 6 to 17 years only	4,692	18.7%	441	high
In labor force	3,740	14.9%	399	high
Not in labor force	951	3.8%	205	medium
No own children under 18 years	16,802	67.1%	985	high
In labor force	11,563	46.2%	822	high
Not in labor force	5,240	20.9%	600	high

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
CIVILIAN NONINSTITUTIONALIZED POPULATION BY AGE & TYPES OF HEALTH INSURANCE COVERAGE				
Total	88,685	100.0%	2,818	high
Under 19 years:	21,046	23.7%	1,418	high
One Type of Health Insurance:	18,414	20.8%	1,337	high
Employer-Based Health Ins Only	9,508	10.7%	875	high
Direct-Purchase Health Ins Only	704	0.8%	194	medium
Medicare Coverage Only	13	0.0%	20	low
Medicaid Coverage Only	8,082	9.1%	1,023	high
TRICARE/Military Hlth Cov Only	107	0.1%	61	medium
VA Health Care Only	0	0.0%	0	
2+ Types of Health Insurance	1,843	2.1%	450	medium
No Health Insurance Coverage	789	0.9%	282	medium
19 to 34 years:	17,231	19.4%	1,179	high
One Type of Health Insurance:	14,733	16.6%	1,074	high
Employer-Based Health Ins Only	9,607	10.8%	801	high
Direct-Purchase Health Ins Only	862	1.0%	243	medium
Medicare Coverage Only	104	0.1%	131	low
Medicaid Coverage Only	4,125	4.7%	584	high
TRICARE/Military Hlth Cov Only	29	0.0%	21	low
VA Health Care Only	6	0.0%	10	low
2+ Types of Health Insurance	939	1.1%	234	medium
No Health Insurance Coverage	1,560	1.8%	386	medium
35 to 64 years:	32,914	37.1%	1,353	high
One Type of Health Insurance:	28,116	31.7%	1,255	high
Employer-Based Health Ins Only	20,477	23.1%	1,112	high
Direct-Purchase Health Ins Only	1,943	2.2%	297	high
Medicare Coverage Only	745	0.8%	222	medium
Medicaid Coverage Only	4,447	5.0%	505	high
TRICARE/Military Hlth Cov Only	248	0.3%	100	medium
VA Health Care Only	257	0.3%	130	medium
2+ Types of Health Insurance	2,787	3.1%	350	high
No Health Insurance Coverage	2,011	2.3%	380	high
65+ years:	17,494	19.7%	919	high
One Type of Health Insurance:	5,300	6.0%	577	high
Employer-Based Health Ins Only	352	0.4%	173	medium
Direct-Purchase Health Ins Only	68	0.1%	43	medium
Medicare Coverage Only	4,879	5.5%	547	high
TRICARE/Military Hlth Cov Only	0	0.0%	0	
VA Health Care Only	0	0.0%	0	
2+ Types of Health Insurance:	12,112	13.7%	767	high
Employer-Based & Direct-Purchase Health Insurance	85	0.1%	100	low
Employer-Based Health & Medicare Insurance	3,667	4.1%	530	high
Direct-Purchase Health & Medicare Insurance	3,768	4.2%	434	high
Medicare & Medicaid Coverage	976	1.1%	217	medium
Other Private Health Insurance Combos	0	0.0%	0	
Other Public Health Insurance Combos	346	0.4%	108	medium
Other Health Insurance Combinations	3,269	3.7%	326	high
No Health Insurance Coverage	82	0.1%	102	low

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
POPULATION BY RATIO OF INCOME TO POVERTY LEVEL				
Total	87,495	100.0%	2,809	high
Under .50	6,881	7.9%	1,002	high
.50 to .99	7,793	8.9%	992	high
1.00 to 1.24	3,820	4.4%	745	high
1.25 to 1.49	3,843	4.4%	743	high
1.50 to 1.84	4,175	4.8%	636	high
1.85 to 1.99	2,564	2.9%	805	medium
2.00 and over	58,419	66.8%	2,216	high
CIVILIAN POPULATION AGE 18 OR OLDER BY VETERAN STATUS				
Total	70,956	100.0%	2,075	high
Veteran	5,892	8.3%	493	high
Nonveteran	65,064	91.7%	2,013	high
Male	33,412	47.1%	1,217	high
Veteran	5,445	7.7%	456	high
Nonveteran	27,967	39.4%	1,156	high
Female	37,544	52.9%	1,285	high
Veteran	447	0.6%	163	medium
Nonveteran	37,097	52.3%	1,278	high
CIVILIAN VETERANS AGE 18 OR OLDER BY PERIOD OF MILITARY SERVICE				
Total	5,892	100.0%	493	high
Gulf War (9/01 or later), no Gulf War (8/90 to 8/01), no Vietnam Era	676	11.5%	170	medium
Gulf War (9/01 or later) and Gulf War (8/90 to 8/01), no Vietnam Era	296	5.0%	88	medium
Gulf War (9/01 or later), and Gulf War (8/90 to 8/01), and Vietnam	21	0.4%	18	low
Gulf War (8/90 to 8/01), no Vietnam Era	687	11.7%	180	medium
Gulf War (8/90 to 8/01) and Vietnam Era	27	0.5%	25	low
Vietnam Era, no Korean War, no World War II	1,971	33.5%	249	high
Vietnam Era and Korean War, no World War II	26	0.4%	26	low
Vietnam Era and Korean War and World War II	0	0.0%	0	
Korean War, no Vietnam Era, no World War II	465	7.9%	138	medium
Korean War and World War II, no Vietnam Era	8	0.1%	13	low
World War II, no Korean War, no Vietnam Era	216	3.7%	80	medium
Between Gulf War and Vietnam Era only	996	16.9%	260	medium
Between Vietnam Era and Korean War only	454	7.7%	129	medium
Between Korean War and World War II only	22	0.4%	13	medium
Pre-World War II only	28	0.5%	40	low
HOUSEHOLDS BY POVERTY STATUS				
Total	38,142	100.0%	1,085	high
Income in the past 12 months below poverty level	6,243	16.4%	548	high
Married-couple family	935	2.5%	214	medium
Other family - male householder (no wife present)	186	0.5%	82	medium
Other family - female householder (no husband present)	1,455	3.8%	294	medium
Nonfamily household - male householder	1,752	4.6%	303	high
Nonfamily household - female householder	1,915	5.0%	296	high
Income in the past 12 months at or above poverty level	31,900	83.6%	1,021	high
Married-couple family	15,455	40.5%	707	high
Other family - male householder (no wife present)	1,172	3.1%	237	medium
Other family - female householder (no husband present)	2,880	7.6%	362	high
Nonfamily household - male householder	5,764	15.1%	547	high
Nonfamily household - female householder	6,629	17.4%	601	high
Poverty Index	132			

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

ACS Population Summary

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
HOUSEHOLDS BY OTHER INCOME				
Social Security Income	13,723	36.0%	686	high
No Social Security Income	24,420	64.0%	979	high
Retirement Income	10,569	27.7%	597	high
No Retirement Income	27,573	72.3%	1,018	high
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS				
<10% of Income	654	5.2%	244	medium
10-14.9% of Income	1,090	8.7%	231	medium
15-19.9% of Income	1,643	13.1%	384	medium
20-24.9% of Income	1,434	11.4%	316	medium
25-29.9% of Income	1,228	9.8%	284	medium
30-34.9% of Income	914	7.3%	227	medium
35-39.9% of Income	630	5.0%	196	medium
40-49.9% of Income	714	5.7%	190	medium
50+% of Income	2,736	21.8%	413	high
Gross Rent % Inc Not Computed	1,535	12.2%	293	high
HOUSEHOLDS BY PUBLIC ASSISTANCE INCOME IN THE PAST 12 MONTHS				
Total	38,142	100.0%	1,085	high
With public assistance income	1,027	2.7%	208	medium
No public assistance income	37,116	97.3%	1,078	high
HOUSEHOLDS BY FOOD STAMPS/SNAP STATUS				
Total	38,142	100.0%	1,085	high
With Food Stamps/SNAP	7,137	18.7%	557	high
With No Food Stamps/SNAP	31,006	81.3%	997	high
HOUSEHOLDS BY DISABILITY STATUS				
Total	38,142	100.0%	1,085	high
With 1+ Persons w/Disability	10,328	27.1%	667	high
With No Person w/Disability	27,815	72.9%	1,034	high

Data Note: N/A means not available. Population by Ratio of Income to Poverty Level represents persons for whom poverty status is determined. Household income represents income in 2021, adjusted for inflation.

2017-2021 ACS Estimate: The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2017-2021 ACS estimates, five-year period data collected monthly from January 1, 2017 through December 31, 2021. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.

Margin of error (MOE): The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.

Reliability: These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.

High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.

Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow-use with caution.

Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

Business Summary

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

Data for all businesses in area				
Total Businesses:	3,343			
Total Employees:	46,351			
Total Residential Population:	89,043			
Employee/Residential Population Ratio (per 100 Residents)	52			

	Businesses		Employees	
by SIC Codes	Number	Percent	Number	Percent
Agriculture & Mining	76	2.3%	423	0.9%
Construction	218	6.5%	3,272	7.1%
Manufacturing	109	3.3%	2,705	5.8%
Transportation	86	2.6%	1,338	2.9%
Communication	51	1.5%	624	1.3%
Utility	16	0.5%	1,360	2.9%
Wholesale Trade	131	3.9%	1,977	4.3%
Retail Trade Summary	706	21.1%	10,455	22.6%
Home Improvement	46	1.4%	919	2.0%
General Merchandise Stores	38	1.1%	1,549	3.3%
Food Stores	86	2.6%	688	1.5%
Auto Dealers & Gas Stations	93	2.8%	1,177	2.5%
Apparel & Accessory Stores	27	0.8%	141	0.3%
Furniture & Home Furnishings	35	1.0%	315	0.7%
Eating & Drinking Places	208	6.2%	3,815	8.2%
Miscellaneous Retail	174	5.2%	1,850	4.0%
Finance, Insurance, Real Estate Summary	300	9.0%	2,501	5.4%
Banks, Savings & Lending Institutions	94	2.8%	1,163	2.5%
Securities Brokers	48	1.4%	232	0.5%
Insurance Carriers & Agents	66	2.0%	477	1.0%
Real Estate, Holding, Other Investment Offices	93	2.8%	629	1.4%
Services Summary	1,397	41.8%	18,684	40.3%
Hotels & Lodging	26	0.8%	475	1.0%
Automotive Services	114	3.4%	454	1.0%
Movies & Amusements	81	2.4%	1,125	2.4%
Health Services	244	7.3%	7,833	16.9%
Legal Services	58	1.7%	387	0.8%
Education Institutions & Libraries	52	1.6%	1,319	2.8%
Other Services	821	24.6%	7,091	15.3%
Government	154	4.6%	2,899	6.3%
Unclassified Establishments	98	2.9%	114	0.2%
Totals	3,343	100.0%	46,351	100.0%

Source: Copyright 2023 Data Axle, Inc. All rights reserved. Esri Total Residential Population forecasts for 2023.
Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

July 24, 2023

Business Summary

EMA

Area: 132.12 square miles

Prepared by Esri

by NAICS Codes	Businesses Number	Businesses Percent	Employees Number	Employees Percent
Agriculture, Forestry, Fishing & Hunting	15	0.4%	126	0.3%
Mining	3	0.1%	11	0.0%
Utilities	8	0.2%	1,336	2.9%
Construction	248	7.4%	3,441	7.4%
Manufacturing	114	3.4%	2,542	5.5%
Wholesale Trade	131	3.9%	1,977	4.3%
Retail Trade	480	14.4%	6,531	14.1%
Motor Vehicle & Parts Dealers	72	2.2%	1,008	2.2%
Furniture & Home Furnishings Stores	17	0.5%	116	0.3%
Electronics & Appliance Stores	16	0.5%	270	0.6%
Building Material & Garden Equipment & Supplies Dealers	44	1.3%	913	2.0%
Food & Beverage Stores	79	2.4%	647	1.4%
Health & Personal Care Stores	54	1.6%	581	1.3%
Gasoline Stations & Fuel Dealers	22	0.7%	177	0.4%
Clothing, Clothing Accessories, Shoe and Jewelry Stores	33	1.0%	181	0.4%
Sporting Goods, Hobby, Book, & Music Stores	88	2.6%	996	2.1%
General Merchandise Stores	55	1.6%	1,641	3.5%
Transportation & Warehousing	70	2.1%	1,236	2.7%
Information	81	2.4%	1,192	2.6%
Finance & Insurance	209	6.3%	1,874	4.0%
Central Bank/Credit Intermediation & Related Activities	93	2.8%	1,152	2.5%
Securities & Commodity Contracts	50	1.5%	245	0.5%
Funds, Trusts & Other Financial Vehicles	66	2.0%	477	1.0%
Real Estate, Rental & Leasing	115	3.4%	685	1.5%
Professional, Scientific & Tech Services	254	7.6%	1,776	3.8%
Legal Services	62	1.9%	408	0.9%
Management of Companies & Enterprises	3	0.1%	26	0.1%
Administrative, Support & Waste Management Services	107	3.2%	924	2.0%
Educational Services	67	2.0%	1,288	2.8%
Health Care & Social Assistance	346	10.3%	9,934	21.4%
Arts, Entertainment & Recreation	69	2.1%	1,078	2.3%
Accommodation & Food Services	236	7.1%	4,315	9.3%
Accommodation	26	0.8%	475	1.0%
Food Services & Drinking Places	210	6.3%	3,839	8.3%
Other Services (except Public Administration)	536	16.0%	3,043	6.6%
Automotive Repair & Maintenance	90	2.7%	378	0.8%
Public Administration	153	4.6%	2,904	6.3%
Unclassified Establishments	98	2.9%	114	0.2%
Total	3,343	100.0%	46,351	100.0%

Source: Esri Total Residential Population forecasts for 2023.

Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

July 24, 2023

Demographic and Income Profile

CH 1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

Summary	Census 2010	Census 2020	2023	2028
Population	96,788	90,858	89,043	86,863
Households	40,386	39,234	38,762	38,320
Families	25,259	-	23,191	22,828
Average Household Size	2.30	2.24	2.22	2.19
Owner Occupied Housing Units	27,484	-	26,581	26,739
Renter Occupied Housing Units	12,902	-	12,181	11,581
Median Age	40.1	-	42.3	43.0

Trends: 2023-2028 Annual Rate	Area	State	National
Population	-0.49%	-0.19%	0.30%
Households	-0.23%	0.12%	0.49%
Families	-0.32%	0.05%	0.44%
Owner HHs	0.12%	0.37%	0.66%
Median Household Income	2.24%	2.10%	2.57%

	2023		2028	
Households by Income	Number	Percent	Number	Percent
<$15,000	6,157	15.9%	5,756	15.0%
$15,000 - $24,999	3,874	10.0%	3,261	8.5%
$25,000 - $34,999	3,425	8.8%	3,033	7.9%
$35,000 - $49,999	7,118	18.4%	6,513	17.0%
$50,000 - $74,999	4,998	12.9%	5,054	13.2%
$75,000 - $99,999	4,684	12.1%	4,868	12.7%
$100,000 - $149,999	5,447	14.1%	6,111	15.9%
$150,000 - $199,999	1,317	3.4%	1,617	4.2%
$200,000+	1,742	4.5%	2,107	5.5%
Median Household Income	$46,685		$52,150	
Average Household Income	$73,225		$83,102	
Per Capita Income	$31,922		$36,696	

	Census 2010		2023		2028	
Population by Age	Number	Percent	Number	Percent	Number	Percent
0 - 4	6,157	6.4%	4,930	5.5%	4,811	5.5%
5 - 9	5,982	6.2%	5,187	5.8%	4,942	5.7%
10 - 14	5,915	6.1%	5,231	5.9%	5,177	6.0%
15 - 19	6,731	7.0%	5,529	6.2%	5,320	6.1%
20 - 24	6,501	6.7%	5,139	5.8%	5,114	5.9%
25 - 34	11,555	11.9%	10,674	12.0%	9,499	10.9%
35 - 44	10,913	11.3%	10,696	12.0%	10,625	12.2%
45 - 54	14,007	14.5%	9,966	11.2%	10,140	11.7%
55 - 64	12,916	13.3%	12,049	13.5%	10,239	11.8%
65 - 74	7,932	8.2%	11,003	12.4%	11,111	12.8%
75 - 84	5,555	5.7%	6,119	6.9%	7,166	8.2%
85+	2,624	2.7%	2,517	2.8%	2,720	3.1%

	Census 2010		Census 2020		2023		2028	
Race and Ethnicity	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	74,238	76.7%	63,405	69.8%	61,431	69.0%	58,367	67.2%
Black Alone	17,929	18.5%	18,975	20.9%	18,907	21.2%	19,016	21.9%
American Indian Alone	202	0.2%	208	0.2%	209	0.2%	214	0.2%
Asian Alone	1,066	1.1%	1,455	1.6%	1,498	1.7%	1,610	1.9%
Pacific Islander Alone	28	0.0%	32	0.0%	34	0.0%	37	0.0%
Some Other Race Alone	721	0.7%	1,177	1.3%	1,198	1.3%	1,256	1.4%
Two or More Races	2,604	2.7%	5,606	6.2%	5,765	6.5%	6,363	7.3%
Hispanic Origin (Any Race)	1,928	2.0%	2,550	2.8%	2,620	2.9%	2,737	3.2%

Data Note: Income is expressed in current dollars.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

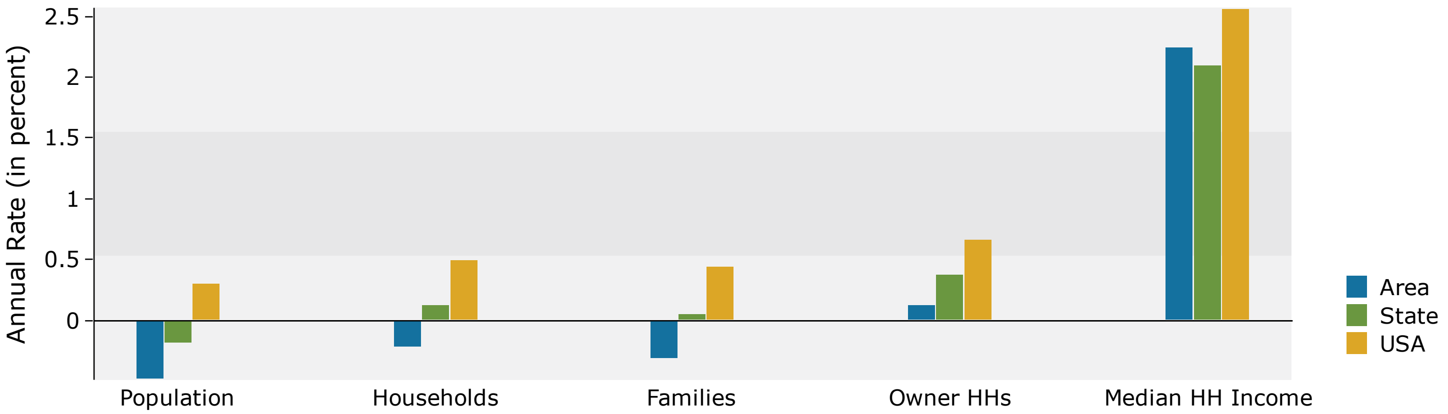
July 24, 2023

Demographic and Income Profile

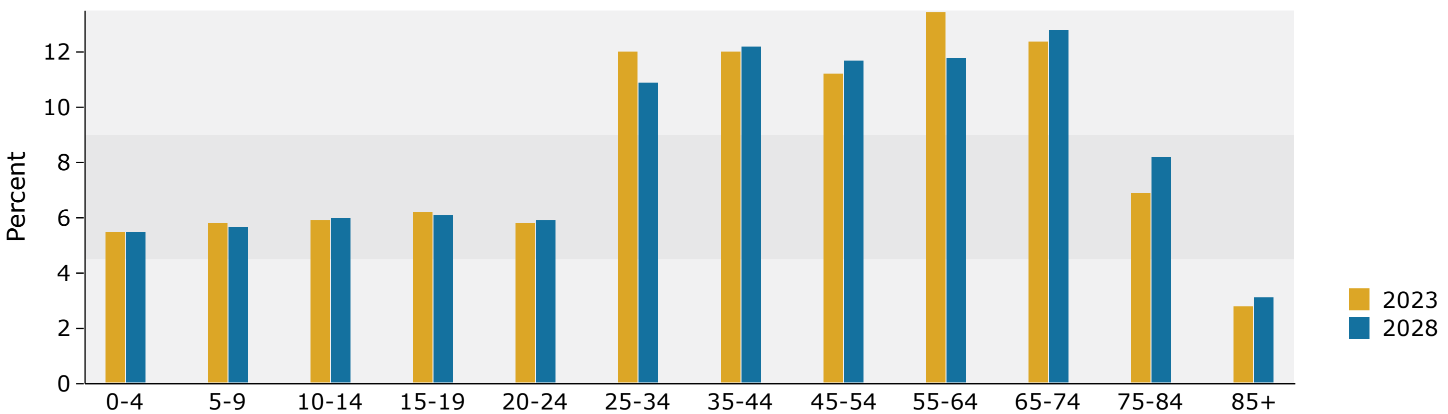
EMA
Area: 132.12 square miles

Prepared by Esri

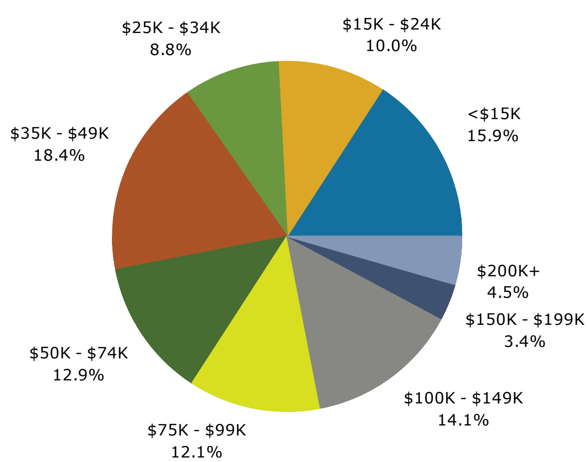
Trends 2023-2028



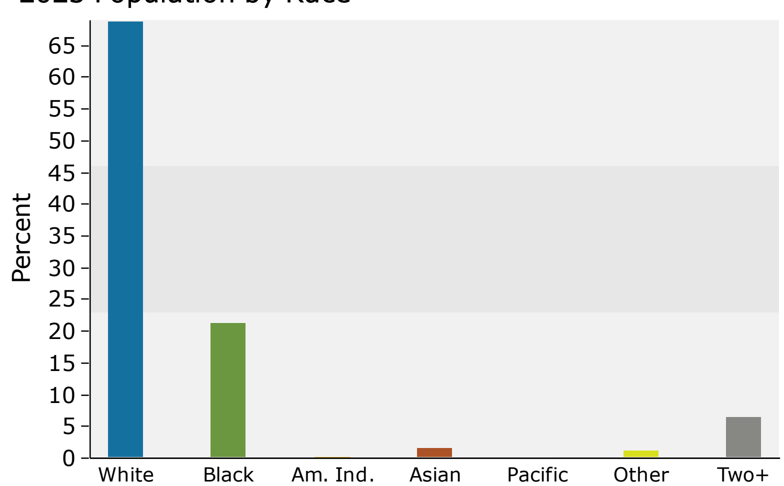
Population by Age



2023 Household Income



2023 Population by Race



2023 Percent Hispanic Origin: 2.9%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

Household Income Profile

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

Summary	2023	2028	2023-2028 Change	2023-2028 Annual Rate
Population	89,043	86,863	-2,180	-0.49%
Households	38,762	38,320	-442	-0.23%
Median Age	42.3	43.0	0.7	0.33%
Average Household Size	2.22	2.19	-0.03	-0.27%

	2023		2028	
Income Inequality Measures	**Number**	**Percent**	**Number**	**Percent**
Household	38,762	100%	38,320	100%
<$15,000	6,157	15.9%	5,756	15.0%
$15,000-$24,999	3,874	10.0%	3,261	8.5%
$25,000-$34,999	3,425	8.8%	3,033	7.9%
$35,000-$49,999	7,118	18.4%	6,513	17.0%
$50,000-$74,999	4,998	12.9%	5,054	13.2%
$75,000-$99,999	4,684	12.1%	4,868	12.7%
$100,000-$149,999	5,447	14.1%	6,111	15.9%
$150,000-$199,999	1,317	3.4%	1,617	4.2%
$200,000+	1,742	4.5%	2,107	5.5%
Median Household Income	$46,685		$52,150	
Average Household Income	$73,225		$83,102	
Per Capita Income	$31,922		$36,696	

	2023		2028	
Households by Income	**Number**	**Percent**	**Number**	**Percent**
P90-P10 Ratio	14.5		14.8	
P90-P50 Ratio	2.9		2.8	
P50-P10 Ratio	4.9		5.2	
80-20 Share Ratio	13.5		14.1	
90-40 Share Ratio	3.0		3.2	
Households in Low Income	11,471	29.6%	10,291	26.9%
Households in Middle Income	22,908	59.1%	22,814	59.5%
Households in Upper Income	4,383	11.3%	5,215	13.6%

Data Note: 2023 household income represents an estimate of annual income as of July 1, 2023 and 2028 household income represents an estimate of annual income as of July 1, 2028.
Source: Esri forecasts for 2023 and 2028.

July 24, 2023

Household Income Profile

EMA
Area: 132.12 square miles

Prepared by Esri

2023 Households by Income and Age of Householder	<25	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	1,630	5,453	5,907	5,536	7,221	7,074	5,941
<$15,000	496	887	726	671	1,148	1,140	1,090
$15,000-$24,999	208	448	411	333	637	752	1,085
$25,000-$34,999	158	433	344	362	509	729	891
$35,000-$49,999	362	1,027	934	822	1,237	1,390	1,346
$50,000-$74,999	190	769	816	724	912	1,068	519
$75,000-$99,999	126	713	869	800	988	784	405
$100,000-	74	816	1,137	1,121	1,121	791	388
$150,000-	13	203	257	308	258	172	106
$200,000+	5	157	414	396	411	248	111
Median HH Income	$31,524	$48,630	$64,550	$68,641	$51,580	$43,592	$33,603
Average HH	$40,895	$70,247	$90,259	$92,859	$79,547	$66,282	$50,179

Percent Distribution	<25	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	100%	100%	100%	100%	100%	100%	100%
<$15,000	30.4%	16.3%	12.3%	12.1%	15.9%	16.1%	18.3%
$15,000-$24,999	12.8%	8.2%	7.0%	6.0%	8.8%	10.6%	18.3%
$25,000-$34,999	9.7%	7.9%	5.8%	6.5%	7.0%	10.3%	15.0%
$35,000-$49,999	22.2%	18.8%	15.8%	14.8%	17.1%	19.6%	22.7%
$50,000-$74,999	11.7%	14.1%	13.8%	13.1%	12.6%	15.1%	8.7%
$75,000-$99,999	7.7%	13.1%	14.7%	14.5%	13.7%	11.1%	6.8%
$100,000-	4.5%	15.0%	19.2%	20.2%	15.5%	11.2%	6.5%
$150,000-	0.8%	3.7%	4.4%	5.6%	3.6%	2.4%	1.8%
$200,000+	0.3%	2.9%	7.0%	7.2%	5.7%	3.5%	1.9%

Data Note: 2023 household income represents an estimate of annual income as of July 1, 2023 and 2028 household income represents an estimate of annual income as of July 1, 2028.
Source: Esri forecasts for 2023 and 2028.

July 24, 2023

Household Income Profile

EMA
Area: 132.12 square miles

Prepared by Esri

2028 Households by Income and Age of Householder	<25	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	1,620	4,879	5,918	5,688	6,179	7,189	6,847
<$15,000	500	726	683	636	908	1,093	1,210
$15,000-$24,999	185	327	340	277	445	635	1,052
$25,000-$34,999	149	336	291	302	378	646	931
$35,000-$49,999	334	848	857	760	944	1,277	1,494
$50,000-$74,999	205	725	798	721	777	1,149	678
$75,000-$99,999	137	665	926	851	894	861	534
$100,000-	92	847	1,250	1,278	1,099	953	592
$150,000-	15	220	300	383	289	232	177
$200,000+	4	184	473	480	445	343	179
Median HH Income	$33,058	$55,288	$74,571	$78,343	$61,291	$49,092	$36,582
Average HH	$44,114	$80,250	$100,473	$104,963	$92,119	$77,289	$59,153

Percent Distribution	<25	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	100%	100%	100%	100%	100%	100%	100%
<$15,000	30.9%	14.9%	11.5%	11.2%	14.7%	15.2%	17.7%
$15,000-$24,999	11.4%	6.7%	5.7%	4.9%	7.2%	8.8%	15.4%
$25,000-$34,999	9.2%	6.9%	4.9%	5.3%	6.1%	9.0%	13.6%
$35,000-$49,999	20.6%	17.4%	14.5%	13.4%	15.3%	17.8%	21.8%
$50,000-$74,999	12.7%	14.9%	13.5%	12.7%	12.6%	16.0%	9.9%
$75,000-$99,999	8.5%	13.6%	15.6%	15.0%	14.5%	12.0%	7.8%
$100,000-	5.7%	17.4%	21.1%	22.5%	17.8%	13.3%	8.6%
$150,000-	0.9%	4.5%	5.1%	6.7%	4.7%	3.2%	2.6%
$200,000+	0.2%	3.8%	8.0%	8.4%	7.2%	4.8%	2.6%

Data Note: 2023 household income represents an estimate of annual income as of July 1, 2023 and 2028 household income represents an estimate of annual income as of July 1, 2028.
Source: Esri forecasts for 2023 and 2028.

July 24, 2023

Housing Profile

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

Population		Households	
2010 Total Population	96,788	2023 Median Household Income	$46,685
2020 Total Population	90,858	2028 Median Household Income	$52,150
2023 Total Population	89,043	2023-2028 Annual Rate	2.24%
2028 Total Population	86,863		
2023-2028 Annual Rate	-0.49%		

	Census 2010		2023		2028	
Housing Units by Occupancy Status and Tenure	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	44,591	100.0%	43,710	100.0%	43,237	100.0%
Occupied	40,386	90.6%	38,762	88.7%	38,320	88.6%
Owner	27,484	61.6%	26,581	60.8%	26,739	61.8%
Renter	12,902	28.9%	12,181	27.9%	11,581	26.8%
Vacant	4,205	9.4%	4,948	11.3%	4,917	11.4%

	2023		2028	
Owner Occupied Housing Units by Value	Number	Percent	Number	Percent
Total	26,579	100.0%	26,737	100.0%
<$50,000	4,544	17.1%	3,443	12.9%
$50,000-$99,999	6,488	24.4%	4,236	15.8%
$100,000-$149,999	5,078	19.1%	3,751	14.0%
$150,000-$199,999	4,082	15.4%	4,144	15.5%
$200,000-$249,999	2,426	9.1%	3,548	13.3%
$250,000-$299,999	1,495	5.6%	2,784	10.4%
$300,000-$399,999	2,013	7.6%	4,011	15.0%
$400,000-$499,999	277	1.0%	513	1.9%
$500,000-$749,999	153	0.6%	278	1.0%
$750,000-$999,999	19	0.1%	25	0.1%
$1,000,000-$1,499,999	0	0.0%	0	0.0%
$1,500,000-$1,999,999	0	0.0%	0	0.0%
$2,000,000+	4	0.0%	4	0.0%
Median Value	$122,228		$173,389	
Average Value	$145,104		$187,047	

Census 2010 Housing Units	Number	Percent
Total	44,591	100.0%
In Urbanized Areas	42,429	95.2%
In Urban Clusters	0	0.0%
Rural Housing Units	2,161	4.8%

Data Note: Persons of Hispanic Origin may be of any race.
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

Census 2010 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	27,484	100.0%
Owned with a Mortgage/Loan	16,957	61.7%
Owned Free and Clear	10,527	38.3%

Census 2010 Vacant Housing Units by Status	Number	Percent
Total	4,220	100.0%
For Rent	1,440	34.1%
Rented- Not Occupied	53	1.3%
For Sale Only	616	14.6%
Sold - Not Occupied	190	4.5%
Seasonal/Recreational/Occasional Use	178	4.2%
For Migrant Workers	3	0.1%
Other Vacant	1,740	41.2%

Census 2010 Occupied Housing Units by Age of Householder and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	40,385	27,483	68.1%
15-24	2,223	398	17.9%
25-34	5,905	2,891	49.0%
35-44	5,966	3,817	64.0%
45-54	7,855	5,618	71.5%
55-64	7,804	6,236	79.9%
65-74	5,085	4,263	83.8%
75-84	3,817	3,095	81.1%
85+	1,730	1,165	67.3%

Census 2010 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	40,388	27,485	68.1%
White Alone	32,638	24,369	74.7%
Black/African American	6,637	2,604	39.2%
American Indian/Alaska	76	38	50.0%
Asian Alone	377	189	50.1%
Pacific Islander Alone	10	7	70.0%
Other Race Alone	174	84	48.3%
Two or More Races	476	194	40.8%
Hispanic Origin	521	268	51.4%

Census 2010 Occupied Housing Units by Size and Home Ownership		Owner Occupied Units	
	Occupied	Number	% of Occupied
Total	40,386	27,483	68.1%
1-Person	12,949	7,304	56.4%
2-Person	14,349	11,181	77.9%
3-Person	5,845	4,016	68.7%
4-Person	4,314	3,048	70.7%
5-Person	1,864	1,267	68.0%
6-Person	654	415	63.5%
7+ Person	411	252	61.3%

2023 Housing Affordability	
Housing Affordability Index	133
Percent of Income for Mortgage	15.7%

Data Note: Persons of Hispanic Origin may be of any race.
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

Tapestry Segmentation Area Profile

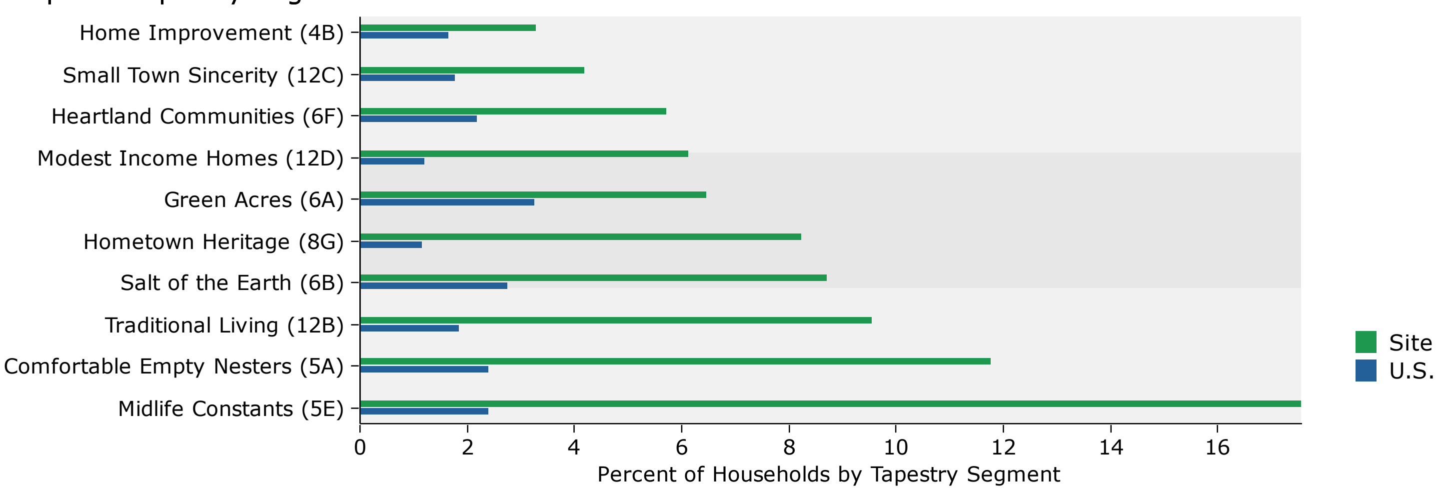
CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

Top Twenty Tapestry Segments

		2023 Households		2023 U.S. Households		
Rank	**Tapestry Segment**	**Percent**	**Cumulativ Percent**	**Percent**	**Cumulativ Percent**	**Index**
1	Midlife Constants (5E)	17.6%	17.6%	2.4%	2.4%	728
2	Comfortable Empty Nesters (5A)	11.8%	29.4%	2.4%	4.8%	488
3	Traditional Living (12B)	9.6%	38.9%	1.9%	6.7%	510
4	Salt of the Earth (6B)	8.7%	47.6%	2.8%	9.5%	313
5	Hometown Heritage (8G)	8.2%	55.9%	1.2%	10.7%	704
	Subtotal	**55.9%**		**10.7%**		
6	Green Acres (6A)	6.5%	62.4%	3.3%	13.9%	198
7	Modest Income Homes (12D)	6.1%	68.5%	1.2%	15.2%	500
8	Heartland Communities (6F)	5.7%	74.2%	2.2%	17.4%	262
9	Small Town Sincerity (12C)	4.2%	78.4%	1.8%	19.1%	236
10	Home Improvement (4B)	3.3%	81.7%	1.7%	20.8%	196
	Subtotal	**25.8%**		**10.2%**		
11	Social Security Set (9F)	3.2%	84.9%	0.8%	21.7%	381
12	Rustbelt Traditions (5D)	2.6%	87.5%	2.1%	23.8%	121
13	Old and Newcomers (8F)	2.5%	90.0%	2.3%	26.1%	109
14	City Commons (11E)	2.0%	92.0%	0.9%	27.0%	229
15	College Towns (14B)	1.6%	93.6%	0.9%	27.9%	172
	Subtotal	**11.9%**		**7.0%**		
16	Young and Restless (11B)	1.5%	95.1%	1.8%	29.7%	84
17	Workday Drive (4A)	1.4%	96.6%	3.1%	32.7%	47
18	Retirement Communities (9E)	1.2%	97.8%	1.2%	33.9%	103
19	Set to Impress (11D)	1.2%	99.0%	1.4%	35.3%	87
20	Exurbanites (1E)	1.0%	100.0%	1.9%	37.2%	53
	Subtotal	**6.3%**		**9.4%**		
	Total	**100.0%**		**37.2%**		**269**

Top Ten Tapestry Segments Site vs. U.S.



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Source: Esri

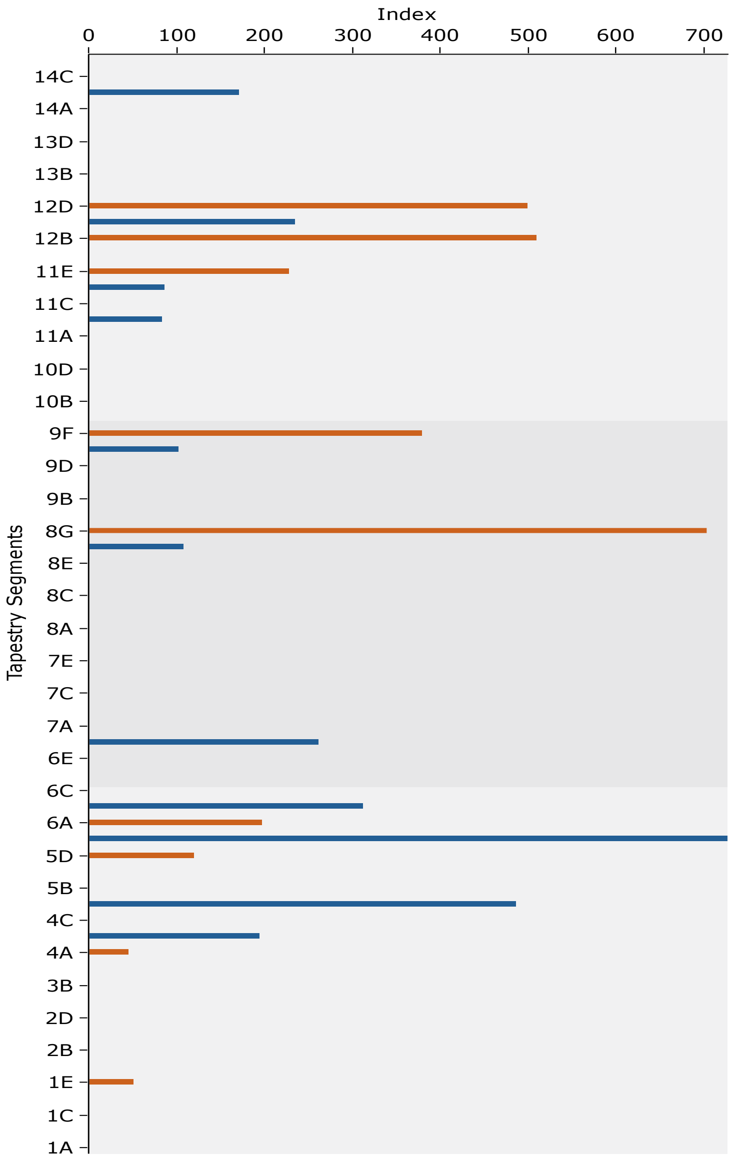
July 24, 2023

Tapestry Segmentation Area Profile

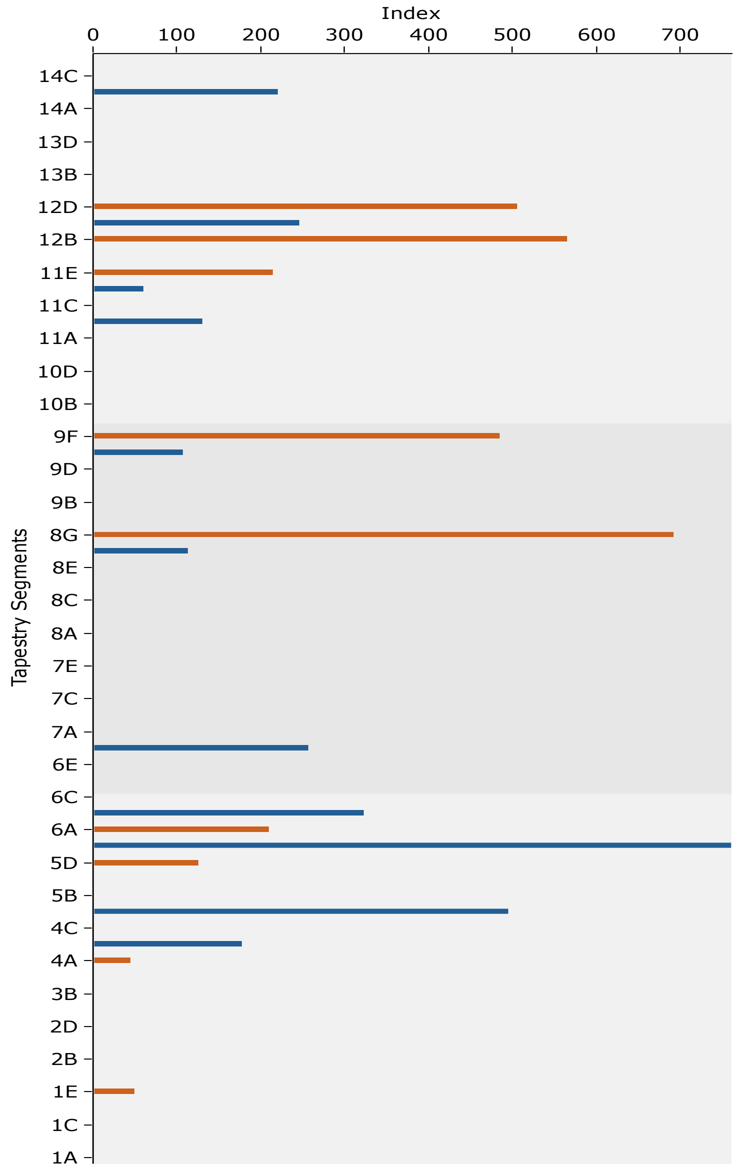
EMA
Area: 132.12 square miles

Prepared by Esri

2023 Tapestry Indexes by Households



2023 Tapestry Indexes by Total Population 18+



Tapestry Segmentation Area Profile

EMA
Area: 132.12 square miles

Prepared by Esri

Tapestry LifeMode Groups	2023 Households			2023 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	38,762	100.0%		70,620	100.0%	
1. Affluent Estates	**395**	**1.0%**	**10**	**697**	**1.0%**	**9**
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	0	0.0%	0	0	0.0%	0
Exurbanites (1E)	395	1.0%	53	697	1.0%	50
2. Upscale Avenues	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Enterprising Professionals	0	0.0%	0	0	0.0%	0
3. Uptown Individuals	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
4. Family Landscapes	**1,835**	**4.7%**	**60**	**3,343**	**4.7%**	**58**
Workday Drive (4A)	559	1.4%	47	1,063	1.5%	46
Home Improvement (4B)	1,276	3.3%	196	2,280	3.2%	178
Middleburg (4C)	0	0.0%	0	0	0.0%	0
5. GenXurban	**12,386**	**32.0%**	**286**	**22,872**	**32.4%**	**299**
Comfortable Empty Nesters	4,570	11.8%	488	8,553	12.1%	496
In Style (5B)	0	0.0%	0	0	0.0%	0
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	1,006	2.6%	121	1,807	2.6%	127
Midlife Constants (5E)	6,810	17.6%	728	12,512	17.7%	762
6. Cozy Country Living	**8,119**	**20.9%**	**178**	**15,196**	**21.5%**	**184**
Green Acres (6A)	2,511	6.5%	198	5,076	7.2%	211
Salt of the Earth (6B)	3,382	8.7%	313	6,365	9.0%	324
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Heartland Communities (6F)	2,226	5.7%	262	3,755	5.3%	258
7. Sprouting Explorers	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

July 24, 2023

Tapestry Segmentation Area Profile

EMA
Area: 132.12 square miles

Prepared by Esri

Tapestry LifeMode Groups	2023 Households			2023 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	38,762	100.0%		70,620	100.0%	
8. Middle Ground	**4,156**	**10.7%**	**99**	**6,943**	**9.8%**	**97**
City Lights (8A)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Bright Young Professionals	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	963	2.5%	109	1,627	2.3%	115
Hometown Heritage (8G)	3,193	8.2%	704	5,316	7.5%	694
9. Senior Styles	**1,714**	**4.4%**	**77**	**3,227**	**4.6%**	**88**
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Retirement Communities (9E)	474	1.2%	103	811	1.1%	109
Social Security Set (9F)	1,240	3.2%	381	2,416	3.4%	486
10. Rustic Outposts	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Southern Satellites (10A)	0	0.0%	0	0	0.0%	0
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
11. Midtown Singles	**1,819**	**4.7%**	**75**	**2,964**	**4.2%**	**77**
City Strivers (11A)	0	0.0%	0	0	0.0%	0
Young and Restless (11B)	579	1.5%	84	1,329	1.9%	132
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Set to Impress (11D)	465	1.2%	87	501	0.7%	61
City Commons (11E)	775	2.0%	229	1,134	1.6%	215
12. Hometown	**7,714**	**19.9%**	**337**	**13,819**	**19.6%**	**354**
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Traditional Living (12B)	3,707	9.6%	510	6,907	9.8%	566
Small Town Sincerity (12C)	1,627	4.2%	236	2,834	4.0%	247
Modest Income Homes (12D)	2,380	6.1%	500	4,078	5.8%	507
13. Next Wave	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
14. Scholars and Patriots	**624**	**1.6%**	**103**	**1,559**	**2.2%**	**98**
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
College Towns (14B)	624	1.6%	172	1,559	2.2%	221
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

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Source: Esri

July 24, 2023

Tapestry Segmentation Area Profile

EMA
Area: 132.12 square miles

Prepared by Esri

Tapestry Urbanization	2023 Households			2023 Adult Population		
	Number	Percent	Index	Number	Percent	Index
Total:	38,762	100.0%		70,620	100.0%	
1. Principal Urban Center	**0**	**0.0%**	**0**	**0**	**0.0%**	**0**
Laptops and Lattes (3A)	0	0.0%	0	0	0.0%	0
Metro Renters (3B)	0	0.0%	0	0	0.0%	0
Trendsetters (3C)	0	0.0%	0	0	0.0%	0
Downtown Melting Pot (8D)	0	0.0%	0	0	0.0%	0
City Strivers (11A)	0	0.0%	0	0	0.0%	0
NeWest Residents (13C)	0	0.0%	0	0	0.0%	0
Fresh Ambitions (13D)	0	0.0%	0	0	0.0%	0
High Rise Renters (13E)	0	0.0%	0	0	0.0%	0
2. Urban Periphery	**3,386**	**8.7%**	**53**	**5,885**	**8.3%**	**48**
Pacific Heights (2C)	0	0.0%	0	0	0.0%	0
Rustbelt Traditions (5D)	1,006	2.6%	121	1,807	2.6%	127
Urban Villages (7B)	0	0.0%	0	0	0.0%	0
Urban Edge Families (7C)	0	0.0%	0	0	0.0%	0
Forging Opportunity (7D)	0	0.0%	0	0	0.0%	0
Southwestern Families (7F)	0	0.0%	0	0	0.0%	0
City Lights (8A)	0	0.0%	0	0	0.0%	0
Bright Young Professionals (8C)	0	0.0%	0	0	0.0%	0
Metro Fusion (11C)	0	0.0%	0	0	0.0%	0
Family Foundations (12A)	0	0.0%	0	0	0.0%	0
Modest Income Homes (12D)	2,380	6.1%	500	4,078	5.8%	507
Diverse Convergence (13A)	0	0.0%	0	0	0.0%	0
Family Extensions (13B)	0	0.0%	0	0	0.0%	0
3. Metro Cities	**12,020**	**31.0%**	**172**	**21,600**	**30.6%**	**182**
In Style (5B)	0	0.0%	0	0	0.0%	0
Emerald City (8B)	0	0.0%	0	0	0.0%	0
Front Porches (8E)	0	0.0%	0	0	0.0%	0
Old and Newcomers (8F)	963	2.5%	109	1,627	2.3%	115
Hometown Heritage (8G)	3,193	8.2%	704	5,316	7.5%	694
Retirement Communities (9E)	474	1.2%	103	811	1.1%	109
Social Security Set (9F)	1,240	3.2%	381	2,416	3.4%	486
Young and Restless (11B)	579	1.5%	84	1,329	1.9%	132
Set to Impress (11D)	465	1.2%	87	501	0.7%	61
City Commons (11E)	775	2.0%	229	1,134	1.6%	215
Traditional Living (12B)	3,707	9.6%	510	6,907	9.8%	566
College Towns (14B)	624	1.6%	172	1,559	2.2%	221
Dorms to Diplomas (14C)	0	0.0%	0	0	0.0%	0

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July 24, 2023

Tapestry Segmentation Area Profile

EMA
Area: 132.12 square miles

Prepared by Esri

Tapestry Urbanization	2023 Households			2023 Adult Population		
	Number	**Percent**	**Index**	**Number**	**Percent**	**Index**
Total:	38,762	100.0%		70,620	100.0%	
4. Suburban Periphery	**13,610**	**35.1%**	**109**	**25,105**	**35.5%**	**106**
Top Tier (1A)	0	0.0%	0	0	0.0%	0
Professional Pride (1B)	0	0.0%	0	0	0.0%	0
Boomburbs (1C)	0	0.0%	0	0	0.0%	0
Savvy Suburbanites (1D)	0	0.0%	0	0	0.0%	0
Exurbanites (1E)	395	1.0%	53	697	1.0%	50
Urban Chic (2A)	0	0.0%	0	0	0.0%	0
Pleasantville (2B)	0	0.0%	0	0	0.0%	0
Enterprising Professionals (2D)	0	0.0%	0	0	0.0%	0
Workday Drive (4A)	559	1.4%	47	1,063	1.5%	46
Home Improvement (4B)	1,276	3.3%	196	2,280	3.2%	178
Comfortable Empty Nesters	4,570	11.8%	488	8,553	12.1%	496
Parks and Rec (5C)	0	0.0%	0	0	0.0%	0
Midlife Constants (5E)	6,810	17.6%	728	12,512	17.7%	762
Up and Coming Families (7A)	0	0.0%	0	0	0.0%	0
Silver & Gold (9A)	0	0.0%	0	0	0.0%	0
Golden Years (9B)	0	0.0%	0	0	0.0%	0
The Elders (9C)	0	0.0%	0	0	0.0%	0
Military Proximity (14A)	0	0.0%	0	0	0.0%	0
5. Semirural	**3,853**	**9.9%**	**106**	**6,589**	**9.3%**	**103**
Middleburg (4C)	0	0.0%	0	0	0.0%	0
Heartland Communities (6F)	2,226	5.7%	262	3,755	5.3%	258
Farm to Table (7E)	0	0.0%	0	0	0.0%	0
Senior Escapes (9D)	0	0.0%	0	0	0.0%	0
Down the Road (10D)	0	0.0%	0	0	0.0%	0
Small Town Sincerity (12C)	1,627	4.2%	236	2,834	4.0%	247
6. Rural	**5,893**	**15.2%**	**93**	**11,441**	**16.2%**	**99**
Green Acres (6A)	2,511	6.5%	198	5,076	7.2%	211
Salt of the Earth (6B)	3,382	8.7%	313	6,365	9.0%	324
The Great Outdoors (6C)	0	0.0%	0	0	0.0%	0
Prairie Living (6D)	0	0.0%	0	0	0.0%	0
Rural Resort Dwellers (6E)	0	0.0%	0	0	0.0%	0
Southern Satellites (10A)	0	0.0%	0	0	0.0%	0
Rooted Rural (10B)	0	0.0%	0	0	0.0%	0
Economic BedRock (10C)	0	0.0%	0	0	0.0%	0
Rural Bypasses (10E)	0	0.0%	0	0	0.0%	0
Unclassified (15)	0	0.0%	0	0	0.0%	0

Data Note: This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or Total Population 18+ in the area, by Tapestry segment, to the percent of households or Total Population 18+ in the United States, by segment. An index of 100 is the US average.
Source: Esri

July 24, 2023

ACS Housing Summary

CH1325 DECATUR, ILLINOIS EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
TOTALS				
Total Population	90,852		2,843	high
Total Households	38,142		1,085	high
Total Housing Units	44,079		1,124	high
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS				
Total	25,564	100.0%	807	high
Housing units with a mortgage/contract to purchase/similar debt	13,415	52.5%	654	high
No Second Mortgage and No Home Equity Loan	11,789	46.1%	610	
Multiple Mortgages	1,357	5.3%	228	high
Second mortgage and Home Equity Loan	28	0.1%	21	low
Only Home Equity Loan	1,088	4.3%	195	high
Only Second Mortgage	241	0.9%	118	medium
Home Equity Loan without Primary Mortgage	269	1.1%	140	medium
Housing units without a mortgage	12,149	47.5%	640	high
AVERAGE VALUE BY MORTGAGE STATUS				
Housing units with a mortgage	N/A		N/A	
Housing units without a mortgage	N/A		N/A	
2021 Total Population (ACS 5-Yr)	90,852			
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS & SELECTED MONTHLY OWNER COSTS				
Total	25,564	100.0%	807	high
With a mortgage: Monthly owner costs as a percentage of household income in past 12 months				
Less than 10.0 percent	1,718	6.7%	298	high
10.0 to 14.9 percent	3,373	13.2%	351	high
15.0 to 19.9 percent	2,651	10.4%	267	high
20.0 to 24.9 percent	1,958	7.7%	283	high
25.0 to 29.9 percent	823	3.2%	153	high
30.0 to 34.9 percent	566	2.2%	151	medium
35.0 to 39.9 percent	514	2.0%	153	medium
40.0 to 49.9 percent	470	1.8%	146	medium
50.0 percent or more	1,251	4.9%	223	high
Not computed	90	0.4%	65	low
Without a mortgage: Monthly owner costs as a percentage of household income in past 12 months				
Less than 10.0 percent	6,031	23.6%	499	high
10.0 to 14.9 percent	2,495	9.8%	314	high
15.0 to 19.9 percent	1,266	5.0%	221	high
20.0 to 24.9 percent	733	2.9%	179	medium
25.0 to 29.9 percent	408	1.6%	118	medium
30.0 to 34.9 percent	219	0.9%	78	medium
35.0 to 39.9 percent	200	0.8%	81	medium
40.0 to 49.9 percent	203	0.8%	80	medium
50.0 percent or more	411	1.6%	114	medium
Not computed	185	0.7%	95	medium

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

ACS Housing Summary

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT				
Total	12,578	100.0%	829	high
With cash rent	11,778	93.6%	811	high
Less than $100	190	1.5%	78	medium
$100 to $149	175	1.4%	89	medium
$150 to $199	185	1.5%	76	medium
$200 to $249	303	2.4%	109	medium
$250 to $299	215	1.7%	122	medium
$300 to $349	430	3.4%	247	medium
$350 to $399	734	5.8%	213	medium
$400 to $449	859	6.8%	208	medium
$450 to $499	1,525	12.1%	342	medium
$500 to $549	1,400	11.1%	303	medium
$550 to $599	1,297	10.3%	324	medium
$600 to $649	1,088	8.7%	248	medium
$650 to $699	747	5.9%	231	medium
$700 to $749	362	2.9%	144	medium
$750 to $799	400	3.2%	175	medium
$800 to $899	621	4.9%	196	medium
$900 to $999	323	2.6%	107	medium
$1,000 to $1,249	405	3.2%	143	medium
$1,250 to $1,499	156	1.2%	59	medium
$1,500 to $1,999	150	1.2%	82	medium
$2,000 to $2,499	186	1.5%	140	low
$2,500 to $2,999	0	0.0%	0	
$3,000 to $3,499	0	0.0%	0	
$3,500 or more	29	0.2%	24	low
No cash rent	800	6.4%	206	medium
Median Contract Rent	$546		N/A	
Average Contract Rent	N/A		N/A	
RENTER-OCCUPIED HOUSING UNITS BY INCLUSION OF UTILITIES IN RENT				
Total	12,578	100.0%	829	high
Pay extra for one or more utilities	11,410	90.7%	775	high
No extra payment for any utilities	1,168	9.3%	305	medium

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT				
Total:	12,578	100.0%	829	
With cash rent:	11,778	93.6%	811	
Less than $100	13	0.1%	15	
$100 to $149	13	0.1%	19	
$150 to $199	129	1.0%	71	
$200 to $249	219	1.7%	95	
$250 to $299	261	2.1%	101	
$300 to $349	85	0.7%	52	
$350 to $399	164	1.3%	94	
$400 to $449	293	2.3%	123	
$450 to $499	452	3.6%	197	
$500 to $549	863	6.9%	298	
$550 to $599	818	6.5%	247	
$600 to $649	1,210	9.6%	303	
$650 to $699	1,057	8.4%	274	
$700 to $749	953	7.6%	250	
$750 to $799	771	6.1%	220	
$800 to $899	1,390	11.1%	306	
$900 to $999	957	7.6%	238	
$1,000 to $1,249	1,294	10.3%	265	
$1,250 to $1,499	258	2.1%	101	
$1,500 to $1,999	342	2.7%	117	
$2,000 to $2,499	147	1.2%	108	
$2,500 to $2,999	61	0.5%	90	
$3,000 to $3,499	0	0.0%	0	
$3,500 or more	29	0.2%	24	
No cash rent	800	6.4%	206	
Median Gross Rent	$716		N/A	
Average Gross Rent	N/A		N/A	

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

ACS Housing Summary

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
HOUSING UNITS BY UNITS IN STRUCTURE				
Total	44,079	100.0%	1,124	
1, detached	33,520	76.0%	952	
1, attached	840	1.9%	233	
2	601	1.4%	160	
3 or 4	1,266	2.9%	291	
5 to 9	2,094	4.8%	336	
10 to 19	1,536	3.5%	309	
20 to 49	1,396	3.2%	302	
50 or more	1,688	3.8%	310	
Mobile home	1,096	2.5%	252	
Boat, RV, van, etc.	43	0.1%	69	
HOUSING UNITS BY YEAR STRUCTURE BUILT				
Total	44,079	100.0%	1,124	
Built 2020 or later	59	0.1%	48	
Built 2010 to 2019	797	1.8%	173	
Built 2000 to 2009	2,737	6.2%	265	
Built 1990 to 1999	3,309	7.5%	416	
Built 1980 to 1989	3,379	7.7%	445	
Built 1970 to 1979	7,690	17.4%	591	
Built 1960 to 1969	6,307	14.3%	516	
Built 1950 to 1959	8,551	19.4%	622	
Built 1940 to 1949	3,899	8.8%	442	
Built 1939 or earlier	7,352	16.7%	498	
Median Year Structure Built	1964		N/A	
OCCUPIED HOUSING UNITS BY YEAR HOUSEHOLDER MOVED INTO UNIT				
Total	38,142	100.0%	1,085	
Owner occupied				
Moved in 2019 or later	1,358	3.6%	257	
Moved in 2015 to 2018	4,469	11.7%	421	
Moved in 2010 to 2014	3,963	10.4%	389	
Moved in 2000 to 2009	6,621	17.4%	484	
Moved in 1990 to 1999	4,014	10.5%	380	
Moved in 1989 or earlier	5,141	13.5%	415	
Renter occupied				
Moved in 2019 or later	2,275	6.0%	398	
Moved in 2015 to 2018	6,605	17.3%	636	
Moved in 2010 to 2014	2,282	6.0%	375	
Moved in 2000 to 2009	943	2.5%	212	
Moved in 1990 to 1999	177	0.5%	72	
Moved in 1989 or earlier	297	0.8%	132	
Median Year Householder Moved Into Unit	2012		N/A	

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
OCCUPIED HOUSING UNITS BY HOUSE HEATING FUEL				
Total	38,142	100.0%	1,085	high
Utility gas	28,527	74.8%	965	high
Bottled, tank, or LP gas	687	1.8%	119	high
Electricity	8,462	22.2%	658	high
Fuel oil, kerosene, etc.	11	0.0%	17	low
Coal or coke	26	0.1%	34	low
Wood	35	0.1%	33	low
Solar energy	0	0.0%	0	
Other fuel	162	0.4%	59	medium
No fuel used	232	0.6%	118	medium
OCCUPIED HOUSING UNITS BY VEHICLES AVAILABLE				
Total	38,142	100.0%	1,085	high
Owner occupied				
No vehicle available	804	2.1%	182	medium
1 vehicle available	7,315	19.2%	505	high
2 vehicles available	11,818	31.0%	653	high
3 vehicles available	4,240	11.1%	375	high
4 vehicles available	972	2.5%	197	medium
5 or more vehicles available	416	1.1%	108	medium
Renter occupied				
No vehicle available	3,164	8.3%	434	high
1 vehicle available	6,190	16.2%	594	high
2 vehicles available	2,623	6.9%	422	high
3 vehicles available	552	1.4%	193	medium
4 vehicles available	31	0.1%	30	low
5 or more vehicles available	19	0.0%	20	low
Average Number of Vehicles Available	N/A		N/A	
VACANT HOUSING UNITS				
Total vacant housing units	5,953	100.0%	557	high
For rent	1,506	25.3%	284	high
Rented, not occupied	289	4.9%	140	medium
For sale only	372	6.2%	130	medium
Sold, not occupied	343	5.8%	128	medium
Seasonal/occasional	228	3.8%	103	medium
For migrant workers	0	0.0%	0	
Other	3,216	54.0%	442	high

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Reliability: high medium low

July 24, 2023

EMA
Area: 132.12 square miles

Prepared by Esri

	2017-2021 ACS Estimate	Percent	MOE(±)	Reliability
OWNER-OCCUPIED HOUSING UNITS BY VALUE				
Total	25,564	100%	807	high
Less than $10,000	547	2.1%	174	medium
$10,000 to $14,999	361	1.4%	110	medium
$15,000 to $19,999	443	1.7%	182	medium
$20,000 to $24,999	542	2.1%	147	medium
$25,000 to $29,999	499	2.0%	158	medium
$30,000 to $34,999	532	2.1%	138	medium
$35,000 to $39,999	434	1.7%	118	medium
$40,000 to $49,999	959	3.8%	178	high
$50,000 to $59,999	1,269	5.0%	235	high
$60,000 to $69,999	1,520	5.9%	245	high
$70,000 to $79,999	1,791	7.0%	259	high
$80,000 to $89,999	1,807	7.1%	279	high
$90,000 to $99,999	1,611	6.3%	245	high
$100,000 to $124,999	3,432	13.4%	353	high
$125,000 to $149,999	2,455	9.6%	306	high
$150,000 to $174,999	1,996	7.8%	322	high
$175,000 to $199,999	1,142	4.5%	193	high
$200,000 to $249,999	1,350	5.3%	214	high
$250,000 to $299,999	1,168	4.6%	144	high
$300,000 to $399,999	1,076	4.2%	148	high
$400,000 to $499,999	277	1.1%	72	medium
$500,000 to $749,999	253	1.0%	90	medium
$750,000 to $999,999	21	0.1%	20	low
$1,000,000 to $1,499,999	37	0.1%	49	low
$1,500,000 to $1,999,999	31	0.1%	23	low
$2,000,000 or more	12	0.0%	20	low
Median Home Value	$103,405		N/A	low
Average Home Value	N/A		N/A	low

Data Note: N/A means not available.

2017-2021 ACS Estimate: The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2017-2021 ACS estimates, five-year period data collected monthly from January 1, 2017 through December 31, 2021. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.

Margin of error (MOE): The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.

Reliability: These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.

High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.

Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow-use with caution.

Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.

Source: U.S. Census Bureau, 2017-2021 American Community Survey

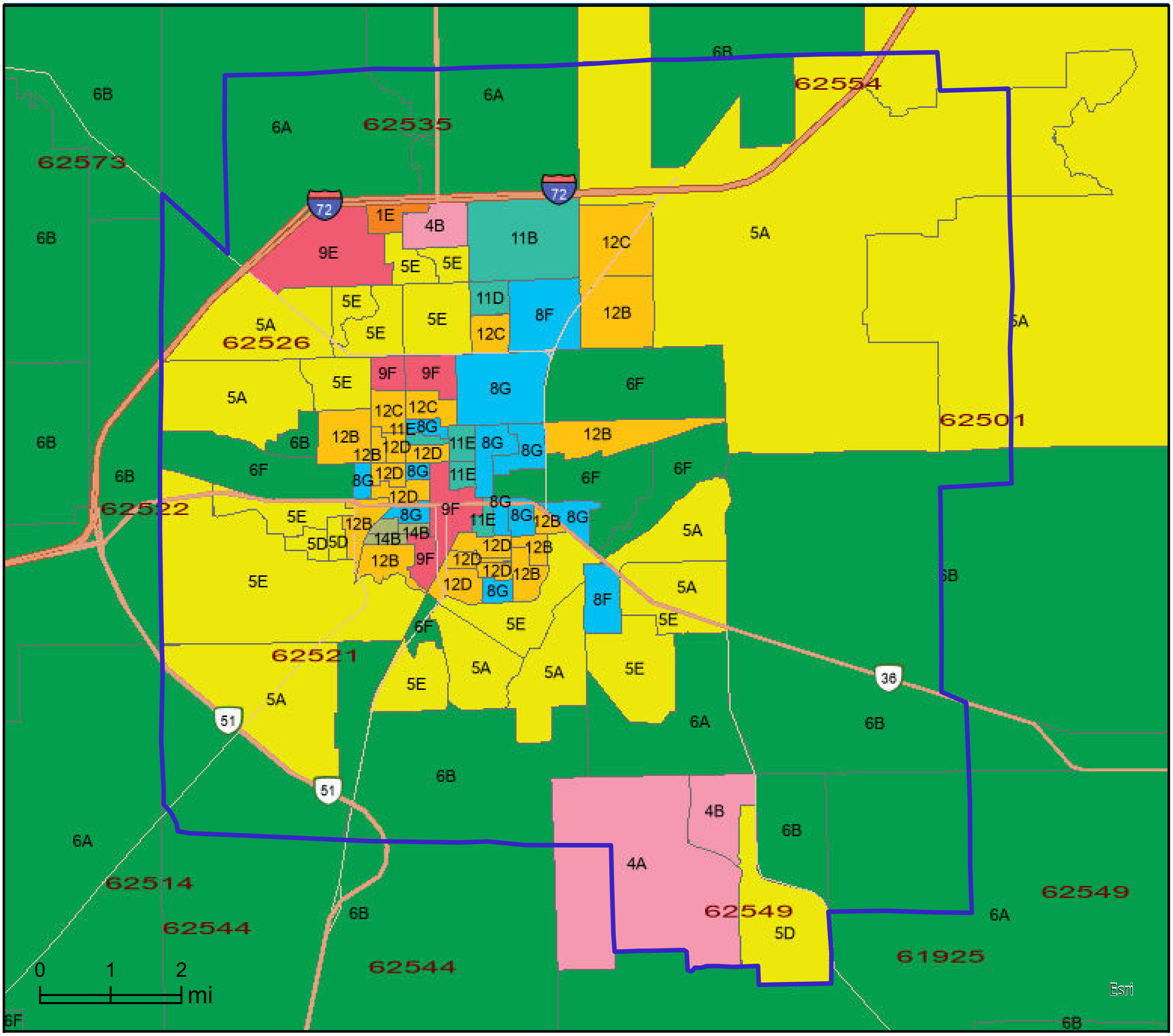
Reliability: high medium low

July 24, 2023

Dominant Tapestry Map

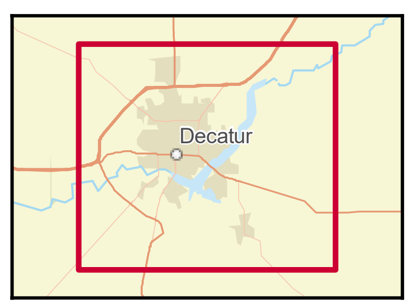
EMA
Area: 132.12 square miles

Prepared by Esri



Tapestry LifeMode

- L1: Affluent Estates
- L2: Upscale Avenues
- L3: Uptown Individuals
- L4: Family Landscapes
- L5: GenXurban
- L6: Cozy Country
- L7: Sprouting Explorers
- L8: Middle Ground
- L9: Senior Styles
- L10: Rustic Outposts
- L11: Midtown Singles
- L12: Hometown
- L13: Next Wave
- L14: Scholars and Patriots



Source: Esri

July 24, 2023

Dominant Tapestry Map

EMA
Area: 132.12 square miles

Prepared by Esri

Tapestry Segmentation

Tapestry Segmentation represents the latest generation of market segmentation systems that began over 30 years ago. The 68-segment Tapestry Segmentation system classifies U.S. neighborhoods based on their socioeconomic and demographic composition. Each segment is identified by its two-digit Segment Code. Match the two-digit segment labels on the map to the list below. Click each segment below for a detailed description.

Segment 1A (Top Tier)
Segment 1B (Professional Pride)
Segment 1C (Boomburbs)
Segment 1D (Savvy Suburbanites)
Segment 1E (Exurbanites)
Segment 2A (Urban Chic)
Segment 2B (Pleasantville)
Segment 2C (Pacific Heights)
Segment 2D (Enterprising Professionals)
Segment 3A (Laptops and Lattes)
Segment 3B (Metro Renters)
Segment 3C (Trendsetters)
Segment 4A (Workday Drive)
Segment 4B (Home Improvement)
Segment 4C (Middleburg)
Segment 5A (Comfortable Empty Nesters)
Segment 5B (In Style)
Segment 5C (Parks and Rec)
Segment 5D (Rustbelt Traditions)
Segment 5E (Midlife Constants)
Segment 6A (Green Acres)
Segment 6B (Salt of the Earth)
Segment 6C (The Great Outdoors)
Segment 6D (Prairie Living)
Segment 6E (Rural Resort Dwellers)
Segment 6F (Heartland Communities)
Segment 7A (Up and Coming Families)
Segment 7B (Urban Villages)
Segment 7C (Urban Edge Families)
Segment 7D (Forging Opportunity)
Segment 7E (Farm to Table)
Segment 7F (Southwestern Families)
Segment 8A (City Lights)
Segment 8B (Emerald City)
Segment 8C (Bright Young Professionals)
Segment 8D (Downtown Melting Pot)
Segment 8E (Front Porches)
Segment 8F (Old and Newcomers)
Segment 8G (Hometown Heritage)
Segment 9A (Silver & Gold)
Segment 9B (Golden Years)
Segment 9C (The Elders)
Segment 9D (Senior Escapes)
Segment 9E (Retirement Communities)
Segment 9F (Social Security Set)
Segment 10A (Southern Satellites)
Segment 10B (Rooted Rural)
Segment 10C (Economic BedRock)
Segment 10D (Down the Road)
Segment 10E (Rural Bypasses)
Segment 11A (City Strivers)
Segment 11B (Young and Restless)
Segment 11C (Metro Fusion)
Segment 11D (Set to Impress)
Segment 11E (City Commons)
Segment 12A (Family Foundations)
Segment 12B (Traditional Living)
Segment 12C (Small Town Sincerity)
Segment 12D (Modest Income Homes)
Segment 13A (Diverse Convergence)
Segment 13B (Family Extensions)
Segment 13C (NeWest Residents)
Segment 13D (Fresh Ambitions)
Segment 13E (High Rise Renters)
Segment 14A (Military Proximity)
Segment 14B (College Towns)
Segment 14C (Dorms to Diplomas)
Segment 15 (Unclassified)

Source: Esri

July 24, 2023

Community Profile

CH1325 Decatur City, IL
Decatur City, IL (1718823)
Geography: Place

Prepared by Esri

	Decatur city,...
Population Summary	
2010 Total Population	76,915
2020 Total Population	70,776
2020 Group Quarters	2,832
2023 Total Population	69,667
2023 Group Quarters	2,832
2028 Total Population	68,007
2023-2028 Annual Rate	-0.48%
2023 Total Daytime Population	80,303
Workers	39,638
Residents	40,665
Household Summary	
2010 Households	32,715
2010 Average Household Size	2.23
2020 Total Households	31,269
2020 Average Household Size	2.17
2023 Households	30,900
2023 Average Household Size	2.16
2028 Households	30,546
2028 Average Household Size	2.13
2023-2028 Annual Rate	-0.23%
2010 Families	19,380
2010 Average Family Size	2.85
2023 Families	17,248
2023 Average Family Size	2.85
2028 Families	16,976
2028 Average Family Size	2.82
2023-2028 Annual Rate	-0.32%
Housing Unit Summary	
2000 Housing Units	37,680
Owner Occupied Housing Units	61.3%
Renter Occupied Housing Units	30.2%
Vacant Housing Units	8.4%
2010 Housing Units	36,526
Owner Occupied Housing Units	57.1%
Renter Occupied Housing Units	32.4%
Vacant Housing Units	10.4%
2020 Housing Units	35,528
Vacant Housing Units	12.0%
2023 Housing Units	35,354
Owner Occupied Housing Units	56.5%
Renter Occupied Housing Units	30.9%
Vacant Housing Units	12.6%
2028 Housing Units	35,019
Owner Occupied Housing Units	57.4%
Renter Occupied Housing Units	29.8%
Vacant Housing Units	12.8%
Median Household Income	
2023	$41,950
2028	$45,500
Median Home Value	
2023	$97,759
2028	$142,331
Per Capita Income	
2023	$28,447
2028	$32,514
Median Age	
2010	39.2
2023	41.3
2028	42.1

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

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

	Decatur city,...
2023 Households by Income	
Household Income Base	30,900
<$15,000	18.4%
$15,000 - $24,999	11.1%
$25,000 - $34,999	9.3%
$35,000 - $49,999	19.9%
$50,000 - $74,999	12.5%
$75,000 - $99,999	11.3%
$100,000 - $149,999	11.9%
$150,000 - $199,999	2.6%
$200,000+	2.9%
Average Household Income	$63,846
2028 Households by Income	
Household Income Base	30,546
<$15,000	17.6%
$15,000 - $24,999	9.6%
$25,000 - $34,999	8.6%
$35,000 - $49,999	18.6%
$50,000 - $74,999	13.1%
$75,000 - $99,999	12.0%
$100,000 - $149,999	13.8%
$150,000 - $199,999	3.2%
$200,000+	3.5%
Average Household Income	$72,095
2023 Owner Occupied Housing Units by Value	
Total	19,972
<$50,000	21.9%
$50,000 - $99,999	29.4%
$100,000 - $149,999	18.5%
$150,000 - $199,999	15.2%
$200,000 - $249,999	6.6%
$250,000 - $299,999	3.4%
$300,000 - $399,999	3.7%
$400,000 - $499,999	0.7%
$500,000 - $749,999	0.6%
$750,000 - $999,999	0.1%
$1,000,000 - $1,499,999	0.0%
$1,500,000 - $1,999,999	0.0%
$2,000,000 +	0.0%
Average Home Value	$121,973
2028 Owner Occupied Housing Units by Value	
Total	20,107
<$50,000	16.9%
$50,000 - $99,999	20.0%
$100,000 - $149,999	15.5%
$150,000 - $199,999	17.0%
$200,000 - $249,999	10.9%
$250,000 - $299,999	7.6%
$300,000 - $399,999	9.3%
$400,000 - $499,999	1.6%
$500,000 - $749,999	1.2%
$750,000 - $999,999	0.1%
$1,000,000 - $1,499,999	0.0%
$1,500,000 - $1,999,999	0.0%
$2,000,000 +	0.0%
Average Home Value	$161,722

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

	Decatur city,...
2010 Population by Age	
Total	76,915
0 - 4	6.6%
5 - 9	6.0%
10 - 14	5.8%
15 - 24	14.5%
25 - 34	12.6%
35 - 44	10.8%
45 - 54	14.0%
55 - 64	13.0%
65 - 74	8.0%
75 - 84	5.9%
85 +	2.9%
18 +	77.9%
2023 Population by Age	
Total	69,667
0 - 4	5.8%
5 - 9	5.9%
10 - 14	5.7%
15 - 24	12.3%
25 - 34	12.6%
35 - 44	12.0%
45 - 54	10.6%
55 - 64	13.0%
65 - 74	12.1%
75 - 84	7.0%
85 +	3.0%
18 +	79.4%
2028 Population by Age	
Total	68,007
0 - 4	5.8%
5 - 9	5.7%
10 - 14	5.8%
15 - 24	12.6%
25 - 34	11.1%
35 - 44	12.4%
45 - 54	11.1%
55 - 64	11.2%
65 - 74	12.6%
75 - 84	8.2%
85 +	3.3%
18 +	79.3%
2010 Population by Sex	
Males	36,114
Females	40,801
2023 Population by Sex	
Males	33,437
Females	36,230
2028 Population by Sex	
Males	32,628
Females	35,379

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

	Decatur city,...
2010 Population by Race/Ethnicity	
Total	76,915
White Alone	72.0%
Black Alone	22.9%
American Indian Alone	0.2%
Asian Alone	0.9%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.9%
Two or More Races	3.1%
Hispanic Origin	2.2%
Diversity Index	45.3
2020 Population by Race/Ethnicity	
Total	70,776
White Alone	63.8%
Black Alone	26.5%
American Indian Alone	0.2%
Asian Alone	1.3%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.5%
Two or More Races	6.7%
Hispanic Origin	3.1%
Diversity Index	54.7
2023 Population by Race/Ethnicity	
Total	69,667
White Alone	63.2%
Black Alone	26.6%
American Indian Alone	0.3%
Asian Alone	1.4%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.5%
Two or More Races	7.0%
Hispanic Origin	3.2%
Diversity Index	55.4
2028 Population by Race/Ethnicity	
Total	68,007
White Alone	61.3%
Black Alone	27.4%
American Indian Alone	0.3%
Asian Alone	1.5%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.6%
Two or More Races	7.9%
Hispanic Origin	3.4%
Diversity Index	57.2
2010 Population by Relationship and Household Type	
Total	76,915
In Households	95.0%
In Family Households	74.5%
Householder	25.1%
Spouse	16.1%
Child	27.9%
Other relative	2.7%
Nonrelative	2.6%
In Nonfamily Households	20.5%
In Group Quarters	5.0%
Institutionalized Population	2.4%
Noninstitutionalized Population	2.6%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

	Decatur city,...
2023 Population 25+ by Educational Attainment	
Total	49,001
Less than 9th Grade	2.3%
9th - 12th Grade, No Diploma	6.9%
High School Graduate	31.3%
GED/Alternative Credential	7.1%
Some College, No Degree	21.6%
Associate Degree	8.8%
Bachelor's Degree	14.1%
Graduate/Professional Degree	7.9%
2023 Population 15+ by Marital Status	
Total	57,579
Never Married	36.3%
Married	43.0%
Widowed	7.7%
Divorced	13.0%
2023 Civilian Population 16+ in Labor Force	
Civilian Population 16+	31,582
Population 16+ Employed	92.1%
Population 16+ Unemployment rate	7.9%
Population 16-24 Employed	13.9%
Population 16-24 Unemployment rate	15.0%
Population 25-54 Employed	58.5%
Population 25-54 Unemployment rate	8.0%
Population 55-64 Employed	19.0%
Population 55-64 Unemployment rate	4.2%
Population 65+ Employed	8.7%
Population 65+ Unemployment rate	2.5%
2023 Employed Population 16+ by Industry	
Total	29,074
Agriculture/Mining	1.4%
Construction	4.2%
Manufacturing	18.3%
Wholesale Trade	1.6%
Retail Trade	10.2%
Transportation/Utilities	5.9%
Information	1.6%
Finance/Insurance/Real Estate	5.3%
Services	46.5%
Public Administration	4.9%
2023 Employed Population 16+ by Occupation	
Total	29,074
White Collar	53.2%
Management/Business/Financial	12.1%
Professional	21.4%
Sales	8.3%
Administrative Support	11.4%
Services	19.4%
Blue Collar	27.4%
Farming/Forestry/Fishing	0.5%
Construction/Extraction	3.5%
Installation/Maintenance/Repair	3.1%
Production	9.9%
Transportation/Material Moving	10.4%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

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	Decatur city,...
2010 Households by Type	
Total	32,714
Households with 1 Person	34.8%
Households with 2+ People	65.2%
Family Households	59.2%
Husband-wife Families	38.1%
With Related Children	12.5%
Other Family (No Spouse Present)	21.1%
Other Family with Male	4.5%
With Related Children	2.6%
Other Family with Female	16.7%
With Related Children	11.9%
Nonfamily Households	5.9%
All Households with Children	27.6%
Multigenerational Households	3.0%
Unmarried Partner Households	7.3%
Male-female	6.7%
Same-sex	0.6%
2010 Households by Size	
Total	32,714
1 Person Household	34.8%
2 Person Household	34.4%
3 Person Household	14.0%
4 Person Household	9.7%
5 Person Household	4.3%
6 Person Household	1.6%
7 + Person Household	1.1%
2010 Households by Tenure and Mortgage Status	
Total	32,715
Owner Occupied	63.8%
Owned with a Mortgage/Loan	38.5%
Owned Free and Clear	25.3%
Renter Occupied	36.2%
2023 Affordability, Mortgage and Wealth	
Housing Affordability Index	149
Percent of Income for Mortgage	14.0%
Wealth Index	53
2010 Housing Units By Urban/ Rural Status	
Total Housing Units	36,526
Housing Units Inside Urbanized Area	98.7%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	1.3%
2010 Population By Urban/ Rural Status	
Total Population	76,915
Population Inside Urbanized Area	98.6%
Population Inside Urbanized Cluster	0.0%
Rural Population	1.4%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

	Decatur city,...
Top 3 Tapestry Segments	
1.	Midlife Constants (5E)
2.	Traditional Living (12B)
3.	Comfortable Empty Nesters (5A)
2023 Consumer Spending	
Apparel & Services: Total $	$41,437,596
Average Spent	$1,341.02
Spending Potential Index	61
Education: Total $	$30,472,853
Average Spent	$986.18
Spending Potential Index	55
Entertainment/Recreation: Total $	$71,767,324
Average Spent	$2,322.57
Spending Potential Index	61
Food at Home: Total $	$129,765,554
Average Spent	$4,199.53
Spending Potential Index	62
Food Away from Home: Total $	$68,774,973
Average Spent	$2,225.73
Spending Potential Index	60
Health Care: Total $	$147,107,577
Average Spent	$4,760.76
Spending Potential Index	65
HH Furnishings & Equipment: Total $	$54,971,284
Average Spent	$1,779.01
Spending Potential Index	60
Personal Care Products & Services: Total $	$17,815,527
Average Spent	$576.55
Spending Potential Index	60
Shelter: Total $	$451,554,863
Average Spent	$14,613.43
Spending Potential Index	59
Support Payments/Cash Contributions/Gifts in Kind: Total	$58,229,270
Average Spent	$1,884.44
Spending Potential Index	60
Travel: Total $	$40,565,770
Average Spent	$1,312.81
Spending Potential Index	58
Vehicle Maintenance & Repairs: Total $	$25,501,324
Average Spent	$825.29
Spending Potential Index	63

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

Business Summary

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

Data for all businesses in area	**Macon County,...**			
Total Businesses:	3,686			
Total Employees:	49,419			
Total Residential Population:	101,870			
Employee/Residential Population Ratio (per 100 Residents)	49			

	Businesses		Employees	
by SIC Codes	Number	Percent	Number	Percent
Agriculture & Mining	100	2.7%	510	1.0%
Construction	252	6.8%	3,487	7.1%
Manufacturing	119	3.2%	2,944	6.0%
Transportation	116	3.1%	1,487	3.0%
Communication	53	1.4%	639	1.3%
Utility	29	0.8%	1,443	2.9%
Wholesale Trade	150	4.1%	2,090	4.2%
Retail Trade Summary	757	20.5%	10,842	21.9%
Home Improvement	52	1.4%	953	1.9%
General Merchandise Stores	43	1.2%	1,580	3.2%
Food Stores	92	2.5%	739	1.5%
Auto Dealers & Gas Stations	103	2.8%	1,237	2.5%
Apparel & Accessory Stores	27	0.7%	143	0.3%
Furniture & Home Furnishings	37	1.0%	320	0.6%
Eating & Drinking Places	224	6.1%	3,966	8.0%
Miscellaneous Retail	179	4.9%	1,904	3.9%
Finance, Insurance, Real Estate Summary	317	8.6%	2,594	5.2%
Banks, Savings & Lending Institutions	101	2.7%	1,223	2.5%
Securities Brokers	48	1.3%	232	0.5%
Insurance Carriers & Agents	67	1.8%	480	1.0%
Real Estate, Holding, Other Investment Offices	101	2.7%	659	1.3%
Services Summary	1,502	40.7%	20,009	40.5%
Hotels & Lodging	27	0.7%	491	1.0%
Automotive Services	123	3.3%	478	1.0%
Movies & Amusements	87	2.4%	1,192	2.4%
Health Services	245	6.6%	7,845	15.9%
Legal Services	58	1.6%	387	0.8%
Education Institutions & Libraries	77	2.1%	2,175	4.4%
Other Services	885	24.0%	7,441	15.1%
Government	185	5.0%	3,256	6.6%
Unclassified Establishments	106	2.9%	118	0.2%
Totals	3,686	100.0%	49,419	100.0%

Source: Esri Total Residential Population forecasts for 2023.
Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

July 24, 2023

Business Summary

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

by NAICS Codes	Businesses Number	Businesses Percent	Employees Number	Employees Percent
Agriculture, Forestry, Fishing & Hunting	29	0.8%	167	0.3%
Mining	3	0.1%	11	0.0%
Utilities	14	0.4%	1,352	2.7%
Construction	288	7.8%	3,675	7.4%
Manufacturing	125	3.4%	2,783	5.6%
Wholesale Trade	150	4.1%	2,090	4.2%
Retail Trade	514	13.9%	6,764	13.7%
Motor Vehicle & Parts Dealers	79	2.1%	1,051	2.1%
Furniture & Home Furnishings Stores	17	0.5%	116	0.2%
Electronics & Appliance Stores	17	0.5%	273	0.6%
Building Material & Garden Equipment & Supplies Dealers	50	1.4%	946	1.9%
Food & Beverage Stores	86	2.3%	718	1.5%
Health & Personal Care Stores	54	1.5%	583	1.2%
Gasoline Stations & Fuel Dealers	26	0.7%	198	0.4%
Clothing, Clothing Accessories, Shoe and Jewelry Stores	33	0.9%	183	0.4%
Sporting Goods, Hobby, Book, & Music Stores	90	2.4%	1,022	2.1%
General Merchandise Stores	62	1.7%	1,674	3.4%
Transportation & Warehousing	97	2.6%	1,380	2.8%
Information	89	2.4%	1,230	2.5%
Finance & Insurance	217	5.9%	1,937	3.9%
Central Bank/Credit Intermediation & Related Activities	100	2.7%	1,212	2.5%
Securities & Commodity Contracts	50	1.4%	245	0.5%
Funds, Trusts & Other Financial Vehicles	67	1.8%	480	1.0%
Real Estate, Rental & Leasing	126	3.4%	715	1.4%
Professional, Scientific & Tech Services	263	7.1%	1,848	3.7%
Legal Services	62	1.7%	408	0.8%
Management of Companies & Enterprises	3	0.1%	26	0.1%
Administrative, Support & Waste Management Services	126	3.4%	1,045	2.1%
Educational Services	86	2.3%	2,122	4.3%
Health Care & Social Assistance	349	9.5%	10,007	20.2%
Arts, Entertainment & Recreation	75	2.0%	1,145	2.3%
Accommodation & Food Services	253	6.9%	4,482	9.1%
Accommodation	27	0.7%	491	1.0%
Food Services & Drinking Places	226	6.1%	3,991	8.1%
Other Services (except Public Administration)	589	16.0%	3,261	6.6%
Automotive Repair & Maintenance	97	2.6%	400	0.8%
Public Administration	184	5.0%	3,261	6.6%
Unclassified Establishments	106	2.9%	118	0.2%
Total	3,686	100.0%	49,419	100.0%

Source: Copyright 2023 Data Axle, Inc. All rights reserved. Esri Total Residential Population forecasts for 2023.
Date Note: Data on the Business Summary report is calculated **Esri's Data allocation** which uses census block groups to allocate business summary data to custom areas.

July 24, 2023

Community Profile

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

	Macon County,...
Population Summary	
2010 Total Population	110,768
2020 Total Population	103,998
2020 Group Quarters	3,001
2023 Total Population	101,870
2023 Group Quarters	3,001
2028 Total Population	99,355
2023-2028 Annual Rate	-0.50%
2023 Total Daytime Population	107,222
Workers	50,323
Residents	56,899
Household Summary	
2010 Households	45,855
2010 Average Household Size	2.33
2020 Total Households	44,549
2020 Average Household Size	2.27
2023 Households	44,012
2023 Average Household Size	2.25
2028 Households	43,509
2028 Average Household Size	2.21
2023-2028 Annual Rate	-0.23%
2010 Families	29,326
2010 Average Family Size	2.89
2023 Families	26,954
2023 Average Family Size	2.85
2028 Families	26,535
2028 Average Family Size	2.82
2023-2028 Annual Rate	-0.31%
Housing Unit Summary	
2000 Housing Units	50,241
Owner Occupied Housing Units	66.4%
Renter Occupied Housing Units	26.3%
Vacant Housing Units	7.3%
2010 Housing Units	50,475
Owner Occupied Housing Units	63.6%
Renter Occupied Housing Units	27.3%
Vacant Housing Units	9.2%
2020 Housing Units	49,727
Vacant Housing Units	10.4%
2023 Housing Units	49,465
Owner Occupied Housing Units	62.8%
Renter Occupied Housing Units	26.2%
Vacant Housing Units	11.0%
2028 Housing Units	48,960
Owner Occupied Housing Units	63.7%
Renter Occupied Housing Units	25.2%
Vacant Housing Units	11.1%
Median Household Income	
2023	$48,529
2028	$54,796
Median Home Value	
2023	$126,832
2028	$182,032
Per Capita Income	
2023	$32,515
2028	$37,444
Median Age	
2010	40.3
2023	42.6
2028	43.5

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

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

	Macon County,...
2023 Households by Income	
Household Income Base	44,012
<$15,000	14.7%
$15,000 - $24,999	9.7%
$25,000 - $34,999	8.6%
$35,000 - $49,999	18.4%
$50,000 - $74,999	13.2%
$75,000 - $99,999	12.4%
$100,000 - $149,999	15.0%
$150,000 - $199,999	3.6%
$200,000+	4.5%
Average Household Income	$75,051
2028 Households by Income	
Household Income Base	43,509
<$15,000	13.9%
$15,000 - $24,999	8.2%
$25,000 - $34,999	7.7%
$35,000 - $49,999	16.9%
$50,000 - $74,999	13.3%
$75,000 - $99,999	12.9%
$100,000 - $149,999	17.1%
$150,000 - $199,999	4.5%
$200,000+	5.6%
Average Household Income	$85,294
2023 Owner Occupied Housing Units by Value	
Total	31,041
<$50,000	15.4%
$50,000 - $99,999	24.1%
$100,000 - $149,999	19.5%
$150,000 - $199,999	15.5%
$200,000 - $249,999	10.2%
$250,000 - $299,999	5.8%
$300,000 - $399,999	7.8%
$400,000 - $499,999	1.1%
$500,000 - $749,999	0.6%
$750,000 - $999,999	0.1%
$1,000,000 - $1,499,999	0.0%
$1,500,000 - $1,999,999	0.0%
$2,000,000 +	0.0%
Average Home Value	$148,697
2028 Owner Occupied Housing Units by Value	
Total	31,194
<$50,000	11.3%
$50,000 - $99,999	14.8%
$100,000 - $149,999	13.9%
$150,000 - $199,999	15.4%
$200,000 - $249,999	15.0%
$250,000 - $299,999	10.9%
$300,000 - $399,999	15.4%
$400,000 - $499,999	2.0%
$500,000 - $749,999	1.0%
$750,000 - $999,999	0.1%
$1,000,000 - $1,499,999	0.0%
$1,500,000 - $1,999,999	0.0%
$2,000,000 +	0.0%
Average Home Value	$192,297

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest dividends, net rents, pensions, SSI and welfare payments, child support, and alimony.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

Community Profile

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

	Macon County,...
2010 Population by Age	
Total	110,768
0 - 4	6.3%
5 - 9	6.2%
10 - 14	6.3%
15 - 24	13.4%
25 - 34	11.7%
35 - 44	11.6%
45 - 54	14.7%
55 - 64	13.5%
65 - 74	8.2%
75 - 84	5.6%
85 +	2.6%
18 +	77.2%
2023 Population by Age	
Total	101,870
0 - 4	5.4%
5 - 9	5.8%
10 - 14	5.9%
15 - 24	11.8%
25 - 34	11.8%
35 - 44	12.1%
45 - 54	11.5%
55 - 64	13.8%
65 - 74	12.4%
75 - 84	6.7%
85 +	2.7%
18 +	79.3%
2028 Population by Age	
Total	99,355
0 - 4	5.4%
5 - 9	5.6%
10 - 14	6.0%
15 - 24	11.8%
25 - 34	10.9%
35 - 44	12.2%
45 - 54	11.9%
55 - 64	12.1%
65 - 74	12.9%
75 - 84	8.2%
85 +	3.0%
18 +	79.5%
2010 Population by Sex	
Males	52,950
Females	57,818
2023 Population by Sex	
Males	49,609
Females	52,261
2028 Population by Sex	
Males	48,320
Females	51,035

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

	Macon County,...
2010 Population by Race/Ethnicity	
Total	110,768
White Alone	79.3%
Black Alone	16.3%
American Indian Alone	0.2%
Asian Alone	1.0%
Pacific Islander Alone	0.0%
Some Other Race Alone	0.7%
Two or More Races	2.5%
Hispanic Origin	1.9%
Diversity Index	36.8
2020 Population by Race/Ethnicity	
Total	103,998
White Alone	72.9%
Black Alone	18.3%
American Indian Alone	0.2%
Asian Alone	1.5%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.2%
Two or More Races	5.9%
Hispanic Origin	2.6%
Diversity Index	46.0
2023 Population by Race/Ethnicity	
Total	101,870
White Alone	72.2%
Black Alone	18.6%
American Indian Alone	0.2%
Asian Alone	1.5%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.2%
Two or More Races	6.2%
Hispanic Origin	2.8%
Diversity Index	47.0
2028 Population by Race/Ethnicity	
Total	99,355
White Alone	70.5%
Black Alone	19.2%
American Indian Alone	0.2%
Asian Alone	1.7%
Pacific Islander Alone	0.0%
Some Other Race Alone	1.3%
Two or More Races	7.0%
Hispanic Origin	3.0%
Diversity Index	49.2
2010 Population by Relationship and Household Type	
Total	110,768
In Households	96.3%
In Family Households	78.7%
Householder	26.5%
Spouse	18.9%
Child	28.6%
Other relative	2.4%
Nonrelative	2.3%
In Nonfamily Households	17.7%
In Group Quarters	3.7%
Institutionalized Population	1.8%
Noninstitutionalized Population	1.9%

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

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

	Macon County,...
2023 Population 25+ by Educational Attainment	
Total	72,357
Less than 9th Grade	1.8%
9th - 12th Grade, No Diploma	5.6%
High School Graduate	30.2%
GED/Alternative Credential	6.1%
Some College, No Degree	21.7%
Associate Degree	9.7%
Bachelor's Degree	16.5%
Graduate/Professional Degree	8.4%
2023 Population 15+ by Marital Status	
Total	84,394
Never Married	31.2%
Married	50.1%
Widowed	7.1%
Divorced	11.6%
2023 Civilian Population 16+ in Labor Force	
Civilian Population 16+	48,232
Population 16+ Employed	93.6%
Population 16+ Unemployment rate	6.4%
Population 16-24 Employed	13.7%
Population 16-24 Unemployment rate	12.1%
Population 25-54 Employed	58.1%
Population 25-54 Unemployment rate	6.5%
Population 55-64 Employed	19.8%
Population 55-64 Unemployment rate	3.7%
Population 65+ Employed	8.4%
Population 65+ Unemployment rate	2.1%
2023 Employed Population 16+ by Industry	
Total	45,125
Agriculture/Mining	2.2%
Construction	4.8%
Manufacturing	18.3%
Wholesale Trade	1.9%
Retail Trade	9.7%
Transportation/Utilities	6.8%
Information	1.4%
Finance/Insurance/Real Estate	5.4%
Services	44.9%
Public Administration	4.7%
2023 Employed Population 16+ by Occupation	
Total	45,125
White Collar	56.4%
Management/Business/Financial	15.2%
Professional	21.6%
Sales	8.1%
Administrative Support	11.5%
Services	17.3%
Blue Collar	26.4%
Farming/Forestry/Fishing	0.7%
Construction/Extraction	3.6%
Installation/Maintenance/Repair	3.8%
Production	8.9%
Transportation/Material Moving	9.4%

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

	Macon County,...
2010 Households by Type	
Total	45,855
Households with 1 Person	30.9%
Households with 2+ People	69.1%
Family Households	64.0%
Husband-wife Families	45.7%
With Related Children	16.3%
Other Family (No Spouse Present)	18.3%
Other Family with Male	4.2%
With Related Children	2.5%
Other Family with Female	14.1%
With Related Children	10.1%
Nonfamily Households	5.2%
All Households with Children	29.5%
Multigenerational Households	2.8%
Unmarried Partner Households	6.5%
Male-female	6.0%
Same-sex	0.6%
2010 Households by Size	
Total	45,855
1 Person Household	30.9%
2 Person Household	35.9%
3 Person Household	14.8%
4 Person Household	11.1%
5 Person Household	4.8%
6 Person Household	1.6%
7 + Person Household	1.0%
2010 Households by Tenure and Mortgage Status	
Total	45,855
Owner Occupied	70.0%
Owned with a Mortgage/Loan	43.4%
Owned Free and Clear	26.6%
Renter Occupied	30.0%
2023 Affordability, Mortgage and Wealth	
Housing Affordability Index	129
Percent of Income for Mortgage	15.7%
Wealth Index	66
2010 Housing Units By Urban/ Rural Status	
Total Housing Units	50,475
Housing Units Inside Urbanized Area	85.8%
Housing Units Inside Urbanized Cluster	0.0%
Rural Housing Units	14.2%
2010 Population By Urban/ Rural Status	
Total Population	110,768
Population Inside Urbanized Area	84.7%
Population Inside Urbanized Cluster	0.0%
Rural Population	15.3%

Data Note: Households with children include any households with people under age 18, related or not. Multigenerational households are families with 3 or more parent-child relationships. Unmarried partner households are usually classified as nonfamily households unless there is another member of the household related to the householder. Multigenerational and unmarried partner households are reported only to the tract level. Esri estimated block group data, which is used to estimate polygons or non-standard geography.

Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

CH1325 Macon County, IL
Macon County, IL (17115)
Geography: County

Prepared by Esri

	Macon County,...
Top 3 Tapestry Segments	
1.	Midlife Constants (5E)
2.	Salt of the Earth (6B)
3.	Comfortable Empty Nesters (5A)
2023 Consumer Spending	
Apparel & Services: Total $	$68,229,966
Average Spent	$1,550.26
Spending Potential Index	71
Education: Total $	$51,413,888
Average Spent	$1,168.18
Spending Potential Index	65
Entertainment/Recreation: Total $	$120,982,011
Average Spent	$2,748.84
Spending Potential Index	73
Food at Home: Total $	$214,479,756
Average Spent	$4,873.21
Spending Potential Index	72
Food Away from Home: Total $	$113,837,845
Average Spent	$2,586.52
Spending Potential Index	69
Health Care: Total $	$246,659,533
Average Spent	$5,604.37
Spending Potential Index	76
HH Furnishings & Equipment: Total $	$91,955,359
Average Spent	$2,089.32
Spending Potential Index	71
Personal Care Products & Services: Total $	$29,517,477
Average Spent	$670.67
Spending Potential Index	70
Shelter: Total $	$747,424,763
Average Spent	$16,982.29
Spending Potential Index	69
Support Payments/Cash Contributions/Gifts in Kind: Total	$98,650,727
Average Spent	$2,241.45
Spending Potential Index	72
Travel: Total $	$68,625,589
Average Spent	$1,559.25
Spending Potential Index	69
Vehicle Maintenance & Repairs: Total $	$42,282,327
Average Spent	$960.70
Spending Potential Index	73

Data Note: Consumer spending shows the amount spent on a variety of goods and services by households that reside in the area. Expenditures are shown by broad budget categories that are not mutually exclusive. Consumer spending does not equal business revenue. Total and Average Amount Spent Per Household represent annual figures. The Spending Potential Index represents the amount spent in the area relative to a national average of 100.

Source: Consumer Spending data are derived from the 2019 and 2020 Consumer Expenditure Surveys, Bureau of Labor Statistics. Esri.
Source: Esri forecasts for 2023 and 2028. U.S. Census Bureau 2000 and 2010 decennial Census data converted by Esri into 2020 geography.

July 24, 2023

GLOSSARY

Absorption Period–The number of months necessary to rent a specific number of units. If over 12 months, the absorption period is adjusted to reflect replacement for turnover (see *aggregate absorption* and *net absorption*).

Absorption Rate–The number of units expected to be rented per month.

Activities of Daily Living–The tasks of everyday life. These activities include ambulation, eating, dressing, getting into or out of a bed or chair, taking a bath or shower, and using the toilet. Residents in assisted-living typically require help with one or more of these activities (also see *instrumental activities of daily living*).

Adjusted Rents–Rents which have been adjusted to reflect the utilities to be paid by the tenant based on the housing utility allowance from the local housing authority. This allows all rents to be compared using the same standard.

Aesthetic Amenities (Curbside Appeal)–Used as part of the comparability rating, this factor assigns a point value to a project's physical appeal to potential tenants. Included in this rating are an evaluation of grounds appearance and landscaping, quality of maintenance, and quality of architecture and design.

Aggregate Absorption–The total number of units absorbed by a subject site without accounting for turnover.

Adult Group or Family Homes–See *Assisted-Living Licensure*

Assisted-Living–Living option that provides personal assistance with some activities of daily living, such as bathing, dressing, and walking. Residents must be ambulatory and not in chronic need of assistance. Assisted-living facilities are not "mini" nursing homes, nor are they intended to provide nursing care. They can provide occasional assistance for residents who are ambulatory and mentally alert. Monthly fees generally include shelter, meals, housekeeping, laundry service, assistance with medication management, some utilities, and personal assistance.

Assisted-Living Licensure–States license assisted-living facilities to provide greater levels of care and better quality for their residents. Licensing standards and terminology vary from state to state.

Capture Rate–A comparison between the numbers of units at a specific project to the potential resident base.

Community Fee–See *Entrance Fee*

Comparable Market Rent–The amount a potential renter would expect to pay for the subject unit without income restrictions given current and projected market conditions. Comparable market rent is based on a trend-line analysis for the market area. Factors influencing a property's potential to achieve the comparable market rent include the number of units at that rent, the step-up base at that rent level and the age and condition of the property and its competitors. See *Market-Driven Rent*

Comparability Rating–A factor used to determine the relative competitiveness of any given multifamily project. This rating is established based on a scale developed by Danter and Associates, LLC that assigns point values to a project's unit amenities, project amenities, and overall aesthetic rating (curbside appeal).

Congregate Care–Former industry term for *independent-living*

Continuing Care Retirement Community (CCRC)–A campus environment that accommodates independent-living, assisted-living, and skilled nursing care in one location. Persons residing in the independent-living generally receive priority over nonresidents for entrance into the on-site assisted-living and nursing home facilities. Also called Life Plan or Life Care Communities.

Contract Rent–See *street rent*.

Conventional Apartment–Rental multifamily unit, typically in a building of 24 units or greater, that was built as multifamily or converted to multifamily by adaptive reuse.

Cooperative–A type of multifamily housing in which each household has an ownership stake in the community. A cooperative will usually involve a purchase or "buy-in" of the unit, and decisions affecting the community are typically made by majority votes of unit holders. Unit holders also share in the project's equity. Government subsidized units typically involve very low cost buy-ins and low rents geared towards low-income households.

Daily Fee–Senior housing often charges by the day, unlike other rental unit types which charge by the month. Danter and Associates, LLC, adjusts all senior property rents to a monthly fee for comparison

Density–The number of units per acre.

Economic Vacancy–An existing unit that is not collecting book rent. Economic vacancies include manager's units, model units, units undergoing renovation, units being prepared for occupancy, and units being discounted. Danter and Associates, LLC, determines vacancies based on a *market vacancy* standard (see *vacancy*).

Effective Market Area (EMA)[SM]–The geographic area from which a proposed development is expected to draw between 60% and 70% of its support. Also the area from which an existing project actually draws 60% to 70% of its support. An EMA is determined based on the area's demographic and socioeconomic characteristics, mobility patterns, existing geographic features (i.e. a river, mountain, or freeway), and interviews with area apartment managers, planners and real estate professionals.

Empty-Nester–An older adult (age 55 or over). Typically, households in this age group contain no children under 18.

Entrance Fee–An advance payment to a retirement housing property, typically for entry into *independent-living.* A *CCRC* may require fees of $100,000 or greater to ensure that the resident will be provided with long-term shelter and care should a resident's ability to pay runs out. Facilities which charge a smaller fee at entrance typically call it a *community fee*, which is typically applied to the work necessary to prepare a unit for occupancy.

Entry Impact–A prospective tenant's perception of a unit's spaciousness on entering a unit; a first impression.

External Mobility–Households moving to an area from outside the market area.

Fair Market Rent–The maximum chargeable gross rent in an area for projects participating in the HUD Section 8 program. Determined by HUD.

Field Survey–The process of visiting existing developments as part of the information-gathering process. Each project listed in this survey has been visited on-site by an analyst employed by Danter and Associates, LLC unless specified otherwise. Also the name of the section detailing information gathered during the field trip.

Garden Unit–A multifamily unit with living and sleeping space all on a single floor. May be in a multistory building.

Government Subsidized–Units for which all or part of the rent or operating expenses are paid for directly by a government agency. Government subsidy programs include HUD Sections 8 and 236, Rural Development Section 515, and other programs sponsored by local housing authorities or agencies. Typically, tenants are charged a percentage of their income (usually 30%) as rent if they are unable to pay the full cost of a unit.

Gross Rent–Rent paid for a unit adjusted to include all utilities.

[SM] Service Mark of Danter and Associates, LLC

Historic Tax Credit–Program which gives income tax credits to investors who restore old or historic buildings in designated areas. This is a separate program from the low-income housing Tax Credit program (see *Tax Credit*).

Home Health Agencies (HHA)–An organization employing nurses and aides to provide nursing services or assistance with activities of daily living to patients in their own home. Increasingly, *independent-living* properties are offering assistance to residents through an independent HHA.

HUD–The United States Department of Housing and Urban Development. The primary agency for sponsoring subsidized housing in the United States, particularly in urban areas.

Independent-Living–Generally represents apartment living in a communal setting, which includes meals in a community dining room, housekeeping, laundry service, a social program, and targeted services. Increasingly, independent-living facilities are offering *a la carte* assisted-living services through third party home *health agencies*.

HUD Section 8 Voucher–A government subsidized housing program administered by local public housing agencies through which income-qualified tenants can use government subsidies to reside at any project which meets certain qualifications. Qualified households pay 30% of adjusted income or 10% of gross income, whichever is greater. Government subsidies pay the housing unit owner the difference between what the qualified household pays and the area Payment Standard. Voucher holders may choose housing that rents for more than the area Payment Standard, but they will be responsible for paying the difference between the charged rent and the Payment Standard.

Instrumental Activities of Daily Living–activities/skills related to the capacity of a person to independently maintain a household. These activities include preparing meals, managing money, shopping, doing housework, and using a telephone.

Internal Mobility–Households moving within the same market area.

Level of Care Fees–Rates charged above the base fee for additional assistance care in an assisted-living facility.

Market-Driven Rent–The rent for a unit with a given comparability rating as determined by the trend-line analysis. (See *Comparable Market Rent*)

Market Vacancy–See *vacancy.*

Maximum Allowable Income–The highest income a household can make and be eligible for the Tax Credit program. The maximum allowable income is set at income allocation for each project (30% to 60%).

Median Rent–The midpoint in the range of rents for a unit type at which exactly half of the units have higher rents and half have lower rents.

Medicaid–A state administered program that provides for the certification of nursing facilities and intermediate care facilities for the mentally retarded, as eligible for Medicaid reimbursement payment under Title XIX of the Social Security Act.

Medicare–A federal program that provides for the certification of skilled nursing facilities as eligible for Medicare insurance payment under Title XVIII of the Social Security Act.

Memory Care–Care for patients with Alzheimer's Disease or other dementia. Memory care units are typically secured to prevent wandering. Typically, facilities typically offer higher ratios of caregivers to residents and provide daily programming to enhance memory skills.

MSA–Metropolitan Statistical Area. Denotes an area associated with an urban area. MSA determinations are made by the Census Bureau based on population and interaction. Nonurban areas included in an MSA are marked by a high rate of commuting and interaction. MSA boundaries are particularly important in determining maximum allowable rents for Tax Credit development (see *PMSA*).

Net Absorption–The total number of units absorbed when accounting for turnover.

Net Rent–The rent paid by a tenant adjusted to assume that the landlord pays for water/sewer service and trash removal and that the tenant pays all other utilities.

Nursing Home–Provides the most constant level of care for older adults/retirees. Shelter, meals, utilities, housekeeping, laundry service, and a social program (adapted to the residents' abilities) are included in the monthly fee. Additionally, 24-hour nursing care is provided. Payment of medication fees is the responsibility of the resident. Also referred to as a *Skilled Nursing Facility* (SNF).

100% Database–When Danter and Associates, LLC conducts a field survey, we attempt to gather data on all of the modern apartments in an EMA. This methodology allows us to examine the market at all price and amenity levels in order to determine step-up support and to use a trend-line analysis to determine market-driven rent for any given amenity level.

Penetration Rate–A comparison between all competitive units or beds to the potential resident base.

PMSA–Primary Metropolitan Statistical Area. Used for Metropolitan Statistical Areas that has been combined with other adjacent MSAs into a larger Consolidated MSA. Each PMSA is defined in the same manner as a standard MSA (see *MSA*).

Private Bed–A unit occupied by a single resident within an assisted-living facility or nursing home.

Private Pay–Nursing home residents that pay for their accommodations through their own estate, rather than through Medicare or Medicaid.

Project Amenity–An amenity that is available for all residents of a community. Project amenities include laundry facilities, swimming pools, clubhouses, fitness centers, playgrounds, etc.

Purpose-Built Student Housing–Rental multifamily units with rents based on individual leases.

Radial Analysis–An analysis focusing on the area within a set distance of a site (usually 1, 3, 5, or 10 miles). Such analyses usually disregard mobility patterns, geographic boundaries, or differences in socioeconomic characteristics which separate one area from another.

Rent Gap–The difference in rent between a unit type and the next-largest unit type. For example, at a project where one-bedroom units rent for $350 and two-bedroom units rent at $425, the rent gap is $75. May also be used to identify premium rents or special amenities.

Replacement Absorption–The number of tenants necessary for a project to attract to counteract the number of tenants who chose to break or not renew their lease.

Rural Development (RD)–The primary agency of the federal government for overseeing government subsidized housing programs in rural areas, primarily through its Section 515 program.

Senior Active Living–In retirement facilities, active living units are typically apartments or cottages where rent does not include meal services, and are often found at a CCRC. Also applies to age-limited market-rate apartments.

Skilled Nursing Care–Generally includes complicated nursing procedures such as chemotherapy, ventilators, complex dressings, and intravenous medications. Skilled nursing facilities are state licensed and may participate in Medicare and Medicaid programs.

Step-Up Support (Or Step-Up Base)–The number of multifamily units existing within the EMA with rents within a specified dollar amount below the proposed rents at a proposed multifamily site. Step-up support is calculated separately for each unit type proposed, and may include units of another, smaller unit type (for example, step-up support for proposed one-bedroom units may include not only one-bedroom units but also studio units).

Step-Down Support–The number of units within a given unit type and comparability rating level but with rents above the proposed rent. This total measures the number of tenants in a market who may be willing to move to a new project that provides a similar or higher level of quality at a lower rent.

Street Rent–The rent quoted by a leasing agent or manager to a prospective tenant, regardless of the utilities included. Also called contract rent.

Tax Credit–Short for the Low-Income Housing Tax Credit program (LIHTC) or IRS Section 42. This program gives investors the opportunity to gain tax credits for investing in multifamily housing for low–to moderate-income households meeting certain income restrictions. This designation does not refer to the Historic Tax Credit program (see historic tax credit).

Townhouse Unit–A multifamily unit with a floor plan of two or more floors. Typically, townhouse floor plans have living areas on the first floor and sleeping areas on the second floor.

Trend-Line Analysis–A mathematical analysis in which each project surveyed is plotted on a scatter diagram using rent by unit type and the project's comparability rating. From this graph a trend-line is identified which identifies the market-driven rent at any given comparability rating level.

Turnover–Units whose tenants choose to break or not renew their lease.

Unit Amenities–Amenities available within an individual unit, or only to individual tenants. For example, a detached garage and external storage are considered unit amenities because they are generally available only to individual tenants.

Unit Type–Based on the number of bedrooms: studio, one-bedroom, two-bedroom, etc.

Upper-Quartile Rents–The rent range including the 25% of units at the high end of the range scale.

Utility Allowance–Adjustment for utilities not included in the rent. The utility allowance is typically determined by the local housing authority and is used to compare all rents on the same standard.

Vacancy–As used by Danter and Associates, a vacancy is a multifamily unit available for immediate occupancy. Manager's units and model units are not counted as vacant units, nor are units that are not rentable due to excessive damage or renovation. This definition of vacancy is often referred to as a *market vacancy* and is different from an *economic vacancy* (see economic vacancy).

Voucher–See *HUD Section 8 Voucher.*

QUALIFICATIONS AND SERVICES

About Danter and Associates, LLC

Danter and Associates, LLC is a national real estate research firm providing market and demographic information for builders, lenders, and developers in a variety of commercial markets.

History

The Danter Company was founded in 1970 by Kenneth Danter and was one of the first firms in the country to specialize in real estate research. The Danter Company completed over 20,000 studies in all 50 states, Canada, Puerto Rico, the Virgin Islands, and Mexico.

The Danter Company closed business operations in June 2016 following Kenneth Danter's retirement. In July 2016, two senior staff members with over 25 years of experience at The Danter Company founded a new, independent company, Danter and Associates, LLC.

Under the leadership of partners Patrick Clark and Terry Hall, Danter and Associates, LLC provides real estate-related research and analysis using the same groundbreaking proprietary methodology developed by The Danter Company.

Overview

Danter and Associates, LLC differs from most firms providing real estate research services in two key ways: real estate research is our only area of specialization, and we hold no financial interest in any of the properties for which we do our research. These principles guarantee that our recommendations are based on the existing and expected market conditions, not on any underlying interests or an effort to sell any of our other services.

Housing-related studies, including multifamily, single-family, condominium, and elderly (assisted-living and congregate care), account for about two-thirds of our assignments. We also conduct evaluations for site-specific developments (hotels, office buildings, historic reuse, resorts, commercial, and recreational projects) and major market overviews (downtown revitalization, high-rise housing, and industrial/economic development).

All our site-specific research is enhanced by over 40 years of extensive proprietary research on housing trends and buyer/renter profiles.

Danter and Associates combination of primary site-specific research with our proprietary research into market trends has led us to pioneer significant market evaluation methodologies, particularly the use of the **100% Database** for all market analyses. This concept is of primary importance to real estate analyses because new developments interact with market-area projects throughout the rent/price continuum—not just with those normally considered "comparable." Other pioneer methodologies include **Effective Market Area (EMA)^{SM}** analysis, the **Housing Demand Analysis (HDA)^{SM},** and **the Comparable Rent Analysis**.

ABOUT OUR METHODOLOGY

Overview

Our process begins where it happens: the marketplace. We build the most complete market profile through exhaustive primary research. This information is viewed through the concept of the **Effective Market Area (EMA)^{SM}**, which identifies the smallest area from which a project is likely to draw the most significant amount of support. We also establish a 100% Database from all development within each project's EMA. We then fine-tune our primary research with the highest-quality, most recent and relevant secondary research for maximum validity.

The 100% Database and Other Research Methodologies

Every study conducted by Danter and Associates is based on one simple methodological principle: **The 100% Database**. We believe that the only way to determine market strength is to examine the market at every level, so we gather data on all market area properties, not just "selected" properties that are "comparable." A report based on selected comparables can determine how the market is performing at one price or quality level: the 100% Database determines how the market is performing at all price and quality levels, allowing our analysts to make recommendations that maximize potential support and give the subject property the best opportunity to perform within the overall continuum of housing within the market.

From the 100% Database methodology, we have developed significant research methodologies specific to real estate market feasibility analysis. Because we gather rent and amenity data for all market area properties, we can empirically analyze the relationship between rent/price and level of quality/service. For our multifamily market studies, we have developed a proprietary rating system which allows us to determine a project's **Comparability Rating,** which includes separate ratings for unit amenities, project amenities, and aesthetic amenities/curbside appeal. By plotting the rents and comparability ratings for an area's properties on a scatter graph, we can use regression analysis to determine market-driven rent at any comparability rating level.

The 100% Database also allows us to measure the depth of market support. Our research indicates that most of the support for a new multifamily development typically comes from other apartment renters already within the Effective Market Area. Our previous research has identified the amount of money that renters will typically step-up their rent for a new apartment option that they perceive to be a value within the market. By analyzing this base of **step-up support**, we can quantify the depth of support for new product within the market, as well as offer constructive recommendations to maximize absorption potential.

Proprietary Research and Analytical Support

Once our analysts have obtained the 100% Database in a market area for their project, this information is added to our primary Database on that development type. Our apartment Database alone, for example, contains information on over 12 million units across the US. Data on housing units, condominiums, resorts, offices, and motels is available for recall. In addition, analysts are regularly assigned to update this material in major metropolitan markets. Currently, we have apartment information on 75% of the cities with populations of 250,000 or more. This includes rents, vacancies, year opened, amenities, and quality evaluation.

In addition to our existing database by unit type, we also maintain a significant database of proprietary research conducted by The Danter Company over the last 25+ years.

These data, provided to our project directors as background information for their recommendations, are collected as ongoing proprietary research due to their cost—which is usually prohibitively high for developers on a per-study basis. Several different surveys have been conducted, among which are the following:

- Apartment Mobility/Demographic Characteristics
- Tax Credit Multifamily
- Rural Development Tenant Profile
- Older Adult Housing Surveys
- Office Tenant Profiles
- Downtown Resident Surveys
- Shopping Habits
- Health-Care Office and Consumer Surveys

Every project surveyed by Danter and Associates analysts is photographed for inclusion in our photographic Database. This Database provides a statistical justification of our findings and a visual representation of the entire market. It is used to train our field analysts to evaluate the aesthetic ratings of projects in the field, and for demonstration purposes when consulting with clients. These extensive Databases, combined with our other ongoing research, allow Danter and Associates to develop criteria for present and future development alternatives, and provide our analysts background data to help determine both short and long-range potential for any development type.

PERSONNEL AND TRAINING

Our field analysts have completed an in-house training program on data gathering procedures and have completed several studies supervised by senior field analysts before working solo on field assignments. In addition, all field analysts are supervised throughout the data gathering process by the project director for that study.

All project directors, in addition to training in advanced real estate analysis techniques, have spent time serving as a field analyst in order to better understand the data gathering process, and to better supervise the field analysts in obtaining accurate market information. In addition, our project directors regularly conduct field research in order to stay current or to personally analyze particularly complicated markets.

Danter and Associates, LLC has a highly-skilled production support staff, including demographics retrieval specialists, professional editors, a graphics/mapping specialist, a geographical information systems specialist and secretarial support.

Danter and Associates, LLC has experienced a great deal of stability and continuity, beginning with Mr. Danter's 40+ years in real estate analysis. Many of our senior project directors and support staff team members have worked for the company for over 10 years. This experience gives Danter and Associates the historical perspective necessary to understanding how real estate developments can best survive the market's ups and downs.

OUR PRODUCT AND SERVICES

We conduct several types of real estate research at Danter and Associates, LLC: site-specific market studies, in-house research designed either for publication or as public-service media information, proprietary research provided as supplementary data for our Project Directors, real-estate marketing and marketing analysis, and real estate market consulting services.

Client-Specified Market Studies

***Market Feasibility Analyses*–**Market feasibility studies are based on an **Effective Market Area (EMA)^{SM}** analysis of a **100% Database.** The EMA methodology was developed by Danter and Associates, LLC to determine the smallest geographic area from which a project can expect most of its support. All analyses include a complete area demographic profile. Some of the commercial development analyses we specialize in include the following:

***Market-rate/Low Income Housing Tax Credit (LIHTC) Apartments*–**These studies include the complete 100% Database field survey of existing and proposed area apartments at all rental levels, determination of appropriate unit mix, rent, unit size, and level of amenities, for the proposed development, and expected absorption rate. If necessary, we will also suggest ways to make the proposed community more marketable. We have worked with state housing agencies and national syndicators across the country to ensure that our LIHTC studies comply with their requirements.

***Government Subsidized Apartments*–**Includes all of the above, plus additional demand calculations as required by the presiding government agency

***Apartment Repositioning*–**This study is designed to identify market strategies for underperforming apartment projects. We identify the Effective Market Area based on existing tenants' previous addresses, survey the existing apartment market, shop the project, and evaluate the existing marketing and pricing methods to identify strategies to maximize project performance.

***Single-Family Housing*–**Includes a 100% Database field survey of existing and proposed single-family developments at all price levels, plus a calculation of area demand by price range and an estimated sales rate. We can also identify optimal lot sizes and critique site plans from a marketability standpoint. We also have extensive experience with integrating single-family residential and golf course development.

***Hotel/Lodging*–**Includes a 100% Database field survey of all lodging facilities in the Competitive Market Area, plus area lodging demand calculations, estimated occupancy projections by traveler category, and an analysis of projected room rates.

***Condominium Development*–**Includes a 100% Database field survey of area condominium developments, a demand analysis by price range, an analysis of optimum pricing strategies, and expected sales rate for the proposed development or conversion. We can also identify a project's potential for mixed for-sale/for-rent marketing if requested.

Senior Housing Development–We complete studies for all types of housing designed for seniors, including congregate care, assisted-living, nursing home, and independent-living options. These studies include an estimate of area demand based on a 100% Database field study of the area's existing configuration of elderly-appropriate housing options, an analysis of optimum pricing strategies, and a projected absorption or sales rate.

Recreation–We can conduct analyses for a variety of recreation options, including recreation centers and golf courses. Analyses include 100% Database field survey of comparable development, calculation of demand for additional facilities, and optimal amenity package and pricing.

Resort Development–Resort development studies can include a variety of options as well as integrated lodging or for-sale/for-rent housing development. Analyses will identify demand, sales/absorption/occupancy rate, optimal pricing, and competitive amenity packages.

Conference Center–Conference center feasibility studies typically include a 100% Database field study of existing area meeting space, calculation of demand for additional meeting space, projected occupancy, and optimal amenity package and meeting rental rates.

Office Development–Includes 100% Database field survey of existing and proposed office development, calculation of demand for additional space, projected absorption rate, and optimal pricing strategies.

Retail/Shopping Center–Includes a 100% Database field survey of area retail development, calculation of demand for additional retail development by NAISC Code, and optimal rental rate

Other Analyses Available

Economic-Impact Studies–Economic-impact analysis can determine the dollar effect an industry or organization can have on a community. Our analyses incorporate the Bureau of Economic Analysis' RIMS II methodology for maximum accuracy in determining economic impact.

Survey Research–Although Danter and Associates conducts ongoing in-house surveys, we also conduct surveys on a per-project basis for developers who need to know very specific characteristics of their market. Our staff of survey administrators and analysts can develop, conduct, and produce survey results on any subject, providing general data and detailed crosstabs of any survey subject.

Consulting–In addition to market feasibility study, we are also available for consulting. Whether you need help identifying the best development alternative for your site, need to determine the which markets have development or acquisition opportunities, need help identifying why a property is not performing as expected, or need another real estate-related problem solved, our analysts are available at for consultation, in our offices and at your sites.