

## 9. Coshocton County

### A. GENERAL DESCRIPTION

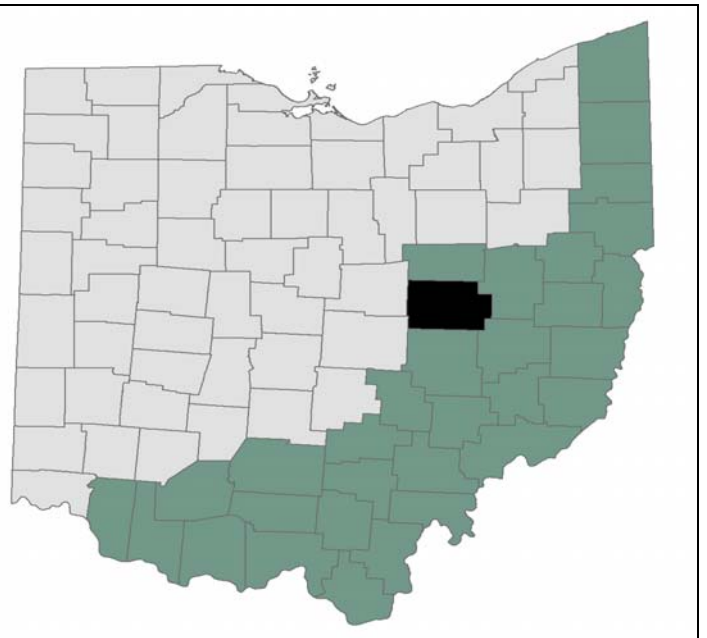
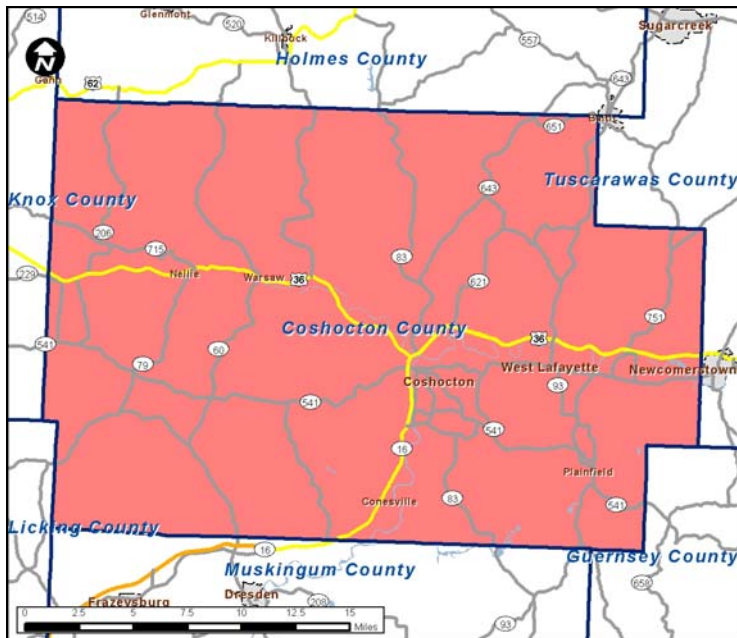
County Seat: Coshocton  
County Size: 564 square miles

2000 (Census) Population: 36,654  
2010 (Census) Population: 36,901  
Population Change: +247 (0.7%)

2000 (Census) Households: 14,356  
2010 (Census) Households: 14,658  
Household Change: +302 (2.1%)

2000 (Census) Median Household Income: \$34,569  
2010 (American Community Survey) Median Household Income: \$39,469  
Income Change: +\$4,900 (14.2%)

2000 (Census) Median Home Value: \$77,100  
2010 (American Community Survey) Median Home Value: \$94,800  
Home Value Change: +\$17,700 (23.0%)



## B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

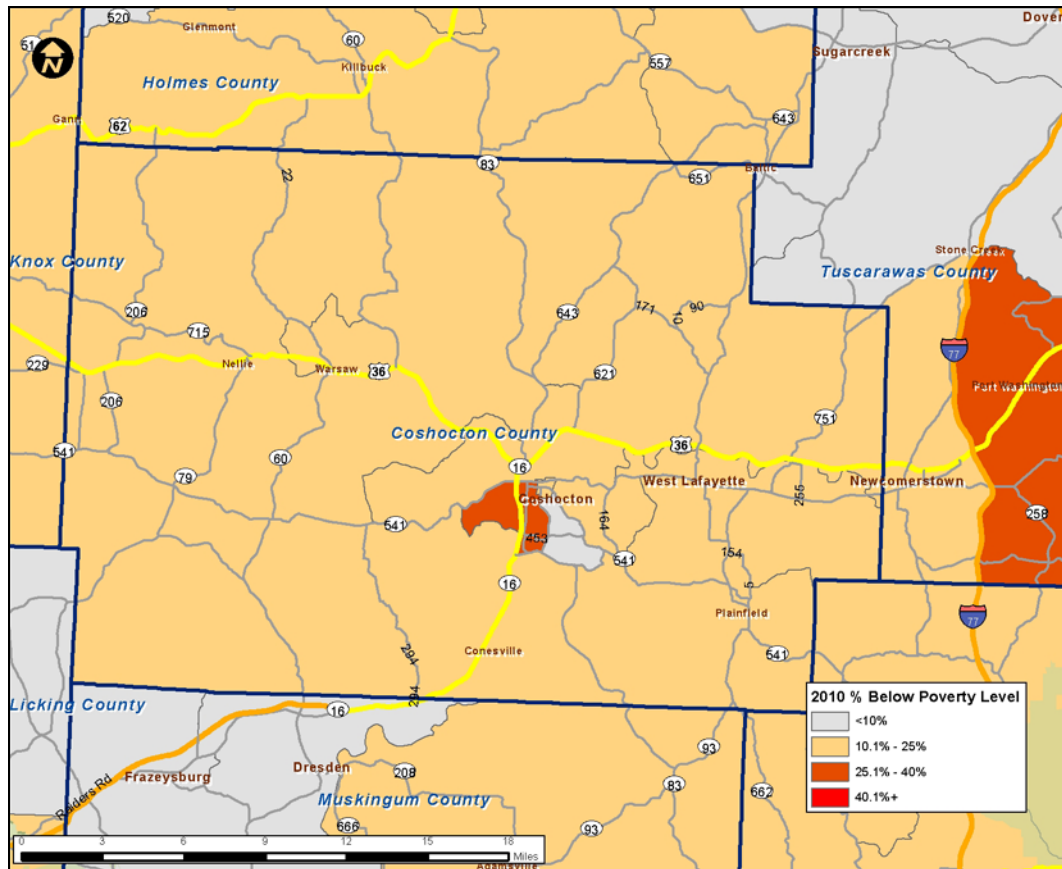
### 1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	POPULATION	36,654	36,901	37,086	37,403
	POPULATION CHANGE	-	247	185	317
	PERCENT CHANGE	-	0.7%	0.5%	0.9%
<b>COUNTY SEAT: COSHOCTON</b>	POPULATION	11,682	10,983	11,127	11,231
	POPULATION CHANGE	-	-699	144	104
	PERCENT CHANGE		-6.0%	1.3%	0.9%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

POVERTY STATUS				
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
POPULATION LIVING IN POVERTY	3,301	9.1%	6241	17.0%
POPULATION NOT LIVING IN POVERTY	32,939	90.9%	30,383	83.0%
<b>TOTAL</b>	<b>36,240</b>	<b>100.0%</b>	<b>36624</b>	<b>100.0%</b>

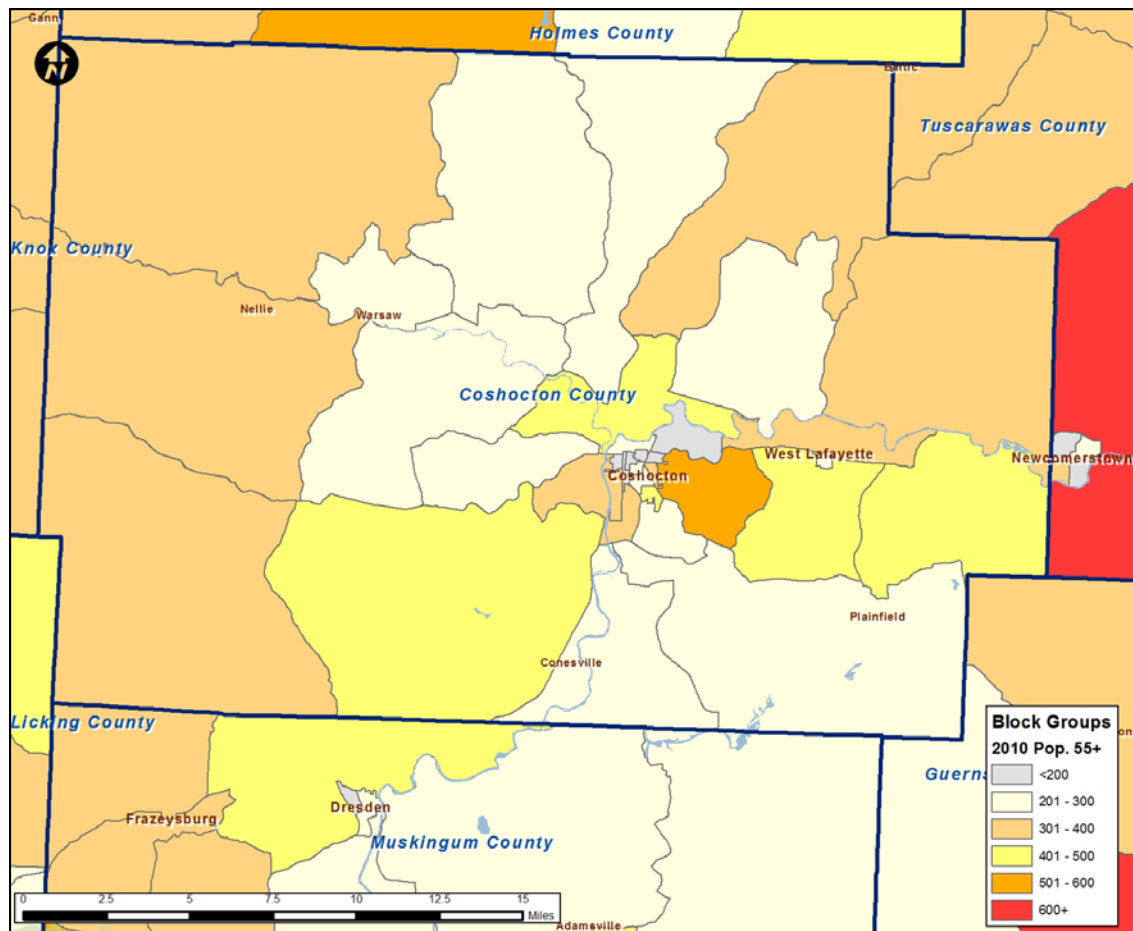
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	10,618	29.00%	9,806	26.6%	9,522	25.50%	-284	-2.9%
20 TO 24	1,848	5.00%	1,940	5.3%	1,885	5.00%	-55	-2.8%
25 TO 34	4,365	11.90%	4,115	11.2%	4,238	11.30%	123	3.0%
35 TO 44	5,661	15.40%	4,545	12.3%	4,295	11.50%	-250	-5.5%
45 TO 54	5,066	13.80%	5,579	15.1%	4,970	13.30%	-609	-10.9%
55 TO 64	3,721	10.20%	4,924	13.3%	5,399	14.40%	475	9.6%
65 TO 74	2,860	7.80%	3,302	8.9%	4,264	11.40%	962	29.1%
75 & OVER	2,515	6.90%	2,690	7.3%	2,830	7.60%	140	5.2%
TOTAL	36,654	100.00%	36,901	100.0%	37,403	100.00%	502	1.4%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following map illustrates the density of senior persons (age 55 and older).



## 2. HOUSEHOLD TRENDS

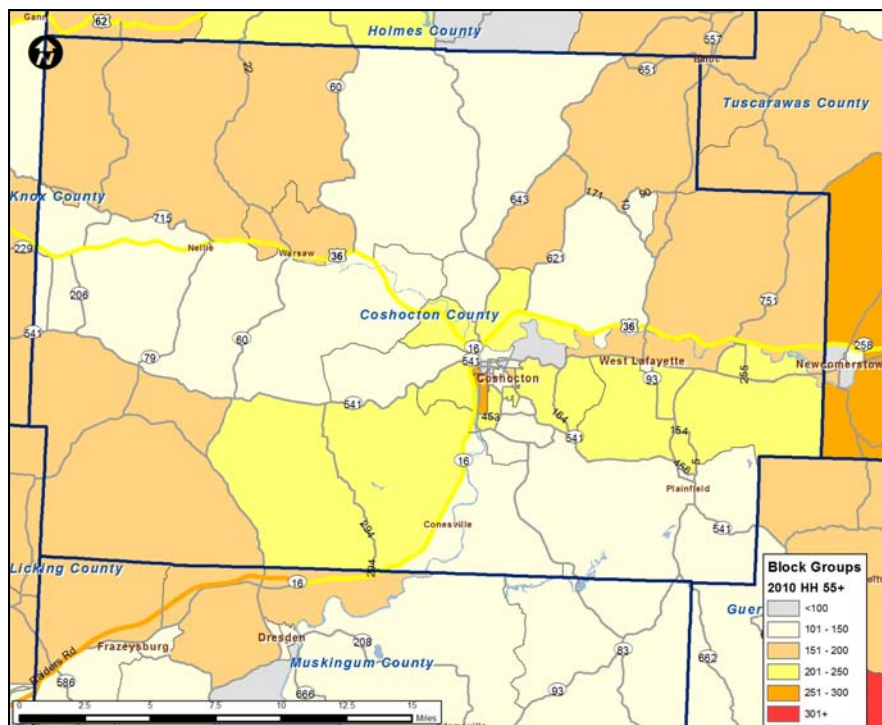
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	HOUSEHOLD	14,356	14,658	14,742	14,918
	HOUSEHOLD CHANGE	-	302	84	176
	PERCENT CHANGE	-	2.1%	0.6%	1.2%
<b>COUNTY SEAT: COSHOCTON</b>	HOUSEHOLD	5,048	4,807	4,865	4,914
	HOUSEHOLD CHANGE	-	-241	58	49
	PERCENT CHANGE	-	-4.8%	1.2%	1.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

HOUSEHOLDS BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
UNDER 25	632	4.4%	518	3.5%	557	3.70%	39	7.5%
25 TO 34	2,031	14.1%	1,870	12.8%	2,143	14.40%	273	14.6%
35 TO 44	3,004	20.9%	2,371	16.2%	2,195	14.70%	-176	-7.4%
45 TO 54	2,829	19.7%	3,065	20.9%	2,456	16.50%	-609	-19.9%
55 TO 64	2,222	15.5%	2,879	19.6%	3,021	20.30%	142	4.9%
65 TO 74	1,845	12.9%	2,102	14.3%	2,456	16.50%	354	16.8%
75 TO 84	1,389	9.7%	1,329	9.1%	1,493	10.00%	164	12.3%
85 & OVER	404	2.8%	524	3.6%	597	4.00%	73	13.9%
<b>TOTAL</b>	<b>14,356</b>	<b>100.0%</b>	<b>14,658</b>	<b>100.0%</b>	<b>14,918</b>	<b>100.00%</b>	<b>260</b>	<b>1.8%</b>

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following thematic illustrates senior household (age 55 and older) by census block.



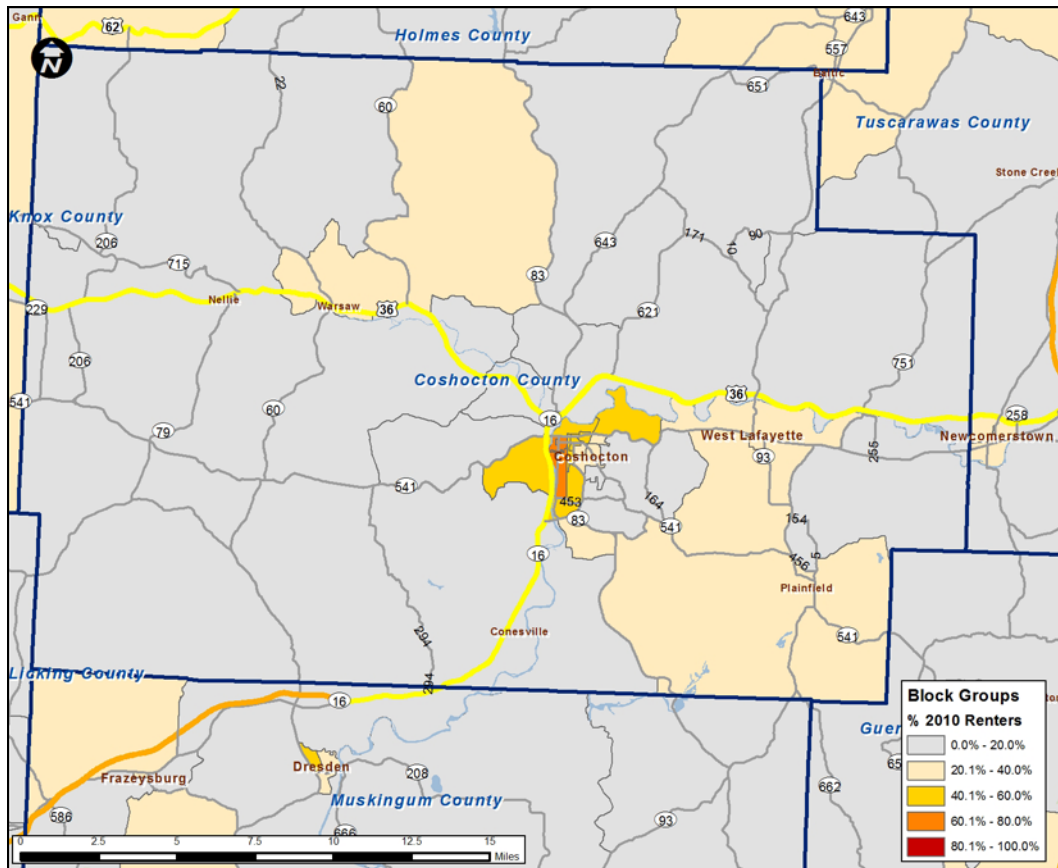
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	10,907	76.0%	10,735	73.2%	10,949	73.4%
RENTER-OCCUPIED	3,449	24.0%	3,923	26.8%	3,970	26.6%
TOTAL	14,356	100.0%	14,658	100.0%	14,918	100.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

TENURE AGE 55+	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,659	79.5%	5,558	81.3%	5,922	78.3%
RENTER-OCCUPIED	1,201	20.5%	1,276	18.7%	1,645	21.7%
TOTAL	5,860	100.0%	6,834	100.0%	7,567	100.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating the renter household density.



PERSONS PER RENTER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,450	37.0%	1,720	43.3%	270	18.6%
2 PERSONS	1,028	26.2%	860	21.7%	-168	-16.3%
3 PERSONS	627	16.0%	537	13.5%	-90	-14.4%
4 PERSONS	454	11.6%	546	13.8%	92	20.3%
5 PERSONS+	364	9.3%	307	7.7%	-57	-15.7%
TOTAL	3,923	100.0%	3,970	100.0%	47	1.2%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

PERSONS PER OWNER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	2,406	22.4%	2,396	21.9%	-10	-0.4%
2 PERSONS	4,408	41.1%	4,335	39.6%	-73	-1.7%
3 PERSONS	1,634	15.2%	1,922	17.6%	288	17.6%
4 PERSONS	1,283	12.0%	1,330	12.1%	47	3.7%
5 PERSONS+	1,004	9.4%	966	8.8%	-38	-3.8%
TOTAL	10,735	100.0%	10,949	100.0%	214	2.0%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

PERSONS PER RENTER HOUSEHOLD AGE 55+	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	881	69.1%	1,121	68.1%	240	27.2%
2 PERSONS	257	20.1%	324	19.7%	67	26.2%
3 PERSONS	92	7.2%	131	7.9%	39	41.9%
4 PERSONS	32	2.5%	50	3.1%	18	57.9%
5 PERSONS+	14	1.1%	19	1.2%	5	36.4%
TOTAL	1,276	100.0%	1,645	100.0%	369	28.9%

Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

PERSONS PER OWNER HOUSEHOLD AGE 55+	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,856	33.4%	1,930	32.6%	74	4.0%
2 PERSONS	3,047	54.8%	3,228	54.5%	181	5.9%
3 PERSONS	549	9.9%	639	10.8%	90	16.3%
4 PERSONS	76	1.4%	89	1.5%	13	17.7%
5 PERSONS+	30	0.5%	37	0.6%	7	23.6%
TOTAL	5,558	100.0%	5,922	100.0%	364	6.5%

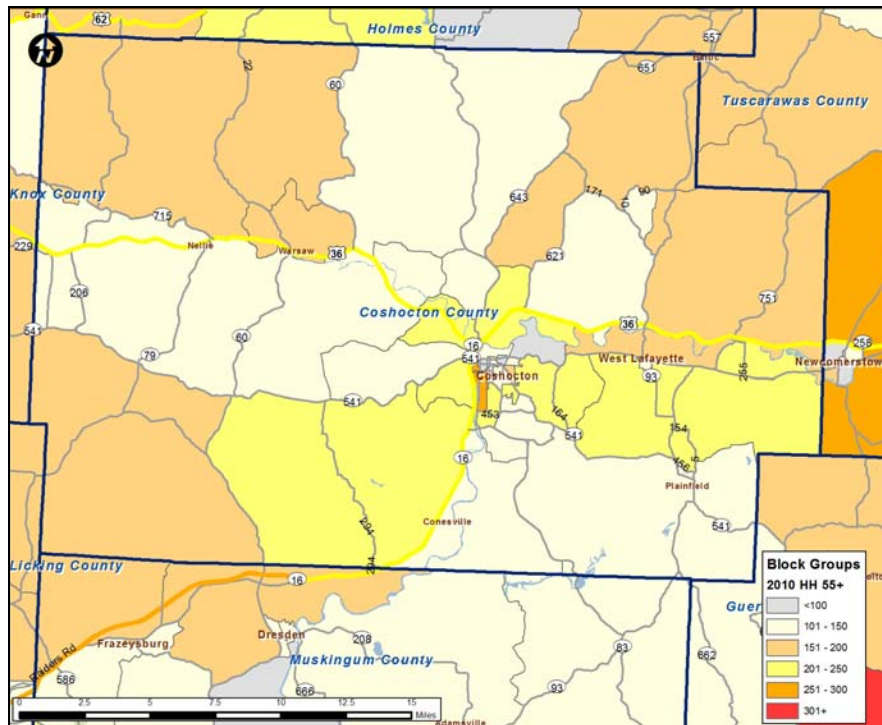
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

### 3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	1,361	9.5%	1,299	8.8%	1,282	8.6%
\$10,000 TO \$19,999	2,307	16.1%	2,102	14.3%	2,070	13.9%
\$20,000 TO \$29,999	2,494	17.4%	2,271	15.4%	2,260	15.1%
\$30,000 TO \$39,999	2,029	14.1%	2,108	14.3%	2,124	14.2%
\$40,000 TO \$49,999	1,810	12.6%	1,758	11.9%	1,772	11.9%
\$50,000 TO \$59,999	1,375	9.6%	1,420	9.6%	1,448	9.7%
\$60,000 TO \$74,999	1,283	8.9%	1,471	10.0%	1,511	10.1%
\$75,000 TO \$99,999	1,097	7.6%	1,294	8.8%	1,348	9.0%
\$100,000 TO \$124,999	379	2.6%	613	4.2%	652	4.4%
\$125,000 TO \$149,999	60	0.4%	203	1.4%	236	1.6%
\$150,000 TO \$199,999	98	0.7%	99	0.7%	108	0.7%
\$200,000 & OVER	63	0.4%	105	0.7%	107	0.7%
<b>TOTAL</b>	<b>14,356</b>	<b>100.0%</b>	<b>14,742</b>	<b>100.0%</b>	<b>14,918</b>	<b>100.0%</b>
<b>MEDIAN INCOME</b>	<b>\$34,569</b>		<b>\$38,061</b>		<b>\$38,698</b>	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

The following is a thematic map illustrating household income for the county.



HOUSEHOLD INCOME 55+	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	851	14.5%	866	12.5%	906	12.0%
\$10,000 TO \$19,999	1,382	23.6%	1,379	19.8%	1,435	19.0%
\$20,000 TO \$29,999	1,262	21.5%	1,339	19.3%	1,417	18.7%
\$30,000 TO \$39,999	723	12.3%	1,003	14.4%	1,111	14.7%
\$40,000 TO \$49,999	437	7.5%	625	9.0%	705	9.3%
\$50,000 TO \$59,999	353	6.0%	432	6.2%	486	6.4%
\$60,000 TO \$74,999	356	6.1%	490	7.0%	548	7.2%
\$75,000 TO \$99,999	265	4.5%	418	6.0%	484	6.4%
\$100,000 TO \$124,999	153	2.6%	212	3.1%	248	3.3%
\$125,000 TO \$149,999	20	0.3%	100	1.4%	120	1.6%
\$150,000 TO \$199,999	33	0.6%	41	0.6%	55	0.7%
\$200,000 & OVER	25	0.4%	49	0.7%	50	0.7%
TOTAL	5,860	100.0%	6,952	100.0%	7,567	100.0%
MEDIAN INCOME	\$25,520		\$29,196		\$30,224	

Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

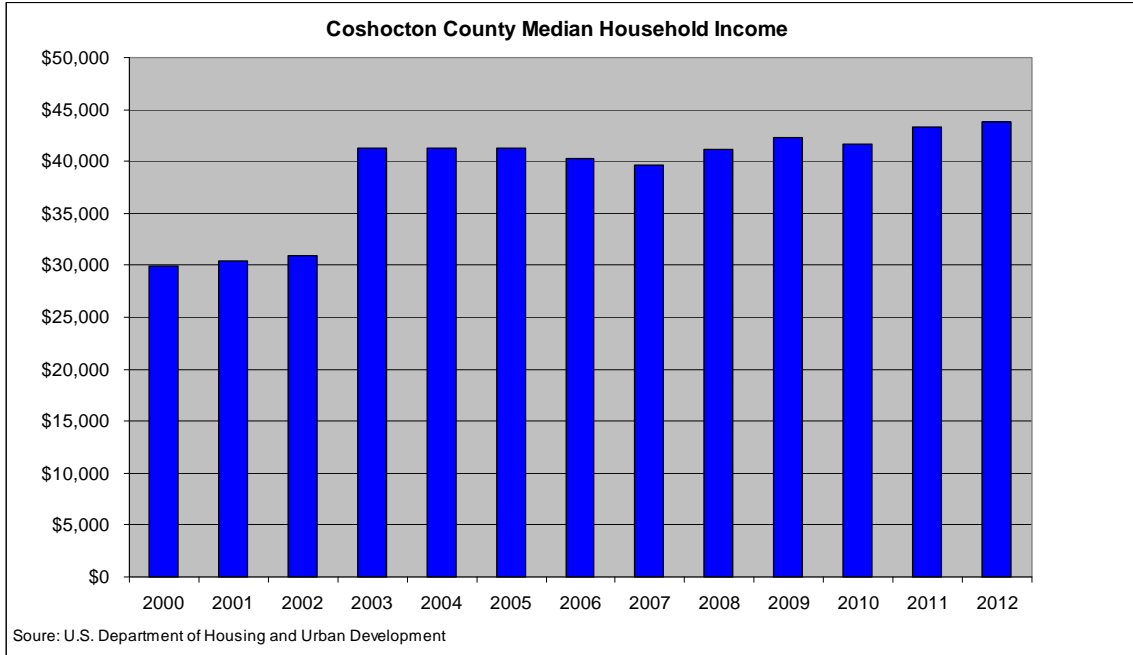
The following table illustrates the HUD estimated median household income between 2000 and 2012:

YEAR	HUD ESTIMATED MEDIAN HOUSEHOLD INCOME	
	MEDIAN HOUSEHOLD INCOME*	PERCENT CHANGE
2000	\$40,600	-
2001	\$40,900	0.7%
2002	\$42,800	4.6%
2003	\$47,800	11.7%
2004	\$47,800	0.0%
2005	\$48,350	1.2%
2006	\$48,700	0.7%
2007	\$47,800	-1.8%
2008	\$49,200	2.9%
2009	\$51,200	4.1%
2010	\$51,300	0.2%
2011	\$51,300	0.0%
2012	\$52,000	1.4%

\*For a four-person household

Source: HUD





The following tables illustrate renter household income by household size for 2000, 2012 and 2017 for the Coshocotn County Site PMA:

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	461	103	46	37	10	658
\$10,000 TO \$19,999	545	170	125	80	10	931
\$20,000 TO \$29,999	255	228	99	52	65	698
\$30,000 TO \$39,999	65	148	85	115	27	440
\$40,000 TO \$49,999	25	93	61	56	70	305
\$50,000 TO \$59,999	0	53	24	52	25	154
\$60,000 TO \$74,999	16	20	28	45	33	143
\$75,000 TO \$99,999	11	18	14	27	14	85
\$100,000 TO \$124,999	6	4	4	10	4	28
\$125,000 TO \$149,999	0	0	0	0	0	0
\$150,000 TO \$199,999	0	2	1	3	0	6
\$200,000 & OVER	1	0	0	0	0	1
<b>TOTAL</b>	<b>1,386</b>	<b>839</b>	<b>488</b>	<b>477</b>	<b>259</b>	<b>3,449</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	542	96	42	33	10	723
\$10,000 TO \$19,999	664	162	114	68	11	1,019
\$20,000 TO \$29,999	310	207	91	51	64	722
\$30,000 TO \$39,999	104	162	126	129	32	553
\$40,000 TO \$49,999	36	110	68	65	75	355
\$50,000 TO \$59,999	1	84	28	72	28	213
\$60,000 TO \$74,999	17	28	36	54	40	174
\$75,000 TO \$99,999	15	26	25	43	27	135
\$100,000 TO \$124,999	8	11	11	20	11	61
\$125,000 TO \$149,999	2	2	2	7	2	16
\$150,000 TO \$199,999	1	3	1	1	0	7
\$200,000 & OVER	2	2	1	3	1	10
<b>TOTAL</b>	<b>1,702</b>	<b>892</b>	<b>546</b>	<b>545</b>	<b>301</b>	<b>3,987</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	546	85	40	31	11	712
\$10,000 TO \$19,999	676	152	102	64	8	1,002
\$20,000 TO \$29,999	309	198	85	51	63	706
\$30,000 TO \$39,999	106	155	137	128	30	556
\$40,000 TO \$49,999	34	113	70	66	76	359
\$50,000 TO \$59,999	1	82	24	73	32	212
\$60,000 TO \$74,999	19	31	36	53	40	179
\$75,000 TO \$99,999	16	24	27	44	31	142
\$100,000 TO \$124,999	9	13	12	23	11	68
\$125,000 TO \$149,999	2	2	2	8	2	17
\$150,000 TO \$199,999	1	3	1	2	0	8
\$200,000 & OVER	1	2	1	3	1	9
<b>TOTAL</b>	<b>1,720</b>	<b>860</b>	<b>537</b>	<b>546</b>	<b>307</b>	<b>3,970</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income by household size for age 55 and older for 2000, 2012 and 2017 for the Coshocton County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	332	29	1	1	1	364
\$10,000 TO \$19,999	357	101	1	1	1	461
\$20,000 TO \$29,999	100	65	14	5	3	188
\$30,000 TO \$39,999	17	20	36	5	1	78
\$40,000 TO \$49,999	1	27	10	1	1	40
\$50,000 TO \$59,999	0	10	0	0	0	10
\$60,000 TO \$74,999	11	3	4	3	2	24
\$75,000 TO \$99,999	6	8	1	4	1	21
\$100,000 TO \$124,999	5	1	1	3	0	10
\$125,000 TO \$149,999	0	0	0	0	0	0
\$150,000 TO \$199,999	0	1	1	1	0	3
\$200,000 & OVER	1	0	0	0	0	1
<b>TOTAL</b>	<b>831</b>	<b>265</b>	<b>70</b>	<b>25</b>	<b>10</b>	<b>1,201</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group



RENTER AGE 55+ HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	381	29	2	1	1	414
\$10,000 TO \$19,999	438	95	1	2	2	538
\$20,000 TO \$29,999	132	66	11	6	4	219
\$30,000 TO \$39,999	37	32	66	12	1	148
\$40,000 TO \$49,999	0	37	14	1	1	53
\$50,000 TO \$59,999	1	16	1	1	0	19
\$60,000 TO \$74,999	10	7	8	2	2	29
\$75,000 TO \$99,999	8	9	3	5	2	28
\$100,000 TO \$124,999	5	3	2	4	2	18
\$125,000 TO \$149,999	1	1	0	2	0	4
\$150,000 TO \$199,999	1	1	1	0	0	4
\$200,000 & OVER	2	1	1	1	0	5
<b>TOTAL</b>	<b>1,017</b>	<b>296</b>	<b>110</b>	<b>39</b>	<b>16</b>	<b>1,479</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER AGE 55+ HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	409	30	1	2	1	443
\$10,000 TO \$19,999	485	96	1	2	1	585
\$20,000 TO \$29,999	150	71	12	8	6	246
\$30,000 TO \$39,999	44	36	80	15	1	176
\$40,000 TO \$49,999	1	44	17	1	1	64
\$50,000 TO \$59,999	1	19	0	1	1	23
\$60,000 TO \$74,999	14	9	9	4	4	39
\$75,000 TO \$99,999	9	10	5	5	4	33
\$100,000 TO \$124,999	5	5	4	6	1	20
\$125,000 TO \$149,999	1	1	0	4	0	6
\$150,000 TO \$199,999	1	2	1	1	0	6
\$200,000 & OVER	1	1	1	1	0	4
<b>TOTAL</b>	<b>1,121</b>	<b>324</b>	<b>131</b>	<b>50</b>	<b>19</b>	<b>1,645</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate owner household income by household size for age 55 and older for 2000, 2012 and 2017 for the Coshocton County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	345	127	13	1	1	487
\$10,000 TO \$19,999	572	332	14	1	1	921
\$20,000 TO \$29,999	410	601	63	0	0	1,074
\$30,000 TO \$39,999	131	425	79	10	0	645
\$40,000 TO \$49,999	41	297	48	11	1	397
\$50,000 TO \$59,999	22	239	58	21	3	342
\$60,000 TO \$74,999	32	237	52	7	5	332
\$75,000 TO \$99,999	23	173	35	8	6	244
\$100,000 TO \$124,999	16	99	26	1	1	143
\$125,000 TO \$149,999	1	14	4	1	0	20
\$150,000 TO \$199,999	1	25	3	0	1	30
\$200,000 & OVER	3	20	1	0	0	24
<b>TOTAL</b>	<b>1,596</b>	<b>2,588</b>	<b>395</b>	<b>61</b>	<b>19</b>	<b>4,659</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group



OWNER AGE 55+ HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	337	102	11	1	1	452
\$10,000 TO \$19,999	560	251	25	2	2	840
\$20,000 TO \$29,999	481	563	77	0	0	1,120
\$30,000 TO \$39,999	204	549	93	9	0	855
\$40,000 TO \$49,999	68	420	69	14	1	571
\$50,000 TO \$59,999	32	279	77	21	3	413
\$60,000 TO \$74,999	51	307	79	13	10	460
\$75,000 TO \$99,999	40	268	66	10	7	390
\$100,000 TO \$124,999	22	130	34	4	4	195
\$125,000 TO \$149,999	12	65	18	0	0	95
\$150,000 TO \$199,999	2	29	4	1	1	37
\$200,000 & OVER	6	32	4	1	1	44
<b>TOTAL</b>	<b>1,814</b>	<b>2,995</b>	<b>556</b>	<b>77</b>	<b>31</b>	<b>5,473</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

OWNER AGE 55+ HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	348	103	11	1	1	463
\$10,000 TO \$19,999	575	249	22	1	2	850
\$20,000 TO \$29,999	504	577	90	0	0	1,171
\$30,000 TO \$39,999	234	588	103	9	1	935
\$40,000 TO \$49,999	77	468	78	17	1	641
\$50,000 TO \$59,999	35	306	91	28	3	464
\$60,000 TO \$74,999	59	333	91	12	14	509
\$75,000 TO \$99,999	46	308	78	11	9	452
\$100,000 TO \$124,999	27	147	45	6	3	228
\$125,000 TO \$149,999	13	76	21	3	0	114
\$150,000 TO \$199,999	4	36	7	1	1	49
\$200,000 & OVER	7	35	2	1	1	46
<b>TOTAL</b>	<b>1,930</b>	<b>3,228</b>	<b>639</b>	<b>89</b>	<b>37</b>	<b>5,922</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

### C. ECONOMIC TRENDS

The labor force within the Coshocton County Site PMA is based primarily in three sectors. Manufacturing (which comprises 20.3%), Health Care & Social Assistance and Retail Trade comprise over 47% of the Site PMA labor force. Employment in the Coshocton County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	12	1.0%	21	0.2%	1.8
MINING	8	0.7%	80	0.6%	10.0
UTILITIES	5	0.4%	374	2.9%	74.8
CONSTRUCTION	92	7.6%	344	2.7%	3.7
MANUFACTURING	47	3.9%	2,616	20.3%	55.7
WHOLESALE TRADE	56	4.6%	525	4.1%	9.4
RETAIL TRADE	176	14.6%	1,468	11.4%	8.3
TRANSPORTATION & WAREHOUSING	31	2.6%	402	3.1%	13.0
INFORMATION	17	1.4%	110	0.9%	6.5
FINANCE & INSURANCE	49	4.1%	257	2.0%	5.2
REAL ESTATE & RENTAL & LEASING	58	4.8%	199	1.5%	3.4
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	64	5.3%	386	3.0%	6.0
MANAGEMENT OF COMPANIES & ENTERPRISES	2	0.2%	68	0.5%	34.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	32	2.6%	105	0.8%	3.3
EDUCATIONAL SERVICES	32	2.6%	819	6.3%	25.6
HEALTH CARE & SOCIAL ASSISTANCE	95	7.9%	2,010	15.6%	21.2
ARTS, ENTERTAINMENT & RECREATION	12	1.0%	236	1.8%	19.7
ACCOMMODATION & FOOD SERVICES	75	6.2%	939	7.3%	12.5
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	238	19.7%	823	6.4%	3.5
PUBLIC ADMINISTRATION	92	7.6%	1,113	8.6%	12.1
NONCLASSIFIABLE	16	1.3%	8	0.1%	0.5
TOTAL	1,209	100.0%	12,903	100.0%	10.7

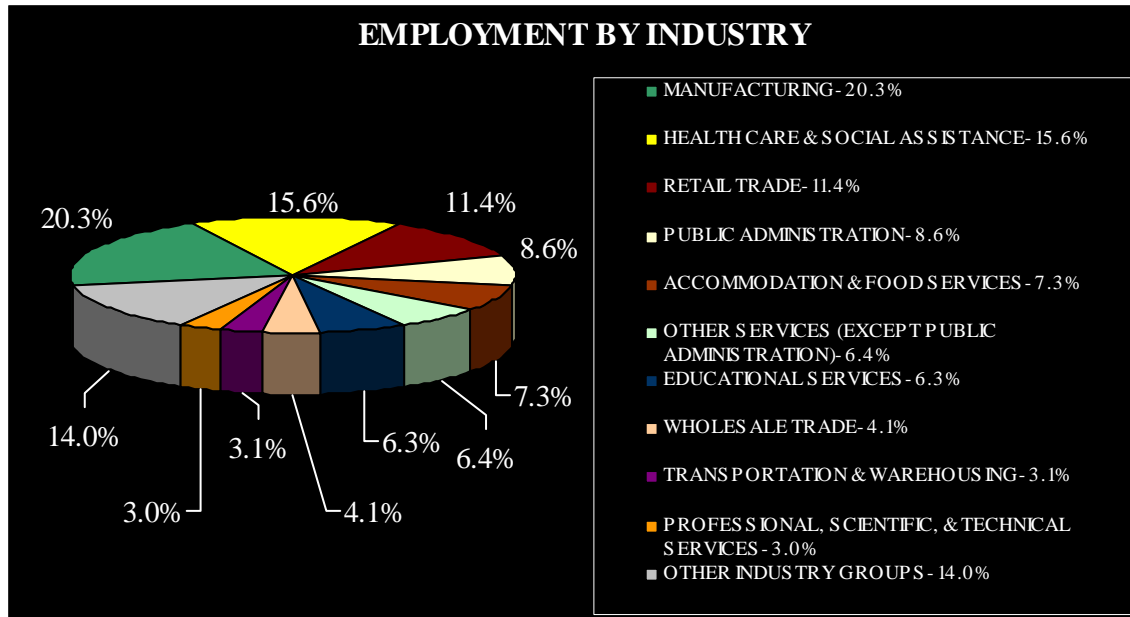
\*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

E.P.E. - Average Employees Per Establishment

NAICS - North American Industry Classification System

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within the Site PMA. These employees, however, are included in our labor force calculations, because their places of employment are located within the Site PMA.

A detailed description of the NAICS groups can viewed on our website at [VSInsights.com/terminology.php](http://VSInsights.com/terminology.php).



The following tables were generated from the U.S. Department of Labor, Bureau of Labor Statistics and reflect employment trends of the county in which the site is located.

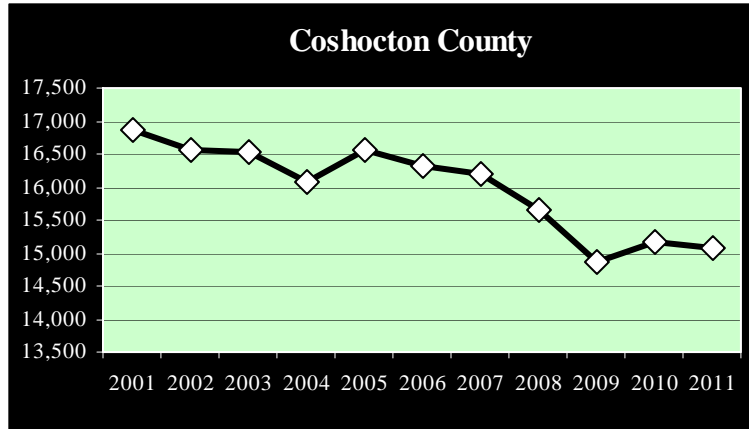
Excluding 2011, the employment base has declined by 7.1% over the past five years in Coshocton County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

The following illustrates the total employment base for Coshocton County, Ohio and the United States.

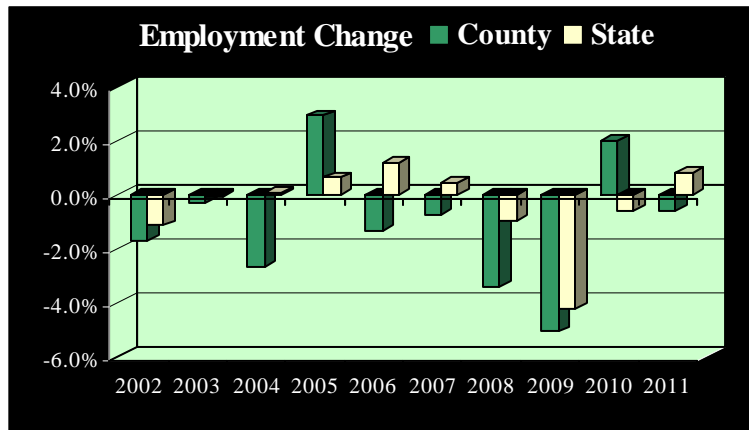
YEAR	TOTAL EMPLOYMENT					
	COSHOCOTON COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	16,857	-	5,566,735	-	138,241,767	-
2002	16,574	-1.7%	5,503,109	-1.1%	137,936,674	-0.2%
2003	16,521	-0.3%	5,498,936	-0.1%	138,386,944	0.3%
2004	16,077	-2.7%	5,502,533	0.1%	139,988,842	1.2%
2005	16,548	2.9%	5,537,419	0.6%	142,328,023	1.7%
2006	16,327	-1.3%	5,602,764	1.2%	144,990,053	1.9%
2007	16,207	-0.7%	5,626,086	0.4%	146,397,565	1.0%
2008	15,656	-3.4%	5,570,514	-1.0%	146,068,942	-0.2%
2009	14,861	-5.1%	5,334,774	-4.2%	140,721,692	-3.7%
2010	15,161	2.0%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	15,069	-0.6%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

\*Through December



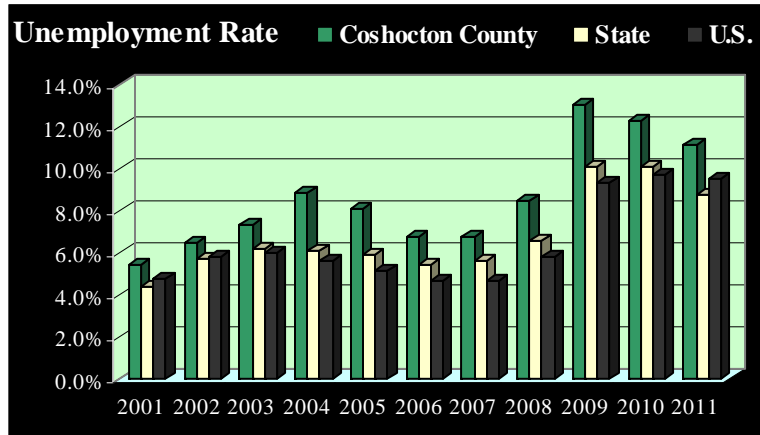
The following table illustrates the percent change in employment for Coshocton County and Ohio.



Unemployment rates for Coshocton County, Ohio and the United States are illustrated as follows:

UNEMPLOYMENT RATE			
YEAR	COSHOCTON COUNTY	OHIO	UNITED STATES
2001	5.4%	4.4%	4.8%
2002	6.5%	5.7%	5.8%
2003	7.3%	6.2%	6.0%
2004	8.9%	6.1%	5.6%
2005	8.1%	5.9%	5.2%
2006	6.8%	5.4%	4.7%
2007	6.8%	5.6%	4.7%
2008	8.5%	6.6%	5.8%
2009	13.1%	10.1%	9.3%
2010	12.3%	10.1%	9.7%
2011*	11.1%	8.8%	9.6%

Source: Department of Labor, Bureau of Labor Statistics  
\*Through December



In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Coshocton County.

IN-PLACE EMPLOYMENT COSHOCTON COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	12,965	-	-
2002	12,719	-246	-1.9%
2003	12,622	-97	-0.8%
2004	12,267	-355	-2.8%
2005	12,548	281	2.3%
2006	12,223	-325	-2.6%
2007	11,996	-227	-1.9%
2008	11,508	-488	-4.1%
2009	10,622	-886	-7.7%
2010	10,790	168	1.6%
2011*	10,390	-400	-3.7%

Source: Department of Labor, Bureau of Labor Statistics

\*Through June

Data for 2010, the most recent year that year-end figures are available, indicates in-place employment in Coshocton County to be 71.2% of the total Coshocton County employment.



The 10 largest employers Coshocton County comprise a total of more than 3,500 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
COSHOCTON COUNTY MEMORIAL HOSPITAL	HEALTH CARE	512
MCWAYNE/CLOW WATER SYSTEMS	MANUFACTURING	466
KRAFT FOODS	FOOD PROCESSING	450
OXFORD MINING	MINING	450
COSHOCTON COUNTY	GOVERNMENT	443
AK STEEL HOLDING MFT	MANUFACTURING	420
AMERICAN ELECTRIC POWER	UTILITY	302
RIVER VIEW LOCAL SCHOOLS	EDUCATION	296
WALMART	RETAIL	288
ANNIN FLAGMAKERS	MANUFACTURING	225
	TOTAL	3,852

Source: Coshocton Port Authority, 2011

According to Dorothy Skowrunski, Executive Director of the Coshocton Port Authority, there has been no significant company, factory or plant closings in the county and the top employers are considered stable at this time.

One of the largest 10 employers in the area, AEP, has announced a potential downsizing of their workforce in the future, however an exact timeline and the number of employees to be affected has not yet been determined. Kraft, another of the top employers, is susceptible to shifts in the agriculture industry and thus experiences seasonal layoffs, which, depending on the results of this year's harvest, may be more severe than usual due to the late planting of crops in 2011. McWane/Clow Water Systems' employment is susceptible to shifts in the construction market, especially with regard to housing, but the construction industry has recently been steady in Coshocton County.

In his January 2012 state of the city, the Coshocton mayor described the local Ethanol Plant as an "800-pound gorilla that has taken up residence in the city." The plant was open for only 10 months before it closed in 2008 and has remained dormant since. The city had invested \$7 million to upgrade the wastewater plant with the latest Biothane technology to handle the discharge, however with the plant closure the risk has not panned out and the city has been left holding millions in wastewater debt. Local officials continue to work with state and federal legislators for assistance to resolve this situation.

There was one WARN notice for the county in the last two years. Ansell Protective Products, manufacturer of protective clothing and gloves, laid off 55 workers at its Coshocton plant in August 2011.

Recent public infrastructure projects include the completion of a runway extension at the Richard Downing Airport, and energy-saving upgrades for nine county buildings, including lighting system upgrades and a new central HVAC system in the Courthouse Annex. The E-W roadways that consist of routes 16, 36, and 83 are in preliminary planning for a widening from two lanes to four, which would allow for greater traffic through and into the area.

Two areas within Coshocton County have recently been particularly popular for development. In West Lafayette, 175 acres have been zoned for industrial uses, but the land is currently still farmland. The city of Coshocton is currently the most popular area for development in the county.

Ms. Skowrunski is also expecting new employment opportunities in the natural gas fracking industry, as talks are underway to begin harvesting in the area. Coshocton County sits on top of a large aquifer and Coshocton officials are actively pursuing the oil and gas industry to market this area's greatest asset, water capacity. Millions of gallons of water are used in the hydro-fracking process. What has been an apparent over-capacity since a water plant upgrade 10 years ago, now appears to be an opportunity. They have both a robust water source with the well fields, and have a distribution method to meet the demands.

## D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	10,907	76.0%	10,735	73.2%
RENTER-OCCUPIED	3,449	24.0%	3,923	26.8%
TOTAL-OCCUPIED UNITS*	14,356	89.1%	14,658	100.0%
FOR RENT	435	24.8%	378	25.0%
RENTED, NOT OCCUPIED	N/A	N/A	30	2.0%
FOR SALE ONLY	232	13.2%	199	13.2%
SOLD, NOT OCCUPIED	N/A	N/A	62	4.1%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	117	41.7%	564	37.4%
ALL OTHER VACANTS	237	13.5%	654	43.3%
TOTAL VACANT UNITS	1,751	10.9%	1,509	9.3%
TOTAL	16,107	100.0%	16,167	100.0%
SUBSTANDARD UNITS**	99	0.7%	43	0.3%

Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

\*Total does not include Vacant Units

\*\*Substandard housing units is defined as housing that lacks complete plumbing facilities

YEAR	TENURE	SUBSTANDARD UNITS				
		TOTAL HOUSING UNITS	PERCENT	COMPLETE PLUMBING FACILITIES	LACKING COMPLETE PLUMBING FACILITIES	PERCENT SUBSTANDARD
2000 (CENSUS)	OWNER-OCCUPIED	10,907	76.0%	10,853	54	0.5%
	RENTER-OCCUPIED	3,449	24.0%	3,404	45	1.3%
	TOTAL	14,356	100.0%	14,257	99	0.7%
2010 (ACS)	OWNER-OCCUPIED	10,872	74.6%	10,845	27	0.2%
	RENTER-OCCUPIED	3,710	25.4%	3,694	16	0.4%
	TOTAL	14,582	100.0%	14,539	43	0.3%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	287	2.6%	11	0.3%
2000 TO 2004	664	6.1%	132	3.6%
1990 TO 1999	1,338	12.3%	472	12.7%
1980 TO 1989	1,038	9.5%	286	7.7%
1970 TO 1979	1,405	12.9%	617	16.6%
1960 TO 1969	1,193	11.0%	275	7.4%
1950 TO 1959	1,061	9.8%	301	8.1%
1940 TO 1949	794	7.3%	294	7.9%
1939 OR EARLIER	3,092	28.4%	1,322	35.6%
TOTAL	10,872	100.0%	3,710	100.0%

Source: 2000 Census; American Community Survey (ACS)

UNITS IN STRUCTURE	OCCUPIED HOUSING UNITS BY STRUCTURE TYPE			
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
1, DETACHED OR ATTACHED	10,773	75.0%	11,273	77.3%
2 TO 4	712	5.0%	706	4.8%
5 TO 19	327	2.3%	354	2.4%
20 TO 49	157	1.1%	121	0.8%
50 OR MORE	176	1.2%	228	1.6%
MOBILE HOME, BOAT, RV, VAN, ETC.	2,211	15.4%	1,900	13.0%
TOTAL	14,356	100.0%	14,582	100.0%

Source: Census 2000; American Community Survey (ACS)

UNITS IN STRUCTURE	TENURE BY OCCUPANTS PER ROOM			
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	10,911	76.0%	10,872	74.6%
0.50 OR LESS OCCUPANTS PER ROOM	8,022	73.5%	8,419	77.4%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,708	24.8%	2,297	21.1%
1.01 TO 1.50 OCCUPANTS PER ROOM	142	1.3%	156	1.4%
1.51 TO 2.00 OCCUPANTS PER ROOM	33	0.3%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	6	0.1%	0	0.0%
RENTER-OCCUPIED	3,445	24.0%	3,710	25.4%
0.50 OR LESS OCCUPANTS PER ROOM	2,340	67.9%	2,605	70.2%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,052	30.5%	1,066	28.7%
1.01 TO 1.50 OCCUPANTS PER ROOM	28	0.8%	39	1.1%
1.51 TO 2.00 OCCUPANTS PER ROOM	25	0.7%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
TOTAL	14,356	100.0%	14,582	100.0%

Source: Census 2000; American Community Survey (ACS)

	PERCENTAGE OF RENT OVERBURDENED*	
	2000 (CENSUS)	2010 (ACS)
COSHOCTON COUNTY	18.6%	32.2%
32 APPALACHIAN OHIO COUNTIES	26.3%	38.5%
OHIO	27.4%	40.0%

Source: Census 2000; American Community Survey (ACS)

\*Households paying more than 35% of their gross income to rent

BUILDING PERMIT DATA – COSHOCTON COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	7	14	4	7	5	4	6	4	2	2
UNITS IN SINGLE-FAMILY STRUCTURES	7	14	4	7	5	4	6	4	2	2
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0

		COSHOCOTON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			971
	LESS THAN 20.0 PERCENT	32	
	20.0 TO 24.9 PERCENT	20	
	25.0 TO 29.9 PERCENT	50	
	30.0 TO 34.9 PERCENT	38	
	35.0 PERCENT OR MORE	595	
	NOT COMPUTED	236	
\$10,000 TO \$19,999:			874
	LESS THAN 20.0 PERCENT	70	
	20.0 TO 24.9 PERCENT	102	
	25.0 TO 29.9 PERCENT	158	
	30.0 TO 34.9 PERCENT	65	
	35.0 PERCENT OR MORE	445	
	NOT COMPUTED	34	
\$20,000 TO \$34,999:		761	
	LESS THAN 20.0 PERCENT		115
	20.0 TO 24.9 PERCENT	176	
	25.0 TO 29.9 PERCENT	201	
	30.0 TO 34.9 PERCENT	84	
	35.0 PERCENT OR MORE	142	
	NOT COMPUTED	43	
\$35,000 TO \$49,999:			508
	LESS THAN 20.0 PERCENT	300	
	20.0 TO 24.9 PERCENT	121	
	25.0 TO 29.9 PERCENT	43	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	12	
	NOT COMPUTED	32	
\$50,000 TO \$74,999:			464
	LESS THAN 20.0 PERCENT	419	
	20.0 TO 24.9 PERCENT	13	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	32	
\$75,000 TO \$99,999:			81
	LESS THAN 20.0 PERCENT	81	
	20.0 TO 24.9 PERCENT	0	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	0	
\$100,000 OR MORE:			51
	LESS THAN 20.0 PERCENT	43	
	20.0 TO 24.9 PERCENT	0	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	8	
TOTAL			3,710

Source: American Community Survey (ACS)

## E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Coshocton County. We have surveyed conventional rental housing projects with at least 10 units in rural counties and 20 units in urban counties. These projects include a variety of market-rate, Low-Income Housing Tax Credit (LIHTC) government-subsidized apartments. We have also conducted a survey of a sampling of non-conventional (single-family, duplex, mobile home, etc.) housing units in the county. The following is a summary of our findings. Note that gross rents take into consideration the collected rent plus the estimated cost of tenant paid utilities. The estimated utility costs were established from the most up-to-date utility cost estimated provided by the local housing authority.

PROJECT TYPE	PROJECTS SURVEYED	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
MARKET-RATE	7	80	1	98.8%
TAX CREDIT	2	73	1	98.6%
GOVERNMENT-SUBSIDIZED	10	520	5	99.0%
<b>TOTAL</b>	<b>19</b>	<b>673</b>	<b>7</b>	<b>99.0%</b>

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	8	10.0%	0	0.0%	\$435
ONE-BEDROOM	1.0	57	71.3%	0	0.0%	\$532
TWO-BEDROOM	1.0	13	16.3%	1	7.7%	\$618
THREE-BEDROOM	2.0	2	2.5%	0	0.0%	\$822
<b>TOTAL MARKET RATE</b>		<b>80</b>	<b>100.0%</b>	<b>1</b>	<b>1.3%</b>	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
TWO-BEDROOM	1.0	22	30.1%	1	4.5%	\$502
THREE-BEDROOM	1.0	18	24.7%	0	0.0%	\$575
THREE-BEDROOM	2.0	18	24.7%	0	0.0%	\$792
FOUR-BEDROOM	2.0	15	20.5%	0	0.0%	\$873
<b>TOTAL TAX CREDIT</b>		<b>73</b>	<b>100.0%</b>	<b>1</b>	<b>1.4%</b>	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	298	57.3%	5	1.7%	N/A
TWO-BEDROOM	1.0	117	22.5%	0	0.0%	N/A
TWO-BEDROOM	2.0	25	4.8%	0	0.0%	N/A
THREE-BEDROOM	1.0	20	3.8%	0	0.0%	N/A
THREE-BEDROOM	1.5	34	6.5%	0	0.0%	N/A
FOUR-BEDROOM	2.0	26	5.0%	0	0.0%	N/A
<b>TOTAL TAX CREDIT</b>		<b>520</b>	<b>100.0%</b>	<b>5</b>	<b>1.0%</b>	-
<b>GRAND TOTAL</b>		<b>673</b>	<b>100.0%</b>	<b>7</b>	<b>1.0%</b>	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	3	33.3%
1960 TO 1969	56	0.0%
1970 TO 1979	177	0.0%
1980 TO 1989	253	0.0%
1990 TO 1999	151	4.0%
2000 TO 2004	0	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	33	0.0%
2012*	0	0.0%
<b>TOTAL</b>	<b>673</b>	<b>1.0%</b>

\*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	1	1	0.0%
B+	1	1	0.0%
B	2	61	0.0%
C	2	15	0.0%
C-	1	2	50.0%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	1	33	0.0%
B	1	40	2.5%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	3	108	4.6%
B	5	297	0.0%
B-	2	115	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	35	405	2	99.5%
SENIOR (AGE 55+)	6	254	5	98.0%
<b>TOTAL</b>	<b>41</b>	<b>659</b>	<b>7</b>	<b>98.9%</b>

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	520	5	99.0%
40% - 60% AMHI (TAX CREDIT)	73	1	98.6%
0-60% AMHI (ALL AFFORDABLE)	593	6	99.0%

\*Includes both family and senior projects

DISTRIBUTION OF SENIOR AFFORDABLE HOUSING BY AGE AND INCOME LEVEL			
TARGET MARKET – SENIOR AFFORDABLE HOUSING	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED: 62+)	254	5	98.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	254	5	98.0%

### Planned and Proposed (Housing Pipeline)

According to planning and government representatives, it was determined that there are currently no planned multifamily rental housing communities in Coshocton County at this time.

## **F. SINGLE-FAMILY HOUSING ANALYSIS**

### Buy Versus Rent Analysis

According to ESRI, the median home value within the Coshocton County is \$88,269. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$88,269 home is \$615, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$88,269
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$83,856
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$450
ESTIMATED TAXES AND INSURANCE*	\$113
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$52
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$615

\*Estimated at 25% of principal and interest

\*\*Estimated at 0.75% of mortgaged amount

### For Sale History

According to local sales records, the following table lists the median sales price of all home sold in the county in 2011.

FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	23
MEDIAN SALES PRICE	\$64,777
MEDIAN SQUARE FOOTAGE	1,624
MEDIAN YEAR BUILT	1954
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	2

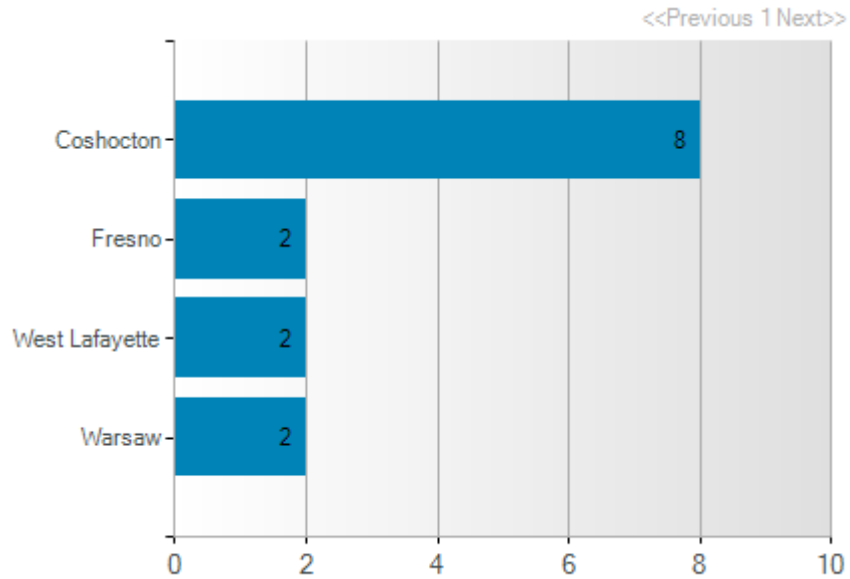
Source: 2011 county sales records



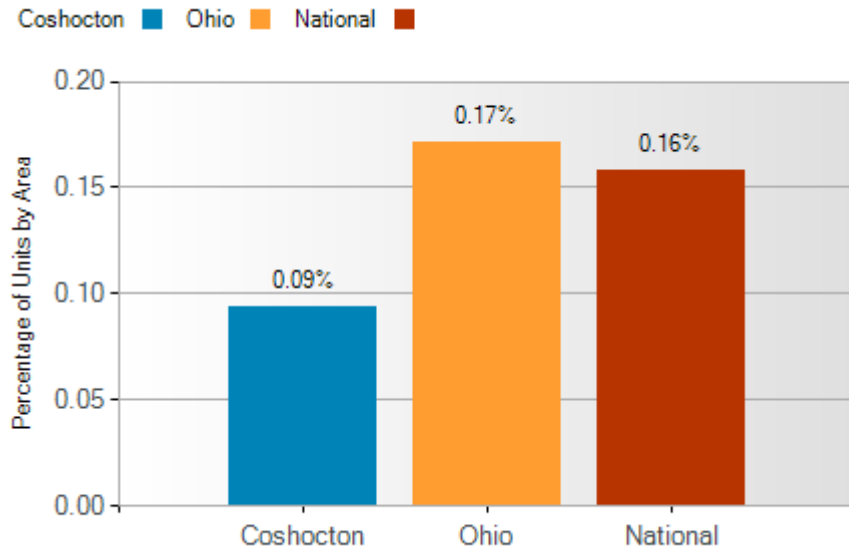
## Foreclosure Analysis

The following foreclosure data was obtained from RealtyTrac in January, 2012.

### Foreclosure Activity Counts - Coshocton County, OH



### Geographical Comparison - Coshocton County, OH



## **G. INCOME-ELIGIBLE HOUSEHOLDS**

HOUSEHOLD SIZE	MAXIMUM ALLOWABLE INCOME							
	2012				2017*			
	40%	50%	60%	80%	40%	50%	60%	80%
ONE-PERSON	\$15,040	\$18,800	\$22,560	\$30,080	\$15,900	\$19,870	\$23,850	\$31,800
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$18,140	\$22,680	\$27,210	\$36,280
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$20,420	\$25,530	\$30,630	\$40,840
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$22,670	\$28,330	\$34,000	\$45,330
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$24,480	\$30,600	\$36,720	\$48,960
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$52,000				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$55,000			

\*Income limits and median income projected forward five years based on previous five-year growth history

RENTER HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	1,970	\$0	\$24,480	2,030	3.0%
41% - 60% AMHI	\$23,161	\$34,740	756	\$24,481	\$36,720	762	0.8%
61% - 80% AMHI	\$34,741	\$46,320	515	\$36,721	\$48,960	503	-2.3%
OVER 80% AMHI	\$46,321	NO LIMIT	746	\$48,961	NO LIMIT	672	-9.9%

I.Q. - Income-qualified

H.H. - Households

OWNER HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	2,148	\$0	\$24,480	2,334	8.7%
41% - 60% AMHI	\$23,161	\$34,740	1,796	\$24,481	\$36,720	1,912	6.5%
61% - 80% AMHI	\$34,741	\$46,320	1,705	\$36,721	\$48,960	1,780	4.4%
OVER 80% AMHI	\$46,321	NO LIMIT	5,105	\$48,961	NO LIMIT	4,924	-3.5%

I.Q. - Income-qualified

H.H. - Households

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	4,118	\$0	\$24,480	4,364	6.0%
41% - 60% AMHI	\$23,161	\$34,740	2,552	\$24,481	\$36,720	2,674	4.8%
61% - 80% AMHI	\$34,741	\$46,320	2,220	\$36,721	\$48,960	2,283	2.8%
OVER 80% AMHI	\$46,321	NO LIMIT	5,851	\$48,961	NO LIMIT	5,596	-4.4%

I.Q. - Income-qualified

H.H. - Households

**SENIOR (55+) RENTER HOUSEHOLDS BY INCOME**

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	799	\$0	\$18,140	919	15.0%
41% - 60% AMHI	\$17,161	\$25,740	279	\$18,141	\$27,210	287	2.9%
61% - 80% AMHI	\$25,741	\$34,320	157	\$27,211	\$36,280	179	14.0%
OVER 80% AMHI	\$34,321	NO LIMIT	244	\$36,281	NO LIMIT	260	6.6%

I.Q. – Income-qualified  
H.H. – Households

**SENIOR (55+) OWNER HOUSEHOLDS BY INCOME**

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	1,054	\$0	\$18,140	1,155	9.6%
41% - 60% AMHI	\$17,161	\$25,740	881	\$18,141	\$27,210	1,002	13.7%
61% - 80% AMHI	\$25,741	\$34,320	846	\$27,211	\$36,280	913	7.9%
OVER 80% AMHI	\$34,321	NO LIMIT	2,691	\$36,281	NO LIMIT	2,851	5.9%

I.Q. – Income-qualified  
H.H. – Households

**SENIOR (55+) ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME**

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	1,853	\$0	\$18,140	2,074	11.9%
41% - 60% AMHI	\$17,161	\$25,740	1,160	\$18,141	\$27,210	1,289	11.1%
61% - 80% AMHI	\$25,741	\$34,320	1,003	\$27,211	\$36,280	1,092	8.9%
OVER 80% AMHI	\$34,321	NO LIMIT	2,935	\$36,281	NO LIMIT	3,111	6.0%

I.Q. – Income-qualified  
H.H. – Households

**RENTER HOUSEHOLDS BY INCOME (0% - 50% AMHI)**

TARGET AGE AT 50% AMHI	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
FAMILY (UNDER AGE 62)	\$0	\$28,950	1,485	\$0	\$30,600	1,433	-3.5%
SENIOR (AGE 62+)	\$0	\$21,450	770	\$0	\$22,680	861	11.8%
ALL	\$0	\$28,950	2,388	\$0	\$30,600	2,453	2.7%

## H. PENETRATION RATE ANALYSIS

### PENETRATION RATE ANALYSIS – 2012

2012 (ALL-AGE) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS)	41% - 60% AMHI (TAX)	0% - 60% AMHI (GSS & TAX)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(520 + 230 HCV) 750	73	(593 + 209 HCV*) 802
Number of Income-Eligible Renter Households	2,388	756	2,726
Existing Affordable Housing Penetration Rate – 2012	= 31.4%	= 9.7%	= 29.4%
2012 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	254	0	254
Number of Income-Eligible Renter Households	770	279	1,078
Penetration Rate – 2012	= 33.0%	N/A	= 23.6%

\*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

### PENETRATION RATE ANALYSIS – 2017

2017 (ALL-AGE) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS)	41% - 60% AMHI (TAX)	0% - 60% AMHI (GSS & TAX)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(520 + 230 HCV) 750	73	(593 + 209 HCV*) 802
Number of Income-Eligible Renter Households	2,453	762	2,792
Existing Affordable Housing Penetration Rate – 2017	= 30.6	= 9.6%	= 28.7%
2017 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	254	0	254
Number of Income-Eligible Renter Households	861	287	1,206
Penetration Rate – 2017	= 29.5%	N/A	= 21.1%

\*The number of Housing Choice Vouchers in-use in non-subsidized Tax Credit units has been excluded to avoid double-counting

## I. POTENTIAL “UN-MET” HOUSING NEED

### POTENTIAL “UN-MET” HOUSING NEED

AMHI LEVEL	2012		2017	
	OVERALL	SENIOR	OVERALL	SENIOR
0%-50% AMHI (SUBSIDIZED)	1,638	516	1,703	607
41%-60% AMHI (TAX CREDIT)	683	279	689	287

## **J. OVERVIEW AND INTERVIEWS**

Coshocton County, in eastern Ohio, is rural and largely wooded. Columbus, Ohio is 65 miles to the southwest and Canton, Ohio is about 60 miles to the northeast.

The city of Coshocton is the county seat and is largest incorporated community in the county. Other county communities include Conesville, Fresno, Keene, Isleta, Nellie, Plainfield, Walhonding, Warsaw and West Lafayette.

Some of the county's major roadways are U.S. Highway 36 and State Routes 60, 83, 93 and 541.

The county is a popular tourist destination that offers wineries, museums, antique shops, theaters, historic sites, outdoor recreation activities, craft shops and festivals. The large Amish and Mennonite communities also provide a tourist destination. Members of these communities are not typically renters.

Coshocton County Memorial Hospital, located in the city of Coshocton, is the county's major medical facility; several other smaller medical facilities are also in the city of Coshocton.

The Coshocton County Senior Center, in the city of Coshocton, provides senior services.

The Coshocton Public Library serves the county with branches in Coshocton and West Lafayette; it also provides bookmobile service.

The county has five public school systems and two private school systems. The Coshocton branch of the Central Ohio Technical College offers a variety of associate degrees and certificate programs.

The county's largest concentration of single-family homes (most more than 30 years old) has homes ranging in condition from poor to good and is located in the city of Coshocton. Some single-family housing surrounding the city of Coshocton is less than 30 years old and is generally in good condition.

Typically, multifamily rental housing, much of which is between 20 and 30 years old and ranges in condition from fair to good, is also located in and around the city of Coshocton. Most of the multifamily rental property in Coshocton County is government-subsidized; there is only one Tax Credit property and one market-rate property. Nearly all of the multifamily rental properties in the county have between 20 and 60 units; there are also a number of single-family home rentals.

Lacy Chrisman, property manager of Heritage Apartments, a government-subsidized project in Coshocton, stated that she believes that many area residents would prefer to reside in single-family homes close to community services to renting an apartment in a multifamily community, while a small percentage would rather live in rural single-family homes on large lots. Ms. Chrisman also noted, however, that she thinks most area residents prefer living in a community similar to the Olde Hickory property.

Shelly Lillibridge, property manager of Bellflower, a market-rate property in Coshocton, stated that she believes young couples in the area prefer single-family homes with yards; while older residents prefer the convenience of apartment living. Ms. Lillibridge noted that she thinks county renters prefer residing in a small apartment community rather than a large complex.

Housing in the villages of the county is generally older than 30 years and ranges in condition from dilapidated to fair. Housing in the more rural areas of the county primarily includes farm houses, single-family homes and manufactured homes. Generally, the farm houses and single-family homes range in condition from average to good and are older than 30 years. It should be noted that some single-family homes in the rural areas of the county that are less than 30 years old and these homes typically range in condition from good to excellent.

Most manufactured housing in the county is also older than 30 years and ranges in condition from dilapidated to average. Many of the manufactured homes in the county are occupied by owners, while a few of these homes are rented.