

10. Gallia County

A. GENERAL DESCRIPTION

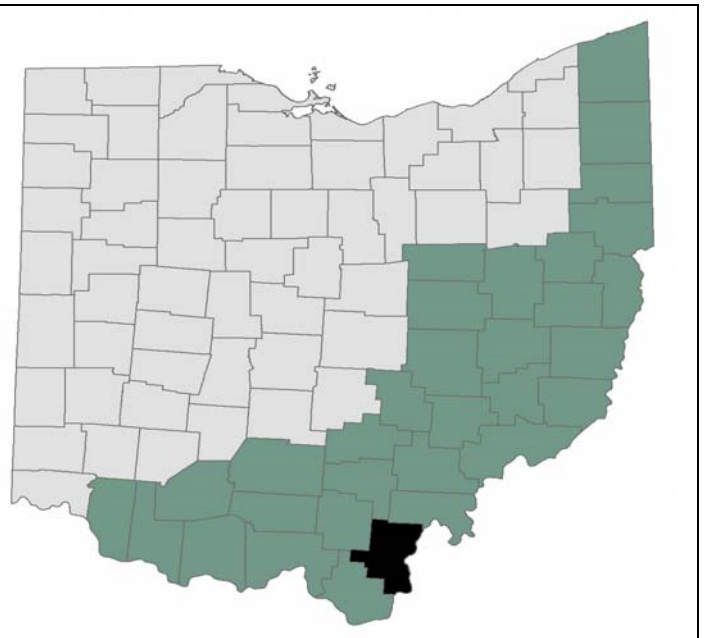
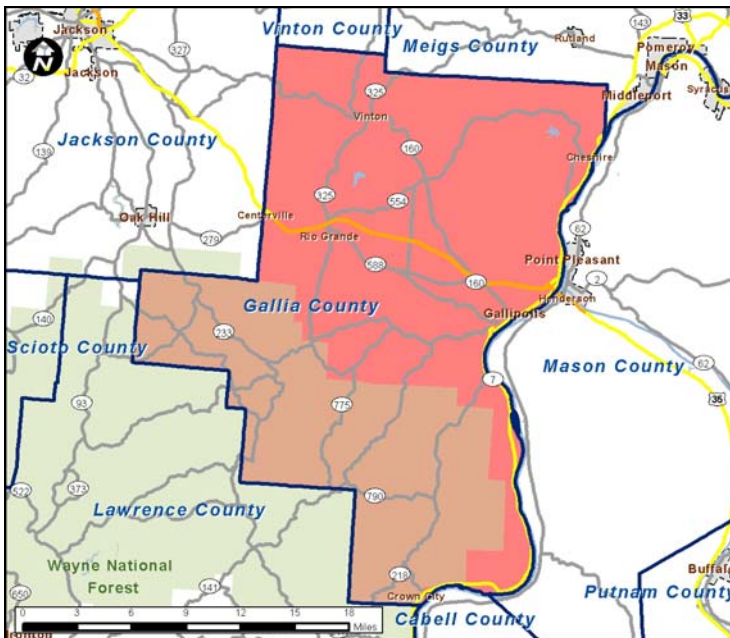
County Seat: Gallipolis
County Size: 468.8 square miles

2000 (Census) Population: 31,068
2010 (Census) Population: 30,934
Population Change: -134 (-0.4%)

2000 (Census) Households: 12,060
2010 (Census) Households: 12,062
Household Change: +2 (<0.1%)

2000 (Census) Median Household Income: \$30,060
2010 (American Community Survey) Median Household Income: \$37,409
Income Change: +\$7,349 (24.4%)

2000 (Census) Median Home Value: \$68,200
2010 (American Community Survey) Median Home Value: \$98,100
Home Value Change: +\$29,900 (43.8%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

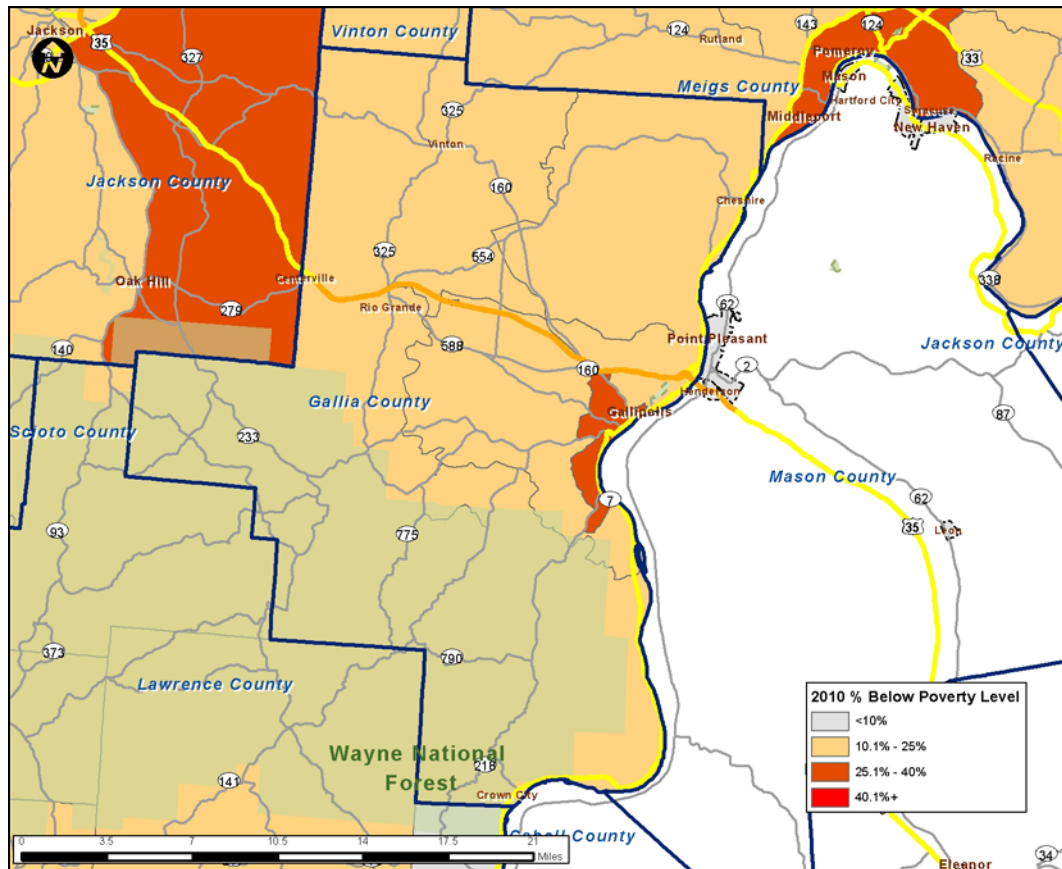
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	31,068	30,934	30,940	30,928
	POPULATION CHANGE	-	-134	6	-12
	PERCENT CHANGE	-	-0.4%	0.0%	0.0%
COUNTY SEAT: GALLIPOIS	POPULATION	4,180	3,635	3,583	3,581
	POPULATION CHANGE	-	-545	-52	-2
	PERCENT CHANGE	-	-13.0%	-1.4%	0.0%

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	5,454	18.1%	6,432	21.3%
POPULATION NOT LIVING IN POVERTY	24,615	81.9%	23,734	78.7%
TOTAL	30,069	100.0%	30166	100.0%

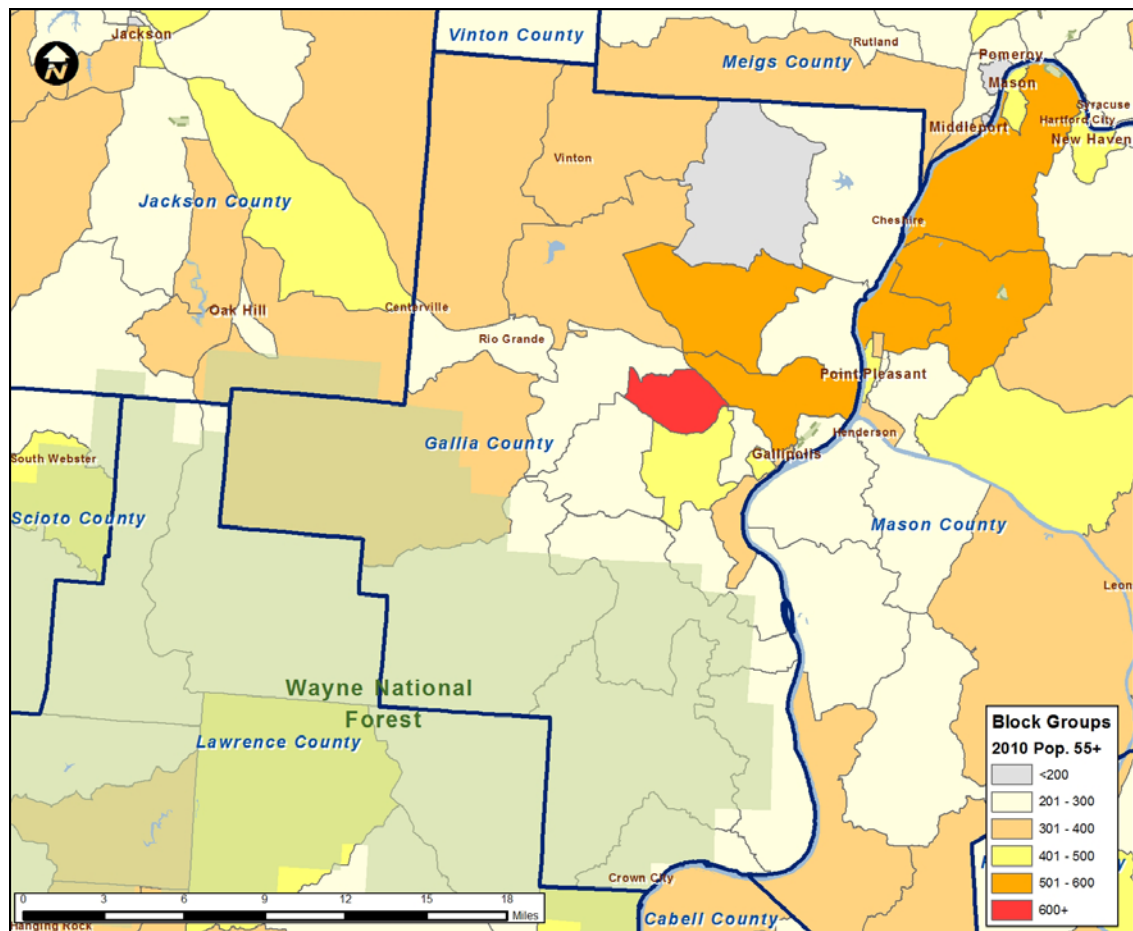
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	8,742	28.1%	8,187	26.5%	7,842	25.4%	-345	-4.2%
20 TO 24	2,053	6.6%	1,921	6.2%	1,853	6.0%	-68	-3.5%
25 TO 34	3,655	11.8%	3,541	11.4%	3,596	11.6%	55	1.6%
35 TO 44	4,891	15.7%	3,677	11.9%	3,439	11.1%	-238	-6.5%
45 TO 54	4,249	13.7%	4,753	15.4%	4,184	13.5%	-569	-12.0%
55 TO 64	3,267	10.5%	3,915	12.7%	4,228	13.7%	313	8.0%
65 TO 74	2,366	7.6%	2,844	9.2%	3,611	11.7%	767	27.0%
75 & OVER	1,845	5.9%	2,096	6.8%	2,174	7.0%	78	3.7%
TOTAL	31,068	100.0%	30,934	100.0%	30,928	100.0%	-6	0.0%

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

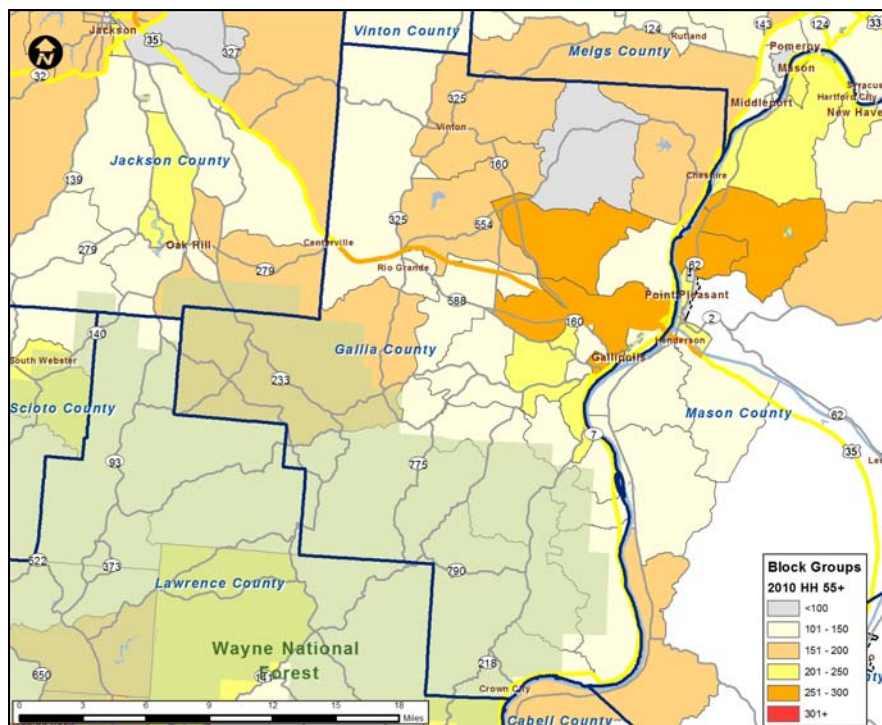
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	12,060	12,062	12,066	12,073
	HOUSEHOLD CHANGE	-	2	4	7
	PERCENT CHANGE	-	0.1%	0.1%	0.1%
COUNTY SEAT: GALLIPOLIS	HOUSEHOLD	1,847	1,572	1,546	1,546
	HOUSEHOLD CHANGE	-	-275	-26	0
	PERCENT CHANGE	-	-14.9%	-1.7%	0.0%

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	572	4.7%	513	4.3%	540	4.5%	27	5.3%
25 TO 34	1,750	14.5%	1,519	12.6%	1,606	13.3%	87	5.7%
35 TO 44	2,633	21.8%	1,924	16.0%	1,878	15.6%	-46	-2.4%
45 TO 54	2,434	20.2%	2,600	21.6%	1,998	16.5%	-602	-23.2%
55 TO 64	1,934	16.0%	2,326	19.3%	2,493	20.6%	167	7.2%
65 TO 74	1,562	13.0%	1,767	14.6%	2,045	16.9%	278	15.7%
75 TO 84	885	7.3%	1,063	8.8%	1,064	8.8%	1	0.1%
85 & OVER	290	2.4%	350	2.9%	450	3.7%	100	28.6%
TOTAL	12,060	100.0%	12,062	100.0%	12,073	100.0%	11	0.1%

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.



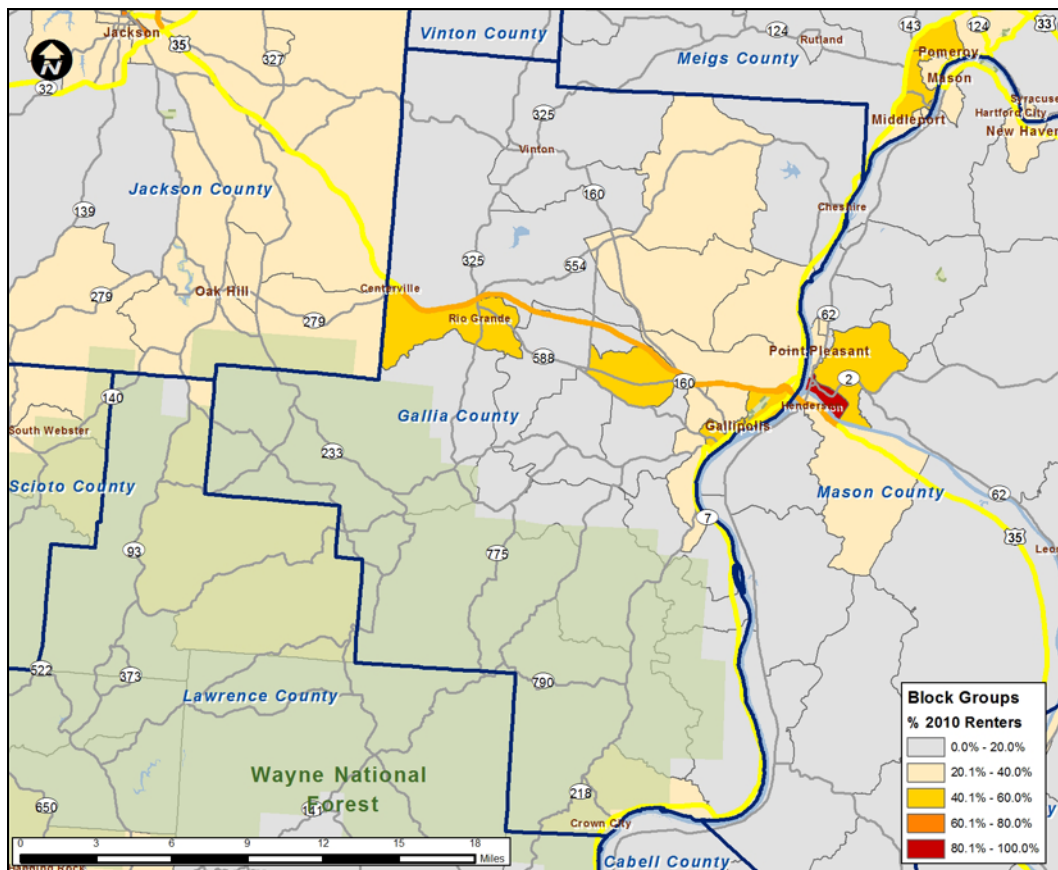
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	9,033	74.9%	8,745	72.5%	8,765	72.6%
RENTER-OCCUPIED	3,027	25.1%	3,317	27.5%	3,309	27.4%
TOTAL	12,060	100.0%	12,062	100.0%	12,073	100.0%

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	3,838	82.2%	4,451	80.8%	4,848	80.1%
RENTER-OCCUPIED	833	17.8%	1,055	19.2%	1,203	19.9%
TOTAL	4,671	100.0%	5,506	100.0%	6,051	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	1,261	38.0%	1,386	41.9%	125	9.9%
2 PERSONS	853	25.7%	741	22.4%	-112	-13.1%
3 PERSONS	535	16.1%	580	17.5%	45	8.4%
4 PERSONS	368	11.1%	405	12.2%	37	10.1%
5 PERSONS+	300	9.0%	197	6.0%	-103	-34.3%
TOTAL	3,317	100.0%	3,309	100.0%	-8	-0.2%

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	1,990	22.8%	1,857	21.2%	-133	-6.7%
2 PERSONS	3,434	39.3%	3,447	39.3%	13	0.4%
3 PERSONS	1,400	16.0%	1,589	18.1%	189	13.5%
4 PERSONS	1,108	12.7%	1,188	13.6%	80	7.2%
5 PERSONS+	813	9.3%	683	7.8%	-130	-16.0%
TOTAL	8,745	100.0%	8,765	100.0%	20	0.2%

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	630	59.7%	717	59.6%	87	13.9%
2 PERSONS	295	28.0%	323	26.8%	28	9.4%
3 PERSONS	77	7.3%	90	7.5%	13	17.3%
4 PERSONS	33	3.1%	47	3.9%	14	44.1%
5 PERSONS+	21	2.0%	26	2.1%	5	25.5%
TOTAL	1,055	100.0%	1,203	100.0%	148	14.0%

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	1,363	30.6%	1,449	29.9%	86	6.3%
2 PERSONS	2,413	54.2%	2,589	53.4%	176	7.3%
3 PERSONS	471	10.6%	560	11.6%	89	18.8%
4 PERSONS	131	2.9%	155	3.2%	24	18.6%
5 PERSONS+	73	1.6%	94	1.9%	21	28.2%
TOTAL	4,451	100.0%	4,848	100.0%	397	8.9%

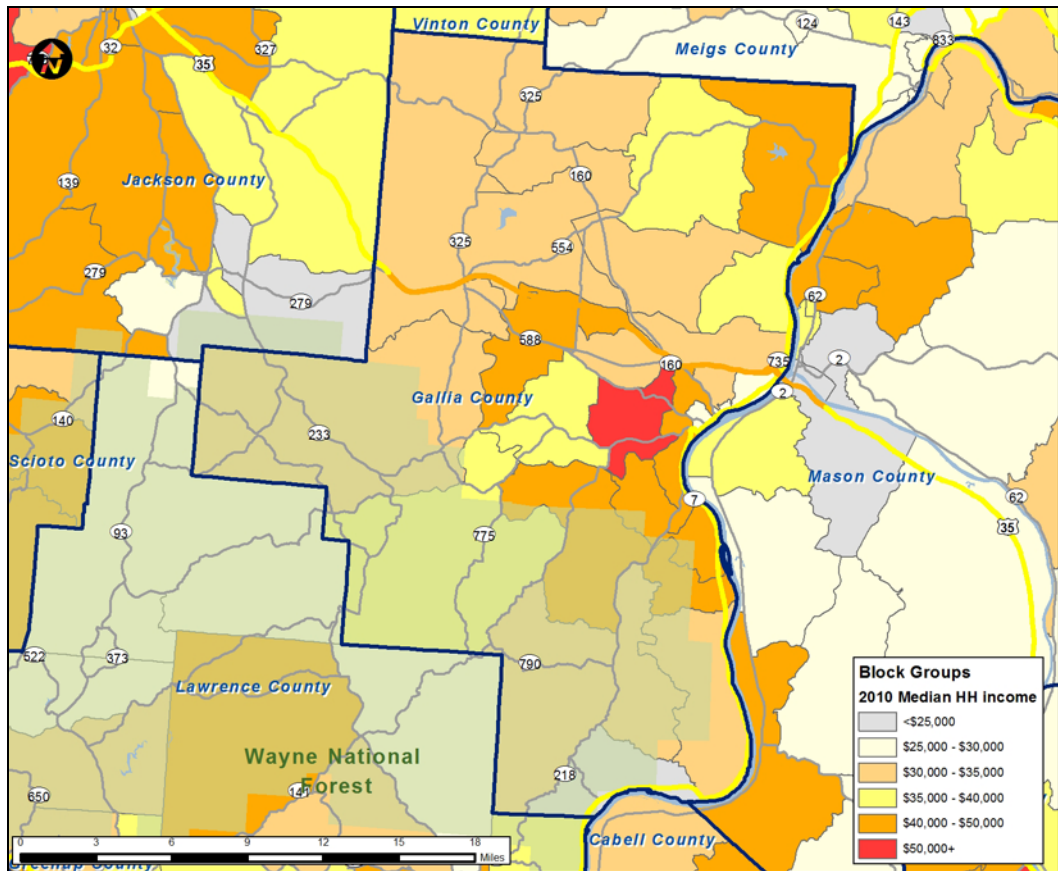
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	1,691	14.0%	1,504	12.5%	1,464	12.1%
\$10,000 TO \$19,999	2,386	19.8%	2,086	17.3%	2,028	16.8%
\$20,000 TO \$29,999	1,927	16.0%	1,793	14.9%	1,767	14.6%
\$30,000 TO \$39,999	1,755	14.5%	1,500	12.4%	1,485	12.3%
\$40,000 TO \$49,999	1,259	10.4%	1,380	11.4%	1,377	11.4%
\$50,000 TO \$59,999	994	8.2%	958	7.9%	978	8.1%
\$60,000 TO \$74,999	755	6.3%	1,043	8.6%	1,059	8.8%
\$75,000 TO \$99,999	715	5.9%	824	6.8%	870	7.2%
\$100,000 TO \$124,999	342	2.8%	498	4.1%	514	4.3%
\$125,000 TO \$149,999	67	0.6%	253	2.1%	273	2.3%
\$150,000 TO \$199,999	87	0.7%	96	0.8%	120	1.0%
\$200,000 & OVER	84	0.7%	130	1.1%	138	1.1%
TOTAL	12,060	100.0%	12,066	100.0%	12,073	100.0%
MEDIAN INCOME	\$30,060		\$34,336		\$35,234	

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	818	17.5%	809	14.5%	849	14.0%
\$10,000 TO \$19,999	1,173	25.1%	1,153	20.7%	1,202	19.9%
\$20,000 TO \$29,999	887	19.0%	1,012	18.2%	1,063	17.6%
\$30,000 TO \$39,999	584	12.5%	708	12.7%	774	12.8%
\$40,000 TO \$49,999	396	8.5%	551	9.9%	612	10.1%
\$50,000 TO \$59,999	300	6.4%	371	6.7%	419	6.9%
\$60,000 TO \$74,999	152	3.2%	379	6.8%	425	7.0%
\$75,000 TO \$99,999	132	2.8%	214	3.8%	270	4.5%
\$100,000 TO \$124,999	100	2.1%	136	2.4%	162	2.7%
\$125,000 TO \$149,999	18	0.4%	90	1.6%	108	1.8%
\$150,000 TO \$199,999	52	1.1%	45	0.8%	60	1.0%
\$200,000 & OVER	61	1.3%	99	1.8%	107	1.8%
TOTAL	4,671	100.0%	5,566	100.0%	6,051	100.0%
MEDIAN INCOME	\$23,888		\$28,114		\$29,166	

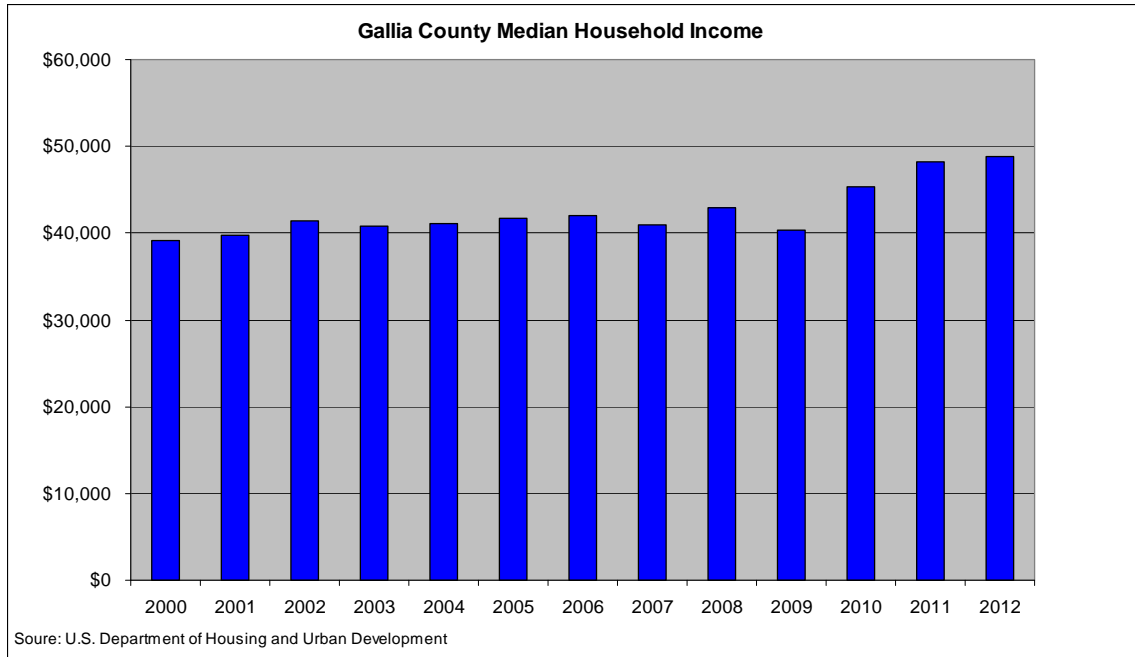
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$39,100	-
2001	\$39,700	1.5%
2002	\$41,400	4.3%
2003	\$40,800	-1.4%
2004	\$41,100	0.7%
2005	\$41,650	1.3%
2006	\$42,000	0.8%
2007	\$41,000	-2.4%
2008	\$42,900	4.6%
2009	\$40,400	-5.8%
2010	\$45,300	12.1%
2011	\$48,200	6.4%
2012	\$48,800	1.2%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	490	202	102	36	40	870
\$10,000 TO \$19,999	328	229	158	128	50	894
\$20,000 TO \$29,999	137	144	127	68	46	523
\$30,000 TO \$39,999	98	84	88	54	8	331
\$40,000 TO \$49,999	63	61	41	29	1	195
\$50,000 TO \$59,999	23	17	11	15	14	81
\$60,000 TO \$74,999	0	6	16	21	6	49
\$75,000 TO \$99,999	2	14	17	15	7	56
\$100,000 TO \$124,999	1	2	3	7	4	17
\$125,000 TO \$149,999	0	0	0	1	1	2
\$150,000 TO \$199,999	0	3	0	1	1	5
\$200,000 & OVER	0	1	1	2	0	4
TOTAL	1,142	763	564	378	180	3,027

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	552	168	90	30	32	872
\$10,000 TO \$19,999	402	225	146	116	49	937
\$20,000 TO \$29,999	184	139	141	64	45	574
\$30,000 TO \$39,999	110	90	72	54	8	334
\$40,000 TO \$49,999	97	59	66	45	2	270
\$50,000 TO \$59,999	26	32	15	13	20	107
\$60,000 TO \$74,999	6	20	24	33	16	98
\$75,000 TO \$99,999	3	15	26	26	9	79
\$100,000 TO \$124,999	3	14	15	16	6	53
\$125,000 TO \$149,999	1	2	5	8	4	20
\$150,000 TO \$199,999	0	1	1	1	2	6
\$200,000 & OVER	1	3	2	3	0	10
TOTAL	1,385	769	602	411	194	3,361

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	549	154	84	29	31	847
\$10,000 TO \$19,999	403	214	134	111	48	910
\$20,000 TO \$29,999	192	128	135	60	44	559
\$30,000 TO \$39,999	104	90	69	54	8	325
\$40,000 TO \$49,999	94	58	68	42	2	264
\$50,000 TO \$59,999	26	38	15	14	24	117
\$60,000 TO \$74,999	7	21	25	38	15	104
\$75,000 TO \$99,999	5	18	26	28	11	88
\$100,000 TO \$124,999	3	13	17	15	7	54
\$125,000 TO \$149,999	2	3	6	9	4	24
\$150,000 TO \$199,999	0	1	1	2	2	7
\$200,000 & OVER	1	5	1	3	1	11
TOTAL	1,386	741	580	405	197	3,309

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 Gallia County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	244	42	12	3	0	300
\$10,000 TO \$19,999	141	109	15	4	4	273
\$20,000 TO \$29,999	77	40	16	0	0	133
\$30,000 TO \$39,999	15	19	4	5	0	44
\$40,000 TO \$49,999	10	6	8	1	1	26
\$50,000 TO \$59,999	4	17	4	1	10	37
\$60,000 TO \$74,999	0	0	0	4	0	4
\$75,000 TO \$99,999	2	5	0	1	0	8
\$100,000 TO \$124,999	1	0	0	1	0	2
\$125,000 TO \$149,999	0	0	0	0	0	0
\$150,000 TO \$199,999	0	3	0	1	0	4
\$200,000 & OVER	0	1	0	1	0	2
TOTAL	494	241	60	22	15	833

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	282	38	12	3	0	336
\$10,000 TO \$19,999	190	115	14	4	4	328
\$20,000 TO \$29,999	106	50	23	0	0	179
\$30,000 TO \$39,999	24	30	5	9	1	68
\$40,000 TO \$49,999	22	10	16	2	2	51
\$50,000 TO \$59,999	6	29	8	1	15	59
\$60,000 TO \$74,999	5	9	0	8	0	23
\$75,000 TO \$99,999	2	4	0	3	0	9
\$100,000 TO \$124,999	3	6	0	2	0	11
\$125,000 TO \$149,999	1	1	0	1	0	3
\$150,000 TO \$199,999	0	1	0	1	0	2
\$200,000 & OVER	1	3	0	2	0	6
TOTAL	642	297	79	36	22	1,076

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	307	41	13	3	0	364
\$10,000 TO \$19,999	215	118	15	5	4	358
\$20,000 TO \$29,999	121	52	25	0	0	198
\$30,000 TO \$39,999	26	34	7	12	1	80
\$40,000 TO \$49,999	25	10	21	1	2	58
\$50,000 TO \$59,999	7	35	8	2	19	71
\$60,000 TO \$74,999	6	11	0	13	0	30
\$75,000 TO \$99,999	4	7	0	5	0	16
\$100,000 TO \$124,999	3	7	0	2	0	12
\$125,000 TO \$149,999	2	2	0	1	0	5
\$150,000 TO \$199,999	0	1	0	1	0	2
\$200,000 & OVER	1	4	0	2	0	7
TOTAL	717	323	90	47	26	1,203

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 Gallia County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	426	75	17	0	0	517
\$10,000 TO \$19,999	421	392	60	21	7	900
\$20,000 TO \$29,999	174	486	67	21	5	754
\$30,000 TO \$39,999	132	316	56	34	3	540
\$40,000 TO \$49,999	40	277	45	1	7	370
\$50,000 TO \$59,999	18	173	67	1	4	263
\$60,000 TO \$74,999	15	94	25	6	8	148
\$75,000 TO \$99,999	5	80	24	10	5	124
\$100,000 TO \$124,999	6	66	14	7	5	98
\$125,000 TO \$149,999	1	14	3	0	0	18
\$150,000 TO \$199,999	3	39	6	0	0	48
\$200,000 & OVER	5	43	6	2	3	59
TOTAL	1,245	2,055	389	103	47	3,838

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	403	56	14	0	0	473
\$10,000 TO \$19,999	411	329	56	22	7	825
\$20,000 TO \$29,999	231	505	75	20	2	833
\$30,000 TO \$39,999	157	371	69	38	4	640
\$40,000 TO \$49,999	65	373	52	2	7	499
\$50,000 TO \$59,999	21	198	82	2	8	311
\$60,000 TO \$74,999	30	237	48	18	24	356
\$75,000 TO \$99,999	19	128	36	12	9	204
\$100,000 TO \$124,999	9	75	23	11	6	125
\$125,000 TO \$149,999	6	53	15	7	5	87
\$150,000 TO \$199,999	4	31	7	1	0	43
\$200,000 & OVER	9	67	11	2	4	93
TOTAL	1,365	2,423	489	136	78	4,490

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	415	55	15	0	0	484
\$10,000 TO \$19,999	426	329	58	23	8	845
\$20,000 TO \$29,999	249	511	81	22	2	865
\$30,000 TO \$39,999	168	399	77	45	5	694
\$40,000 TO \$49,999	76	410	59	2	7	554
\$50,000 TO \$59,999	27	215	95	2	9	348
\$60,000 TO \$74,999	30	261	58	21	25	394
\$75,000 TO \$99,999	25	155	44	15	15	254
\$100,000 TO \$124,999	11	91	29	11	7	149
\$125,000 TO \$149,999	8	59	19	9	7	103
\$150,000 TO \$199,999	7	36	10	3	2	58
\$200,000 & OVER	8	70	15	2	5	100
TOTAL	1,449	2,589	560	155	94	4,848

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Gallia County Site PMA is based primarily in three sectors. Health Care & Social Assistance (which comprises 31.9%), Retail Trade and Public Administration comprise over 57% of the Site PMA labor force. Employment in the Gallia County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	7	0.7%	14	0.1%	2.0
MINING	1	0.1%	4	0.0%	4.0
UTILITIES	6	0.6%	215	1.8%	35.8
CONSTRUCTION	62	6.4%	284	2.3%	4.6
MANUFACTURING	29	3.0%	714	5.8%	24.6
WHOLESALE TRADE	44	4.6%	294	2.4%	6.7
RETAIL TRADE	179	18.5%	1,612	13.1%	9.0
TRANSPORTATION & WAREHOUSING	25	2.6%	277	2.3%	11.1
INFORMATION	12	1.2%	107	0.9%	8.9
FINANCE & INSURANCE	51	5.3%	290	2.4%	5.7
REAL ESTATE & RENTAL & LEASING	37	3.8%	130	1.1%	3.5
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	36	3.7%	92	0.7%	2.6
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.1%	100	0.8%	100.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	22	2.3%	444	3.6%	20.2
EDUCATIONAL SERVICES	30	3.1%	1,002	8.2%	33.4
HEALTH CARE & SOCIAL ASSISTANCE	81	8.4%	3,911	31.9%	48.3
ARTS, ENTERTAINMENT & RECREATION	12	1.2%	80	0.7%	6.7
ACCOMMODATION & FOOD SERVICES	59	6.1%	788	6.4%	13.4
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	191	19.8%	417	3.4%	2.2
PUBLIC ADMINISTRATION	78	8.1%	1,493	12.2%	19.1
NONCLASSIFIABLE	4	0.4%	0	0.0%	0.0
TOTAL	967	100.0%	12,268	100.0%	12.7

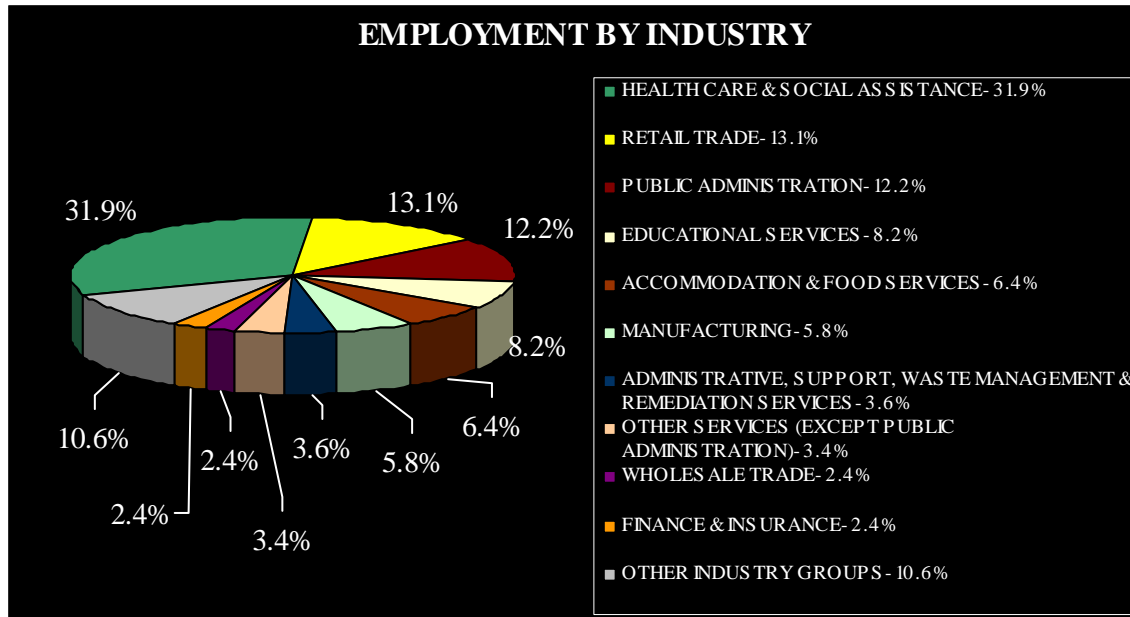
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.



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.

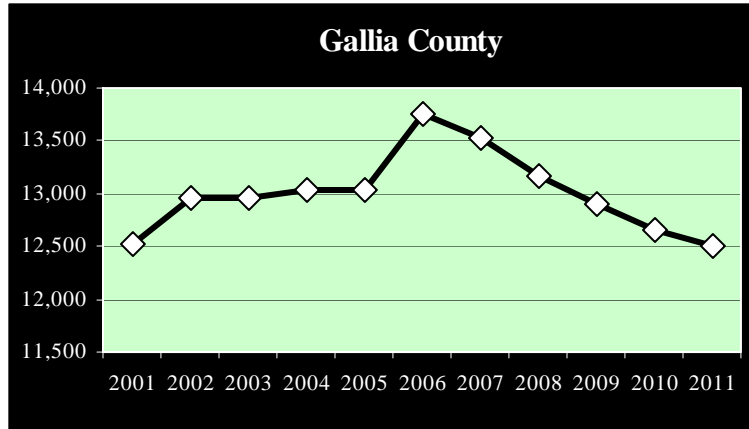
Excluding 2011, the employment base has declined by 8.1% over the past five years in Gallia County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

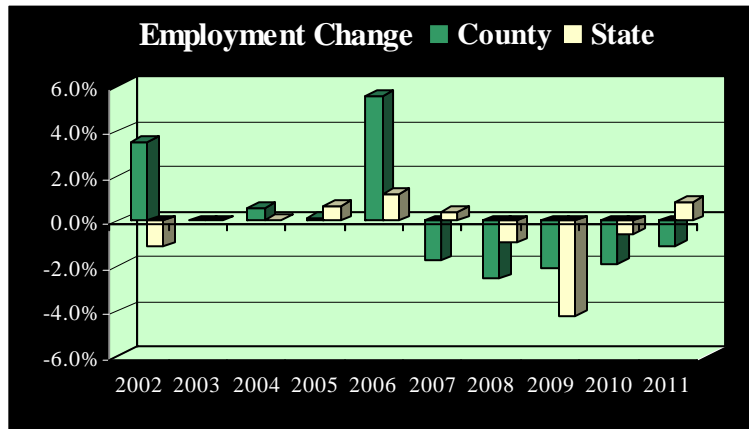
YEAR	TOTAL EMPLOYMENT					
	GALLIA COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	12,518	-	5,566,735	-	138,241,767	-
2002	12,956	3.5%	5,503,109	-1.1%	137,936,674	-0.2%
2003	12,954	0.0%	5,498,936	-0.1%	138,386,944	0.3%
2004	13,025	0.5%	5,502,533	0.1%	139,988,842	1.2%
2005	13,042	0.1%	5,537,419	0.6%	142,328,023	1.7%
2006	13,762	5.5%	5,602,764	1.2%	144,990,053	1.9%
2007	13,518	-1.8%	5,626,086	0.4%	146,397,565	1.0%
2008	13,169	-2.6%	5,570,514	-1.0%	146,068,942	-0.2%
2009	12,898	-2.1%	5,334,774	-4.2%	140,721,692	-3.7%
2010	12,648	-1.9%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	12,507	-1.1%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



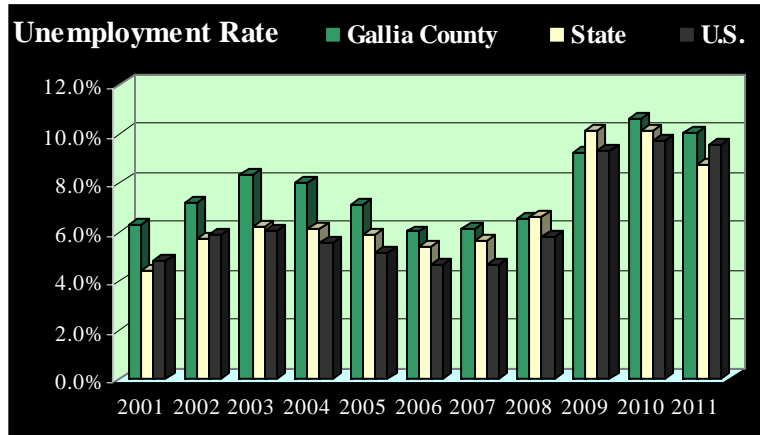
The following table illustrates the percent change in employment for Gallia County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	GALLIA COUNTY	OHIO	UNITED STATES
2001	6.3%	4.4%	4.8%
2002	7.2%	5.7%	5.8%
2003	8.3%	6.2%	6.0%
2004	8.0%	6.1%	5.6%
2005	7.1%	5.9%	5.2%
2006	6.0%	5.4%	4.7%
2007	6.1%	5.6%	4.7%
2008	6.5%	6.6%	5.8%
2009	9.2%	10.1%	9.3%
2010	10.6%	10.1%	9.7%
2011*	10.0%	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 Gallia County.

IN-PLACE EMPLOYMENT GALLIA COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	11,911	-	-
2002	12,332	421	3.5%
2003	12,272	-60	-0.5%
2004	12,517	245	2.0%
2005	12,356	-161	-1.3%
2006	12,353	-3	0.0%
2007	12,107	-246	-2.0%
2008	11,968	-139	-1.1%
2009	11,652	-316	-2.6%
2010	11,261	-391	-3.4%
2011*	11,026	-235	-2.1%

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 Gallia County to be 89.0% of the total Gallia County employment.

The 10 largest employers in Gallia County comprise a total of more than 4,500 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
HOLZER MEDICAL CENTER	ACUTE CARE HOSPITAL	1,156
TOYOTA MOTOR MFG. OF WVA	MANUFACTURER	1,020
GALLIPOLIS DEVELOPMENT CENTER	SOCIAL SERVICES	421
GALLIA COUNTY	GOVERNMENT	380
WALMART	RETAIL	368
GALLIA COUNTY LOCAL SCHOOL DISTRICT	EDUCATION	304
GALLIPOLIS CITY SCHOOL DISTRICT	EDUCATION	276
UNIVERSITY OF RIO GRANDE	EDUCATION	273
AEP GAVIN PLANT	POWER PLANT	270
OHIO VALLEY BANK	BANKING	264
TOTAL		4,732

Source: Gallipolis Retail Merchants, 2011

According to Michelle Miller of the Gallipolis Retail Merchants, the largest employers in the county are The Holzer Medical Center and automotive manufacturer Toyota Motor Manufacturing of WV. The remainder of the principal employers are primarily in the education and government sectors. Although federal and state funding cuts resulting from the lingering effects of the national recession have resulted in some local employee reductions, the largest employers are considered steady at this time.

Ms. Miller notes several recent layoffs in the county: Bob Evans laid off about 50 people from their sausage plant. The department of Job and Family Services and the Gallipolis Developmental Center have also experienced layoffs. Other local companies have elected to leave vacated positions unfilled as cost cutting measures. In January 2012 Gallia County implemented 15% budget cuts across the board, which prompted the sheriff's department to eliminate 20 full-time and part-time positions. There was one WARN notice for the county in the last two years: In December 2010, the Southeast Ohio EMS laid off 171 employees in Gallipolis.

Development in the county is mainly occurring at the State Route 850 exchange off U.S. Highway 35 where the Dan Evans Industrial park is located. In June 2011 Ohio Valley Trackwork, Inc. announced they are expanding operations and will hire five to 10 new employees for their mining and tunneling track construction business.

The distribution of high speed broadband Internet throughout the county is underway. Several sewer projects in the county will bring newer up-to-date service to areas of the county. In West Virginia, U.S. Highway 35 may be expanded, and this improvement could bring more traffic into Gallia County.

Portions of the Wayne National Forest are located in the western part of the county, as is the Crown City Wildlife Area that together provide over 11,000 acres of public recreation and hunting and fishing. The Ohio River that borders the eastern edge of the county also has the potential to attract tourism and business. Currently efforts are underway to analyze the feasibility of development of several sites along the river.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	9,033	74.9%	8,745	72.5%
RENTER-OCCUPIED	3,027	25.1%	3,317	27.5%
TOTAL-OCCUPIED UNITS*	12,060	89.3%	12,062	100.0%
FOR RENT	276	19.2%	367	19.7%
RENTED, NOT OCCUPIED	N/A	N/A	29	1.6%
FOR SALE ONLY	189	13.1%	215	11.5%
SOLD, NOT OCCUPIED	N/A	N/A	55	3.0%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	392	27.3%	406	21.8%
ALL OTHER VACANTS	358	24.9%	791	42.5%
TOTAL VACANT UNITS	1,438	10.7%	1,863	13.4%
TOTAL	13,498	100.0%	13,925	100.0%
SUBSTANDARD UNITS**	120	1.0%	58	0.5%

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	9,033	74.9%	8,963	70	0.8%
	RENTER-OCCUPIED	3,027	25.1%	2,977	50	1.7%
	TOTAL	12,060	100.0%	11,940	120	1.0%
2010 (ACS)	OWNER-OCCUPIED	8,934	73.0%	8,903	31	0.3%
	RENTER-OCCUPIED	3,312	27.0%	3,285	27	0.8%
	TOTAL	12,246	100.0%	12,188	58	0.5%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	499	5.6%	81	2.4%
2000 TO 2004	644	7.2%	150	4.5%
1990 TO 1999	1,723	19.3%	406	12.3%
1980 TO 1989	1,345	15.1%	453	13.7%
1970 TO 1979	1,783	20.0%	656	19.8%
1960 TO 1969	852	9.5%	359	10.8%
1950 TO 1959	771	8.6%	276	8.3%
1940 TO 1949	416	4.7%	307	9.3%
1939 OR EARLIER	901	10.1%	624	18.8%
TOTAL	8,934	100.0%	3,312	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	8,052	66.8%	8,748	71.4%
2 TO 4	573	4.8%	563	4.6%
5 TO 19	240	2.0%	329	2.7%
20 TO 49	125	1.0%	75	0.6%
50 OR MORE	33	0.3%	52	0.4%
MOBILE HOME, BOAT, RV, VAN, ETC.	3,037	25.2%	2,479	20.2%
TOTAL	12,060	100.0%	12,246	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	9,019	74.8%	8,934	73.0%
0.50 OR LESS OCCUPANTS PER ROOM	6,717	74.5%	6,688	74.9%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,175	24.1%	2,215	24.8%
1.01 TO 1.50 OCCUPANTS PER ROOM	88	1.0%	19	0.2%
1.51 TO 2.00 OCCUPANTS PER ROOM	31	0.3%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	8	0.1%	12	0.1%
RENTER-OCCUPIED	3,041	25.2%	3,312	27.0%
0.50 OR LESS OCCUPANTS PER ROOM	1,950	64.1%	2,182	65.9%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,035	34.0%	1,001	30.2%
1.01 TO 1.50 OCCUPANTS PER ROOM	56	1.8%	80	2.4%
1.51 TO 2.00 OCCUPANTS PER ROOM	0	0.0%	32	1.0%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	17	0.5%
TOTAL	12,060	100.0%	12,246	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
GALLIA COUNTY	30.9%	39.6%
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 – GALLIA COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	5	1	4	6	1	0	0	0	6	9
UNITS IN SINGLE-FAMILY STRUCTURES	5	1	4	2	1	0	0	0	1	1
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	0	0	4	0	0	0	0	5	8
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	2	2
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	0	4	0	0	0	0	3	6
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0



		GALLIA COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			874
LESS THAN 20.0 PERCENT		10	
20.0 TO 24.9 PERCENT		0	
25.0 TO 29.9 PERCENT		30	
30.0 TO 34.9 PERCENT		43	
35.0 PERCENT OR MORE		535	
NOT COMPUTED		256	
\$10,000 TO \$19,999:			1,035
LESS THAN 20.0 PERCENT		8	
20.0 TO 24.9 PERCENT		47	
25.0 TO 29.9 PERCENT		39	
30.0 TO 34.9 PERCENT		72	
35.0 PERCENT OR MORE		648	
NOT COMPUTED		221	
\$20,000 TO \$34,999:			755
LESS THAN 20.0 PERCENT		95	
20.0 TO 24.9 PERCENT		110	
25.0 TO 29.9 PERCENT		174	
30.0 TO 34.9 PERCENT		82	
35.0 PERCENT OR MORE		127	
NOT COMPUTED		167	
\$35,000 TO \$49,999:			356
LESS THAN 20.0 PERCENT		121	
20.0 TO 24.9 PERCENT		109	
25.0 TO 29.9 PERCENT		29	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		97	
\$50,000 TO \$74,999:			229
LESS THAN 20.0 PERCENT		186	
20.0 TO 24.9 PERCENT		9	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		34	
\$75,000 TO \$99,999:		60	
LESS THAN 20.0 PERCENT			50
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		10	
\$100,000 OR MORE:			3
LESS THAN 20.0 PERCENT		3	
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	
	TOTAL		3,312

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Gallia 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	12	163	6	96.3%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	1	54	0	100.0%
GOVERNMENT-SUBSIDIZED	7	323	7	97.8%
TOTAL	20	540	13	97.4%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	99	60.7%	5	5.1%	\$481
TWO-BEDROOM	1.0	57	35.0%	1	1.8%	\$504
TWO-BEDROOM	2.0	2	1.2%	0	0.0%	\$857
THREE-BEDROOM	1.0	3	1.8%	0	0.0%	\$556
THREE-BEDROOM	2.0	2	1.2%	0	0.0%	\$987
TOTAL MARKET RATE		163	100.0%	6	3.7%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	42	77.8%	0	0.0%	N/A
TWO-BEDROOM	1.0	12	22.2%	0	0.0%	N/A
TOTAL TAX CREDIT		54	100.0%	0	0.0%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	105	32.5%	2	1.9%	N/A
TWO-BEDROOM	1.0	156	48.3%	5	3.2%	N/A
THREE-BEDROOM	1.0	18	5.6%	0	0.0%	N/A
THREE-BEDROOM	1.5	26	8.0%	0	0.0%	N/A
FOUR-BEDROOM	2.0	16	5.0%	0	0.0%	N/A
FIVE-BEDROOM	2.0	2	0.6%	0	0.0%	N/A
TOTAL TAX CREDIT		323	100.0%	7	2.2%	-
GRAND TOTAL		540	100.0%	13	2.6%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	54	0.0%
1960 TO 1969	0	0.0%
1970 TO 1979	348	3.7%
1980 TO 1989	138	0.0%
1990 TO 1999	0	0.0%
2000 TO 2004	0	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	522	2.6%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	1	2	0.0%
B	1	2	0.0%
B-	3	4	0.0%
C+	2	19	15.8%
C	3	117	2.6%
C-	2	19	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B	2	74	9.5%
B-	2	61	0.0%
C+	2	94	0.0%
C	2	148	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	27	407	13	96.8%
SENIOR (AGE 55+)	4	115	0	100.0%
TOTAL	31	522	13	97.5%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	377	7	98.1%
40% - 60% AMHI (TAX CREDIT)	0	0	-
0-60% AMHI (ALL AFFORDABLE)	377	7	98.1%

*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+)	115	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	115	0	100.0%

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 Gallia County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Gallia County is \$82,833. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$82,833 home is \$577, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$82,833
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$78,691
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$422
ESTIMATED TAXES AND INSURANCE*	\$106
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$49
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$577

*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	1
MEDIAN SALES PRICE	\$99,000
MEDIAN SQUARE FOOTAGE	1,890
MEDIAN YEAR BUILT	1935
MEDIAN NUMBER OF BEDROOMS	4
MEDIAN NUMBER OF BATHROOMS	3

Source: 2011 county sales records

Foreclosure Analysis

Based on information obtained from RealtyTrac, there are no homes currently in the foreclosure process within Gallia County.

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	\$17,110	\$21,390	\$25,670	\$34,220	
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$19,520	\$24,400	\$29,280	\$39,040	
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$21,980	\$27,480	\$32,970	\$43,960	
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$24,390	\$30,490	\$36,590	\$48,780	
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$26,350	\$32,940	\$39,520	\$52,700	
4-PERSON MEDIAN HOUSEHOLD INCOME:				4-PERSON MEDIAN HOUSEHOLD INCOME*:					
\$48,800				\$55,600					

*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	1,990	\$0	\$26,350	2,112	6.1%
41% - 60% AMHI	\$23,161	\$34,740	551	\$26,351	\$39,520	513	-6.9%
61% - 80% AMHI	\$34,741	\$46,320	346	\$39,521	\$52,690	311	-10.1%
OVER 80% AMHI	\$46,321	NO LIMIT	472	\$52,691	NO LIMIT	374	-20.8%

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	2,165	\$0	\$26,350	2,503	15.6%
41% - 60% AMHI	\$23,161	\$34,740	1,386	\$26,351	\$39,520	1,546	11.5%
61% - 80% AMHI	\$34,741	\$46,320	1,315	\$39,521	\$52,690	1,399	6.4%
OVER 80% AMHI	\$46,321	NO LIMIT	3,840	\$52,691	NO LIMIT	3,314	-13.7%

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	4,155	\$0	\$26,350	4,615	11.1%
41% - 60% AMHI	\$23,161	\$34,740	1,937	\$26,351	\$39,520	2,059	6.3%
61% - 80% AMHI	\$34,741	\$46,320	1,661	\$39,521	\$52,690	1,710	3.0%
OVER 80% AMHI	\$46,321	NO LIMIT	4,312	\$52,691	NO LIMIT	3,688	-14.5%

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	571	\$0	\$19,520	704	23.3%
41% - 60% AMHI	\$17,161	\$25,740	196	\$19,521	\$29,280	201	2.6%
61% - 80% AMHI	\$25,741	\$34,320	105	\$29,281	\$39,040	86	-18.1%
OVER 80% AMHI	\$34,321	NO LIMIT	203	\$39,041	NO LIMIT	209	3.0%

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	1,064	\$0	\$19,520	1,288	21.1%
41% - 60% AMHI	\$17,161	\$25,740	712	\$19,521	\$29,280	843	18.4%
61% - 80% AMHI	\$25,741	\$34,320	631	\$29,281	\$39,040	690	9.4%
OVER 80% AMHI	\$34,321	NO LIMIT	2,081	\$39,041	NO LIMIT	2,027	-2.6%

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	1,635	\$0	\$19,520	1,992	21.8%
41% - 60% AMHI	\$17,161	\$25,740	908	\$19,521	\$29,280	1,044	15.0%
61% - 80% AMHI	\$25,741	\$34,320	736	\$29,281	\$39,040	776	5.4%
OVER 80% AMHI	\$34,321	NO LIMIT	2,284	\$39,041	NO LIMIT	2,236	-2.1%

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	1,732	\$0	\$32,940	1,724	-0.5%
SENIOR (AGE 62+)	\$0	\$21,450	500	\$0	\$24,400	596	19.2%
ALL	\$0	\$28,950	2,323	\$0	\$32,940	2,411	3.8%

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)	(377 + 64 HCV) 441	0	(377 + 64 HCV*) 41
Number of Income-Eligible Renter Households	2,323	551	2,541
Existing Affordable Housing Penetration Rate – 2012	= 19.0%	N/A	= 1.6%
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)	115	0	115
Number of Income-Eligible Renter Households	500	196	767
Penetration Rate – 2012	= 23.0%	N/A	= 15.0%

*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)	(377 + 64 HCV) 441	0	(377 + 64 HCV*) 41
Number of Income-Eligible Renter Households	2,411	513	2,625
Existing Affordable Housing Penetration Rate – 2017	= 18.3%	N/A	= 1.6%
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)	115	0	115
Number of Income-Eligible Renter Households	596	201	905
Penetration Rate – 2017	= 19.3%	N/A	= 12.7%

*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)	1,882	385	1,970	481
41%-60% AMHI (TAX CREDIT)	551	196	513	201

J. OVERVIEW AND INTERVIEWS

Gallia County is a very rural county in southern Ohio. The city of Gallipolis is the largest in the county and has a population of just 3,641; it is also the county seat. The city of Gallipolis is approximately 40 miles northeast of Huntington, West Virginia, 104 miles southeast of Columbus and 140 miles east of Cincinnati.

Other villages in the county include Cheshire and Crown City; both located along the Ohio River. Additional villages and unincorporated areas are located inland from the river and include Centerville, Bidwell, Rio Grande and Vinton; none have a population exceeding 1,000 people.

The majority of the population resides along the Ohio River. The western portion of the county is dominated by Dean State Forest and the Crown City Wildlife area.

Gallia County's employment base is primarily manufacturing based.

State Route 7 is located alongside the Ohio River and is a major arterial for the county's residents. U.S. Highway 35 traverses Gallipolis and allows access to West Virginia and neighboring Jackson County. Other major roadways include State Route 218, State Route 553, State Route 790, State Route 218 and State Route 775.

In general, single-family and manufactured homeowners occupy the majority of land along the Ohio River. In contrast, most other Ohio counties typically utilize the Ohio River for manufacturing plants and industrial uses. Gallipolis is largely free from pollution and industrial waste, which adds to the area's aesthetic appeal.

Many of the county's community services and employment opportunities are found in the city of Gallipolis. Migration between Gallipolis and Point Pleasant, West Virginia, located across the Ohio River, is common, as various community services and living opportunities are found in both cities.

A tourist attraction for the county is the original Bob Evans Farm and Restaurant, located in the village of Rio Grande.

Holzer Medical Clinic is a medical facility just northwest of Gallipolis off of U.S. Highway 35 and is the area's major hospital.

Senior services, including multiple senior centers, assisted living facilities and nursing care, are located in and closely around Gallipolis. It appears Gallipolis has more favorable senior services than neighboring Point Pleasant, West Virginia.

Gallia County has schools in both Gallia County Local School and Gallipolis City School districts. In total, there are three high schools, two middle schools and seven elementary schools. Higher education opportunities are provided by the University of Rio Grande and the Gallipolis Career College.

Cheshire, the northernmost incorporated village in Gallia County, has single-family homes more than 50 years old that are in fair to satisfactory condition. Scattered manufactured homes in the area tend to be 20 to 40 years old and also are in fair to satisfactory condition.

Farther south along the Ohio River are some conventional market-rate rental properties in satisfactory to good condition. The village of Gallipolis has many historical homes more than 60 years old in good to excellent condition. Gallipolis' Central Business District is well kept and maintains an aesthetically appealing small town environment. Rental properties in and around Gallipolis are in satisfactory to good condition.

In general, single-family homes more than 40 years old in fair to satisfactory condition continue farther south along the Ohio River. Some newer homes in excellent condition are located along the riverfront. Manufactured homes in poor to satisfactory condition are also located along the river corridor.

Crown City is a small incorporated village. Crown City has a large amount of manufactured homes in poor to fair condition and single-family homes, generally more than 40 years old, in poor to satisfactory condition. It does not appear to be a favorable location for rental properties to be built due to a lack of community services.

Rio Grande has older single-family homes in satisfactory condition. Rio Grande's low-income and conventional market-rate apartments are in satisfactory to good condition. Rio Grande University students and faculty live in the majority of Rio Grande's market-rate rental units.

According to Roma Wood of Wood Realty, the city of Gallipolis has lost approximately 20% of its residents over the past 20 years, which has caused availability of housing throughout the city. The overall decrease in population found throughout the county could cause additional rental units a difficult lease-up. However, with the exception of Valley View Apartments in Rio Grande, low-income properties in Gallia County have been successful and currently maintain waiting lists. Given the lack of vacancies for senior-restricted property in Gallia, it is anticipated that a low-income senior property would successfully lease-up if located in or near Gallipolis along the Ohio River.