

11. Guernsey County

A. GENERAL DESCRIPTION

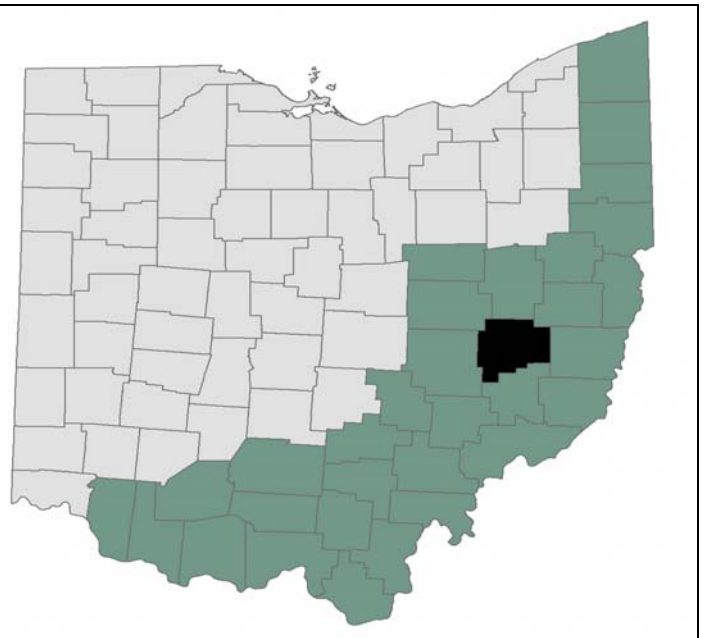
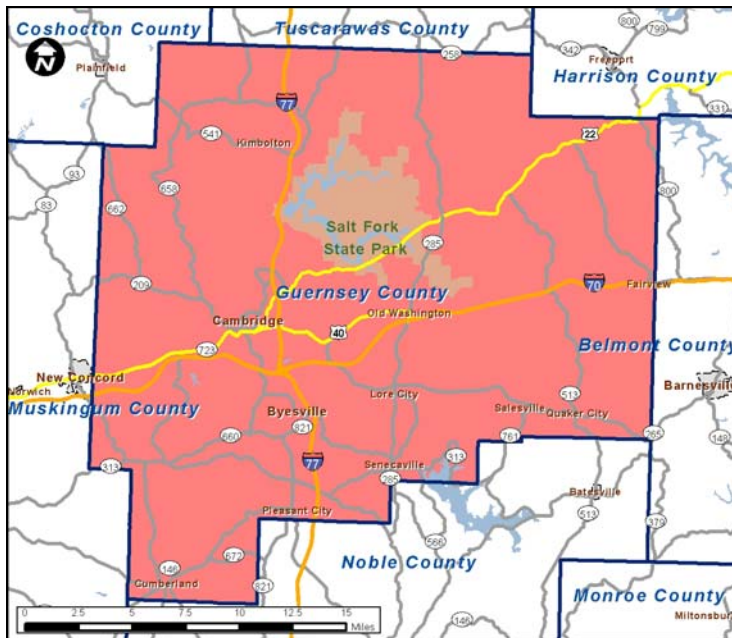
County Seat: Cambridge
County Size: 521.9 square miles

2000 (Census) Population: 40,791
2010 (Census) Population: 40,087
Population Change: -704 (-1.7%)

2000 (Census) Households: 16,094
2010 (Census) Households: 16,210
Household Change: +116 (0.7%)

2000 (Census) Median Household Income: \$30,211
2010 (American Community Survey) Median Household Income: \$37,573
Income Change: +\$7,362 (24.4%)

2000 (Census) Median Home Value: \$66,200
2010 (American Community Survey) Median Home Value: \$90,800
Home Value Change: +\$24,600 (37.2%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

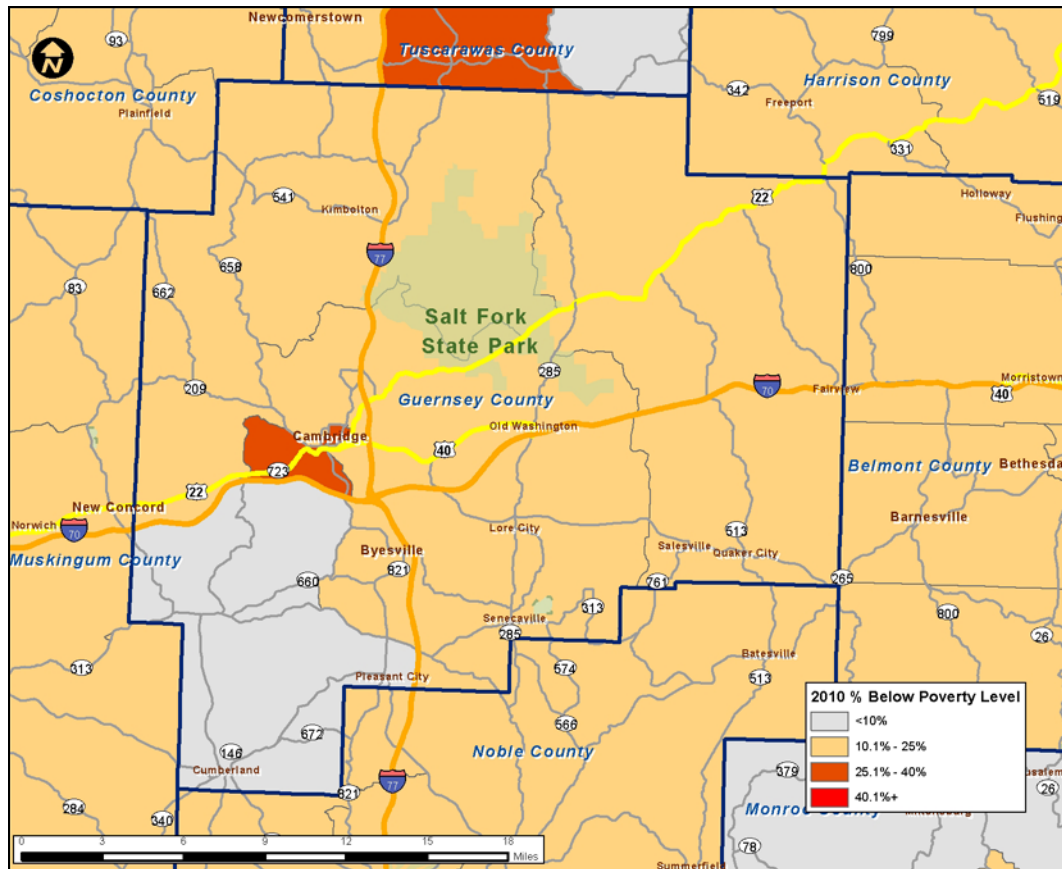
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	40,791	40,087	39,693	39,011
	POPULATION CHANGE	-	-704	-394	-682
	PERCENT CHANGE	-	-1.7%	-1.0%	-1.7%
COUNTY SEAT: CAMBRIDGE	POPULATION	11,520	10,615	10,363	10,165
	POPULATION CHANGE	-	-905	-252	-198
	PERCENT CHANGE	-	-7.9%	-2.4%	-1.9%

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	6,426	16.0%	6,868	17.3%
POPULATION NOT LIVING IN POVERTY	33,753	84.0%	32,910	82.7%
TOTAL	40,179	100.0%	39,778	100.0%

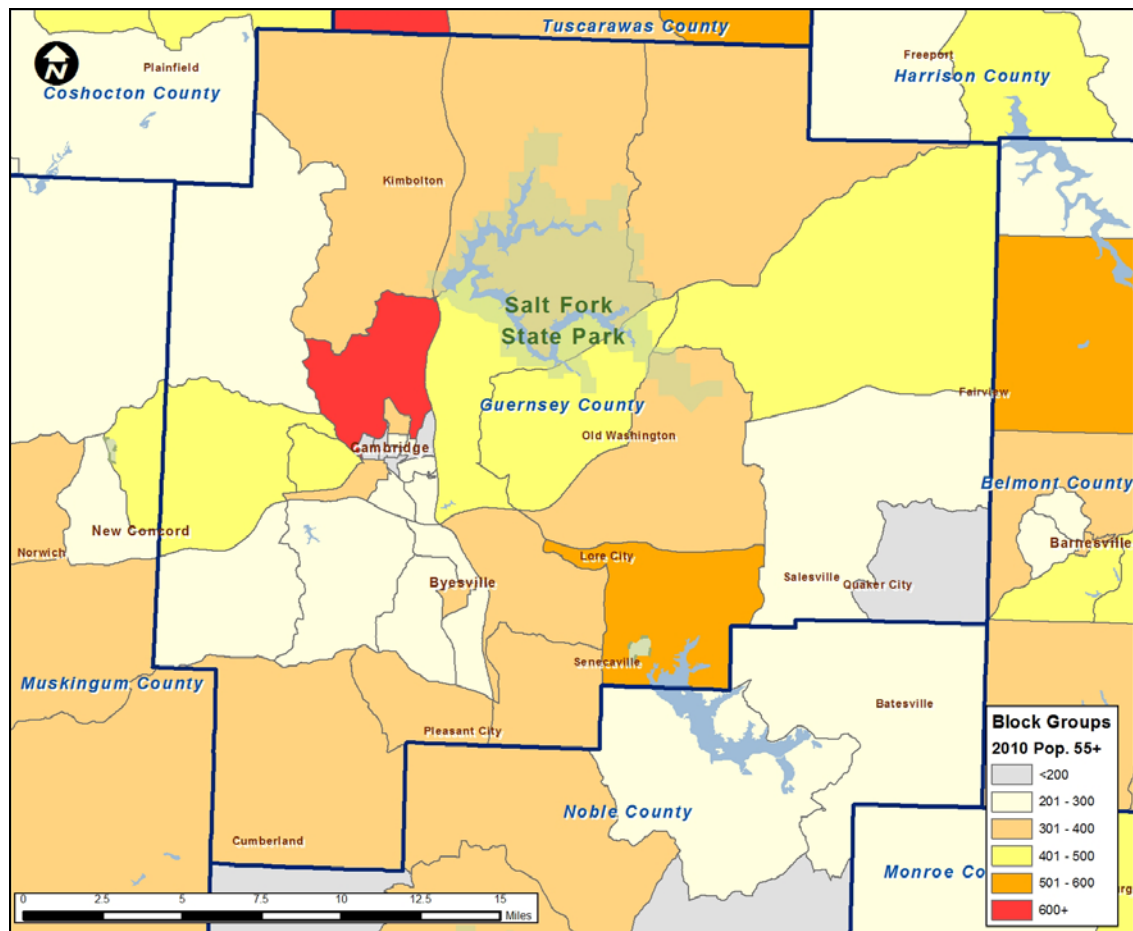
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	11,730	28.8%	10,573	26.4%	9,635	24.7%	-938	-8.9%
20 TO 24	2,164	5.3%	2,181	5.4%	2,247	5.8%	66	3.0%
25 TO 34	4,954	12.1%	4,406	11.0%	4,355	11.2%	-51	-1.2%
35 TO 44	6,245	15.3%	4,987	12.4%	4,523	11.6%	-464	-9.3%
45 TO 54	5,631	13.8%	6,056	15.1%	5,179	13.3%	-877	-14.5%
55 TO 64	4,171	10.2%	5,458	13.6%	5,750	14.7%	292	5.3%
65 TO 74	3,226	7.9%	3,576	8.9%	4,434	11.4%	858	24.0%
75 & OVER	2,670	6.5%	2,850	7.1%	2,887	7.4%	37	1.3%
TOTAL	40,791	100.0%	40,087	100.0%	39,011	100.0%	-1,076	-2.7%

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

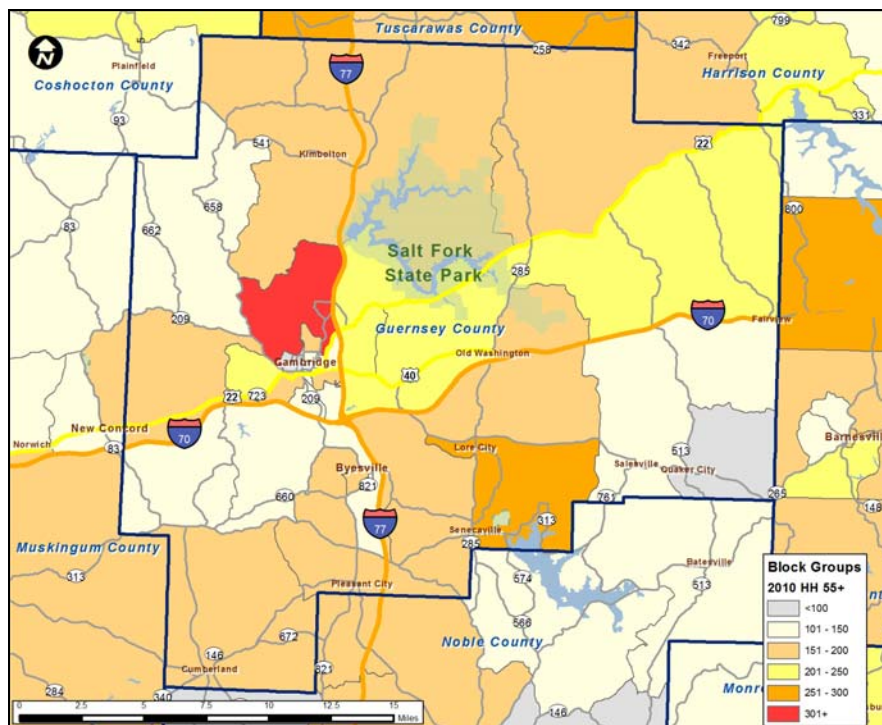
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	16,094	16,210	16,068	15,887
	HOUSEHOLD CHANGE	-	116	-142	-181
	PERCENT CHANGE	-	0.7%	-0.9%	-1.1%
COUNTY SEAT: CAMBRIDGE	HOUSEHOLD	4,924	4,643	4,541	4,482
	HOUSEHOLD CHANGE	-	-281	-102	-59
	PERCENT CHANGE	-	-5.7%	-2.2%	-1.3%

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	772	4.8%	625	3.9%	653	4.1%	28	4.5%
25 TO 34	2,416	15.0%	2,037	12.6%	2,237	14.1%	200	9.8%
35 TO 44	3,398	21.1%	2,642	16.3%	2,298	14.5%	-344	-13.0%
45 TO 54	3,175	19.7%	3,368	20.8%	2,554	16.1%	-814	-24.2%
55 TO 64	2,374	14.8%	3,232	19.9%	3,315	20.9%	83	2.6%
65 TO 74	2,159	13.4%	2,260	13.9%	2,723	17.1%	463	20.5%
75 TO 84	1,389	8.6%	1,502	9.3%	1,489	9.4%	-13	-0.9%
85 & OVER	411	2.6%	544	3.4%	618	3.9%	74	13.6%
TOTAL	16,094	100.0%	16,210	100.0%	15,887	100.0%	-323	-2.0%

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.



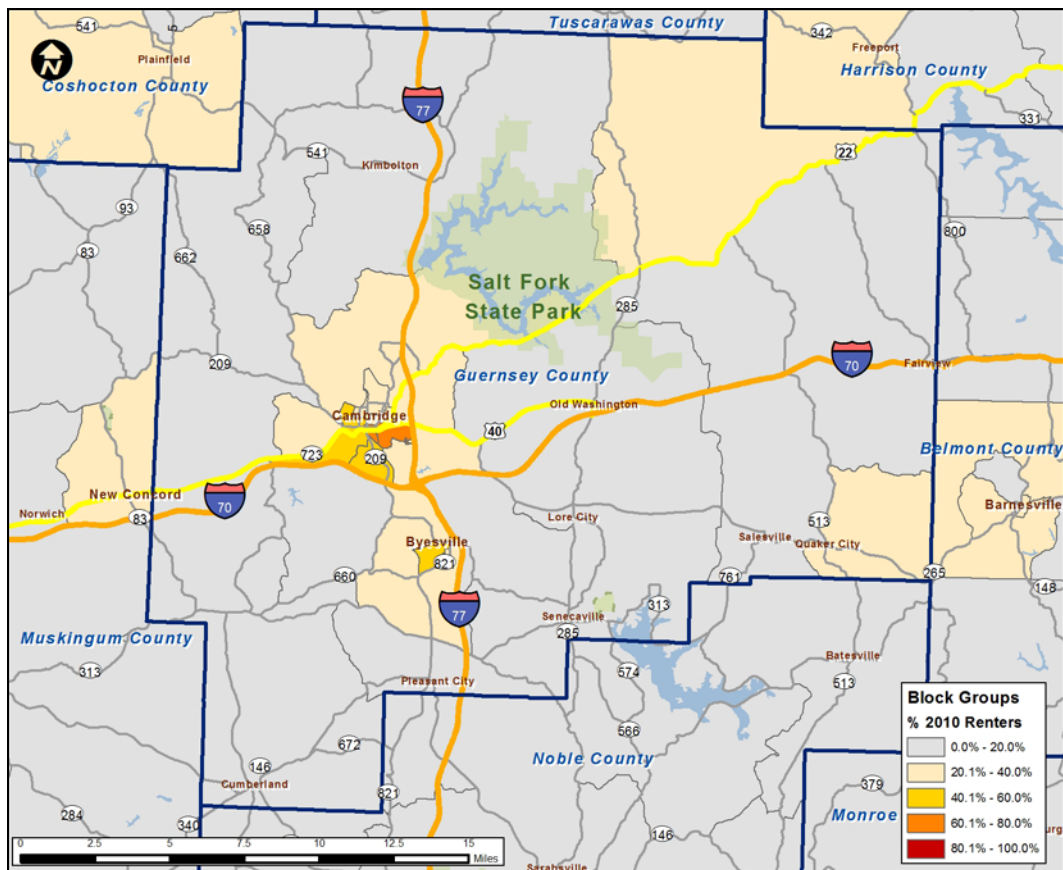
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	11,819	73.4%	11,624	71.7%	11,421	71.9%
RENTER-OCCUPIED	4,275	26.6%	4,586	28.3%	4,466	28.1%
TOTAL	16,094	100.0%	16,210	100.0%	15,887	100.0%

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	5,139	81.1%	6,003	79.6%	6,411	78.7%
RENTER-OCCUPIED	1,194	18.9%	1,535	20.4%	1,734	21.3%
TOTAL	6,333	100.0%	7,538	100.0%	8,144	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	1,804	39.3%	1,997	44.7%	193	10.7%
2 PERSONS	1,212	26.4%	1,050	23.5%	-162	-13.4%
3 PERSONS	664	14.5%	675	15.1%	11	1.7%
4 PERSONS	532	11.6%	381	8.5%	-151	-28.4%
5 PERSONS+	374	8.2%	364	8.1%	-10	-2.7%
TOTAL	4,586	100.0%	4,466	100.0%	-120	-2.6%

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	2,689	23.1%	2,345	20.5%	-344	-12.8%
2 PERSONS	4,689	40.3%	4,503	39.4%	-186	-4.0%
3 PERSONS	1,795	15.4%	1,968	17.2%	173	9.6%
4 PERSONS	1,400	12.0%	1,590	13.9%	190	13.6%
5 PERSONS+	1,051	9.0%	1,015	8.9%	-36	-3.4%
TOTAL	11,624	100.0%	11,421	100.0%	-203	-1.7%

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	1,038	67.6%	1,148	66.2%	110	10.6%
2 PERSONS	368	24.0%	425	24.5%	57	15.3%
3 PERSONS	91	5.9%	105	6.1%	14	16.0%
4 PERSONS	15	1.0%	25	1.5%	10	64.6%
5 PERSONS+	23	1.5%	30	1.7%	7	31.1%
TOTAL	1,535	100.0%	1,734	100.0%	199	13.0%

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	1,743	29.0%	1,790	27.9%	47	2.7%
2 PERSONS	3,273	54.5%	3,438	53.6%	165	5.0%
3 PERSONS	670	11.2%	808	12.6%	138	20.6%
4 PERSONS	187	3.1%	215	3.4%	28	14.9%
5 PERSONS+	129	2.1%	159	2.5%	30	23.3%
TOTAL	6,003	100.0%	6,411	100.0%	408	6.8%

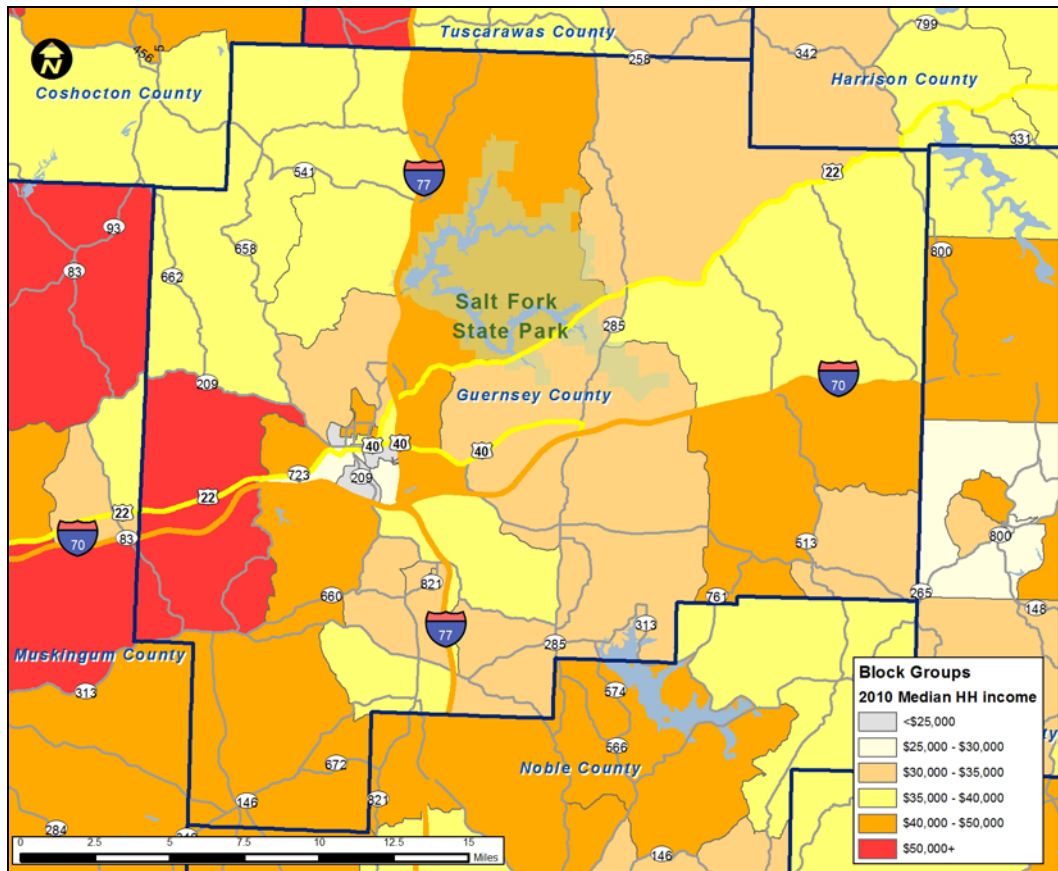
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	2,026	12.6%	1,782	11.1%	1,708	10.8%
\$10,000 TO \$19,999	3,127	19.4%	2,515	15.7%	2,401	15.1%
\$20,000 TO \$29,999	2,857	17.8%	2,627	16.4%	2,550	16.1%
\$30,000 TO \$39,999	2,417	15.0%	2,291	14.3%	2,237	14.1%
\$40,000 TO \$49,999	1,652	10.3%	1,775	11.0%	1,779	11.2%
\$50,000 TO \$59,999	1,377	8.6%	1,326	8.3%	1,322	8.3%
\$60,000 TO \$74,999	1,323	8.2%	1,524	9.5%	1,528	9.6%
\$75,000 TO \$99,999	734	4.6%	1,233	7.7%	1,280	8.1%
\$100,000 TO \$124,999	310	1.9%	504	3.1%	550	3.5%
\$125,000 TO \$149,999	96	0.6%	229	1.4%	248	1.6%
\$150,000 TO \$199,999	69	0.4%	112	0.7%	129	0.8%
\$200,000 & OVER	106	0.7%	149	0.9%	155	1.0%
TOTAL	16,094	100.0%	16,068	100.0%	15,887	100.0%
MEDIAN INCOME	\$30,152		\$34,842		\$35,742	

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	872	18.7%	833	15.5%	868	14.9%
\$10,000 TO \$19,999	1,397	29.9%	1,173	21.8%	1,201	20.6%
\$20,000 TO \$29,999	994	21.3%	1,194	22.2%	1,263	21.7%
\$30,000 TO \$39,999	563	12.0%	745	13.9%	831	14.3%
\$40,000 TO \$49,999	300	6.4%	481	8.9%	546	9.4%
\$50,000 TO \$59,999	195	4.2%	291	5.4%	338	5.8%
\$60,000 TO \$74,999	145	3.1%	263	4.9%	309	5.3%
\$75,000 TO \$99,999	82	1.8%	187	3.5%	223	3.8%
\$100,000 TO \$124,999	42	0.9%	74	1.4%	93	1.6%
\$125,000 TO \$149,999	24	0.5%	40	0.7%	48	0.8%
\$150,000 TO \$199,999	16	0.3%	36	0.7%	42	0.7%
\$200,000 & OVER	40	0.9%	53	1.0%	64	1.1%
TOTAL	4,671	100.0%	5,371	100.0%	5,824	100.0%
MEDIAN INCOME	\$20,665		\$25,690		\$26,677	

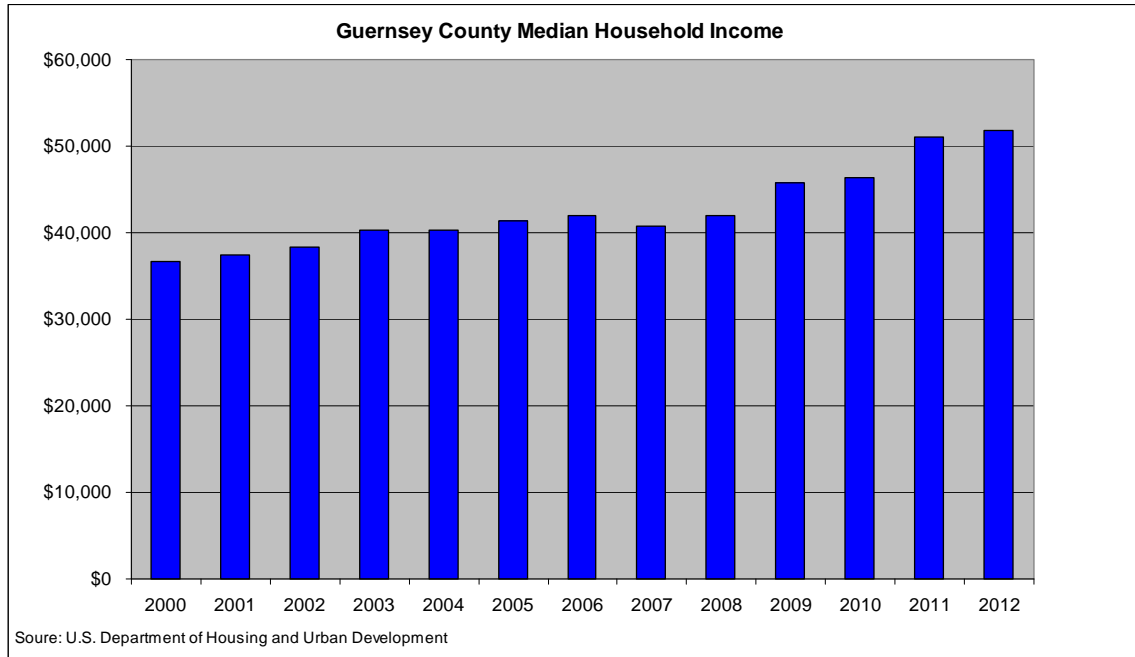
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$36,700	-
2001	\$37,400	1.9%
2002	\$38,400	2.7%
2003	\$40,300	4.9%
2004	\$40,300	0.0%
2005	\$41,300	2.5%
2006	\$41,900	1.5%
2007	\$40,700	-2.9%
2008	\$41,900	2.9%
2009	\$45,800	9.3%
2010	\$46,300	1.1%
2011	\$51,100	10.4%
2012	\$51,800	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 Guernsey County Site PMA:

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	708	203	71	65	29	1,075
\$10,000 TO \$19,999	438	357	215	83	96	1,189
\$20,000 TO \$29,999	302	221	193	107	56	879
\$30,000 TO \$39,999	131	152	108	106	83	581
\$40,000 TO \$49,999	28	94	64	26	40	252
\$50,000 TO \$59,999	22	33	19	20	13	106
\$60,000 TO \$74,999	26	40	14	9	11	99
\$75,000 TO \$99,999	20	19	7	4	12	62
\$100,000 TO \$124,999	4	7	3	2	2	18
\$125,000 TO \$149,999	0	2	0	0	1	3
\$150,000 TO \$199,999	1	4	0	0	1	6
\$200,000 & OVER	4	1	0	0	0	5
TOTAL	1,684	1,133	693	422	343	4,275

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	767	155	65	54	22	1,062
\$10,000 TO \$19,999	485	306	187	68	77	1,123
\$20,000 TO \$29,999	369	208	183	87	44	891
\$30,000 TO \$39,999	173	178	124	104	97	677
\$40,000 TO \$49,999	68	99	77	30	54	328
\$50,000 TO \$59,999	34	34	23	22	15	127
\$60,000 TO \$74,999	53	53	19	16	18	160
\$75,000 TO \$99,999	37	46	16	12	16	127
\$100,000 TO \$124,999	17	14	6	5	10	53
\$125,000 TO \$149,999	5	5	3	2	5	20
\$150,000 TO \$199,999	3	3	1	0	3	11
\$200,000 & OVER	5	5	0	0	1	12
TOTAL	2,017	1,107	703	400	362	4,590

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	755	135	59	47	22	1,018
\$10,000 TO \$19,999	478	282	176	58	77	1,070
\$20,000 TO \$29,999	363	199	178	80	42	862
\$30,000 TO \$39,999	167	174	118	102	93	654
\$40,000 TO \$49,999	71	98	77	29	55	330
\$50,000 TO \$59,999	35	31	22	25	16	129
\$60,000 TO \$74,999	56	55	16	18	19	165
\$75,000 TO \$99,999	39	44	16	14	18	131
\$100,000 TO \$124,999	18	15	8	5	11	57
\$125,000 TO \$149,999	5	9	4	2	5	27
\$150,000 TO \$199,999	3	4	1	0	3	12
\$200,000 & OVER	5	4	0	0	2	12
TOTAL	1,997	1,050	675	381	364	4,466

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 Guernsey County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	413	25	10	0	0	448
\$10,000 TO \$19,999	229	116	23	0	4	372
\$20,000 TO \$29,999	94	67	27	0	0	189
\$30,000 TO \$39,999	34	51	4	5	0	94
\$40,000 TO \$49,999	16	25	0	0	0	41
\$50,000 TO \$59,999	4	3	0	0	0	7
\$60,000 TO \$74,999	3	7	0	2	2	14
\$75,000 TO \$99,999	7	3	0	1	4	15
\$100,000 TO \$124,999	1	2	0	0	1	4
\$125,000 TO \$149,999	0	1	0	0	0	1
\$150,000 TO \$199,999	1	4	0	0	1	6
\$200,000 & OVER	4	0	0	0	0	4
TOTAL	805	305	64	8	12	1,194

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	482	27	12	0	0	522
\$10,000 TO \$19,999	273	111	25	0	5	415
\$20,000 TO \$29,999	158	91	48	0	0	297
\$30,000 TO \$39,999	59	86	8	9	0	162
\$40,000 TO \$49,999	51	31	0	0	0	82
\$50,000 TO \$59,999	10	3	0	0	0	13
\$60,000 TO \$74,999	13	11	0	4	7	34
\$75,000 TO \$99,999	7	12	0	3	6	27
\$100,000 TO \$124,999	5	3	0	2	2	13
\$125,000 TO \$149,999	1	1	0	0	2	5
\$150,000 TO \$199,999	2	2	0	0	2	7
\$200,000 & OVER	4	3	0	0	1	8
TOTAL	1,065	383	94	18	25	1,584

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	507	30	12	0	0	549
\$10,000 TO \$19,999	294	119	29	0	5	447
\$20,000 TO \$29,999	176	98	54	0	0	328
\$30,000 TO \$39,999	64	95	10	12	0	182
\$40,000 TO \$49,999	56	38	0	0	0	94
\$50,000 TO \$59,999	13	4	0	0	0	17
\$60,000 TO \$74,999	15	14	0	6	9	43
\$75,000 TO \$99,999	9	13	0	4	8	33
\$100,000 TO \$124,999	6	4	0	2	3	16
\$125,000 TO \$149,999	1	4	0	1	2	8
\$150,000 TO \$199,999	2	5	0	0	2	9
\$200,000 & OVER	4	2	0	0	1	7
TOTAL	1,148	425	105	25	30	1,734

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 Guernsey County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	435	157	47	0	0	639
\$10,000 TO \$19,999	683	568	27	21	4	1,303
\$20,000 TO \$29,999	342	604	118	17	11	1,092
\$30,000 TO \$39,999	62	558	43	36	9	709
\$40,000 TO \$49,999	28	313	76	17	6	440
\$50,000 TO \$59,999	19	237	79	14	3	353
\$60,000 TO \$74,999	21	161	50	20	22	274
\$75,000 TO \$99,999	10	93	21	9	15	148
\$100,000 TO \$124,999	4	46	9	5	6	70
\$125,000 TO \$149,999	4	20	5	0	2	31
\$150,000 TO \$199,999	2	15	0	1	2	20
\$200,000 & OVER	5	32	17	3	1	58
TOTAL	1,616	2,804	494	144	81	5,139

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	405	120	31	0	0	556
\$10,000 TO \$19,999	614	425	20	17	3	1,079
\$20,000 TO \$29,999	441	646	118	18	12	1,235
\$30,000 TO \$39,999	104	669	60	44	10	887
\$40,000 TO \$49,999	49	459	110	29	9	656
\$50,000 TO \$59,999	30	279	148	20	4	480
\$60,000 TO \$74,999	32	289	92	22	40	474
\$75,000 TO \$99,999	30	201	64	22	31	349
\$100,000 TO \$124,999	9	84	21	8	15	138
\$125,000 TO \$149,999	4	39	10	4	6	64
\$150,000 TO \$199,999	8	25	7	0	4	44
\$200,000 & OVER	7	43	22	6	3	81
TOTAL	1,734	3,279	701	193	136	6,043

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	409	115	31	0	0	556
\$10,000 TO \$19,999	618	409	20	16	2	1,065
\$20,000 TO \$29,999	452	649	125	23	13	1,261
\$30,000 TO \$39,999	121	712	68	47	9	957
\$40,000 TO \$49,999	53	494	119	34	11	711
\$50,000 TO \$59,999	34	297	177	21	6	535
\$60,000 TO \$74,999	39	310	110	26	46	529
\$75,000 TO \$99,999	35	228	80	24	39	406
\$100,000 TO \$124,999	9	105	27	10	20	171
\$125,000 TO \$149,999	4	45	14	5	5	74
\$150,000 TO \$199,999	7	31	9	2	6	55
\$200,000 & OVER	9	44	27	6	4	90
TOTAL	1,790	3,438	808	215	159	6,411

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Guernsey County Site PMA is based primarily in three sectors. Manufacturing (which comprises 18.1%), Health Care & Social Assistance and Retail Trade comprise nearly 45% of the Site PMA labor force. Employment in the Guernsey County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	14	0.9%	35	0.2%	2.5
MINING	14	0.9%	89	0.5%	6.4
UTILITIES	10	0.6%	97	0.6%	9.7
CONSTRUCTION	129	8.3%	667	4.0%	5.2
MANUFACTURING	70	4.5%	3,026	18.1%	43.2
WHOLESALE TRADE	64	4.1%	1,221	7.3%	19.1
RETAIL TRADE	237	15.3%	1,662	10.0%	7.0
TRANSPORTATION & WAREHOUSING	37	2.4%	239	1.4%	6.5
INFORMATION	26	1.7%	523	3.1%	20.1
FINANCE & INSURANCE	60	3.9%	345	2.1%	5.8
REAL ESTATE & RENTAL & LEASING	71	4.6%	230	1.4%	3.2
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	80	5.2%	732	4.4%	9.2
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.1%	65	0.4%	65.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	45	2.9%	195	1.2%	4.3
EDUCATIONAL SERVICES	37	2.4%	852	5.1%	23.0
HEALTH CARE & SOCIAL ASSISTANCE	126	8.1%	2,797	16.8%	22.2
ARTS, ENTERTAINMENT & RECREATION	34	2.2%	373	2.2%	11.0
ACCOMMODATION & FOOD SERVICES	103	6.6%	1,309	7.8%	12.7
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	248	16.0%	837	5.0%	3.4
PUBLIC ADMINISTRATION	132	8.5%	1,367	8.2%	10.4
NONCLASSIFIABLE	14	0.9%	17	0.1%	1.2
TOTAL	1,552	100.0%	16,678	100.0%	10.7

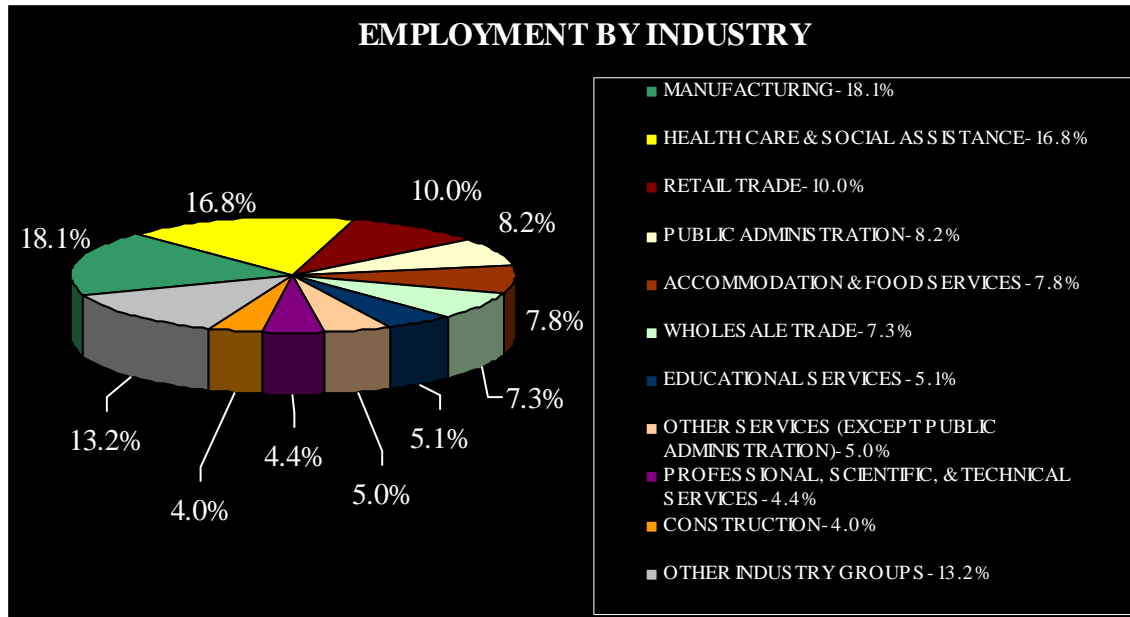
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.



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.

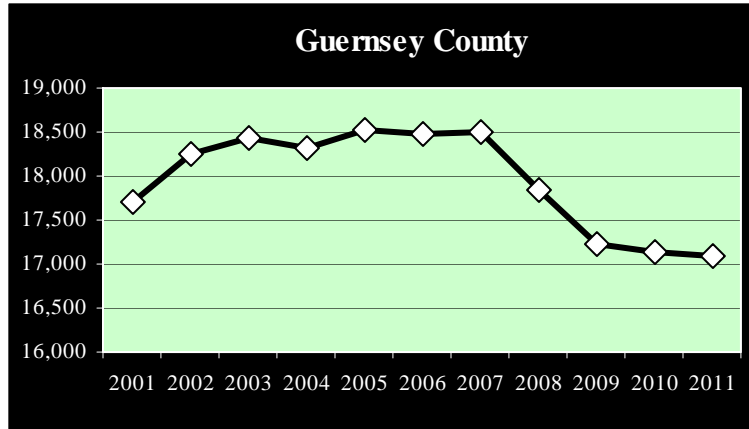
Excluding 2011, the employment base has declined by 7.2% over the past five years in Guernsey County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

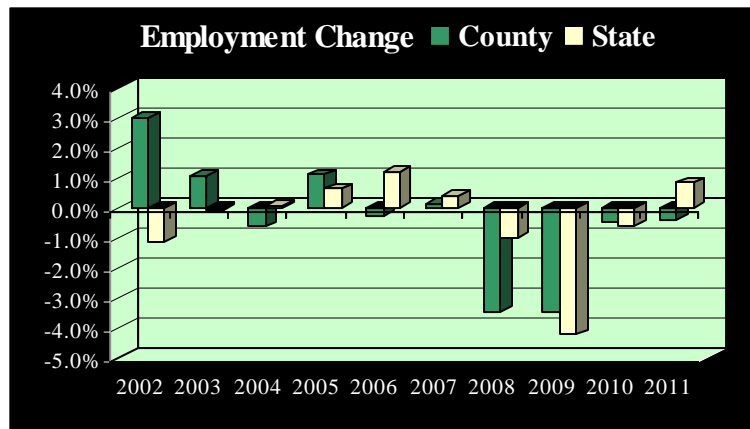
YEAR	TOTAL EMPLOYMENT					
	GUERNSEY COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	17,711	-	5,566,735	-	138,241,767	-
2002	18,243	3.0%	5,503,109	-1.1%	137,936,674	-0.2%
2003	18,435	1.1%	5,498,936	-0.1%	138,386,944	0.3%
2004	18,318	-0.6%	5,502,533	0.1%	139,988,842	1.2%
2005	18,519	1.1%	5,537,419	0.6%	142,328,023	1.7%
2006	18,469	-0.3%	5,602,764	1.2%	144,990,053	1.9%
2007	18,491	0.1%	5,626,086	0.4%	146,397,565	1.0%
2008	17,852	-3.5%	5,570,514	-1.0%	146,068,942	-0.2%
2009	17,228	-3.5%	5,334,774	-4.2%	140,721,692	-3.7%
2010	17,146	-0.5%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	17,080	-0.4%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



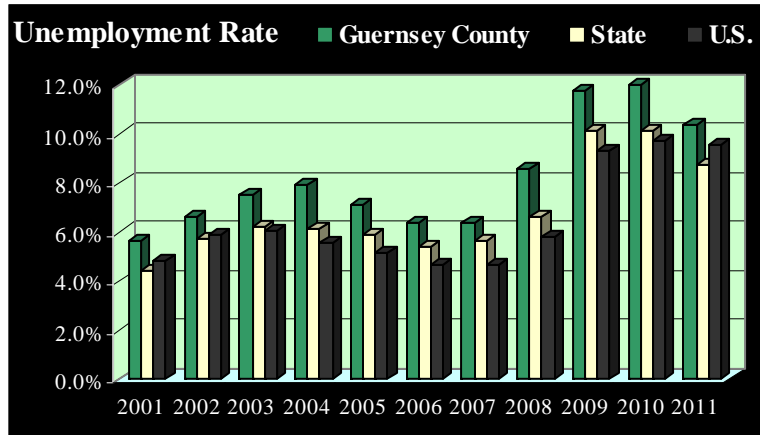
The following table illustrates the percent change in employment for Guernsey County and Ohio.



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

UNEMPLOYMENT RATE			
YEAR	GUERNSEY COUNTY	OHIO	UNITED STATES
2001	5.6%	4.4%	4.8%
2002	6.6%	5.7%	5.8%
2003	7.5%	6.2%	6.0%
2004	7.9%	6.1%	5.6%
2005	7.1%	5.9%	5.2%
2006	6.4%	5.4%	4.7%
2007	6.4%	5.6%	4.7%
2008	8.6%	6.6%	5.8%
2009	11.8%	10.1%	9.3%
2010	12.0%	10.1%	9.7%
2011*	10.4%	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 Guernsey County.

IN-PLACE EMPLOYMENT GUERNSEY COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	14,388	-	-
2002	14,932	544	3.8%
2003	15,184	252	1.7%
2004	15,097	-87	-0.6%
2005	15,130	33	0.2%
2006	14,903	-227	-1.5%
2007	14,877	-26	-0.2%
2008	14,136	-741	-5.0%
2009	13,554	-582	-4.1%
2010	13,513	-41	-0.3%
2011*	13,532	19	0.1%

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 Guernsey County to be 78.8% of the total Guernsey County employment.

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

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
GURNSEY COUNTY	GOVERNMENT	1,872
SOUTHEASTERN OHIO REGIONAL MEDICAL CENTER	HEALTH CARE	620
STATE GOVERNMENT	GOVERNMENT	542
DETROIT DIESEL MANUFACTURING – EAST	MANUFACTURING	517
COLGATE-PALMOLIVE	MANUFACTURING	305
ENCORE PLASTICS	MANUFACTURING	213
ISLAND ASEPTICS	MANUFACTURING	165
U.S. BRIDGE	MANUFACTURING	165
FEDERAL MOGUL IGNITION PRODUCTS	MANUFACTURING	159
AMG VANDIUM	MANUFACTURING	123
	TOTAL	4,636

Source: Guernsey County Community Improvement Corporation, 2011

According to Norm Blanchard, executive director of the Guernsey County Community Improvement Program, the principal employers in the county are considered stable or expanding. There are several factors that have impacted the local employment base: Island Aseptics is in the midst of a \$9 million expansion that will add about 100 employees to their labor force once the construction is complete. Detroit Diesel has added 15,000 square feet to one of their plants in the county. Colgate-Palmolive spent \$22 million in 2010 on expansions, and about \$17 million in 2011 enabling them to add another 25 employees. ASC Cable is building a 50,000-square-foot plant that will allow them to add 65 jobs, which will double their workforce.

There were no WARN notices for Guernsey County for 2010-2011, however Mr. Blanchard noted some local layoffs; Cambridge Tool and Die closed in 2011 and laid off 35 employees. Earlier in the year Detroit Diesel had a temporary layoff of about 55 employees. The only other major layoff in the last few years occurred in 2008 when Plastech closed laying off 416 workers.

The county is currently in the midst of a broadband expansion with a focus on the industrial parks in the county. A \$22 million water line expansion project is underway in an effort to supply water to the entire county.

Tourism brings revenue to Guernsey County in several forms. South Fork State Park and Seneca Lake are two popular area destinations. The “Dickens Christmas” display downtown also draws hundreds of people to Guernsey.

Land use is restricted in the county due to flooding in some areas, as well as numerous abandoned mines located throughout the county.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	11,819	73.4%	11,624	71.7%
RENTER-OCCUPIED	4,275	26.6%	4,586	28.3%
TOTAL-OCCUPIED UNITS*	16,094	85.7%	16,210	100.0%
FOR RENT	399	14.9%	426	14.3%
RENTED, NOT OCCUPIED	N/A	N/A	28	0.9%
FOR SALE ONLY	288	10.8%	231	7.7%
SOLD, NOT OCCUPIED	N/A	N/A	115	3.9%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	243	45.2%	1,245	41.7%
ALL OTHER VACANTS	538	20.1%	938	31.4%
TOTAL VACANT UNITS	2,677	14.3%	2,983	15.5%
TOTAL	18,771	100.0%	19,193	100.0%
SUBSTANDARD UNITS**	184	1.1%	78	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	11,819	73.4%	11,703	116	1.0%
	RENTER-OCCUPIED	4,275	26.6%	4,207	68	1.6%
	TOTAL	16,094	100.0%	15,910	184	1.1%
2010 (ACS)	OWNER-OCCUPIED	11,657	71.9%	11,584	73	0.6%
	RENTER-OCCUPIED	4,560	28.1%	4,555	5	0.1%
	TOTAL	16,217	100.0%	16,139	78	0.5%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	406	3.5%	112	2.5%
2000 TO 2004	881	7.6%	74	1.6%
1990 TO 1999	1,492	12.8%	512	11.2%
1980 TO 1989	954	8.2%	603	13.2%
1970 TO 1979	2,084	17.9%	874	19.2%
1960 TO 1969	980	8.4%	517	11.3%
1950 TO 1959	1,175	10.1%	204	4.5%
1940 TO 1949	640	5.5%	333	7.3%
1939 OR EARLIER	3,045	26.1%	1,331	29.2%
TOTAL	11,657	100.0%	4,560	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	11,686	72.6%	12,370	76.3%
2 TO 4	1,168	7.3%	765	4.7%
5 TO 19	681	4.2%	723	4.5%
20 TO 49	121	0.8%	213	1.3%
50 OR MORE	122	0.8%	159	1.0%
MOBILE HOME, BOAT, RV, VAN, ETC.	2,316	14.4%	1,987	12.3%
TOTAL	16,094	100.0%	16,217	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	11,810	73.4%	11,657	71.9%
0.50 OR LESS OCCUPANTS PER ROOM	8,714	73.8%	9,103	78.1%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,869	24.3%	2,436	20.9%
1.01 TO 1.50 OCCUPANTS PER ROOM	201	1.7%	117	1.0%
1.51 TO 2.00 OCCUPANTS PER ROOM	11	0.1%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	15	0.1%	1	0.0%
RENTER-OCCUPIED	4,284	26.6%	4,560	28.1%
0.50 OR LESS OCCUPANTS PER ROOM	2,836	66.2%	3,279	71.9%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,308	30.5%	1,249	27.4%
1.01 TO 1.50 OCCUPANTS PER ROOM	116	2.7%	32	0.7%
1.51 TO 2.00 OCCUPANTS PER ROOM	16	0.4%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	8	0.2%	0	0.0%
TOTAL	16,094	100.0%	16,217	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
GUERNSEY COUNTY	25.1%	35.3%
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 – GUERNSEY COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	83	97	61	61	74	72	57	46	37	28
UNITS IN SINGLE-FAMILY STRUCTURES	83	93	61	61	72	72	57	46	37	28
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	4	0	0	2	0	0	0	0	0
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	4	0	0	2	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



		GUERNSEY COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			1,028
	LESS THAN 20.0 PERCENT	18	
	20.0 TO 24.9 PERCENT	9	
	25.0 TO 29.9 PERCENT	79	
	30.0 TO 34.9 PERCENT	35	
	35.0 PERCENT OR MORE	703	
	NOT COMPUTED	184	
\$10,000 TO \$19,999:			1,315
	LESS THAN 20.0 PERCENT	86	
	20.0 TO 24.9 PERCENT	48	
	25.0 TO 29.9 PERCENT	109	
	30.0 TO 34.9 PERCENT	168	
	35.0 PERCENT OR MORE	752	
	NOT COMPUTED	152	
\$20,000 TO \$34,999:			1,116
	LESS THAN 20.0 PERCENT	280	
	20.0 TO 24.9 PERCENT	269	
	25.0 TO 29.9 PERCENT	164	
	30.0 TO 34.9 PERCENT	72	
	35.0 PERCENT OR MORE	146	
	NOT COMPUTED	185	
\$35,000 TO \$49,999:			502
	LESS THAN 20.0 PERCENT	308	
	20.0 TO 24.9 PERCENT	78	
	25.0 TO 29.9 PERCENT	56	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	10	
	NOT COMPUTED	50	
\$50,000 TO \$74,999:			385
	LESS THAN 20.0 PERCENT	284	
	20.0 TO 24.9 PERCENT	18	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	83	
\$75,000 TO \$99,999:			166
	LESS THAN 20.0 PERCENT	137	
	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	16	
\$100,000 OR MORE:			48
	LESS THAN 20.0 PERCENT	48	
	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			4,560

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Guernsey 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	26	507	37	92.7%
TAX CREDIT	3	150	6	96.0%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	3	153	0	100.0%
GOVERNMENT-SUBSIDIZED	11	508	11	97.8%
TOTAL	43	1,318	54	95.9%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	12	2.4%	1	8.3%	\$351
ONE-BEDROOM	1.0	206	40.6%	9	4.4%	\$423
TWO-BEDROOM	1.0	265	52.3%	22	8.3%	\$542
TWO-BEDROOM	1.5	4	0.8%	2	50.0%	\$858
TWO-BEDROOM	2.0	14	2.8%	1	7.1%	\$613
THREE-BEDROOM	1.0	6	1.2%	2	33.3%	\$574
TOTAL MARKET RATE		507	100.0%	37	7.3%	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
TWO-BEDROOM	1.0	70	46.7%	6	8.6%	\$487
THREE-BEDROOM	1.0	16	10.7%	0	0.0%	\$696
THREE-BEDROOM	1.5	12	8.0%	0	0.0%	\$539
THREE-BEDROOM	2.0	24	16.0%	0	0.0%	\$544
FOUR-BEDROOM	1.0	28	18.7%	0	0.0%	\$777
TOTAL TAX CREDIT		150	100.0%	6	4.0%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	71	46.4%	0	0.0%	N/A
TWO-BEDROOM	1.0	82	53.6%	0	0.0%	N/A
TOTAL TAX CREDIT		508	100.0%	11	2.2%	-

GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	3	0.6%	0	0.0%	N/A
ONE-BEDROOM	1.0	238	46.9%	6	2.5%	N/A
TWO-BEDROOM	1.0	180	35.4%	4	2.2%	N/A
TWO-BEDROOM	1.5	4	0.8%	0	0.0%	N/A
THREE-BEDROOM	1.0	36	7.1%	0	0.0%	N/A
THREE-BEDROOM	1.5	18	3.5%	0	0.0%	N/A
THREE-BEDROOM	2.0	8	1.6%	0	0.0%	N/A
FOUR-BEDROOM	1.5	17	3.3%	1	5.9%	N/A
FOUR-BEDROOM	2.0	4	0.8%	0	0.0%	N/A
TOTAL TAX CREDIT		508	100.0%	11	2.2%	-
GRAND TOTAL		1,318	100.0%	54	4.1%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	53	15.1%
1960 TO 1969	158	7.0%
1970 TO 1979	607	4.3%
1980 TO 1989	298	0.7%
1990 TO 1999	162	4.3%
2000 TO 2004	0	0.0%
2005 TO 2009	40	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	1,318	4.1%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	2	20	15.0%
B+	1	2	0.0%
B	7	77	5.2%
B-	5	181	7.2%
C+	1	15	0.0%
C	7	137	9.5%
D	3	75	5.3%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	1	50	0.0%
B	2	100	6.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	1	40	0.0%
A-	1	65	0.0%
B	10	521	1.2%
B-	1	24	20.8%
C	1	11	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	80	1099	54	95.1%
SENIOR (AGE 55+)	6	219	0	100.0%
TOTAL	86	1318	54	95.9%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	661	11	98.3%
40% - 60% AMHI (TAX CREDIT)	150	6	96.0%
0-60% AMHI (ALL AFFORDABLE)	811	17	97.9%

*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+)	219	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	219	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 Guernsey County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Guernsey County is \$80,998. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$80,998 home is \$564, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$80,998
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$76,948
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$413
ESTIMATED TAXES AND INSURANCE*	\$103
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$48
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$564

*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.

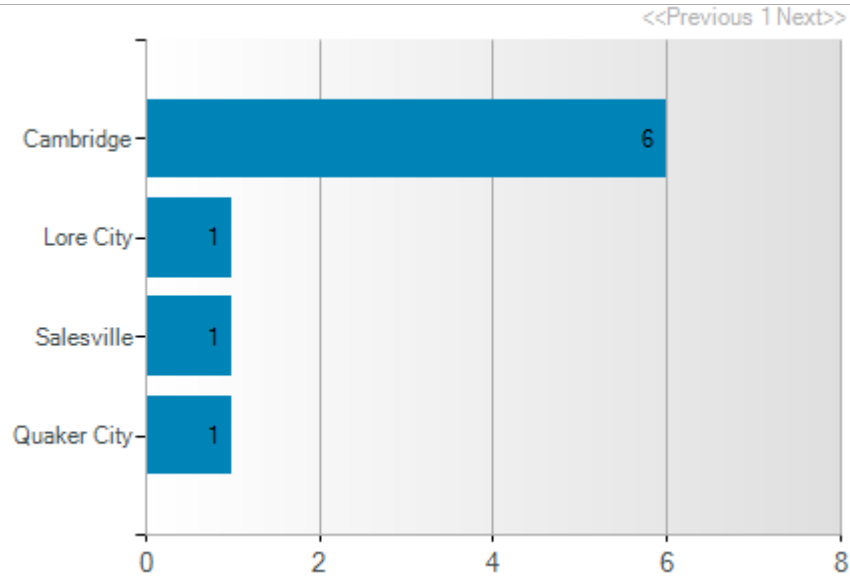
FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	6
MEDIAN SALES PRICE	\$93,500
MEDIAN SQUARE FOOTAGE	1,760
MEDIAN YEAR BUILT	1958
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	2

Source: 2011 county sales records

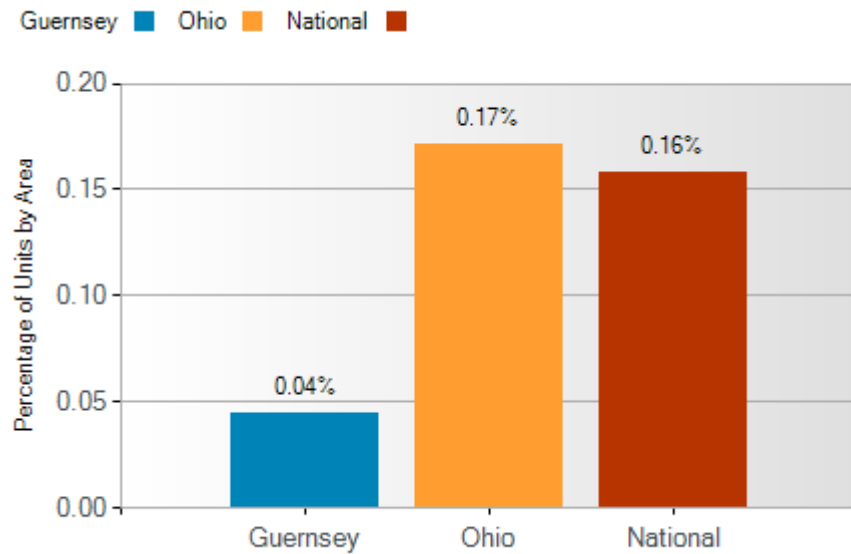
Foreclosure Analysis

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

Foreclosure Activity Counts - Guernsey County, OH



Geographical Comparison - Guernsey 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	\$18,600	\$23,250	\$27,900	\$37,190
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$21,220	\$26,520	\$31,830	\$42,430
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$23,890	\$29,860	\$35,830	\$47,770
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$26,510	\$33,140	\$39,760	\$53,020
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$28,640	\$35,800	\$42,950	\$57,270
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$51,800				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$64,100			

*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	2,467	\$0	\$28,640	2,833	14.8%
41% - 60% AMHI	\$23,161	\$34,740	930	\$28,641	\$42,950	868	-6.7%
61% - 80% AMHI	\$34,741	\$46,320	563	\$42,951	\$57,270	327	-41.9%
OVER 80% AMHI	\$46,321	NO LIMIT	631	\$57,271	NO LIMIT	439	-30.4%

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	2,661	\$0	\$28,640	3,479	30.7%
41% - 60% AMHI	\$23,161	\$34,740	1,952	\$28,641	\$42,950	2,241	14.8%
61% - 80% AMHI	\$34,741	\$46,320	1,764	\$42,951	\$57,270	1,889	7.1%
OVER 80% AMHI	\$46,321	NO LIMIT	5,099	\$57,271	NO LIMIT	3,810	-25.3%

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	5,128	\$0	\$28,640	6,312	23.1%
41% - 60% AMHI	\$23,161	\$34,740	2,882	\$28,641	\$42,950	3,109	7.9%
61% - 80% AMHI	\$34,741	\$46,320	2,327	\$42,951	\$57,270	2,216	-4.8%
OVER 80% AMHI	\$46,321	NO LIMIT	5,730	\$57,271	NO LIMIT	4,249	-25.8%

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	819	\$0	\$21,220	1,036	26.5%
41% - 60% AMHI	\$17,161	\$25,740	288	\$21,221	\$31,830	321	11.5%
61% - 80% AMHI	\$25,741	\$34,320	196	\$31,831	\$42,430	171	-12.8%
OVER 80% AMHI	\$34,321	NO LIMIT	281	\$42,431	NO LIMIT	204	-27.4%

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	1,329	\$0	\$21,220	1,775	33.6%
41% - 60% AMHI	\$17,161	\$25,740	1,015	\$21,221	\$31,830	1,282	26.3%
61% - 80% AMHI	\$25,741	\$34,320	909	\$31,831	\$42,430	955	5.1%
OVER 80% AMHI	\$34,321	NO LIMIT	2,790	\$42,431	NO LIMIT	2,398	-14.1%

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	2,148	\$0	\$21,220	2,811	30.9%
41% - 60% AMHI	\$17,161	\$25,740	1,303	\$21,221	\$31,830	1,603	23.0%
61% - 80% AMHI	\$25,741	\$34,320	1,105	\$31,831	\$42,430	1,126	1.9%
OVER 80% AMHI	\$34,321	NO LIMIT	3,071	\$42,431	NO LIMIT	2,602	-15.3%

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	2,095	\$0	\$35,790	2,256	7.7%
SENIOR (AGE 62+)	\$0	\$21,450	733	\$0	\$26,520	910	24.1%
ALL	\$0	\$28,950	2,982	\$0	\$35,790	3,329	11.6%

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)	(661 + 0 HCV) 661	150	(811 + 0 HCV) 811
Number of Income-Eligible Renter Households	2,982	930	3,397
Existing Affordable Housing Penetration Rate – 2012	= 22.2%	= 16.1%	= 23.9%
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)	219	0	219
Number of Income-Eligible Renter Households	733	288	1,107
Penetration Rate – 2012	= 29.9%	N/A	= 19.8%

*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)	(661 + 0 HCV) 661	150	(811 + 0 HCV) 811
Number of Income-Eligible Renter Households	3,329	868	3,701
Existing Affordable Housing Penetration Rate – 2017	= 19.9%	= 17.3%	= 21.9%
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)	219	0	219
Number of Income-Eligible Renter Households	910	321	1,357
Penetration Rate – 2017	= 24.1%	N/A	= 16.1%

*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)	2,321	514	2,668	691
41%-60% AMHI (TAX CREDIT)	780	288	718	321

J. OVERVIEW AND INTERVIEWS

Guernsey County, located in eastern Ohio, is rural and largely wooded. Salt Fork State Park occupies a large share of the county. Columbus, Ohio is located 90 miles to the west and Akron, Ohio is located nearly equal distant to the north.

Cambridge, the county seat, is located at the intersection of Interstate 70 and Interstate 77.

Other cities and villages in the county include Cumberland, Byesville, Senecaville, Old Washington, Salesville, Quaker City and Fairview.

The major roadways in Guernsey County are Interstates 70 and 77, U.S. Highways 40 and 22 and State Routes 662, 658, 541, 209, 265, 285 and 513.

The Southeastern Ohio Regional Medical Center, located in Cambridge, is the largest hospital, while smaller, specialized medical centers are located throughout the county.

Several public libraries are located in Cambridge and Byesville.

In addition to two private elementary schools, the county provides four public school districts and two vocational/technical education centers. Muskingum University is a private, Presbyterian university located west of Cambridge, and Ohio University has a branch in Cambridge that offers several undergraduate degrees.

The largest concentration of single-family housing is in the cities and major towns of Guernsey County, including Cambridge, Byesville, Senecaville and Quaker City. Housing in these cities is generally older than 30 years and ranges in condition from poor to good.

Housing in the more rural areas of the county primarily includes farm houses and single-family homes. Most of the rural housing in the county is typically occupied by owners, while a few homes are rented.

Typically, multifamily rental housing is centered in the city of Cambridge, is between 30 and 40 years old, and ranges in condition from fair to good. Only a few multifamily housing projects exist in the more rural areas of the county. Most multifamily rental properties in the county have 40 to 70 units (some, however, have fewer than 20 units) and are market-rate communities; some are government-subsidized and six are Tax Credit properties. The larger multifamily housing properties tend to be either government-subsidized or Tax Credit communities.

Joe Oliver, a Century 21 realtor in Cambridge, stated that he believes that demand exists in the county for multifamily housing, but that many county residents prefer to rent single-family homes. Mr. Oliver manages several single-family rental properties in and around Cambridge; he said that the demand for single-family rentals has been high historically and remains high.

Troy Barrett, property manager at Coventry Heights, a government-subsidized Rural Development property, also stated that a demand exists for affordable multifamily housing in the county. Mr. Barrett added that his tenants rely on affordable housing, and without it, they would be unable to live and work in Cambridge.

Carol May, property manager at Byesville Gardens, also stated that she thinks county residents need more affordable housing. Byesville Gardens is a government-subsidized Rural Development project. Ms. May said that her property maintains high occupancy and that any vacancies are usually filled quickly.