

12. Harrison County

A. GENERAL DESCRIPTION

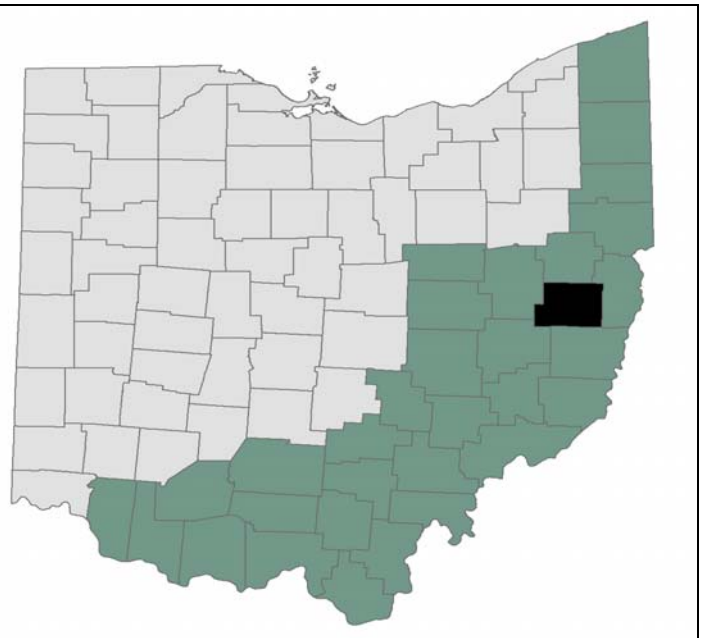
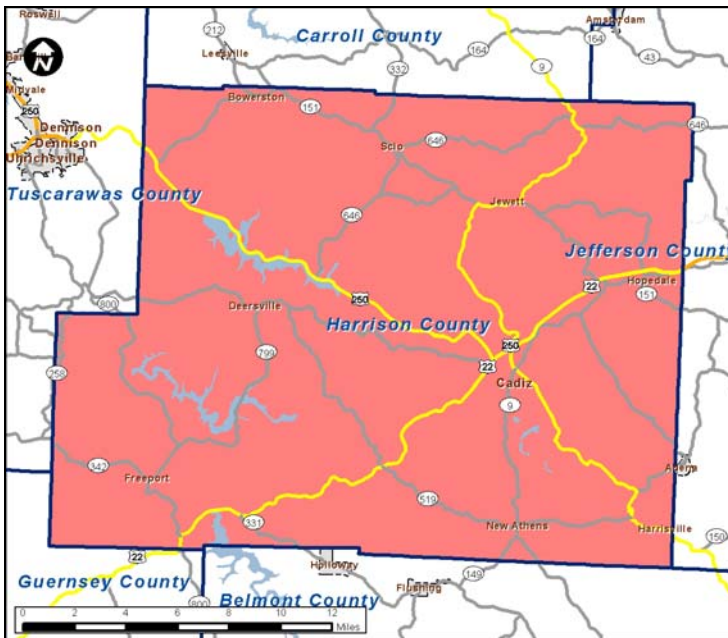
County Seat: Cadiz
County Size: 403.5 square miles

2000 (Census) Population: 16,085
2010 (Census) Population: 15,864
Population Change: -22 (-1.4%)

2000 (Census) Households: 6,111
2010 (Census) Households: 6,526
Household Change: +415 (6.8%)

2000 (Census) Median Household Income: \$30,895
2010 (American Community Survey) Median Household Income: \$35,363
Income Change: +4,468 (14.5%)

2000 (Census) Median Home Value: \$58,500
2010 (American Community Survey) Median Home Value: \$81,800
Home Value Change: +\$23,300 (39.8%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

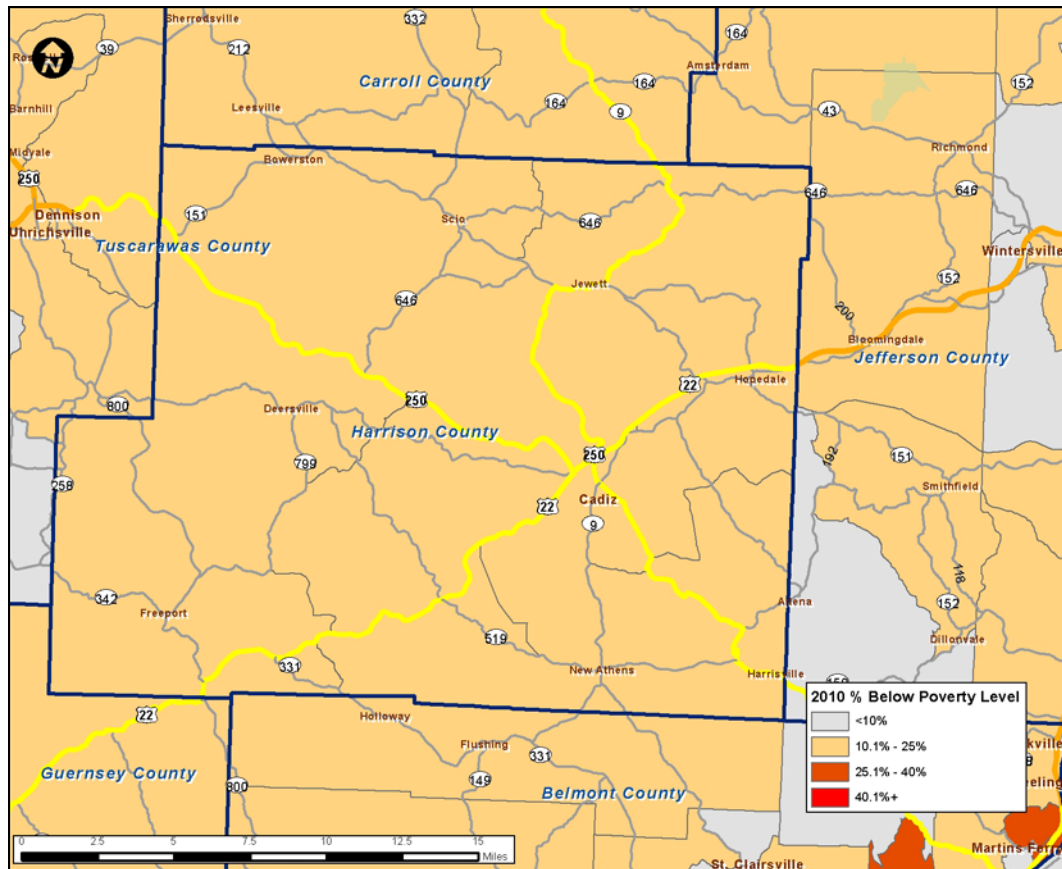
1. POPULATION TRENDS

| | | YEAR | | | |
|-------------------------------|-------------------|------------------|------------------|---------------------|---------------------|
| | | 2000 (CENSUS) | 2010 (CENSUS) | 2012 (ESTIMATED) | 2017 (PROJECTED) |
| COUNTY | POPULATION | 16,085 | 15,864 | 15,913 | 15,991 |
| | POPULATION CHANGE | - | -221 | 49 | 78 |
| | PERCENT CHANGE | - | -1.4% | 0.3% | 0.5% |
| COUNTY SEAT: CADIZ | POPULATION | 3,308 | 3,353 | 3,443 | 3,494 |
| | POPULATION CHANGE | - | 45 | 90 | 51 |
| | PERCENT CHANGE | - | 1.4% | 2.7% | 1.5% |

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 | 2,069 | 13.34% | 2,875 | 18.4% |
| POPULATION NOT LIVING IN POVERTY | -518 | -33.4% | 12,709 | 81.6% |
| TOTAL | 1,551 | 100.0% | 15,584 | 100.0% |

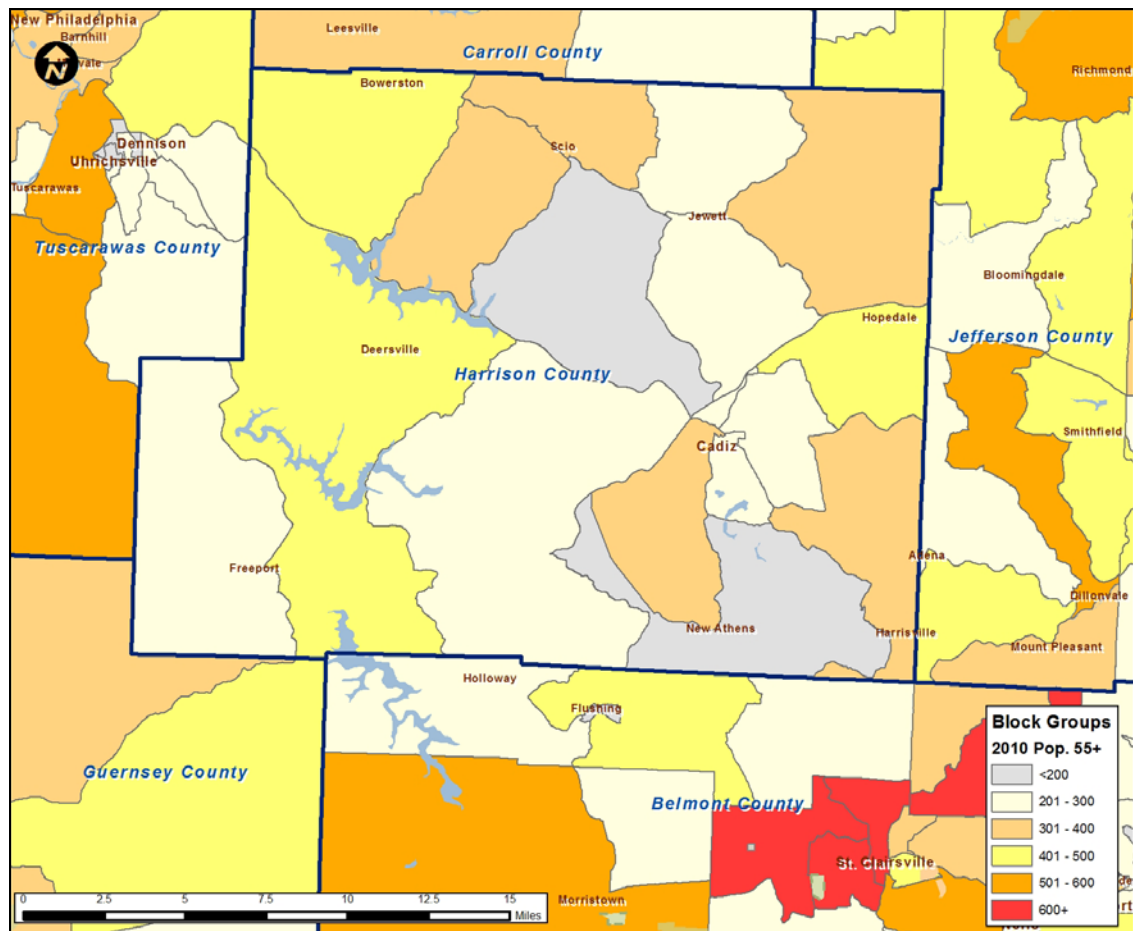
Source: 2000 Census; American Community Survey (ACS)



| POPULATION BY AGE | 2000 (CENSUS) | | 2010 (CENSUS) | | 2017 (PROJECTED) | | CHANGE 2010-2017 | |
|-------------------|---------------|---------|---------------|---------|------------------|---------|------------------|---------|
| | NUMBER | PERCENT | NUMBER | PERCENT | NUMBER | PERCENT | NUMBER | PERCENT |
| 19 & UNDER | 3,975 | 25.1% | 3,833 | 24.2% | 3,750 | 23.5% | -83 | -2.2% |
| 20 TO 24 | 761 | 4.8% | 794 | 5.0% | 696 | 4.4% | -98 | -12.3% |
| 25 TO 34 | 1,759 | 11.1% | 1,557 | 9.8% | 1,587 | 9.9% | 30 | 1.9% |
| 35 TO 44 | 2,463 | 15.5% | 1,874 | 11.8% | 1,755 | 11.0% | -119 | -6.4% |
| 45 TO 54 | 2,367 | 14.9% | 2,543 | 16.0% | 2,249 | 14.1% | -294 | -11.6% |
| 55 TO 64 | 1,727 | 10.9% | 2,383 | 15.0% | 2,586 | 16.2% | 203 | 8.5% |
| 65 TO 74 | 1,435 | 9.1% | 1,577 | 9.9% | 2,016 | 12.6% | 439 | 27.8% |
| 75 & OVER | 1,369 | 8.6% | 1,303 | 8.2% | 1,352 | 8.5% | 49 | 3.8% |
| TOTAL | 15,856 | 100.0% | 15,864 | 100.0% | 15,991 | 100.0% | 127 | 0.8% |

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

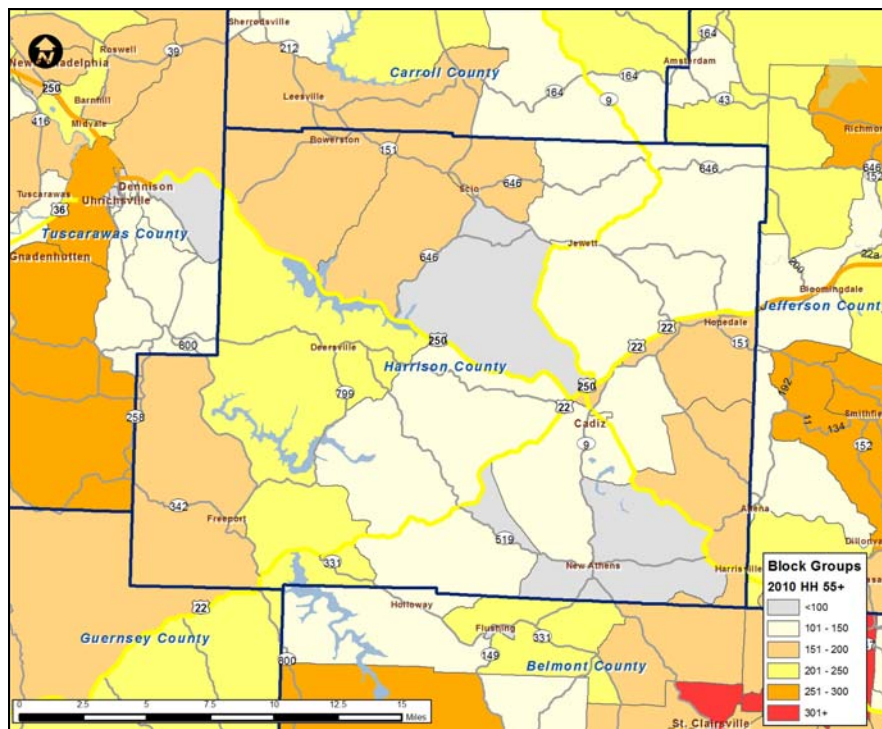
| | | YEAR | | | |
|-------------------------------|------------------|------------------|------------------|---------------------|---------------------|
| | | 2000 (CENSUS) | 2010 (CENSUS) | 2012 (ESTIMATED) | 2017 (PROJECTED) |
| COUNTY | HOUSEHOLD | 6,111 | 6,526 | 6,552 | 6,612 |
| | HOUSEHOLD CHANGE | - | 415 | 26 | 60 |
| | PERCENT CHANGE | - | 6.8% | 0.4% | 0.9% |
| COUNTY SEAT: CADIZ | HOUSEHOLD | 1,391 | 1,415 | 1,451 | 1,474 |
| | HOUSEHOLD CHANGE | - | 24 | 36 | 23 |
| | PERCENT CHANGE | - | 1.7% | 2.5% | 1.6% |

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 | 225 | 3.5% | 210 | 3.2% | 178 | 2.7% | -32 | -15.2% |
| 25 TO 34 | 816 | 12.8% | 685 | 10.5% | 687 | 10.4% | 2 | 0.3% |
| 35 TO 44 | 1,210 | 18.9% | 986 | 15.1% | 887 | 13.4% | -99 | -10.0% |
| 45 TO 54 | 1,317 | 20.6% | 1,368 | 21.0% | 1,048 | 15.9% | -320 | -23.4% |
| 55 TO 64 | 1,015 | 15.9% | 1,422 | 21.8% | 1,495 | 22.6% | 73 | 5.1% |
| 65 TO 74 | 940 | 14.7% | 994 | 15.2% | 1,283 | 19.4% | 289 | 29.1% |
| 75 TO 84 | 696 | 10.9% | 650 | 10.0% | 714 | 10.8% | 64 | 9.8% |
| 85 & OVER | 179 | 2.8% | 211 | 3.2% | 320 | 4.8% | 109 | 51.7% |
| TOTAL | 6,398 | 100.0% | 6,526 | 100.0% | 6,612 | 100.0% | 86 | 1.3% |

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.



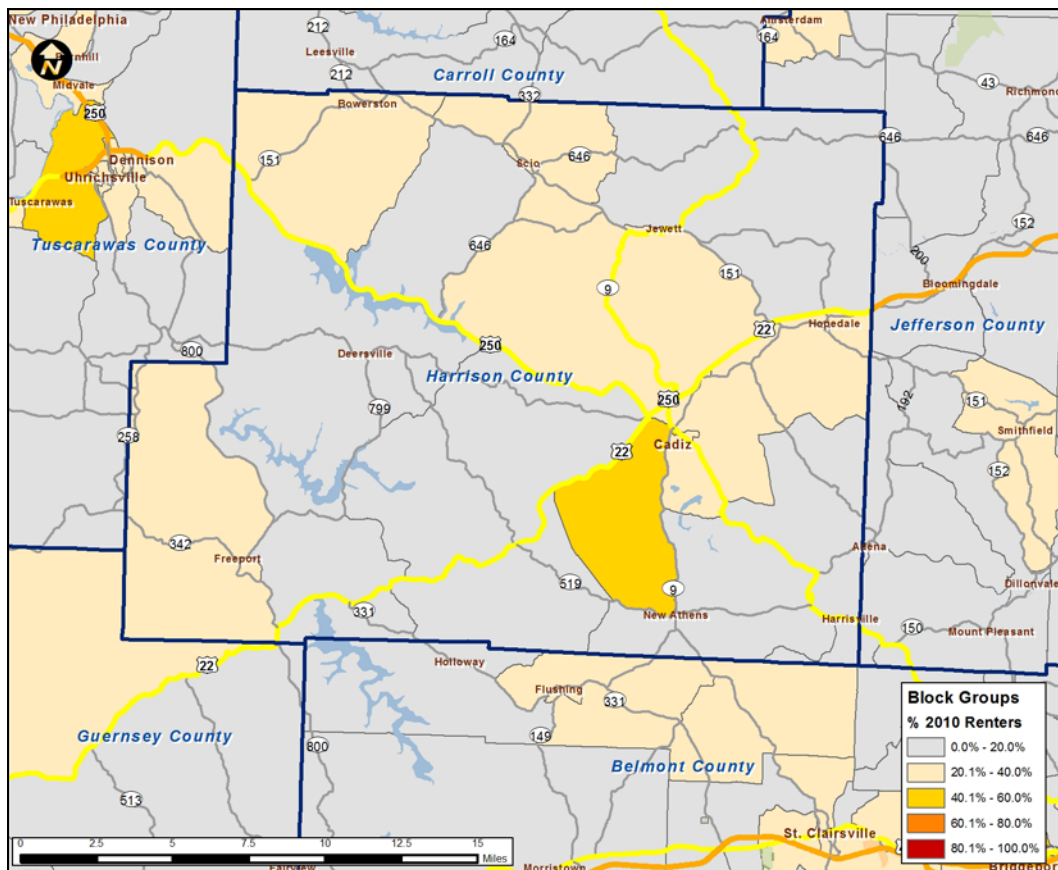
| TENURE | 2000 (CENSUS) | | 2010 (CENSUS) | | 2017 (PROJECTED) | |
|-----------------|---------------|---------|---------------|---------|------------------|---------|
| | NUMBER | PERCENT | NUMBER | PERCENT | NUMBER | PERCENT |
| OWNER-OCCUPIED | 4,967 | 77.6% | 4,930 | 75.5% | 4,999 | 75.6% |
| RENTER-OCCUPIED | 1,431 | 22.4% | 1,596 | 24.5% | 1,613 | 24.4% |
| TOTAL | 6,398 | 100.0% | 6,526 | 100.0% | 6,612 | 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 | 2,366 | 83.6% | 2,687 | 82.0% | 3,028 | 79.4% |
| RENTER-OCCUPIED | 464 | 16.4% | 590 | 18.0% | 785 | 20.6% |
| TOTAL | 2,830 | 100.0% | 3,277 | 100.0% | 3,812 | 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 | 606 | 38.0% | 659 | 40.8% | 53 | 8.7% |
| 2 PERSONS | 425 | 26.6% | 451 | 28.0% | 26 | 6.1% |
| 3 PERSONS | 234 | 14.7% | 230 | 14.3% | -4 | -1.7% |
| 4 PERSONS | 179 | 11.2% | 168 | 10.4% | -11 | -6.1% |
| 5 PERSONS+ | 152 | 9.5% | 105 | 6.5% | -47 | -30.9% |
| TOTAL | 1,596 | 100.0% | 1,613 | 100.0% | 17 | 1.1% |

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 | 1,165 | 23.6% | 1,153 | 23.1% | -12 | -1.0% |
| 2 PERSONS | 2,107 | 42.7% | 1,944 | 38.9% | -163 | -7.7% |
| 3 PERSONS | 706 | 14.3% | 966 | 19.3% | 260 | 36.8% |
| 4 PERSONS | 568 | 11.5% | 604 | 12.1% | 36 | 6.3% |
| 5 PERSONS+ | 384 | 7.8% | 332 | 6.6% | -52 | -13.5% |
| TOTAL | 4,930 | 100.0% | 4,999 | 100.0% | 69 | 1.4% |

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 | 354 | 60.0% | 469 | 59.8% | 115 | 32.6% |
| 2 PERSONS | 176 | 29.9% | 230 | 29.3% | 54 | 30.4% |
| 3 PERSONS | 45 | 7.6% | 62 | 7.9% | 17 | 37.4% |
| 4 PERSONS | 6 | 1.1% | 10 | 1.3% | 4 | 56.5% |
| 5 PERSONS+ | 8 | 1.4% | 13 | 1.6% | 5 | 56.1% |
| TOTAL | 590 | 100.0% | 785 | 100.0% | 195 | 33.1% |

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 | 843 | 31.4% | 920 | 30.4% | 77 | 9.1% |
| 2 PERSONS | 1,340 | 49.9% | 1,489 | 49.2% | 149 | 11.1% |
| 3 PERSONS | 358 | 13.3% | 431 | 14.2% | 73 | 20.4% |
| 4 PERSONS | 109 | 4.1% | 146 | 4.8% | 37 | 33.4% |
| 5 PERSONS+ | 37 | 1.4% | 43 | 1.4% | 6 | 17.4% |
| TOTAL | 2,687 | 100.0% | 3,028 | 100.0% | 341 | 12.7% |

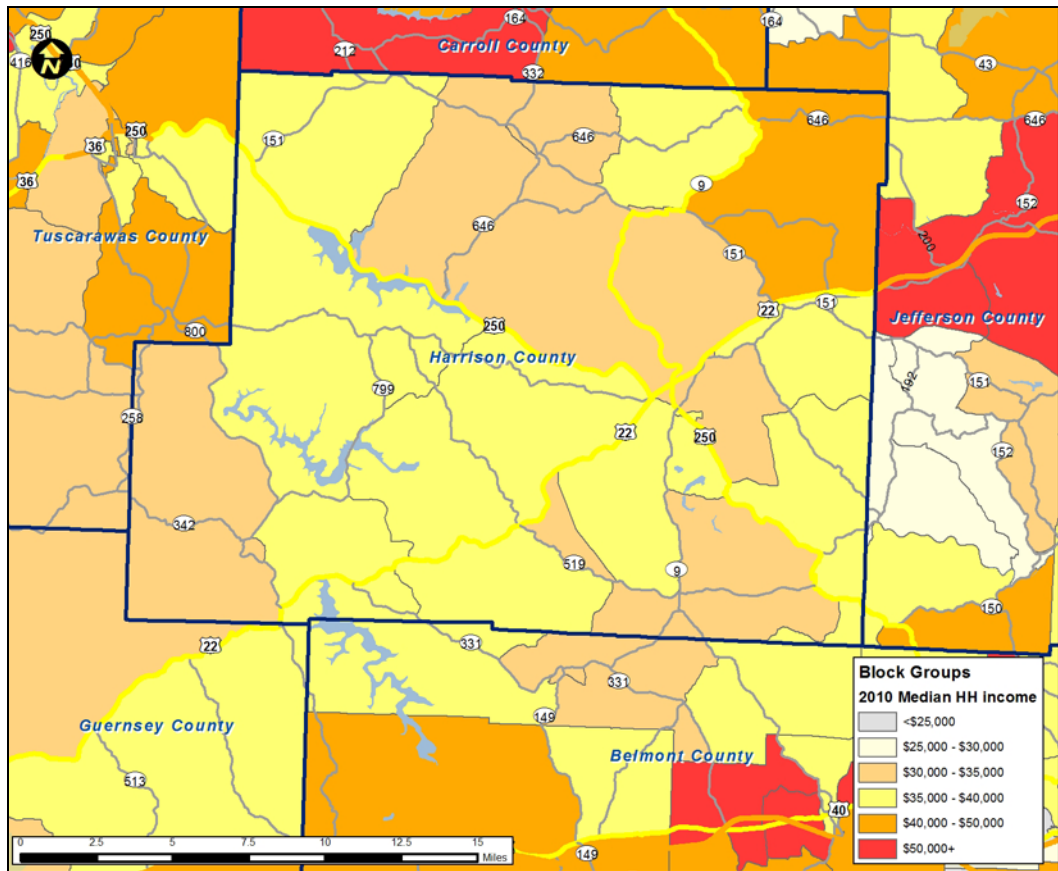
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

| HOUSEHOLD INCOME | 2000 (CENSUS) | | 2012 (ESTIMATED) | | 2017 (PROJECTED) | |
|------------------------|-----------------|---------------|------------------|---------------|------------------|---------------|
| | HOUSEHOLDS | PERCENT | HOUSEHOLDS | PERCENT | HOUSEHOLDS | PERCENT |
| LESS THAN \$10,000 | 737 | 11.5% | 673 | 10.3% | 655 | 9.9% |
| \$10,000 TO \$19,999 | 1,242 | 19.4% | 1,055 | 16.1% | 1,033 | 15.6% |
| \$20,000 TO \$29,999 | 1,165 | 18.2% | 1,062 | 16.2% | 1,059 | 16.0% |
| \$30,000 TO \$39,999 | 901 | 14.1% | 1,004 | 15.3% | 1,005 | 15.2% |
| \$40,000 TO \$49,999 | 825 | 12.9% | 743 | 11.3% | 747 | 11.3% |
| \$50,000 TO \$59,999 | 487 | 7.6% | 606 | 9.2% | 622 | 9.4% |
| \$60,000 TO \$74,999 | 469 | 7.3% | 550 | 8.4% | 582 | 8.8% |
| \$75,000 TO \$99,999 | 315 | 4.9% | 441 | 6.7% | 469 | 7.1% |
| \$100,000 TO \$124,999 | 109 | 1.7% | 203 | 3.1% | 214 | 3.2% |
| \$125,000 TO \$149,999 | 28 | 0.4% | 73 | 1.1% | 80 | 1.2% |
| \$150,000 TO \$199,999 | 55 | 0.9% | 51 | 0.8% | 49 | 0.7% |
| \$200,000 & OVER | 65 | 1.0% | 92 | 1.4% | 98 | 1.5% |
| TOTAL | 6,398 | 100.0% | 6,552 | 100.0% | 6,612 | 100.0% |
| MEDIAN INCOME | \$30,604 | | \$34,837 | | \$35,560 | |

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 | 376 | 13.3% | 399 | 11.6% | 430 | 11.3% |
| \$10,000 TO \$19,999 | 753 | 26.6% | 718 | 20.8% | 744 | 19.5% |
| \$20,000 TO \$29,999 | 498 | 17.6% | 596 | 17.3% | 649 | 17.0% |
| \$30,000 TO \$39,999 | 369 | 13.0% | 446 | 12.9% | 508 | 13.3% |
| \$40,000 TO \$49,999 | 278 | 9.8% | 382 | 11.1% | 429 | 11.3% |
| \$50,000 TO \$59,999 | 163 | 5.8% | 261 | 7.6% | 299 | 7.9% |
| \$60,000 TO \$74,999 | 142 | 5.0% | 223 | 6.5% | 265 | 7.0% |
| \$75,000 TO \$99,999 | 108 | 3.8% | 182 | 5.3% | 216 | 5.7% |
| \$100,000 TO \$124,999 | 50 | 1.8% | 98 | 2.8% | 107 | 2.8% |
| \$125,000 TO \$149,999 | 21 | 0.7% | 45 | 1.3% | 54 | 1.4% |
| \$150,000 TO \$199,999 | 39 | 1.4% | 42 | 1.2% | 40 | 1.1% |
| \$200,000 & OVER | 33 | 1.2% | 58 | 1.7% | 69 | 1.8% |
| TOTAL | 2,830 | 100.0% | 3,451 | 100.0% | 3,812 | 100.0% |
| MEDIAN INCOME | \$25,752 | | \$30,262 | | \$31,636 | |

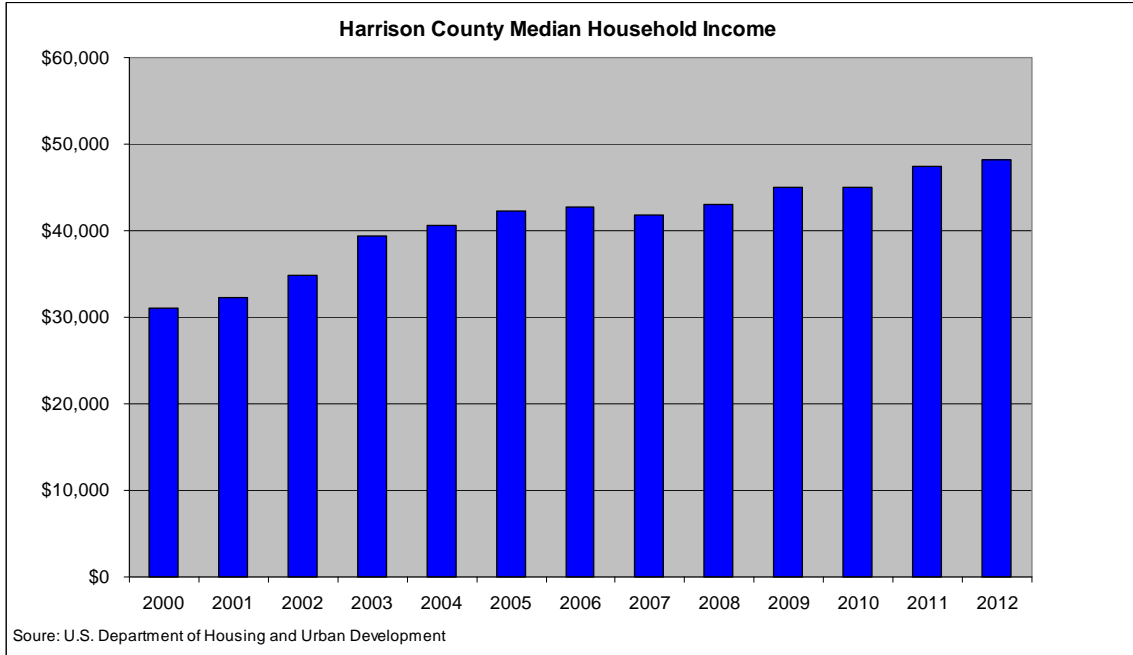
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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 | \$31,000 | - |
| 2001 | \$32,300 | 4.2% |
| 2002 | \$34,800 | 7.7% |
| 2003 | \$39,400 | 13.2% |
| 2004 | \$40,600 | 3.0% |
| 2005 | \$42,300 | 4.2% |
| 2006 | \$42,700 | 0.9% |
| 2007 | \$41,800 | -2.1% |
| 2008 | \$43,100 | 3.1% |
| 2009 | \$45,000 | 4.4% |
| 2010 | \$45,000 | 0.0% |
| 2011 | \$47,500 | 5.6% |
| 2012 | \$48,200 | 1.5% |

*For a four-person household

Source: HUD



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

| RENTER HOUSEHOLDS | 2000 (CENSUS) | | | | | |
|------------------------|---------------|------------|------------|------------|------------|--------------|
| | 1-PERSON | 2-PERSON | 3-PERSON | 4-PERSON | 5-PERSON+ | TOTAL |
| LESS THAN \$10,000 | 238 | 85 | 35 | 13 | 9 | 381 |
| \$10,000 TO \$19,999 | 181 | 78 | 56 | 30 | 17 | 362 |
| \$20,000 TO \$29,999 | 65 | 81 | 35 | 34 | 38 | 254 |
| \$30,000 TO \$39,999 | 26 | 61 | 30 | 10 | 20 | 146 |
| \$40,000 TO \$49,999 | 10 | 66 | 18 | 34 | 4 | 131 |
| \$50,000 TO \$59,999 | 0 | 10 | 21 | 30 | 0 | 60 |
| \$60,000 TO \$74,999 | 6 | 22 | 9 | 7 | 7 | 50 |
| \$75,000 TO \$99,999 | 4 | 13 | 5 | 4 | 5 | 31 |
| \$100,000 TO \$124,999 | 2 | 5 | 0 | 1 | 2 | 10 |
| \$125,000 TO \$149,999 | 0 | 1 | 0 | 0 | 0 | 1 |
| \$150,000 TO \$199,999 | 1 | 0 | 1 | 0 | 0 | 2 |
| \$200,000 & OVER | 1 | 2 | 1 | 0 | 0 | 4 |
| TOTAL | 533 | 424 | 212 | 161 | 101 | 1,431 |

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 | 266 | 73 | 29 | 11 | 7 | 387 |
| \$10,000 TO \$19,999 | 209 | 70 | 46 | 25 | 13 | 363 |
| \$20,000 TO \$29,999 | 90 | 76 | 33 | 29 | 32 | 259 |
| \$30,000 TO \$39,999 | 43 | 84 | 43 | 15 | 29 | 214 |
| \$40,000 TO \$49,999 | 10 | 79 | 18 | 28 | 3 | 138 |
| \$50,000 TO \$59,999 | 0 | 14 | 37 | 45 | 0 | 95 |
| \$60,000 TO \$74,999 | 12 | 29 | 12 | 9 | 9 | 72 |
| \$75,000 TO \$99,999 | 9 | 22 | 7 | 7 | 8 | 54 |
| \$100,000 TO \$124,999 | 3 | 12 | 3 | 2 | 4 | 25 |
| \$125,000 TO \$149,999 | 2 | 3 | 1 | 0 | 2 | 8 |
| \$150,000 TO \$199,999 | 1 | 1 | 1 | 0 | 0 | 3 |
| \$200,000 & OVER | 2 | 3 | 1 | 0 | 0 | 7 |
| TOTAL | 649 | 465 | 231 | 172 | 108 | 1,625 |

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 | 265 | 64 | 29 | 11 | 7 | 376 |
| \$10,000 TO \$19,999 | 213 | 63 | 44 | 23 | 13 | 356 |
| \$20,000 TO \$29,999 | 91 | 72 | 31 | 28 | 31 | 253 |
| \$30,000 TO \$39,999 | 43 | 86 | 40 | 14 | 27 | 210 |
| \$40,000 TO \$49,999 | 9 | 82 | 18 | 26 | 3 | 138 |
| \$50,000 TO \$59,999 | 0 | 13 | 40 | 48 | 0 | 101 |
| \$60,000 TO \$74,999 | 13 | 28 | 12 | 10 | 10 | 74 |
| \$75,000 TO \$99,999 | 10 | 24 | 8 | 6 | 9 | 57 |
| \$100,000 TO \$124,999 | 5 | 11 | 3 | 2 | 4 | 25 |
| \$125,000 TO \$149,999 | 3 | 4 | 1 | 0 | 1 | 9 |
| \$150,000 TO \$199,999 | 2 | 0 | 1 | 0 | 0 | 3 |
| \$200,000 & OVER | 3 | 4 | 2 | 0 | 0 | 10 |
| TOTAL | 659 | 451 | 230 | 168 | 105 | 1,613 |

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 Harrison County Site PMA:

| RENTER AGE 55+ HOUSEHOLDS | 2000 (CENSUS) | | | | | |
|---------------------------|---------------|------------|-----------|----------|-----------|------------|
| | 1-PERSON | 2-PERSON | 3-PERSON | 4-PERSON | 5-PERSON+ | TOTAL |
| LESS THAN \$10,000 | 129 | 26 | 3 | 0 | 0 | 157 |
| \$10,000 TO \$19,999 | 106 | 27 | 3 | 0 | 0 | 136 |
| \$20,000 TO \$29,999 | 27 | 21 | 4 | 0 | 5 | 57 |
| \$30,000 TO \$39,999 | 9 | 20 | 0 | 0 | 0 | 28 |
| \$40,000 TO \$49,999 | 0 | 34 | 3 | 0 | 0 | 37 |
| \$50,000 TO \$59,999 | 0 | 2 | 13 | 5 | 0 | 20 |
| \$60,000 TO \$74,999 | 3 | 4 | 1 | 0 | 1 | 9 |
| \$75,000 TO \$99,999 | 3 | 4 | 1 | 0 | 1 | 9 |
| \$100,000 TO \$124,999 | 2 | 3 | 0 | 0 | 1 | 6 |
| \$125,000 TO \$149,999 | 0 | 1 | 0 | 0 | 0 | 1 |
| \$150,000 TO \$199,999 | 1 | 0 | 1 | 0 | 0 | 2 |
| \$200,000 & OVER | 1 | 1 | 1 | 0 | 0 | 3 |
| TOTAL | 280 | 142 | 29 | 5 | 8 | 464 |

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 | 172 | 25 | 3 | 0 | 0 | 200 |
| \$10,000 TO \$19,999 | 143 | 30 | 4 | 0 | 0 | 177 |
| \$20,000 TO \$29,999 | 53 | 30 | 4 | 0 | 4 | 92 |
| \$30,000 TO \$39,999 | 17 | 33 | 0 | 0 | 0 | 50 |
| \$40,000 TO \$49,999 | 0 | 55 | 5 | 0 | 0 | 60 |
| \$50,000 TO \$59,999 | 0 | 3 | 26 | 8 | 0 | 37 |
| \$60,000 TO \$74,999 | 8 | 10 | 2 | 0 | 1 | 22 |
| \$75,000 TO \$99,999 | 8 | 7 | 2 | 0 | 1 | 18 |
| \$100,000 TO \$124,999 | 3 | 4 | 1 | 0 | 1 | 10 |
| \$125,000 TO \$149,999 | 2 | 2 | 1 | 0 | 2 | 8 |
| \$150,000 TO \$199,999 | 1 | 1 | 1 | 0 | 0 | 3 |
| \$200,000 & OVER | 2 | 1 | 1 | 0 | 0 | 5 |
| TOTAL | 409 | 203 | 53 | 8 | 10 | 683 |

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 | 191 | 24 | 5 | 0 | 0 | 220 |
| \$10,000 TO \$19,999 | 160 | 32 | 6 | 0 | 0 | 198 |
| \$20,000 TO \$29,999 | 64 | 34 | 4 | 0 | 6 | 107 |
| \$30,000 TO \$39,999 | 21 | 44 | 0 | 0 | 0 | 64 |
| \$40,000 TO \$49,999 | 0 | 64 | 6 | 0 | 0 | 70 |
| \$50,000 TO \$59,999 | 0 | 3 | 30 | 10 | 0 | 44 |
| \$60,000 TO \$74,999 | 10 | 10 | 4 | 0 | 2 | 26 |
| \$75,000 TO \$99,999 | 9 | 8 | 2 | 0 | 2 | 22 |
| \$100,000 TO \$124,999 | 5 | 6 | 1 | 0 | 1 | 13 |
| \$125,000 TO \$149,999 | 4 | 4 | 1 | 0 | 1 | 9 |
| \$150,000 TO \$199,999 | 2 | 0 | 1 | 0 | 0 | 3 |
| \$200,000 & OVER | 4 | 2 | 2 | 0 | 0 | 8 |
| TOTAL | 469 | 230 | 62 | 10 | 13 | 785 |

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 Harrison County Site PMA:

| OWNER AGE 55+ HOUSEHOLDS | 2000 (CENSUS) | | | | | |
|--------------------------|---------------|--------------|------------|-----------|-----------|--------------|
| | 1-PERSON | 2-PERSON | 3-PERSON | 4-PERSON | 5-PERSON+ | TOTAL |
| LESS THAN \$10,000 | 152 | 55 | 12 | 0 | 0 | 218 |
| \$10,000 TO \$19,999 | 408 | 197 | 6 | 0 | 5 | 617 |
| \$20,000 TO \$29,999 | 106 | 303 | 19 | 12 | 0 | 441 |
| \$30,000 TO \$39,999 | 35 | 258 | 35 | 9 | 3 | 341 |
| \$40,000 TO \$49,999 | 16 | 166 | 38 | 20 | 0 | 241 |
| \$50,000 TO \$59,999 | 10 | 84 | 48 | 0 | 2 | 144 |
| \$60,000 TO \$74,999 | 21 | 58 | 39 | 12 | 3 | 133 |
| \$75,000 TO \$99,999 | 11 | 46 | 24 | 15 | 3 | 99 |
| \$100,000 TO \$124,999 | 5 | 18 | 12 | 6 | 3 | 44 |
| \$125,000 TO \$149,999 | 2 | 8 | 8 | 2 | 0 | 20 |
| \$150,000 TO \$199,999 | 7 | 17 | 8 | 5 | 0 | 37 |
| \$200,000 & OVER | 6 | 12 | 9 | 2 | 1 | 30 |
| TOTAL | 781 | 1,221 | 260 | 84 | 20 | 2,366 |

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 | 147 | 40 | 12 | 0 | 0 | 199 |
| \$10,000 TO \$19,999 | 382 | 149 | 6 | 0 | 4 | 541 |
| \$20,000 TO \$29,999 | 146 | 322 | 27 | 10 | 0 | 504 |
| \$30,000 TO \$39,999 | 47 | 299 | 34 | 12 | 3 | 396 |
| \$40,000 TO \$49,999 | 27 | 213 | 54 | 28 | 0 | 322 |
| \$50,000 TO \$59,999 | 16 | 116 | 78 | 0 | 13 | 223 |
| \$60,000 TO \$74,999 | 35 | 77 | 61 | 21 | 7 | 201 |
| \$75,000 TO \$99,999 | 25 | 70 | 47 | 19 | 4 | 164 |
| \$100,000 TO \$124,999 | 12 | 36 | 21 | 14 | 4 | 88 |
| \$125,000 TO \$149,999 | 5 | 15 | 11 | 5 | 1 | 38 |
| \$150,000 TO \$199,999 | 7 | 17 | 12 | 3 | 0 | 39 |
| \$200,000 & OVER | 12 | 22 | 13 | 5 | 1 | 53 |
| TOTAL | 860 | 1,375 | 376 | 119 | 38 | 2,768 |

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 | 156 | 43 | 11 | 0 | 0 | 211 |
| \$10,000 TO \$19,999 | 389 | 145 | 7 | 0 | 4 | 546 |
| \$20,000 TO \$29,999 | 162 | 340 | 26 | 13 | 0 | 541 |
| \$30,000 TO \$39,999 | 53 | 334 | 37 | 16 | 5 | 444 |
| \$40,000 TO \$49,999 | 30 | 230 | 62 | 37 | 0 | 359 |
| \$50,000 TO \$59,999 | 18 | 131 | 93 | 0 | 13 | 255 |
| \$60,000 TO \$74,999 | 39 | 89 | 75 | 26 | 9 | 239 |
| \$75,000 TO \$99,999 | 31 | 84 | 53 | 23 | 4 | 195 |
| \$100,000 TO \$124,999 | 12 | 36 | 26 | 17 | 3 | 95 |
| \$125,000 TO \$149,999 | 7 | 17 | 14 | 6 | 2 | 45 |
| \$150,000 TO \$199,999 | 8 | 15 | 11 | 3 | 0 | 37 |
| \$200,000 & OVER | 13 | 23 | 17 | 6 | 1 | 61 |
| TOTAL | 920 | 1,489 | 431 | 146 | 43 | 3,028 |

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Harrison County Site PMA is based primarily in three sectors. Educational Services (which comprises 19.2%), Health Care & Social Assistance and Public Administration comprise nearly 44% of the Site PMA labor force. Employment in the Harrison County Site PMA, as of 2012, was distributed as follows:

| NAICS GROUP | ESTABLISHMENTS | PERCENT | EMPLOYEES | PERCENT | E.P.E. |
|--|----------------|---------|-----------|---------|--------|
| AGRICULTURE, FORESTRY, FISHING & HUNTING | 9 | 1.6% | 27 | 0.6% | 3.0 |
| MINING | 5 | 0.9% | 272 | 5.8% | 54.4 |
| UTILITIES | 5 | 0.9% | 10 | 0.2% | 2.0 |
| CONSTRUCTION | 37 | 6.7% | 119 | 2.6% | 3.2 |
| MANUFACTURING | 16 | 2.9% | 413 | 8.9% | 25.8 |
| WHOLESALE TRADE | 35 | 6.4% | 436 | 9.4% | 12.5 |
| RETAIL TRADE | 59 | 10.7% | 326 | 7.0% | 5.5 |
| TRANSPORTATION & WAREHOUSING | 21 | 3.8% | 118 | 2.5% | 5.6 |
| INFORMATION | 9 | 1.6% | 46 | 1.0% | 5.1 |
| FINANCE & INSURANCE | 26 | 4.7% | 103 | 2.2% | 4.0 |
| REAL ESTATE & RENTAL & LEASING | 17 | 3.1% | 62 | 1.3% | 3.6 |
| PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES | 21 | 3.8% | 48 | 1.0% | 2.3 |
| MANAGEMENT OF COMPANIES & ENTERPRISES | 0 | 0.0% | 0 | 0.0% | 0.0 |
| ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES | 9 | 1.6% | 20 | 0.4% | 2.2 |
| EDUCATIONAL SERVICES | 16 | 2.9% | 893 | 19.2% | 55.8 |
| HEALTH CARE & SOCIAL ASSISTANCE | 35 | 6.4% | 638 | 13.7% | 18.2 |
| ARTS, ENTERTAINMENT & RECREATION | 14 | 2.5% | 96 | 2.1% | 6.9 |
| ACCOMMODATION & FOOD SERVICES | 33 | 6.0% | 300 | 6.4% | 9.1 |
| OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION) | 95 | 17.2% | 229 | 4.9% | 2.4 |
| PUBLIC ADMINISTRATION | 87 | 15.8% | 497 | 10.7% | 5.7 |
| NONCLASSIFIABLE | 2 | 0.4% | 0 | 0.0% | 0.0 |
| TOTAL | 551 | 100.0% | 4,653 | 100.0% | 8.4 |

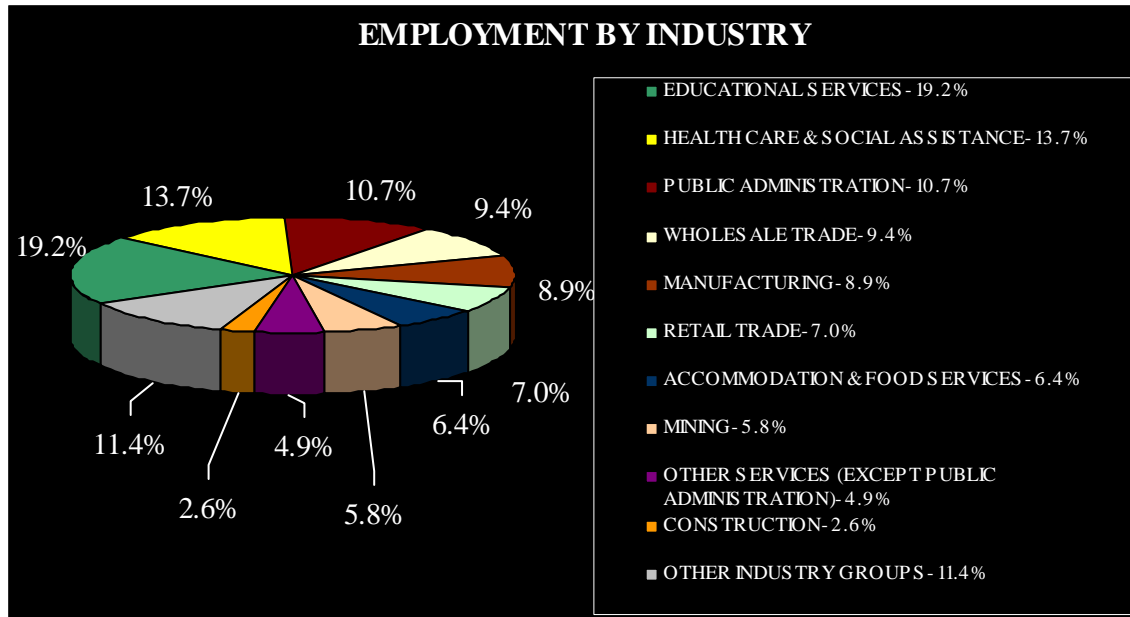
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

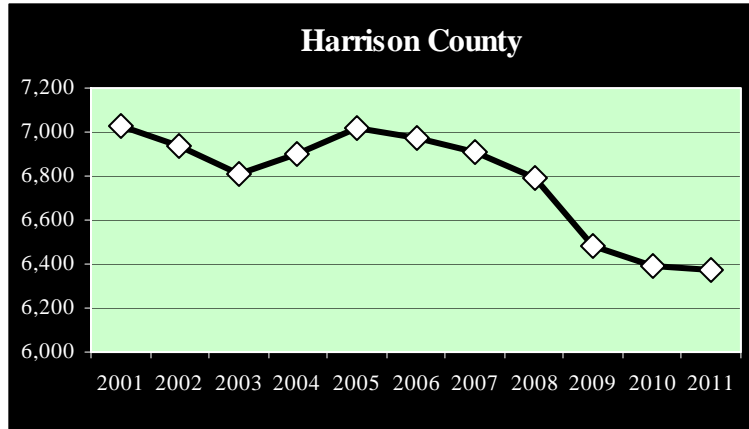
Excluding 2011, the employment base has declined by 8.4% over the past five years in Harrison County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

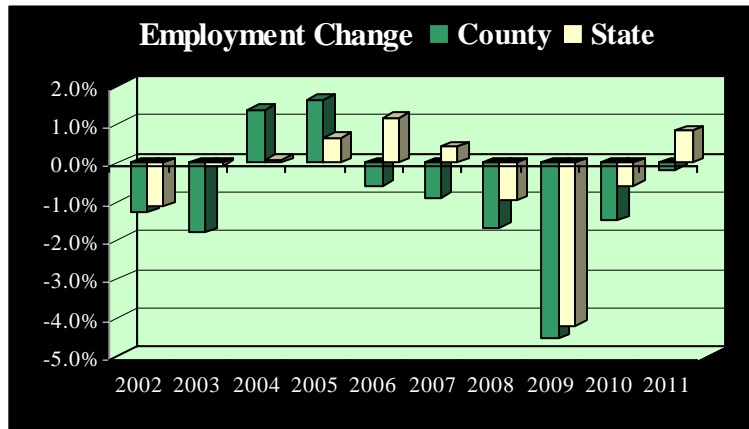
| YEAR | TOTAL EMPLOYMENT | | | | | |
|-------|------------------|----------------|--------------|----------------|---------------|----------------|
| | HARRISON COUNTY | | OHIO | | UNITED STATES | |
| | TOTAL NUMBER | PERCENT CHANGE | TOTAL NUMBER | PERCENT CHANGE | TOTAL NUMBER | PERCENT CHANGE |
| 2001 | 7,025 | - | 5,566,735 | - | 138,241,767 | - |
| 2002 | 6,934 | -1.3% | 5,503,109 | -1.1% | 137,936,674 | -0.2% |
| 2003 | 6,808 | -1.8% | 5,498,936 | -0.1% | 138,386,944 | 0.3% |
| 2004 | 6,901 | 1.4% | 5,502,533 | 0.1% | 139,988,842 | 1.2% |
| 2005 | 7,015 | 1.7% | 5,537,419 | 0.6% | 142,328,023 | 1.7% |
| 2006 | 6,974 | -0.6% | 5,602,764 | 1.2% | 144,990,053 | 1.9% |
| 2007 | 6,910 | -0.9% | 5,626,086 | 0.4% | 146,397,565 | 1.0% |
| 2008 | 6,793 | -1.7% | 5,570,514 | -1.0% | 146,068,942 | -0.2% |
| 2009 | 6,484 | -4.5% | 5,334,774 | -4.2% | 140,721,692 | -3.7% |
| 2010 | 6,387 | -1.5% | 5,303,019 | -0.6% | 139,982,128 | -0.5% |
| 2011* | 6,376 | -0.2% | 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 Harrison County and Ohio.



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

| UNEMPLOYMENT RATE | | | |
|-------------------|-----------------|-------|---------------|
| YEAR | HARRISON COUNTY | OHIO | UNITED STATES |
| 2001 | 4.9% | 4.4% | 4.8% |
| 2002 | 6.8% | 5.7% | 5.8% |
| 2003 | 7.5% | 6.2% | 6.0% |
| 2004 | 7.1% | 6.1% | 5.6% |
| 2005 | 6.4% | 5.9% | 5.2% |
| 2006 | 5.9% | 5.4% | 4.7% |
| 2007 | 6.2% | 5.6% | 4.7% |
| 2008 | 7.1% | 6.6% | 5.8% |
| 2009 | 11.3% | 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 Harrison County.

| IN-PLACE EMPLOYMENT HARRISON COUNTY | | | |
|-------------------------------------|------------|--------|----------------|
| YEAR | EMPLOYMENT | CHANGE | PERCENT CHANGE |
| 2001 | 3,984 | - | - |
| 2002 | 3,915 | -69 | -1.7% |
| 2003 | 3,753 | -162 | -4.1% |
| 2004 | 3,840 | 87 | 2.3% |
| 2005 | 3,917 | 77 | 2.0% |
| 2006 | 3,803 | -114 | -2.9% |
| 2007 | 3,679 | -124 | -3.3% |
| 2008 | 3,580 | -99 | -2.7% |
| 2009 | 3,368 | -212 | -5.9% |
| 2010 | 3,275 | -93 | -2.8% |
| 2011* | 3,215 | -60 | -1.8% |

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 Harrison County to be 51.3% of the total Harrison County employment.

The 10 largest employers in Harrison County comprise a total of more than 1,000 employees. These employers are summarized as follows:

| EMPLOYER | BUSINESS TYPE | TOTAL EMPLOYED |
|-------------------------------------|----------------------------|----------------|
| HARRISON HILLS CITY SCHOOL DISTRICT | EDUCATION | 400 |
| LJ SMITH STAIR SYSTEMS | MANUFACTURING | 195 |
| HARRISON COMMUNITY HOSPITAL | HEALTH CARE | 170 |
| GABLES CARE CENTER, INC | NURSING CARE | 110 |
| CRAVAT COAL CO, INC | MINING | 110 |
| FREEMPORT PRESS INC | PRINTING/ MAILING | 105 |
| CARRIAGE INN | NURSING CARE | 100 |
| MCDONALDS | FOOD CHAIN | 80 |
| OHIO CAT | EQUIPMENT DEALER/ SERVICES | 65 |
| SUNNYSLOPE NURSING HOME | NURSING CARE | 60 |
| | TOTAL | 1,395 |

Source: Infogroup, 2012

D. OVERVIEW OF HOUSING

| HOUSING STATUS | 2000 (CENSUS) | | 2010 (CENSUS) | |
|---|---------------|---------|---------------|---------|
| | NUMBER | PERCENT | NUMBER | PERCENT |
| OWNER-OCCUPIED | 4,967 | 77.6% | 4,930 | 75.5% |
| RENTER-OCCUPIED | 1,431 | 22.4% | 1,596 | 24.5% |
| TOTAL-OCCUPIED UNITS* | 6,398 | 83.3% | 6,526 | 100.0% |
| FOR RENT | 103 | 8.0% | 126 | 7.7% |
| RENTED, NOT OCCUPIED | N/A | N/A | 13 | 0.8% |
| FOR SALE ONLY | 123 | 9.6% | 100 | 6.1% |
| SOLD, NOT OCCUPIED | N/A | N/A | 37 | 2.3% |
| FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE | 86 | 54.5% | 779 | 47.4% |
| ALL OTHER VACANTS | 271 | 21.1% | 589 | 35.8% |
| TOTAL VACANT UNITS | 1,282 | 16.7% | 1,644 | 20.1% |
| TOTAL | 7,680 | 100.0% | 8,170 | 100.0% |
| SUBSTANDARD UNITS** | 62 | 1.0% | 94 | 1.4% |

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 | 4,967 | 77.6% | 4,927 | 40 | 0.8% |
| | RENTER-OCCUPIED | 1,431 | 22.4% | 1,409 | 22 | 1.5% |
| | TOTAL | 6,398 | 100.0% | 6,336 | 62 | 1.0% |
| 2010 (ACS) | OWNER-OCCUPIED | 4,956 | 77.7% | 4,875 | 81 | 1.6% |
| | RENTER-OCCUPIED | 1,421 | 22.3% | 1,408 | 13 | 0.9% |
| | TOTAL | 6,377 | 100.0% | 6,283 | 94 | 1.5% |

Source: 2000 Census; American Community Survey (ACS)

| YEAR BUILT | OWNER | | RENTER | |
|-----------------|--------|---------|--------|---------|
| | NUMBER | PERCENT | NUMBER | PERCENT |
| 2005 OR LATER | 110 | 2.2% | 19 | 1.3% |
| 2000 TO 2004 | 181 | 3.7% | 112 | 7.9% |
| 1990 TO 1999 | 486 | 9.8% | 164 | 11.5% |
| 1980 TO 1989 | 350 | 7.1% | 151 | 10.6% |
| 1970 TO 1979 | 631 | 12.7% | 196 | 13.8% |
| 1960 TO 1969 | 330 | 6.7% | 96 | 6.8% |
| 1950 TO 1959 | 464 | 9.4% | 112 | 7.9% |
| 1940 TO 1949 | 434 | 8.8% | 119 | 8.4% |
| 1939 OR EARLIER | 1,970 | 39.7% | 452 | 31.8% |
| TOTAL | 4,956 | 100.0% | 1,421 | 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 | 4,946 | 77.3% | 5,181 | 81.2% |
| 2 TO 4 | 284 | 4.4% | 249 | 3.9% |
| 5 TO 19 | 140 | 2.2% | 157 | 2.5% |
| 20 TO 49 | 32 | 0.5% | 19 | 0.3% |
| 50 OR MORE | 7 | 0.1% | 4 | 0.1% |
| MOBILE HOME, BOAT, RV, VAN, ETC. | 989 | 15.5% | 767 | 12.0% |
| TOTAL | 6,398 | 100.0% | 6,377 | 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 | 4,957 | 77.5% | 4,956 | 77.7% |
| 0.50 OR LESS OCCUPANTS PER ROOM | 3,865 | 78.0% | 3,862 | 77.9% |
| 0.51 TO 1.00 OCCUPANTS PER ROOM | 1,036 | 20.9% | 1,050 | 21.2% |
| 1.01 TO 1.50 OCCUPANTS PER ROOM | 48 | 1.0% | 22 | 0.4% |
| 1.51 TO 2.00 OCCUPANTS PER ROOM | 8 | 0.2% | 22 | 0.4% |
| 2.01 OR MORE OCCUPANTS PER ROOM | 0 | 0.0% | 0 | 0.0% |
| RENTER-OCCUPIED | 1,441 | 22.5% | 1,421 | 22.3% |
| 0.50 OR LESS OCCUPANTS PER ROOM | 1,049 | 72.8% | 1,112 | 78.3% |
| 0.51 TO 1.00 OCCUPANTS PER ROOM | 355 | 24.6% | 305 | 21.5% |
| 1.01 TO 1.50 OCCUPANTS PER ROOM | 31 | 2.2% | 0 | 0.0% |
| 1.51 TO 2.00 OCCUPANTS PER ROOM | 6 | 0.4% | 4 | 0.3% |
| 2.01 OR MORE OCCUPANTS PER ROOM | 0 | 0.0% | 0 | 0.0% |
| TOTAL | 6,398 | 100.0% | 6,377 | 100.0% |

Source: Census 2000; American Community Survey (ACS)

| | PERCENTAGE OF RENT OVERBURDENED* | |
|------------------------------|----------------------------------|------------|
| | 2000 (CENSUS) | 2010 (ACS) |
| | HARRISON COUNTY | 27.7% |
| 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 – HARRISON COUNTY | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|
| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
| TOTAL UNITS | 0 | 1 | 3 | 3 | 3 | 3 | 2 | 1 | 0 | 0 |
| UNITS IN SINGLE-FAMILY STRUCTURES | 0 | 1 | 3 | 3 | 3 | 3 | 2 | 1 | 0 | 0 |
| 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 |

| | | HARRISON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME | |
|------------------------|--|--|-------|
| | | 2010 (ACS) | |
| LESS THAN \$10,000: | | | 408 |
| LESS THAN 20.0 PERCENT | | 0 | |
| 20.0 TO 24.9 PERCENT | | 22 | |
| 25.0 TO 29.9 PERCENT | | 0 | |
| 30.0 TO 34.9 PERCENT | | 9 | |
| 35.0 PERCENT OR MORE | | 317 | |
| NOT COMPUTED | | 60 | |
| \$10,000 TO \$19,999: | | | 334 |
| LESS THAN 20.0 PERCENT | | 0 | |
| 20.0 TO 24.9 PERCENT | | 19 | |
| 25.0 TO 29.9 PERCENT | | 20 | |
| 30.0 TO 34.9 PERCENT | | 47 | |
| 35.0 PERCENT OR MORE | | 220 | |
| NOT COMPUTED | | 28 | |
| \$20,000 TO \$34,999: | | | 320 |
| LESS THAN 20.0 PERCENT | | 67 | |
| 20.0 TO 24.9 PERCENT | | 106 | |
| 25.0 TO 29.9 PERCENT | | 40 | |
| 30.0 TO 34.9 PERCENT | | 48 | |
| 35.0 PERCENT OR MORE | | 35 | |
| NOT COMPUTED | | 24 | |
| \$35,000 TO \$49,999: | | | 186 |
| LESS THAN 20.0 PERCENT | | 85 | |
| 20.0 TO 24.9 PERCENT | | 34 | |
| 25.0 TO 29.9 PERCENT | | 37 | |
| 30.0 TO 34.9 PERCENT | | 9 | |
| 35.0 PERCENT OR MORE | | 0 | |
| NOT COMPUTED | | 21 | |
| \$50,000 TO \$74,999: | | | 94 |
| LESS THAN 20.0 PERCENT | | 63 | |
| 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 | | 22 | |
| \$75,000 TO \$99,999: | | | 57 |
| LESS THAN 20.0 PERCENT | | 46 | |
| 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 | | 11 | |
| \$100,000 OR MORE: | | | 22 |
| LESS THAN 20.0 PERCENT | | 9 | |
| 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 | | 13 | |
| TOTAL | | | 1,421 |

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Harrison 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 | 4 | 56 | 8 | 85.7% |
| TAX CREDIT | 2 | 92 | 0 | 100.0% |
| TAX CREDIT/GOVERNMENT-SUBSIDIZED | 1 | 56 | 0 | 100.0% |
| GOVERNMENT-SUBSIDIZED | 5 | 122 | 0 | 100.0% |
| TOTAL | 12 | 326 | 8 | 97.5% |

| MARKET-RATE | | | | | | |
|-----------------------------------|-------|-----------|---------------|--------------|--------------|-------------------|
| BEDROOMS | BATHS | UNITS | DISTRIBUTION | VACANT UNITS | %VACANT | MEDIAN GROSS RENT |
| ONE-BEDROOM | 1.0 | 3 | 5.4% | 0 | 0.0% | \$351 |
| TWO-BEDROOM | 1.0 | 53 | 94.6% | 8 | 15.1% | \$433 |
| TOTAL MARKET RATE | | 56 | 100.0% | 8 | 14.3% | - |
| TAX CREDIT, NON-SUBSIDIZED | | | | | | |
| BEDROOMS | BATHS | UNITS | DISTRIBUTION | VACANT UNITS | %VACANT | MEDIAN GROSS RENT |
| ONE-BEDROOM | 1.0 | 20 | 21.7% | 0 | 0.0% | \$435 |
| TWO-BEDROOM | 1.0 | 44 | 47.8% | 0 | 0.0% | \$495 |
| TWO-BEDROOM | 1.5 | 2 | 2.2% | 0 | 0.0% | \$515 |
| THREE-BEDROOM | 2.0 | 8 | 8.7% | 0 | 0.0% | \$599 |
| THREE-BEDROOM | 2.5 | 8 | 8.7% | 0 | 0.0% | \$599 |
| FOUR-BEDROOM | 2.0 | 5 | 5.4% | 0 | 0.0% | \$673 |
| FOUR-BEDROOM | 2.5 | 5 | 5.4% | 0 | 0.0% | \$673 |
| ONE-BEDROOM | 1.0 | 20 | 21.7% | 0 | 0.0% | \$435 |
| TOTAL TAX CREDIT | | 92 | 100.0% | 0 | 0.0% | - |
| TAX CREDIT, GOVERNMENT-SUBSIDIZED | | | | | | |
| BEDROOMS | BATHS | UNITS | DISTRIBUTION | VACANT UNITS | %VACANT | MEDIAN GROSS RENT |
| ONE-BEDROOM | 1.0 | 14 | 25.0% | 0 | 0.0% | N/A |
| TWO-BEDROOM | 1.0 | 28 | 50.0% | 0 | 0.0% | N/A |
| THREE-BEDROOM | 1.0 | 14 | 25.0% | 0 | 0.0% | N/A |
| TOTAL TAX CREDIT | | 56 | 100.0% | 0 | 0.0% | - |

| GOVERNMENT-SUBSIDIZED | | | | | | |
|-------------------------|-------|------------|---------------|--------------|-------------|-------------------|
| BEDROOMS | BATHS | UNITS | DISTRIBUTION | VACANT UNITS | %VACANT | MEDIAN GROSS RENT |
| ONE-BEDROOM | 1.0 | 102 | 83.6% | 0 | 0.0% | N/A |
| TWO-BEDROOM | 1.0 | 20 | 16.4% | 0 | 0.0% | N/A |
| TOTAL TAX CREDIT | | 122 | 100.0% | 0 | 0.0% | - |
| GRAND TOTAL | | 326 | - | 8 | 2.5% | - |

| DISTRIBUTION OF UNITS BY YEAR BUILT | | |
|-------------------------------------|------------|--------------|
| YEAR BUILT | UNITS | VACANCY RATE |
| PRIOR TO 1960 | 0 | 0.0% |
| 1960 TO 1969 | 59 | 0.0% |
| 1970 TO 1979 | 53 | 15.1% |
| 1980 TO 1989 | 106 | 0.0% |
| 1990 TO 1999 | 16 | 0.0% |
| 2000 TO 2004 | 92 | 0.0% |
| 2005 TO 2009 | 0 | 0.0% |
| 2010 | 0 | 0.0% |
| 2011 | 0 | 0.0% |
| 2012* | 0 | 0.0% |
| TOTAL | 326 | 2.5% |

*Through February

| DISTRIBUTION OF UNITS BY QUALITY | | | |
|---|----------|-------------|--------------|
| MARKET-RATE | | | |
| QUALITY RATING | PROJECTS | TOTAL UNITS | VACANCY RATE |
| B+ | 1 | 3 | 0.0% |
| C+ | 2 | 50 | 16.0% |
| C- | 1 | 3 | 0.0% |
| NON-SUBSIDIZED TAX CREDIT | | | |
| QUALITY RATING | PROJECTS | TOTAL UNITS | VACANCY RATE |
| A- | 1 | 28 | 0.0% |
| B+ | 1 | 64 | 0.0% |
| GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT) | | | |
| QUALITY RATING | PROJECTS | TOTAL UNITS | VACANCY RATE |
| B+ | 2 | 46 | 0.0% |
| B | 3 | 76 | 0.0% |
| B- | 1 | 56 | 0.0% |

| DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING | | | | |
|---|------------|-------------|--------------|----------------|
| TARGET MARKET - ALL | PROPERTIES | TOTAL UNITS | VACANT UNITS | OCCUPANCY RATE |
| GENERAL-OCCUPANCY | 12 | 184 | 8 | 95.7% |
| SENIOR (AGE 55+) | 8 | 142 | 0 | 100.0% |
| TOTAL | 20 | 326 | 8 | 97.5% |

| DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL | | | |
|--|-------------|--------------|----------------|
| TARGET MARKET – AFFORDABLE HOUSING* | TOTAL UNITS | VACANT UNITS | OCCUPANCY RATE |
| 0% - 50% AMHI (GOVERNMENT-SUBSIDIZED) | 178 | 0 | 100.0% |
| 40% - 60% AMHI (TAX CREDIT) | 92 | 0 | 100.0% |
| 0-60% AMHI (ALL AFFORDABLE) | 270 | 0 | 100.0% |

*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+) | 78 | 0 | 100.0% |
| 40% - 60% AMHI (TAX CREDIT: 55+) | 64 | 0 | 100.0% |
| 0 - 60% AMHI (ALL AFFORDABLE: 55+) | 142 | 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 Harrison County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Harrison County is \$77,213. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$77,213,827 home is \$538, including estimated taxes and insurance.

| BUY VERSUS RENT ANALYSIS | |
|--|----------|
| MEDIAN HOME PRICE - ESRI | \$77,213 |
| MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE | \$73,352 |
| INTEREST RATE - BANKRATE.COM | 5.0% |
| TERM | 30 |
| MONTHLY PRINCIPAL & INTEREST | \$394 |
| ESTIMATED TAXES AND INSURANCE* | \$98 |
| ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT** | \$46 |
| ESTIMATED MONTHLY MORTGAGE PAYMENT | \$538 |

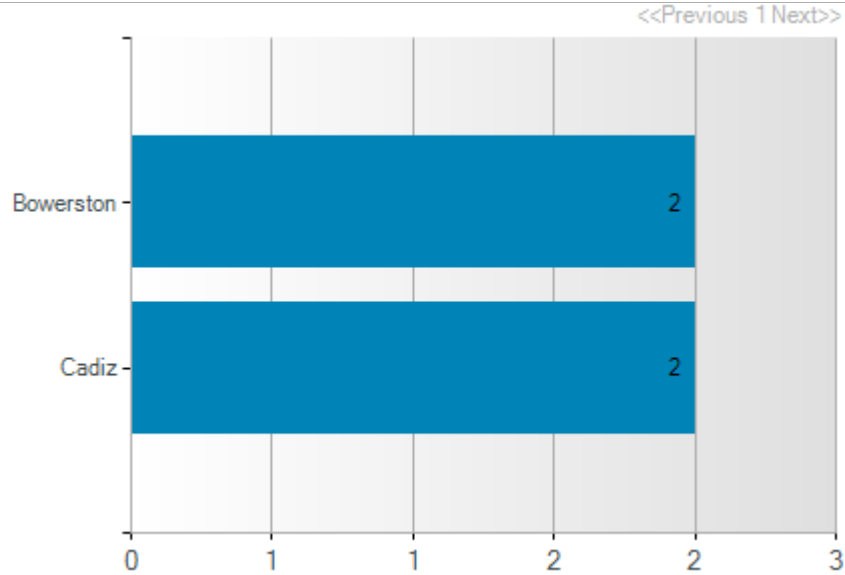
*Estimated at 25% of principal and interest

**Estimated at 0.75% of mortgaged amount

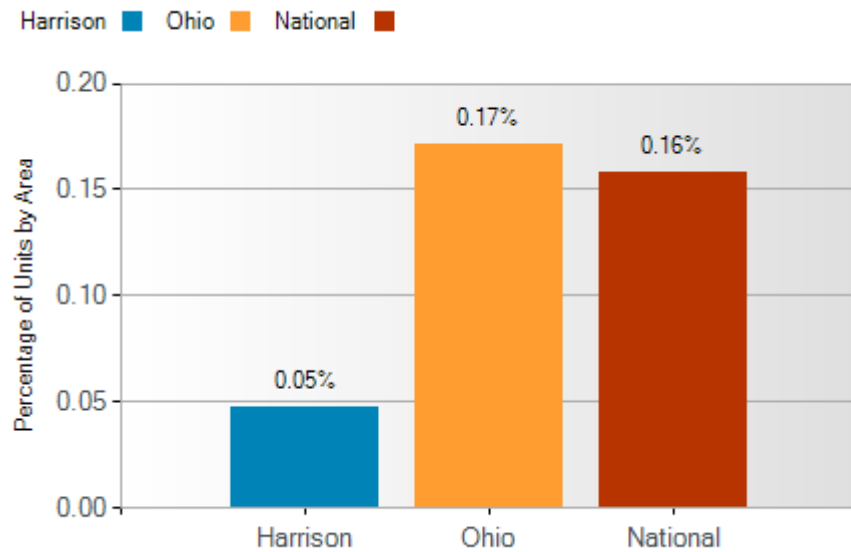
Foreclosure Analysis

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

Foreclosure Activity Counts - Harrison County, OH



Geographical Comparison - Harrison 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 | \$16,820 | \$21,030 | \$25,230 | \$33,640 |
| TWO-PERSON | \$17,160 | \$21,450 | \$25,740 | \$34,320 | \$19,200 | \$23,990 | \$28,790 | \$38,390 |
| THREE-PERSON | \$19,320 | \$24,150 | \$28,980 | \$38,640 | \$21,610 | \$27,010 | \$32,410 | \$43,220 |
| FOUR-PERSON | \$21,440 | \$26,800 | \$32,160 | \$42,880 | \$23,980 | \$29,980 | \$35,970 | \$47,960 |
| FIVE-PERSON | \$23,160 | \$28,950 | \$34,740 | \$46,320 | \$25,910 | \$32,380 | \$38,860 | \$51,810 |
| | 4-PERSON MEDIAN HOUSEHOLD INCOME: \$48,200 | | | | 4-PERSON MEDIAN HOUSEHOLD INCOME*: \$54,000 | | | |

*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 | 832 | \$0 | \$25,910 | 881 | 5.9% |
| 41% - 60% AMHI | \$23,161 | \$34,740 | 278 | \$25,911 | \$38,860 | 289 | 4.0% |
| 61% - 80% AMHI | \$34,741 | \$46,320 | 199 | \$38,861 | \$51,810 | 180 | -9.5% |
| OVER 80% AMHI | \$46,321 | NO LIMIT | 315 | \$51,811 | NO LIMIT | 261 | -17.1% |

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 | 1,233 | \$0 | \$25,910 | 1,432 | 16.1% |
| 41% - 60% AMHI | \$23,161 | \$34,740 | 923 | \$25,911 | \$38,860 | 1,034 | 12.0% |
| 61% - 80% AMHI | \$34,741 | \$46,320 | 797 | \$38,861 | \$51,810 | 793 | -0.5% |
| OVER 80% AMHI | \$46,321 | NO LIMIT | 1,973 | \$51,811 | NO LIMIT | 1,740 | -11.8% |

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 | 2,065 | \$0 | \$25,910 | 2,313 | 12.0% |
| 41% - 60% AMHI | \$23,161 | \$34,740 | 1,201 | \$25,911 | \$38,860 | 1,323 | 10.2% |
| 61% - 80% AMHI | \$34,741 | \$46,320 | 996 | \$38,861 | \$51,810 | 973 | -2.3% |
| OVER 80% AMHI | \$46,321 | NO LIMIT | 2,288 | \$51,811 | NO LIMIT | 2,001 | -12.5% |

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 | 327 | \$0 | \$19,200 | 402 | 22.9% |
| 41% - 60% AMHI | \$17,161 | \$25,740 | 103 | \$19,201 | \$28,790 | 110 | 6.8% |
| 61% - 80% AMHI | \$25,741 | \$34,320 | 60 | \$28,791 | \$38,390 | 67 | 11.7% |
| OVER 80% AMHI | \$34,321 | NO LIMIT | 191 | \$38,391 | NO LIMIT | 205 | 7.3% |

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 | 586 | \$0 | \$19,200 | 713 | 21.7% |
| 41% - 60% AMHI | \$17,161 | \$25,740 | 443 | \$19,201 | \$28,790 | 520 | 17.4% |
| 61% - 80% AMHI | \$25,741 | \$34,320 | 386 | \$28,791 | \$38,390 | 437 | 13.2% |
| OVER 80% AMHI | \$34,321 | NO LIMIT | 1,353 | \$38,391 | NO LIMIT | 1,357 | 0.3% |

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 | 913 | \$0 | \$19,200 | 1,115 | 22.1% |
| 41% - 60% AMHI | \$17,161 | \$25,740 | 546 | \$19,201 | \$28,790 | 630 | 15.4% |
| 61% - 80% AMHI | \$25,741 | \$34,320 | 446 | \$28,791 | \$38,390 | 504 | 13.0% |
| OVER 80% AMHI | \$34,321 | NO LIMIT | 1,544 | \$38,391 | NO LIMIT | 1,562 | 1.2% |

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 | 661 | \$0 | \$32,380 | 641 | -3.0% |
| SENIOR (AGE 62+) | \$0 | \$21,450 | 278 | \$0 | \$23,990 | 337 | 21.2% |
| ALL | \$0 | \$28,950 | 982 | \$0 | \$32,380 | 1,035 | 5.4% |

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) | (178 + 237 HCV) 415 | 92 | (270 + 237 HCV*) 507 |
| Number of Income-Eligible Renter Households | 982 | 278 | 1,110 |
| Existing Affordable Housing Penetration Rate – 2012 | = 42.3% | = 33.1% | = 45.7% |
| 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) | 78 | 64 | 142 |
| Number of Income-Eligible Renter Households | 278 | 103 | 430 |
| Penetration Rate – 2012 | = 28.1% | = 62.1% | = 33.0% |

*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) | (178 + 237 HCV) 415 | 92 | (270 + 237 HCV*) 507 |
| Number of Income-Eligible Renter Households | 1,035 | 289 | 1,170 |
| Existing Affordable Housing Penetration Rate – 2017 | = 40.1% | = 31.8% | = 43.3% |
| 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) | 78 | 64 | 142 |
| Number of Income-Eligible Renter Households | 337 | 110 | 512 |
| Penetration Rate – 2017 | = 23.1% | = 58.2% | = 27.7% |

*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) | 567 | 200 | 620 | 259 |
| 41%-60% AMHI (TAX CREDIT) | 186 | 39 | 197 | 46 |

J. OVERVIEW AND INTERVIEWS

Harrison County is a largely wooded and rural county located in eastern Ohio. The village of Cadiz is the county seat and is located near the southeastern portion of the county. Cadiz is 123 miles east of Columbus and 117 miles south of Cleveland. Pittsburgh, Pennsylvania is 60 miles to the east.

Other villages in the county include Adena, Bowerstown, Deersville, Freeport, Harrisville, Hopedale, Jewett, New Athens and Scio. The villages of Adena and Harrisville are located along the southern Harrison-Jefferson County border. U.S. Highway 22, U.S. Highway 250 and State Routes 9, 151, 519, 799 and 800 are the major roadways of the county.

Harrison Community Hospital, located in Cadiz, is the county hospital and provides health care services and activities for all Harrison County residents.

Harrison County Public Library has a main branch in Cadiz as well as branch locations in Adena, Freeport and Scio; Bowerston also has a Public Library.

The county is served by the Harrison Hills City School district. High schools are located in Cadiz, a junior high school is located in Scio and elementary schools are located in Cadiz, Hopedale, Jewett and Freeport. Higher education is provided by Belmont Technical College-North Center, located in Cadiz, that offers a variety of technical programs and other adult education classes.

The largest concentration of single-family housing in Harrison County is in the village of Cadiz. Cadiz's housing is generally older than 30 years and ranges from poor to good condition. Typically, multifamily rental housing is also located in and around Cadiz. Much of the multifamily rental housing is between 20 and 30 years old and ranges from average to good condition. The majority of multifamily rental properties in the county are market-rate communities, while some are government-subsidized and a few Tax Credit properties. All the multifamily rental properties in the county have less than 60 units and many less than 20 units.

After speaking with area property managers and leasing agents, the general opinion was that area residents who rent would rather live in smaller rental properties close to local community services. Some mentioned they felt area residents who rent prefer to have individual entries. Robert Sterling, Harrison County Engineer, believes that, of those who stay in the county, most people rent once out of school until they get married. Mr. Sterling added that often those in the more rural portions of the county prefer that setting and would not offer much support for apartment complexes. Mr. Sterling noted that due to the small dispersed population of the area, many residents move to more populated counties in search of employment.

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

Few manufactured homes in the county are less than 30 years old and in good condition; the majority of manufactured homes in the county are older than 30 years and range from dilapidated to average condition. Much of the manufactured homes in the county are owner-occupied, while a few homes are occupied.