

15. Holmes County

A. GENERAL DESCRIPTION

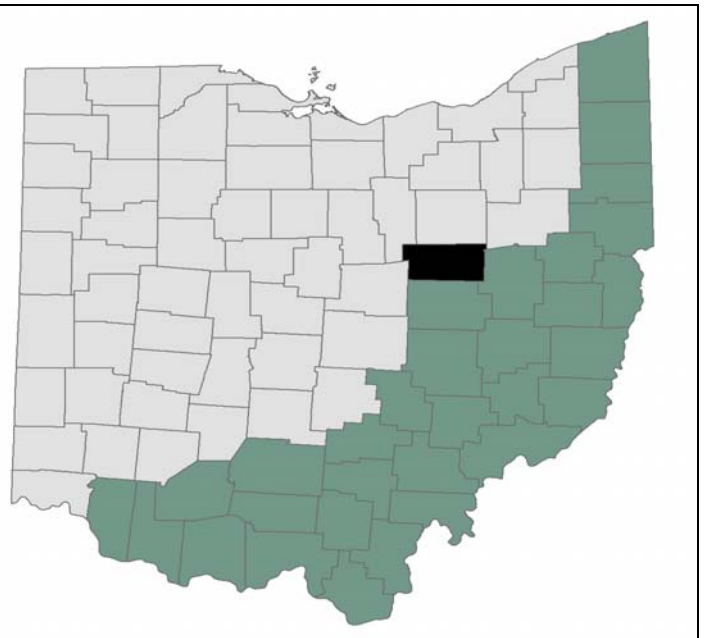
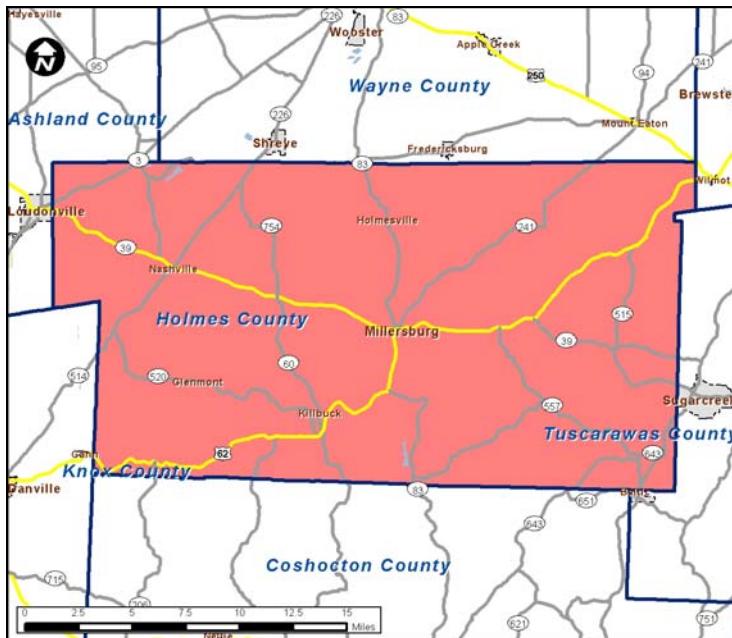
County Seat: Millersburg
County Size: 423 square miles

2000 (Census) Population: 38,924
2010 (Census) Population: 42,366
Population Change: +3,424 (8.8%)

2000 (Census) Households: 11,337
2010 (Census) Households: 12,554
Household Change: +1,217 (10.7%)

2000 (Census) Median Household Income: \$37,065
2010 (American Community Survey) Median Household Income: \$43,533
Income Change: +\$6,468 (17.5%)

2000 (Census) Median Home Value: \$114,800
2010 (American Community Survey) Median Home Value: \$154,600
Home Value Change: +\$39,800 (34.7%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

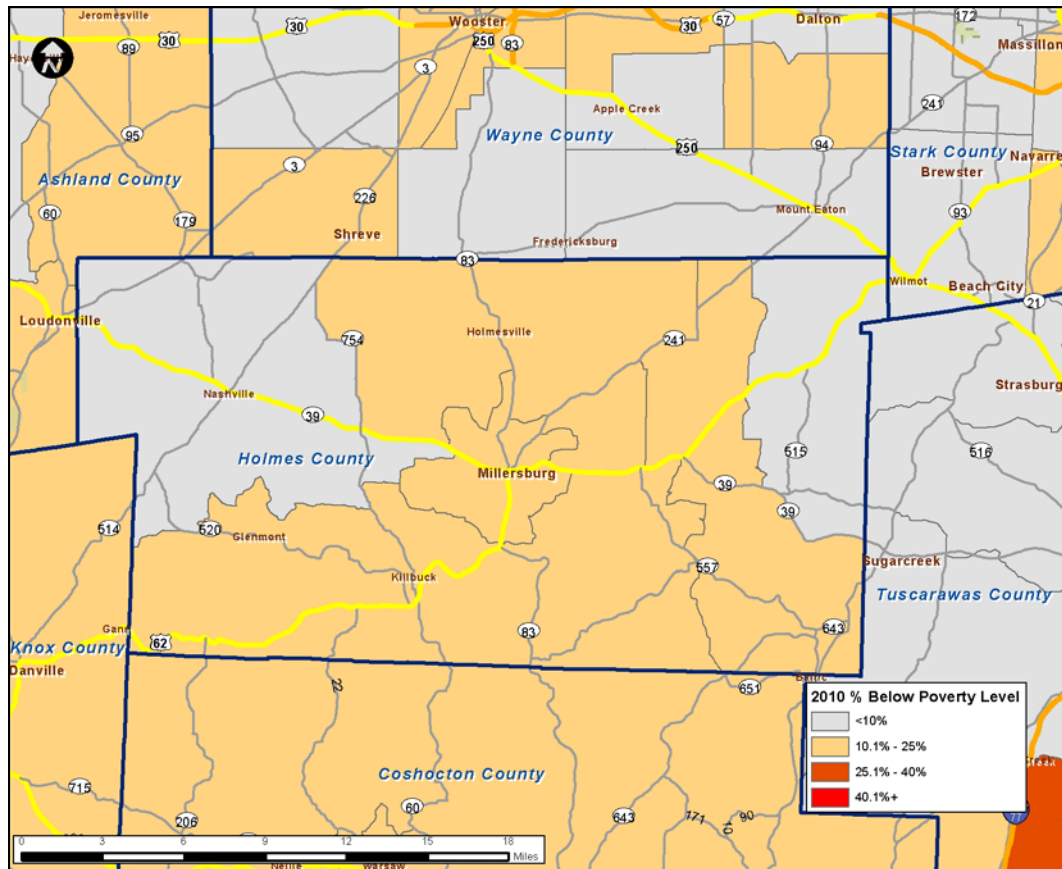
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	38,942	42,366	43,066	44,764
	POPULATION CHANGE	-	3,424	700	1,698
	PERCENT CHANGE	-	8.8%	1.7%	3.9%
COUNTY SEAT: MILLERSBURG	POPULATION	3,326	2,991	3,027	3,105
	POPULATION CHANGE	-	-335	36	78
	PERCENT CHANGE	-	-10.1%	1.2%	2.6%

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	4,884	12.9%	2,360	5.7%
POPULATION NOT LIVING IN POVERTY	33,069	87.1%	38,973	94.3%
TOTAL	37,953	100.0%	41,333	100.0%

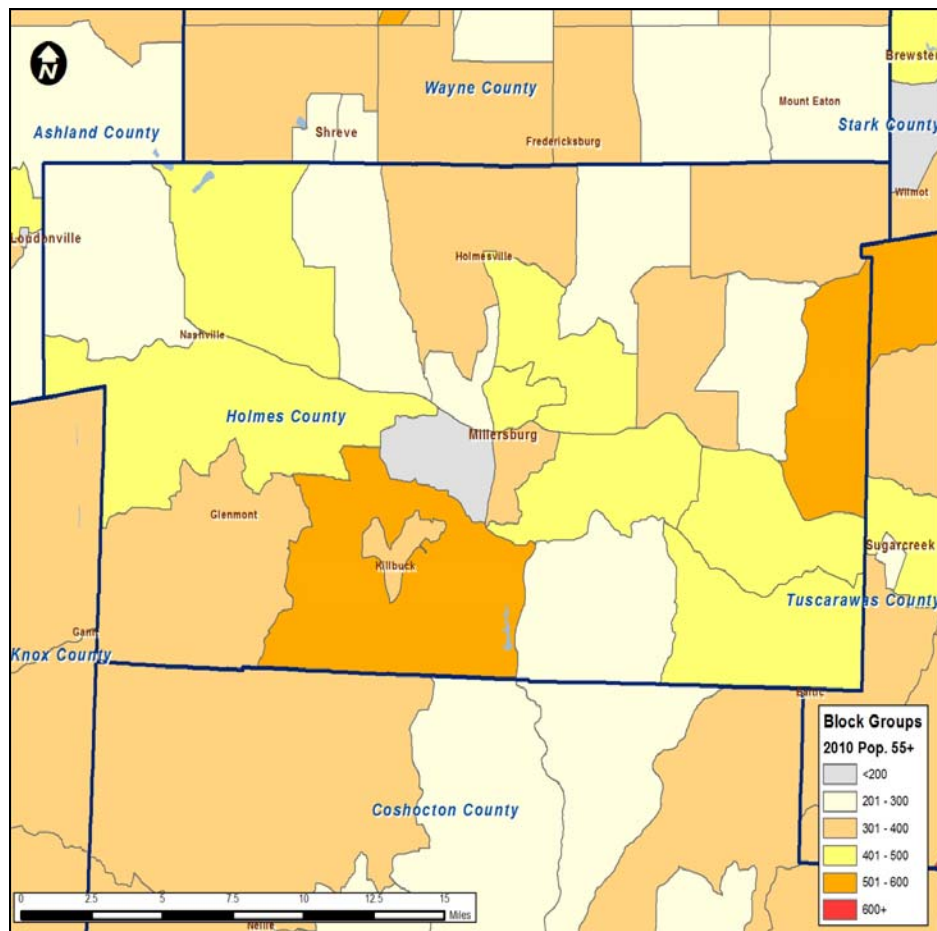
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	15,099	38.8%	15,834	37.4%	16,233	36.3%	399	2.5%
20 TO 24	2,811	7.2%	2,917	6.9%	3,033	6.8%	116	4.0%
25 TO 34	4,958	12.7%	5,069	12.0%	5,505	12.3%	436	8.6%
35 TO 44	5,038	12.9%	4,668	11.0%	4,669	10.4%	1	0.0%
45 TO 54	4,138	10.6%	4,944	11.7%	4,645	10.4%	-299	-6.0%
55 TO 64	2,806	7.2%	4,133	9.8%	4,767	10.6%	634	15.3%
65 TO 74	2,198	5.6%	2,557	6.0%	3,446	7.7%	889	34.8%
75 & OVER	1,894	4.9%	2,244	5.3%	2,466	5.5%	222	9.9%
TOTAL	38,942	100.0%	42,366	100.0%	44,764	100.0%	2,398	5.7%

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

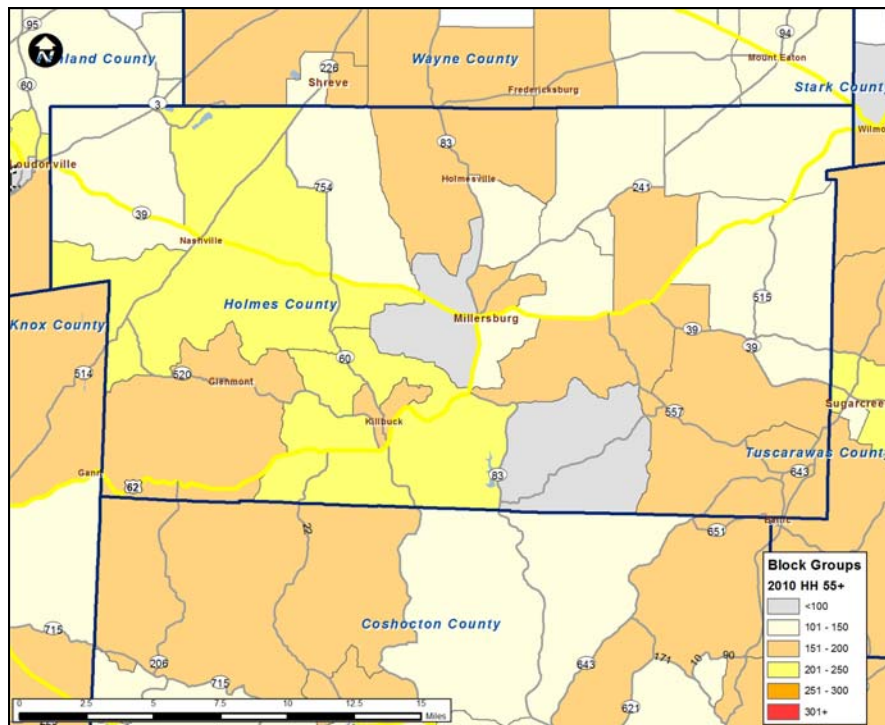
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	11,337	12,554	12,773	13,325
	HOUSEHOLD CHANGE	-	1,217	219	552
	PERCENT CHANGE	-	10.7%	1.7%	4.3%
COUNTY SEAT: MILLERSBURG	HOUSEHOLD	1,213	1,210	1,220	1,255
	HOUSEHOLD CHANGE	-	-3	10	35
	PERCENT CHANGE	-	-0.2%	0.8%	2.8%

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	622	5.5%	531	4.2%	709	5.3%	178	33.5%
25 TO 34	2,276	20.1%	2,138	17.0%	2,632	19.8%	494	23.1%
35 TO 44	2,615	23.1%	2,350	18.7%	2,628	19.7%	278	11.8%
45 TO 54	2,098	18.5%	2,592	20.6%	2,253	16.9%	-339	-13.1%
55 TO 64	1,434	12.6%	2,215	17.6%	2,216	16.6%	1	0.0%
65 TO 74	1,318	11.6%	1,450	11.6%	1,635	12.3%	185	12.8%
75 TO 84	753	6.6%	948	7.6%	896	6.7%	-52	-5.5%
85 & OVER	221	1.9%	330	2.6%	356	2.7%	26	7.9%
TOTAL	11,337	100.0%	12,554	100.0%	13,325	100.0%	771	6.1%

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

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



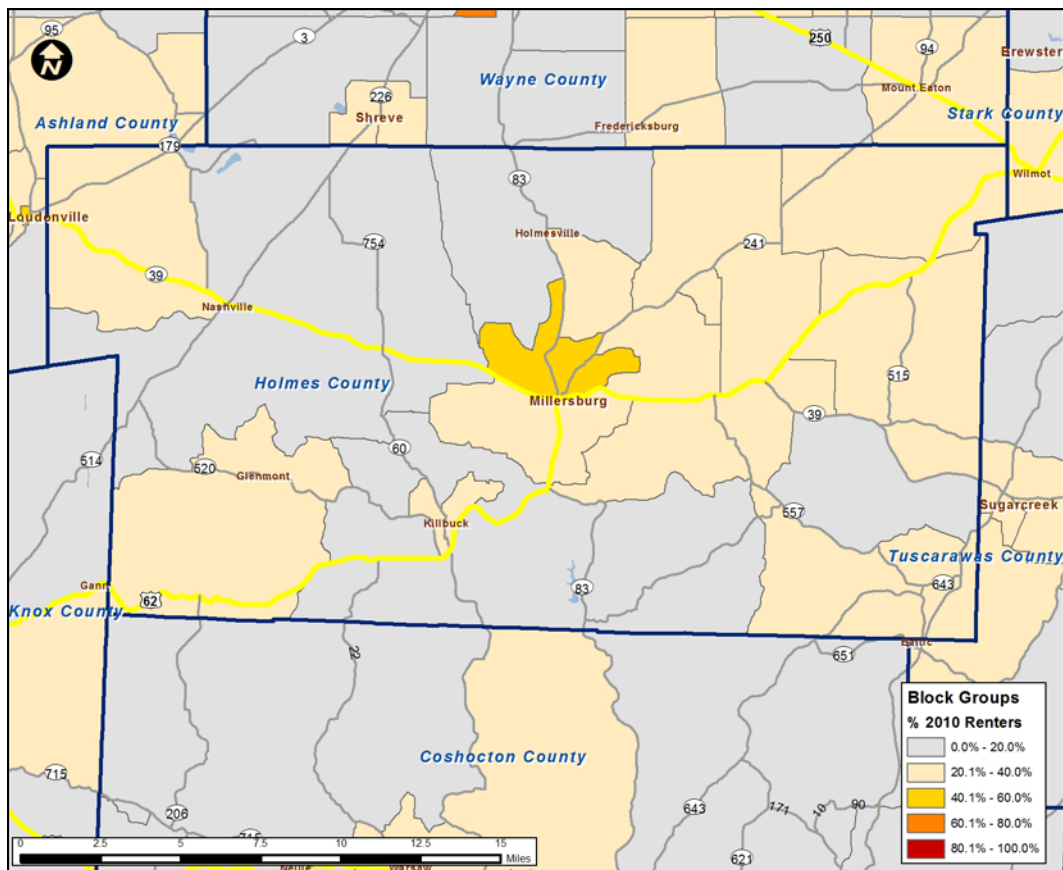
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	8,729	77.0%	9,578	76.3%	10,258	77.0%
RENTER-OCCUPIED	2,608	23.0%	2,976	23.7%	3,067	23.0%
TOTAL	11,337	100.0%	12,554	100.0%	13,325	100.0%

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

TENURE AGE 55+	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	3,166	85.0%	3,983	80.6%	4,225	82.8%
RENTER-OCCUPIED	560	15.0%	960	19.4%	878	17.2%
TOTAL	3,726	100.0%	4,943	100.0%	5,103	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	825	27.7%	904	29.5%	79	9.6%
2 PERSONS	900	30.2%	777	25.3%	-123	-13.7%
3 PERSONS	488	16.4%	596	19.4%	108	22.1%
4 PERSONS	361	12.1%	427	13.9%	66	18.3%
5 PERSONS+	402	13.5%	363	11.8%	-39	-9.7%
TOTAL	2,976	100.0%	3,067	100.0%	91	3.1%

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	1,331	13.9%	1,281	12.5%	-50	-3.8%
2 PERSONS	3,006	31.4%	2,940	28.7%	-66	-2.2%
3 PERSONS	1,374	14.3%	1,702	16.6%	328	23.9%
4 PERSONS	1,283	13.4%	1,483	14.5%	200	15.6%
5 PERSONS+	2,584	27.0%	2,852	27.8%	268	10.4%
TOTAL	9,578	100.0%	10,258	100.0%	680	7.1%

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	503	52.4%	461	52.5%	-42	-8.3%
2 PERSONS	337	35.1%	297	33.8%	-40	-11.9%
3 PERSONS	62	6.5%	61	7.0%	-1	-2.0%
4 PERSONS	40	4.1%	43	4.9%	3	8.8%
5 PERSONS+	18	1.9%	17	1.9%	-1	-7.6%
TOTAL	960	100.0%	878	100.0%	-82	-8.5%

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	854	21.4%	894	21.2%	40	4.7%
2 PERSONS	2,001	50.2%	2,071	49.0%	70	3.5%
3 PERSONS	632	15.9%	694	16.4%	62	9.7%
4 PERSONS	206	5.2%	239	5.7%	33	16.3%
5 PERSONS+	290	7.3%	327	7.7%	37	12.8%
TOTAL	3,983	100.0%	4,225	100.0%	242	6.1%

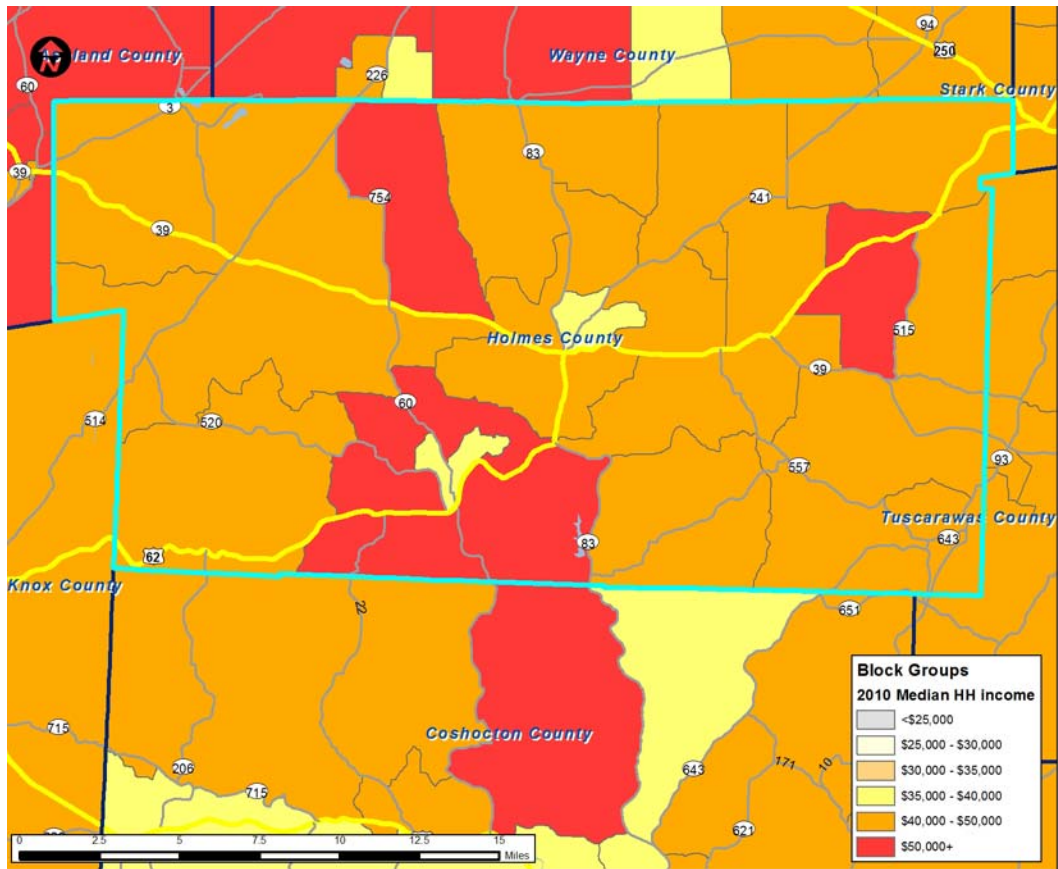
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	950	8.4%	921	7.2%	926	7.0%
\$10,000 TO \$19,999	1,357	12.0%	1,259	9.9%	1,264	9.5%
\$20,000 TO \$29,999	1,893	16.7%	1,630	12.8%	1,640	12.3%
\$30,000 TO \$39,999	2,028	17.9%	1,965	15.4%	1,983	14.9%
\$40,000 TO \$49,999	1,464	12.9%	1,814	14.2%	1,888	14.2%
\$50,000 TO \$59,999	1,312	11.6%	1,307	10.2%	1,387	10.4%
\$60,000 TO \$74,999	958	8.4%	1,563	12.2%	1,640	12.3%
\$75,000 TO \$99,999	590	5.2%	1,047	8.2%	1,178	8.8%
\$100,000 TO \$124,999	328	2.9%	486	3.8%	547	4.1%
\$125,000 TO \$149,999	110	1.0%	273	2.1%	304	2.3%
\$150,000 TO \$199,999	166	1.5%	189	1.5%	215	1.6%
\$200,000 & OVER	181	1.6%	321	2.5%	354	2.7%
TOTAL	11,337	100.0%	12,773	100.0%	13,325	100.0%
MEDIAN INCOME	\$37,239		\$43,372		\$44,496	

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	484	13.0%	499	10.8%	529	10.4%
\$10,000 TO \$19,999	645	17.3%	648	14.0%	685	13.4%
\$20,000 TO \$29,999	694	18.6%	724	15.7%	778	15.3%
\$30,000 TO \$39,999	588	15.8%	619	13.4%	695	13.6%
\$40,000 TO \$49,999	368	9.9%	606	13.1%	667	13.1%
\$50,000 TO \$59,999	321	8.6%	372	8.1%	422	8.3%
\$60,000 TO \$74,999	264	7.1%	441	9.5%	487	9.5%
\$75,000 TO \$99,999	208	5.6%	354	7.7%	401	7.9%
\$100,000 TO \$124,999	68	1.8%	173	3.7%	207	4.0%
\$125,000 TO \$149,999	31	0.8%	68	1.5%	86	1.7%
\$150,000 TO \$199,999	21	0.6%	52	1.1%	65	1.3%
\$200,000 & OVER	33	0.9%	67	1.4%	81	1.6%
TOTAL	3,726	100.0%	4,623	100.0%	5,103	100.0%
MEDIAN INCOME	\$30,680		\$37,116		\$38,040	

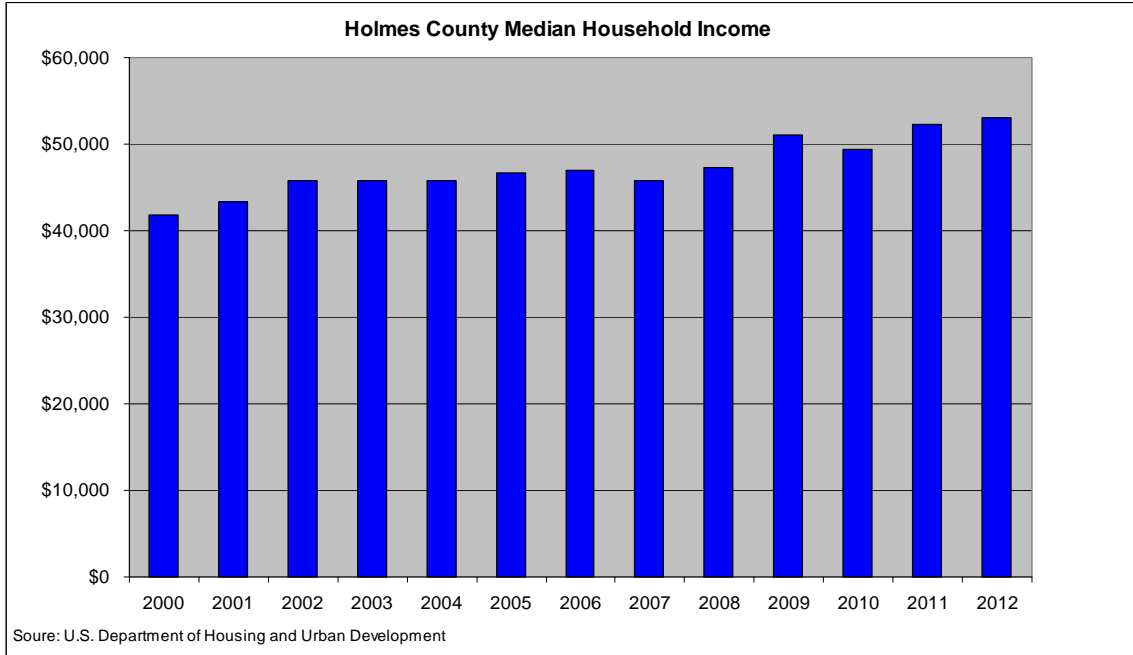
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$41,800	-
2001	\$43,300	3.6%
2002	\$45,700	5.5%
2003	\$45,800	0.2%
2004	\$45,800	0.0%
2005	\$46,650	1.9%
2006	\$47,000	0.8%
2007	\$45,800	-2.6%
2008	\$47,200	3.1%
2009	\$51,100	8.3%
2010	\$49,400	-3.3%
2011	\$52,300	5.9%
2012	\$53,000	1.3%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	210	119	35	29	38	431
\$10,000 TO \$19,999	197	119	81	49	33	479
\$20,000 TO \$29,999	145	163	108	59	46	522
\$30,000 TO \$39,999	82	239	85	101	109	615
\$40,000 TO \$49,999	30	66	80	77	20	272
\$50,000 TO \$59,999	12	45	46	18	16	138
\$60,000 TO \$74,999	8	11	22	11	16	69
\$75,000 TO \$99,999	5	4	15	6	9	39
\$100,000 TO \$124,999	2	3	8	4	4	21
\$125,000 TO \$149,999	0	1	2	0	0	3
\$150,000 TO \$199,999	1	2	4	1	2	10
\$200,000 & OVER	2	1	2	1	2	8
TOTAL	694	773	488	357	296	2,608

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	258	114	32	29	40	473
\$10,000 TO \$19,999	244	119	80	46	33	523
\$20,000 TO \$29,999	155	145	97	51	42	490
\$30,000 TO \$39,999	106	253	94	113	121	686
\$40,000 TO \$49,999	46	88	116	93	31	374
\$50,000 TO \$59,999	18	49	54	25	19	164
\$60,000 TO \$74,999	25	13	47	21	24	130
\$75,000 TO \$99,999	11	10	29	14	20	84
\$100,000 TO \$124,999	7	4	15	7	10	44
\$125,000 TO \$149,999	3	2	9	5	4	24
\$150,000 TO \$199,999	1	2	5	0	3	12
\$200,000 & OVER	6	4	7	3	7	28
TOTAL	879	803	585	409	354	3,031

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	267	115	31	30	37	479
\$10,000 TO \$19,999	259	116	78	46	32	530
\$20,000 TO \$29,999	151	134	92	53	42	472
\$30,000 TO \$39,999	103	237	94	114	123	670
\$40,000 TO \$49,999	46	86	120	104	33	390
\$50,000 TO \$59,999	18	50	59	25	19	171
\$60,000 TO \$74,999	26	14	52	25	26	143
\$75,000 TO \$99,999	16	11	35	15	24	101
\$100,000 TO \$124,999	8	4	15	7	11	45
\$125,000 TO \$149,999	3	3	9	4	4	23
\$150,000 TO \$199,999	1	2	5	0	4	12
\$200,000 & OVER	7	4	7	5	8	32
TOTAL	904	777	596	427	363	3,067

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 Holmes County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	137	71	0	0	0	208
\$10,000 TO \$19,999	117	56	4	0	0	177
\$20,000 TO \$29,999	16	31	0	0	0	47
\$30,000 TO \$39,999	8	31	0	0	0	39
\$40,000 TO \$49,999	5	11	8	17	0	41
\$50,000 TO \$59,999	4	7	3	0	0	14
\$60,000 TO \$74,999	1	6	3	1	3	14
\$75,000 TO \$99,999	2	2	4	1	4	13
\$100,000 TO \$124,999	1	2	1	1	0	5
\$125,000 TO \$149,999	0	1	0	0	0	1
\$150,000 TO \$199,999	0	2	0	0	0	2
\$200,000 & OVER	0	1	0	0	0	1
TOTAL	290	221	23	20	7	560

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	72	0	0	0	244
\$10,000 TO \$19,999	157	65	5	0	0	227
\$20,000 TO \$29,999	22	36	0	0	0	58
\$30,000 TO \$39,999	13	40	0	0	0	53
\$40,000 TO \$49,999	13	21	20	25	0	79
\$50,000 TO \$59,999	5	10	3	0	0	18
\$60,000 TO \$74,999	10	6	10	3	2	31
\$75,000 TO \$99,999	3	5	6	2	4	21
\$100,000 TO \$124,999	3	2	4	1	4	15
\$125,000 TO \$149,999	1	2	2	2	1	8
\$150,000 TO \$199,999	0	2	0	0	1	3
\$200,000 & OVER	0	3	0	0	2	6
TOTAL	400	265	51	33	15	763

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	78	0	0	0	269
\$10,000 TO \$19,999	182	72	5	0	0	259
\$20,000 TO \$29,999	28	38	0	0	0	66
\$30,000 TO \$39,999	15	50	0	0	0	64
\$40,000 TO \$49,999	14	25	24	32	0	96
\$50,000 TO \$59,999	6	12	4	0	0	22
\$60,000 TO \$74,999	12	7	11	4	2	37
\$75,000 TO \$99,999	6	5	9	3	5	28
\$100,000 TO \$124,999	4	2	5	1	4	17
\$125,000 TO \$149,999	1	2	2	1	1	7
\$150,000 TO \$199,999	0	2	0	0	2	4
\$200,000 & OVER	1	4	0	1	2	9
TOTAL	461	297	61	43	17	878

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 Holmes County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	144	128	4	0	0	277
\$10,000 TO \$19,999	226	203	7	16	15	468
\$20,000 TO \$29,999	168	390	59	23	7	647
\$30,000 TO \$39,999	84	332	77	26	30	549
\$40,000 TO \$49,999	48	188	41	20	30	328
\$50,000 TO \$59,999	13	193	83	4	14	308
\$60,000 TO \$74,999	9	128	67	24	22	250
\$75,000 TO \$99,999	7	97	47	15	29	195
\$100,000 TO \$124,999	3	23	15	9	13	63
\$125,000 TO \$149,999	0	13	7	4	6	30
\$150,000 TO \$199,999	1	9	4	3	2	19
\$200,000 & OVER	1	13	9	4	5	32
TOTAL	705	1,718	421	148	173	3,166

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	105	3	0	0	255
\$10,000 TO \$19,999	228	155	7	17	15	421
\$20,000 TO \$29,999	196	364	74	21	11	666
\$30,000 TO \$39,999	99	331	76	32	29	566
\$40,000 TO \$49,999	94	281	74	29	49	526
\$50,000 TO \$59,999	16	212	83	5	38	354
\$60,000 TO \$74,999	17	178	126	35	54	410
\$75,000 TO \$99,999	15	161	89	31	39	334
\$100,000 TO \$124,999	7	71	44	12	24	158
\$125,000 TO \$149,999	1	24	17	7	10	60
\$150,000 TO \$199,999	1	21	12	7	7	49
\$200,000 & OVER	3	23	16	8	11	61
TOTAL	824	1,925	619	205	287	3,860

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	154	102	3	0	0	260
\$10,000 TO \$19,999	236	154	5	19	13	426
\$20,000 TO \$29,999	212	384	80	24	12	713
\$30,000 TO \$39,999	112	363	86	35	35	631
\$40,000 TO \$49,999	108	292	82	35	54	570
\$50,000 TO \$59,999	19	236	93	8	44	399
\$60,000 TO \$74,999	21	192	138	40	59	450
\$75,000 TO \$99,999	14	174	104	37	44	373
\$100,000 TO \$124,999	8	84	51	16	30	190
\$125,000 TO \$149,999	3	33	19	8	15	79
\$150,000 TO \$199,999	1	27	16	8	8	60
\$200,000 & OVER	4	29	18	10	12	73
TOTAL	894	2,071	694	239	327	4,225

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Holmes County Site PMA is based primarily in three sectors. Manufacturing (which comprises 22.9%), Retail Trade and Health Care & Social Assistance comprise over 52% of the Site PMA labor force. Employment in the Holmes County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	20	1.3%	76	0.5%	3.8
MINING	15	1.0%	194	1.2%	12.9
UTILITIES	4	0.3%	45	0.3%	11.3
CONSTRUCTION	193	12.9%	1,264	8.0%	6.5
MANUFACTURING	120	8.0%	3,630	22.9%	30.3
WHOLESALE TRADE	86	5.7%	1,167	7.4%	13.6
RETAIL TRADE	303	20.2%	3,037	19.2%	10.0
TRANSPORTATION & WAREHOUSING	51	3.4%	372	2.3%	7.3
INFORMATION	17	1.1%	63	0.4%	3.7
FINANCE & INSURANCE	44	2.9%	445	2.8%	10.1
REAL ESTATE & RENTAL & LEASING	30	2.0%	117	0.7%	3.9
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	57	3.8%	200	1.3%	3.5
MANAGEMENT OF COMPANIES & ENTERPRISES	2	0.1%	97	0.6%	48.5
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	43	2.9%	256	1.6%	6.0
EDUCATIONAL SERVICES	28	1.9%	603	3.8%	21.5
HEALTH CARE & SOCIAL ASSISTANCE	77	5.1%	1,617	10.2%	21.0
ARTS, ENTERTAINMENT & RECREATION	20	1.3%	120	0.8%	6.0
ACCOMMODATION & FOOD SERVICES	103	6.9%	1,122	7.1%	10.9
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	176	11.8%	447	2.8%	2.5
PUBLIC ADMINISTRATION	95	6.3%	965	6.1%	10.2
NONCLASSIFIABLE	13	0.9%	2	0.0%	0.2
TOTAL	1,497	100.0%	15,839	100.0%	10.6

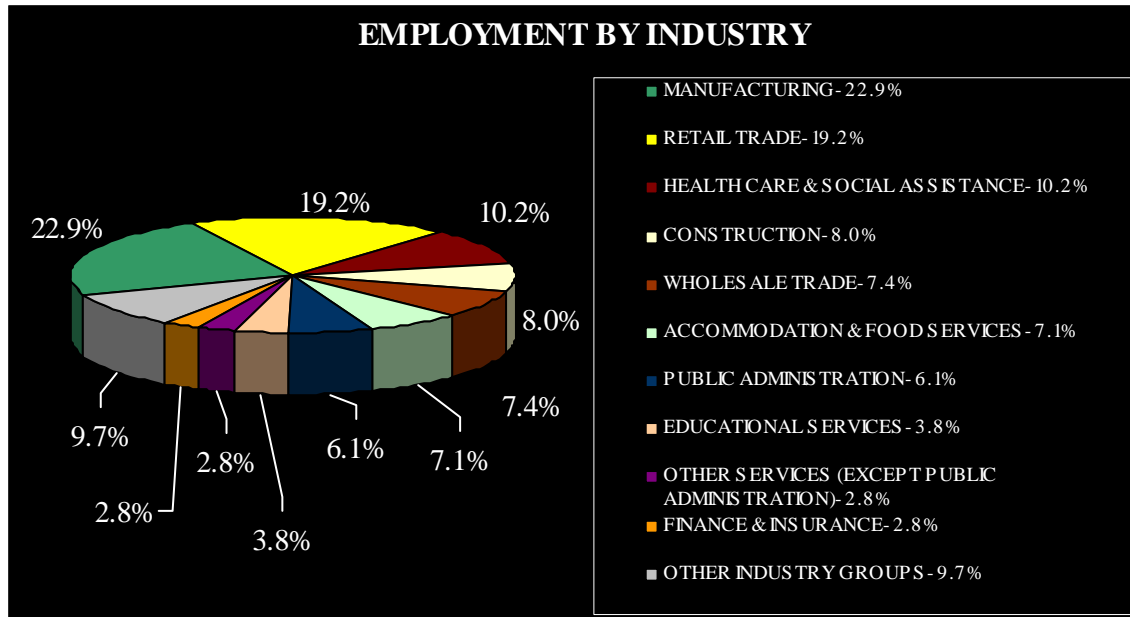
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

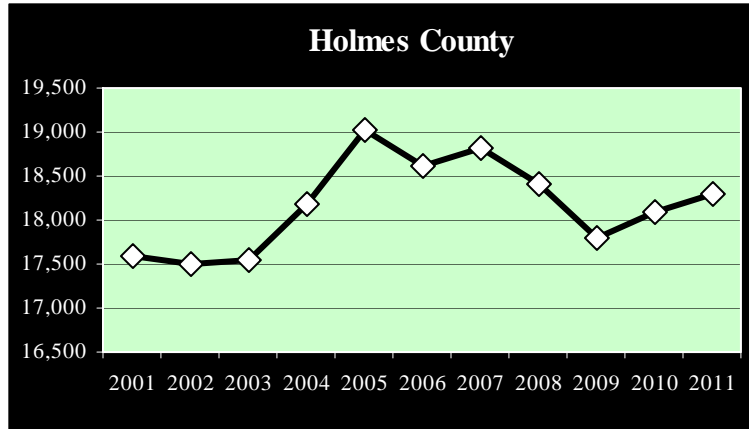
Excluding 2011, the employment base has declined by 2.8% over the past five years in Holmes County, less than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

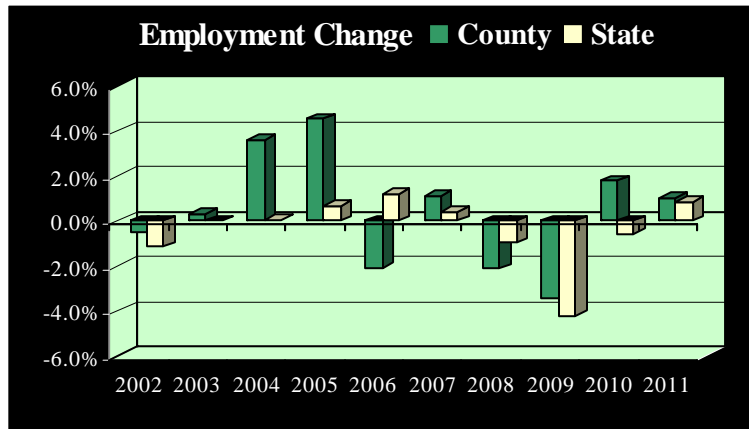
YEAR	TOTAL EMPLOYMENT					
	HOLMES COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	17,595	-	5,566,735	-	138,241,767	-
2002	17,504	-0.5%	5,503,109	-1.1%	137,936,674	-0.2%
2003	17,555	0.3%	5,498,936	-0.1%	138,386,944	0.3%
2004	18,191	3.6%	5,502,533	0.1%	139,988,842	1.2%
2005	19,016	4.5%	5,537,419	0.6%	142,328,023	1.7%
2006	18,614	-2.1%	5,602,764	1.2%	144,990,053	1.9%
2007	18,818	1.1%	5,626,086	0.4%	146,397,565	1.0%
2008	18,419	-2.1%	5,570,514	-1.0%	146,068,942	-0.2%
2009	17,785	-3.4%	5,334,774	-4.2%	140,721,692	-3.7%
2010	18,099	1.8%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	18,287	1.0%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



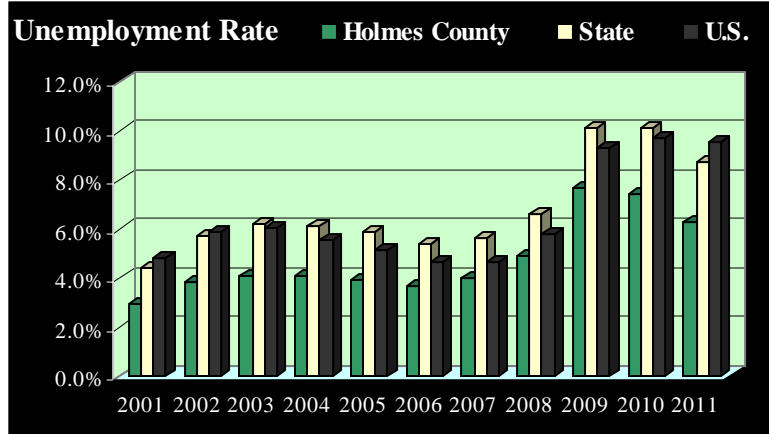
The following table illustrates the percent change in employment for Holmes County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	HOLMES COUNTY	OHIO	UNITED STATES
2001	2.9%	4.4%	4.8%
2002	3.8%	5.7%	5.8%
2003	4.1%	6.2%	6.0%
2004	4.1%	6.1%	5.6%
2005	3.9%	5.9%	5.2%
2006	3.7%	5.4%	4.7%
2007	4.0%	5.6%	4.7%
2008	4.9%	6.6%	5.8%
2009	7.7%	10.1%	9.3%
2010	7.4%	10.1%	9.7%
2011*	6.3%	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 Holmes County.

IN-PLACE EMPLOYMENT HOLMES COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	16,054	-	-
2002	16,026	-28	-0.2%
2003	16,321	295	1.8%
2004	16,932	611	3.7%
2005	17,491	559	3.3%
2006	17,212	-279	-1.6%
2007	17,314	102	0.6%
2008	16,935	-379	-2.2%
2009	16,238	-697	-4.1%
2010	16,406	168	1.0%
2011*	16,849	443	2.7%

Source: Department of Labor, Bureau of Labor Statistics

*Through June

Data for 2010, the most recent year that year-end figures are available, indicates in-place employment in Holmes County to be 90.6% of the total Holmes County employment.

The 10 largest employers in Holmes County comprise a total of more than 3,000 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
CASE FARMS	POULTRY	600
OVERHEAD DOOR/ WAYNE DALTON	MANUFACTURING	400
KIEM LUMBER	LUMBER	350
POMERENE HOSPITAL	HEALTH CARE	350
WEST HOLMES LOCAL SCHOOL BOARD	EDUCATION	325
WEAVER LEATHER PRODUCTS	MANUFACTURING	300
INTERNAL AUTOMOTIVE COMPONENTS	MANUFACTURING	265
POROVA DOOR	MANUFACTURING	240
ROBIN INDUSTRIES	MANUFACTURING	240
REXAM	MANUFACTURING	175
TOTAL		3,245

Source: Holmes County Economic Development Council, 2011

According to county representatives and Shawn Starlin, executive director of the Holmes County Economic Development Council, Holmes County is predominantly rural and has no large metropolitan or densely populated areas. The county is home to the world's largest population of Amish residents, which draw many visitors to the area, thus making tourism an important sector of the local economy. The largest employers are considered stable at this time.

While the economy remains in rebound mode, it is starting to show signs of recovery in Holmes County. Holmes County's economy is showing growth in areas such as the service sector, manufacturing and construction. These areas saw modest growth over the past year, after enduring temporary production shut downs, voluntary leaves of absence or reductions in pay during the height of the recession.

There was one WARN notice in the past two years: Sperry and Rice Manufacturing in Killbuck laid off 67 workers in August 2010 due to the slow economy.

In the fall of 2009, Overhead Door announced the purchase of Wayne Dalton's commercial and residential door business. Under its new leadership, Wayne Dalton planned to create 150 new manufacturing and administrative jobs over the next three years, while putting into place new production lines in order to meet consumer demand. In 2011 another member of the Overhead Door family, Genie Co., announced its arrival in Mount Hope.

The county is a meaningful player in what many see as a coming energy boom. The potentially valuable shale formation now includes the deeper Utica Shale in Eastern Ohio from Trumbull County to Stark County and south along the Ohio River.

Pride of the Hills Manufacturing manufactures, installs and services pressure vessels, piping and related systems used in the oil and gas industry. They have doubled employment to 100 workers due to the increased interest in the Utica Shale and fossil fuel harvesting projects using horizontal collection methods.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	8,729	77.0%	9,578	76.3%
RENTER-OCCUPIED	2,608	23.0%	2,976	23.7%
TOTAL-OCCUPIED UNITS*	11,337	92.3%	12,554	100.0%
FOR RENT	159	16.9%	246	22.1%
RENTED, NOT OCCUPIED	N/A	N/A	12	1.1%
FOR SALE ONLY	86	9.1%	93	8.4%
SOLD, NOT OCCUPIED	N/A	N/A	24	2.2%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	91	45.5%	416	37.4%
ALL OTHER VACANTS	178	18.9%	321	28.9%
TOTAL VACANT UNITS	943	7.7%	1,112	8.1%
TOTAL	12,280	100.0%	13,666	100.0%
SUBSTANDARD UNITS**	175	1.5%	143	1.1%

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	8,729	77.0%	8,609	120	1.4%
	RENTER-OCCUPIED	2,608	23.0%	2,553	55	2.1%
	TOTAL	11,337	100.0%	11,162	175	1.5%
2010 (ACS)	OWNER-OCCUPIED	9,551	78.8%	9,432	119	1.2%
	RENTER-OCCUPIED	2,569	21.2%	2,545	24	0.9%
	TOTAL	12,120	100.0%	11,977	143	1.2%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	349	3.7%	45	1.8%
2000 TO 2004	944	9.9%	150	5.8%
1990 TO 1999	1,652	17.3%	360	14.0%
1980 TO 1989	1,033	10.8%	480	18.7%
1970 TO 1979	1,304	13.7%	354	13.8%
1960 TO 1969	659	6.9%	259	10.1%
1950 TO 1959	756	7.9%	138	5.4%
1940 TO 1949	448	4.7%	102	4.0%
1939 OR EARLIER	2,406	25.2%	681	26.5%
TOTAL	9,551	100.0%	2,569	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	9,026	79.6%	10,382	85.7%
2 TO 4	639	5.6%	420	3.5%
5 TO 19	155	1.4%	116	1.0%
20 TO 49	69	0.6%	83	0.7%
50 OR MORE	11	0.1%	7	0.1%
MOBILE HOME, BOAT, RV, VAN, ETC.	1,437	12.7%	1,112	9.2%
TOTAL	11,337	100.0%	12,120	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	8,723	76.9%	9,551	78.8%
0.50 OR LESS OCCUPANTS PER ROOM	5,149	59.0%	5,548	58.1%
0.51 TO 1.00 OCCUPANTS PER ROOM	3,063	35.1%	3,628	38.0%
1.01 TO 1.50 OCCUPANTS PER ROOM	412	4.7%	318	3.3%
1.51 TO 2.00 OCCUPANTS PER ROOM	74	0.8%	33	0.3%
2.01 OR MORE OCCUPANTS PER ROOM	25	0.3%	24	0.3%
RENTER-OCCUPIED	2,614	23.1%	2,569	21.2%
0.50 OR LESS OCCUPANTS PER ROOM	1,673	64.0%	1,711	66.6%
0.51 TO 1.00 OCCUPANTS PER ROOM	806	30.8%	825	32.1%
1.01 TO 1.50 OCCUPANTS PER ROOM	112	4.3%	22	0.9%
1.51 TO 2.00 OCCUPANTS PER ROOM	16	0.6%	11	0.4%
2.01 OR MORE OCCUPANTS PER ROOM	7	0.3%	0	0.0%
TOTAL	11,337	100.0%	12,120	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
HOLMES COUNTY	13.9%	23.2%
32 APPALACHIAN OHIO COUNTIES	26.3%	38.5%
OHIO	27.4%	40.0%

Source: Census 2000; American Community Survey (ACS)

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

BUILDING PERMIT DATA – HOLMES COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	15	29	139	135	142	9	8	15	1	3
UNITS IN SINGLE-FAMILY STRUCTURES	10	11	135	113	105	9	8	3	1	3
UNITS IN ALL MULTI-FAMILY STRUCTURES	5	18	4	22	37	0	0	12	0	0
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	0	4	0	0	0	0	0	0	0
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	7	0	0	0	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	5	18	0	22	30	0	0	12	0	0

		HOLMES COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			582
LESS THAN 20.0 PERCENT		0	
20.0 TO 24.9 PERCENT		0	
25.0 TO 29.9 PERCENT		20	
30.0 TO 34.9 PERCENT		28	
35.0 PERCENT OR MORE		306	
NOT COMPUTED		228	
\$10,000 TO \$19,999:			333
LESS THAN 20.0 PERCENT		0	
20.0 TO 24.9 PERCENT		11	
25.0 TO 29.9 PERCENT		21	
30.0 TO 34.9 PERCENT		16	
35.0 PERCENT OR MORE		213	
NOT COMPUTED		72	
\$20,000 TO \$34,999:			686
LESS THAN 20.0 PERCENT		220	
20.0 TO 24.9 PERCENT		102	
25.0 TO 29.9 PERCENT		104	
30.0 TO 34.9 PERCENT		65	
35.0 PERCENT OR MORE		77	
NOT COMPUTED		118	
\$35,000 TO \$49,999:			482
LESS THAN 20.0 PERCENT		357	
20.0 TO 24.9 PERCENT		61	
25.0 TO 29.9 PERCENT		27	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		37	
\$50,000 TO \$74,999:			322
LESS THAN 20.0 PERCENT		302	
20.0 TO 24.9 PERCENT		11	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		9	
\$75,000 TO \$99,999:			93
LESS THAN 20.0 PERCENT		73	
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		20	
\$100,000 OR MORE:			71
LESS THAN 20.0 PERCENT		40	
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		31	
	TOTAL	2,569	

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Holmes 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	2	35	5	85.7%
MARKET-RATE/TAX CREDIT/GOVERNMENT-SUBSIDIZED	1	49	0	100.0%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	1	68	11	83.8%
GOVERNMENT-SUBSIDIZED	3	56	3	94.6%
TOTAL	7	208	19	90.9%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	3	6.8%	0	0.0%	\$601
TWO-BEDROOM	1.0	37	84.1%	5	13.5%	\$665
TWO-BEDROOM	2.0	4	9.1%	0	0.0%	\$665
TOTAL MARKET RATE		44	100.0%	5	11.4%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	55	72.4%	0	0.0%	N/A
TWO-BEDROOM	1.0	21	27.6%	6	28.6%	N/A
TOTAL TAX CREDIT		76	100.0%	6	7.9%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	48	54.5%	0	0.0%	N/A
TWO-BEDROOM	1.0	28	31.8%	8	28.6%	N/A
THREE-BEDROOM	1.0	8	9.1%	0	0.0%	N/A
FOUR-BEDROOM	2.0	4	4.5%	0	0.0%	N/A
TOTAL TAX CREDIT		88	100.0%	8	9.1%	-
GRAND TOTAL		208	100.0%	19	9.1%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	0	0.0%
1960 TO 1969	1	100.0%
1970 TO 1979	68	16.2%
1980 TO 1989	66	10.6%
1990 TO 1999	73	0.0%
2000 TO 2004	0	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	208	9.1%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	1	9	0.0%
B-	1	34	11.8%
C-	1	1	100.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	2	52	0.0%
B-	2	92	12.0%
C	1	20	15.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	13	123	19	84.6%
SENIOR (AGE 55+)	5	85	0	100.0%
TOTAL	18	208	19	90.9%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	164	14	91.5%
40% - 60% AMHI (TAX CREDIT)	0	0	-
0-60% AMHI (ALL AFFORDABLE)	164	14	91.5%

*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+)	76	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	76	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 Holmes County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Holmes County is \$129,032. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$129,032 home is \$899, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$129,032
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$122,580
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$658
ESTIMATED TAXES AND INSURANCE*	\$165
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$77
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$899

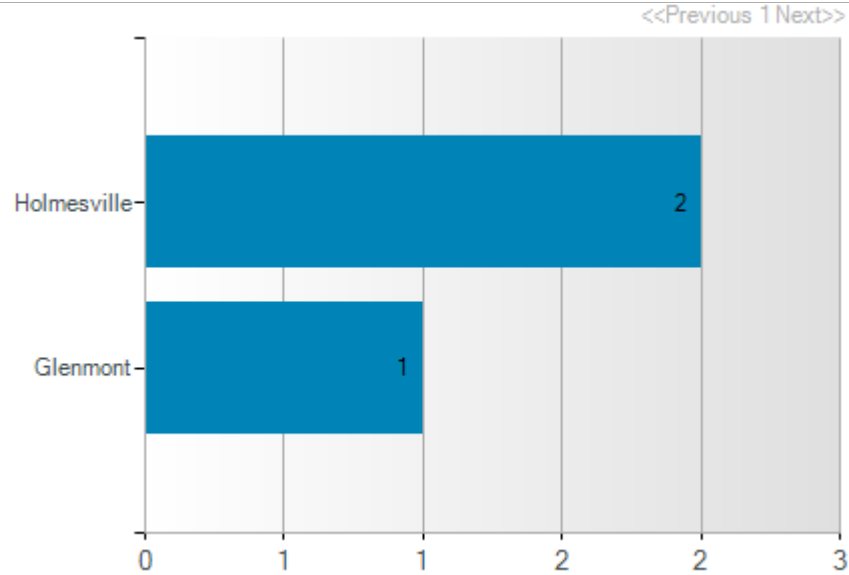
*Estimated at 25% of principal and interest

**Estimated at 0.75% of mortgaged amount

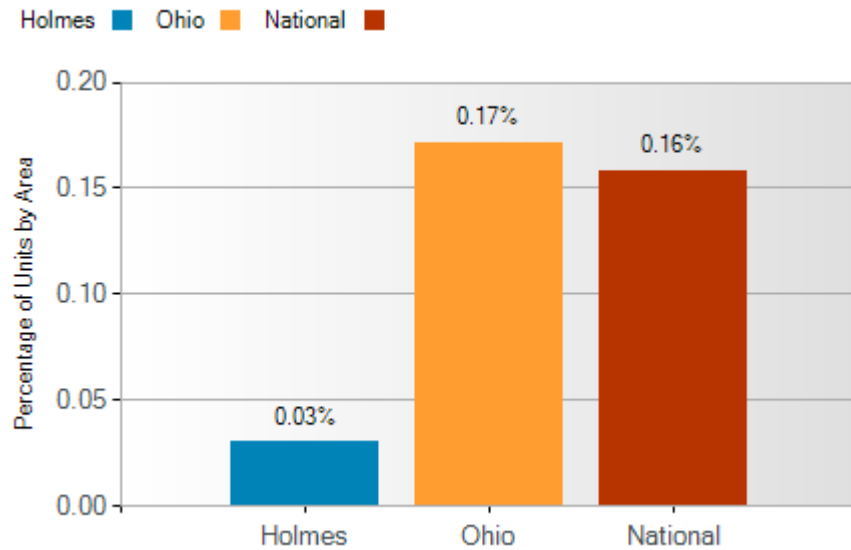
Foreclosure Analysis

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

Foreclosure Activity Counts - Holmes County, OH



Geographical Comparison - Holmes 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	\$16,890	\$21,120	\$25,340	\$33,780
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$19,270	\$24,090	\$28,910	\$38,540
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$21,700	\$27,120	\$32,550	\$43,390
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$24,080	\$30,100	\$36,120	\$48,150
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$26,010	\$32,510	\$39,010	\$52,020
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$53,000				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$59,600			

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

RENTER HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	1,151	\$0	\$26,010	1,292	12.3%
41% - 60% AMHI	\$23,161	\$34,740	660	\$26,011	\$39,010	792	20.0%
61% - 80% AMHI	\$34,741	\$46,320	597	\$39,011	\$52,020	490	-17.9%
OVER 80% AMHI	\$46,321	NO LIMIT	624	\$52,021	NO LIMIT	492	-21.2%

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	1,544	\$0	\$26,010	1,884	22.0%
41% - 60% AMHI	\$23,161	\$34,740	1,386	\$26,011	\$39,010	1,649	19.0%
61% - 80% AMHI	\$34,741	\$46,320	1,582	\$39,011	\$52,020	1,874	18.5%
OVER 80% AMHI	\$46,321	NO LIMIT	5,229	\$52,021	NO LIMIT	4,851	-7.2%

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	2,695	\$0	\$26,010	3,176	17.8%
41% - 60% AMHI	\$23,161	\$34,740	2,046	\$26,011	\$39,010	2,441	19.3%
61% - 80% AMHI	\$34,741	\$46,320	2,179	\$39,011	\$52,020	2,364	8.5%
OVER 80% AMHI	\$46,321	NO LIMIT	5,853	\$52,021	NO LIMIT	5,343	-8.7%

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	407	\$0	\$19,270	509	25.1%
41% - 60% AMHI	\$17,161	\$25,740	97	\$19,271	\$28,910	78	-19.6%
61% - 80% AMHI	\$25,741	\$34,320	48	\$28,911	\$38,540	62	29.2%
OVER 80% AMHI	\$34,321	NO LIMIT	211	\$38,541	NO LIMIT	229	8.5%

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	557	\$0	\$19,270	655	17.6%
41% - 60% AMHI	\$17,161	\$25,740	502	\$19,271	\$28,910	666	32.7%
61% - 80% AMHI	\$25,741	\$34,320	527	\$28,911	\$38,540	617	17.1%
OVER 80% AMHI	\$34,321	NO LIMIT	2,273	\$38,541	NO LIMIT	2,286	0.6%

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

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

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	964	\$0	\$19,270	1,164	20.7%
41% - 60% AMHI	\$17,161	\$25,740	599	\$19,271	\$28,910	744	24.2%
61% - 80% AMHI	\$25,741	\$34,320	575	\$28,911	\$38,540	679	18.1%
OVER 80% AMHI	\$34,321	NO LIMIT	2,484	\$38,541	NO LIMIT	2,515	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	986	\$0	\$32,510	1,123	13.9%
SENIOR (AGE 62+)	\$0	\$21,450	404	\$0	\$24,090	474	17.3%
ALL	\$0	\$28,950	1,435	\$0	\$32,510	1,649	14.9%

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)	(164 + 198 HCV) 362	0	(164 + 198 HCV*) 362
Number of Income-Eligible Renter Households	1,435	660	1,811
Existing Affordable Housing Penetration Rate – 2012	= %	N/A	= %
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)	76	0	76
Number of Income-Eligible Renter Households	404	97	504
Penetration Rate – 2012	= 18.8%	N/A	= 15.1%

*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)	(164 + 198 HCV) 362	0	(164 + 198 HCV*) 362
Number of Income-Eligible Renter Households	1,649	792	2,084
Existing Affordable Housing Penetration Rate – 2017	= 22.0%	N/A	= 17.4%
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)	76	0	76
Number of Income-Eligible Renter Households	474	78	587
Penetration Rate – 2017	= 16.0%	N/A	= 12.9%

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

I. POTENTIAL “UN-MET” HOUSING NEED

POTENTIAL “UN-MET” HOUSING NEED

AMHI LEVEL	2012		2017	
	OVERALL	SENIOR	OVERALL	SENIOR
0%-50% AMHI (SUBSIDIZED)	1,073	328	1,287	398
41%-60% AMHI (TAX CREDIT)	660	97	792	78

J. OVERVIEW AND INTERVIEWS

Holmes County is very rural, largely wooded and located in east central Ohio. Columbus, Ohio is located approximately 80 miles to the southwest and Canton, Ohio is located approximately 40 miles to the northeast.

The village of Millersburg, the county seat, is the largest community in the county; other communities include Berlin, Charm, Glenmont, Holmesville, Killbuck, Mount Hope, Walnut Creek and Winesburg.

Some of the county's important roadways are U.S. Highway 62 and State Routes 39, 60, 514 and 567. The county is a popular tourist destination offering wineries, museums, antique shops, theaters, historic sites, outdoor recreational activities, craft shops and festivals.

The significant Amish and Mennonite communities provide the most popular tourist destinations in the county. Members of these religious communities are not typically renters.

Pomerene Hospital is located in Millersburg. The West Fork Community & Senior Center, also in Millersburg, provides senior services. A few independent living retirement communities and assisted living facilities are also located within the county.

The Holmes County District Public Library has branches in Millersburg and Walnut Creek and also provides bookmobile service.

The county has three public school systems and two private school systems.

The University of Akron Wayne College, located in Millersburg, offers a variety of continuing education programs for area residents of all ages.

The largest concentration of single-family housing is in Millersburg. Housing in Millersburg is generally older than 30 years and ranges in quality from poor to good. Some single-family housing surrounding Millersburg is less than 30 years old and is generally in good condition.

Typically, multifamily rental housing is located in and around Millersburg. Much of the multifamily rental housing is between 20 and 30 years old and is in from fair to good condition. Three multifamily rental properties in the county are government-subsidized, one property is market-rate and three properties are Tax Credit. Nearly all the multifamily properties in the county have between 20 and 60 units. There are also a number of single-family home rentals.

Rob Starner, a real estate agent and appraiser with Countywide Realty in Millersburg, stated that most area residents would like to own a home. Rob continued by saying that he receives the most calls for single-family homes located on several acres in rural areas of the county. He also noted that many of the single-family homes in the villages are for sale because their previous owners have moved to homes on larger lots.

Jim Schrock, property manager of Sunshine Villa, a Tax Credit, market-rate and government-subsidized property in Millersburg, stated that, due to the close knit nature of the area, many locals live with their parents, until they can afford to buy a home. Mr. Schrock said that often, when a family home is on several acres in a rural area, the children (when they reach adulthood) will purchase manufactured homes and situate them there. He did say, nonetheless, that older area residents, more often than not, look for the ease of apartment living.

Housing in the villages of the county is generally older than 30 years and ranges in condition from dilapidated to fair.

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

Most manufactured homes in the county are older than 30 years and are in from dilapidated to average condition. Much of the existing manufactured homes in the county are occupied by owners, while are rented.