

## 16. Jackson County

### A. GENERAL DESCRIPTION

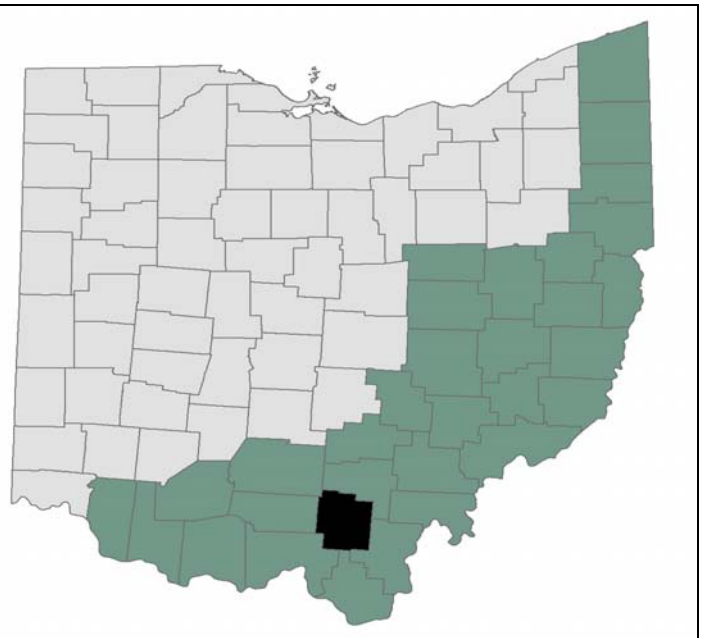
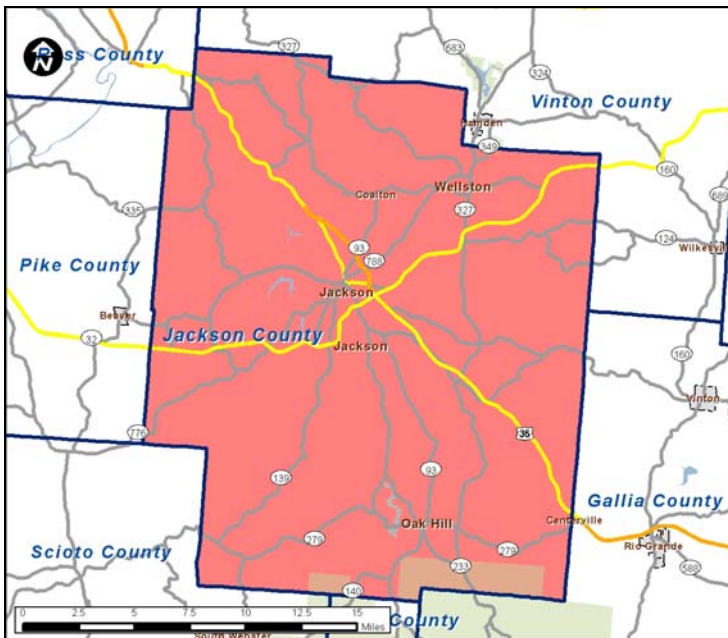
County Seat: Jackson  
County Size: 420.3 square miles

2000 (Census) Population: 32,640  
2010 (Census) Population: 33,225  
Population Change: +585 (1.8%)

2000 (Census) Households: 12,619  
2010 (Census) Households: 13,010  
Household Change: +391 (3.1%)

2000 (Census) Median Household Income: \$30,253  
2010 (American Community Survey) Median Household Income: \$34,044  
Income Change: +\$3,791 (12.5%)

2000 (Census) Median Home Value: \$65,500  
2010 (American Community Survey) Median Home Value: \$88,600  
Home Value Change: +\$23,100 (35.3%)



**B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS**

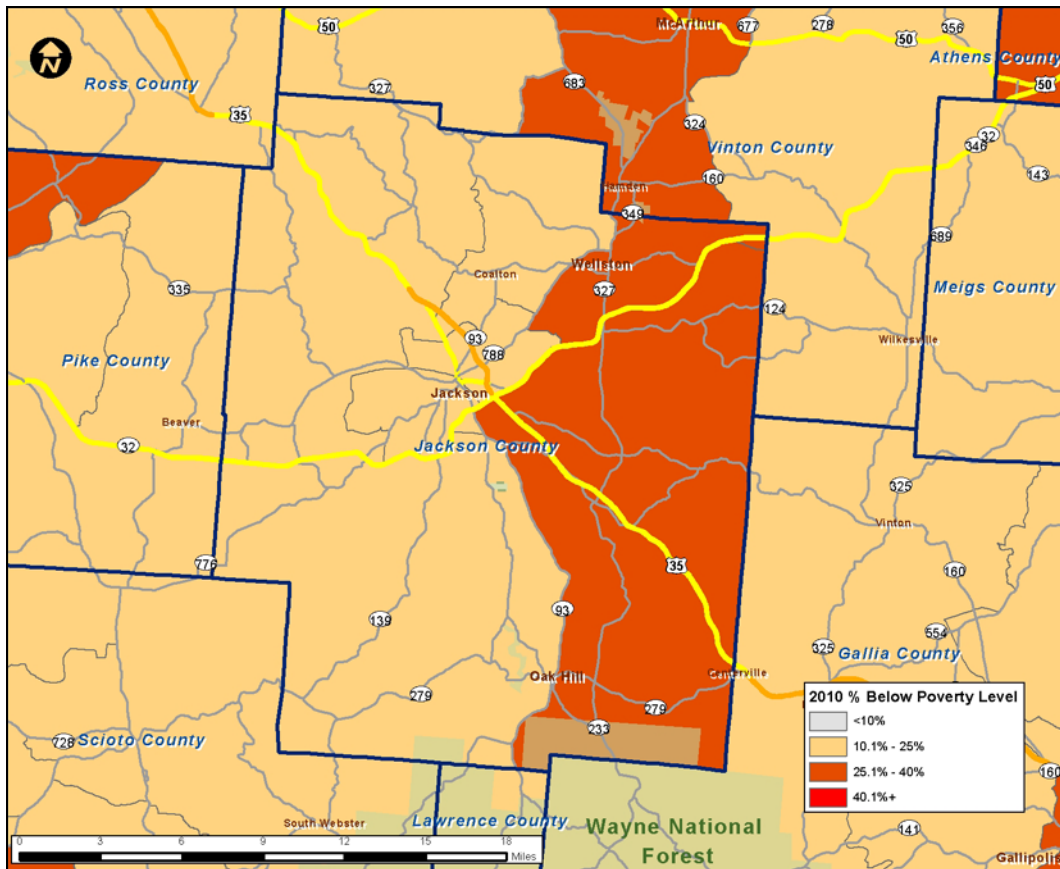
**1. POPULATION TRENDS**

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	POPULATION	32,640	33,225	33,197	33,283
	POPULATION CHANGE	-	585	-28	86
	PERCENT CHANGE	-	1.8%	-0.1%	0.3%
<b>COUNTY SEAT: JACKSON</b>	POPULATION	6,184	6,125	6,063	6,027
	POPULATION CHANGE	-	-59	-62	-36
	PERCENT CHANGE	-	-1.0%	-1.0%	-0.6%

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	5,286	16.5%	7,677	23.3%
POPULATION NOT LIVING IN POVERTY	26,817	83.5%	25,239	76.7%
<b>TOTAL</b>	<b>32,103</b>	<b>100.0%</b>	<b>32,916</b>	<b>100.0%</b>

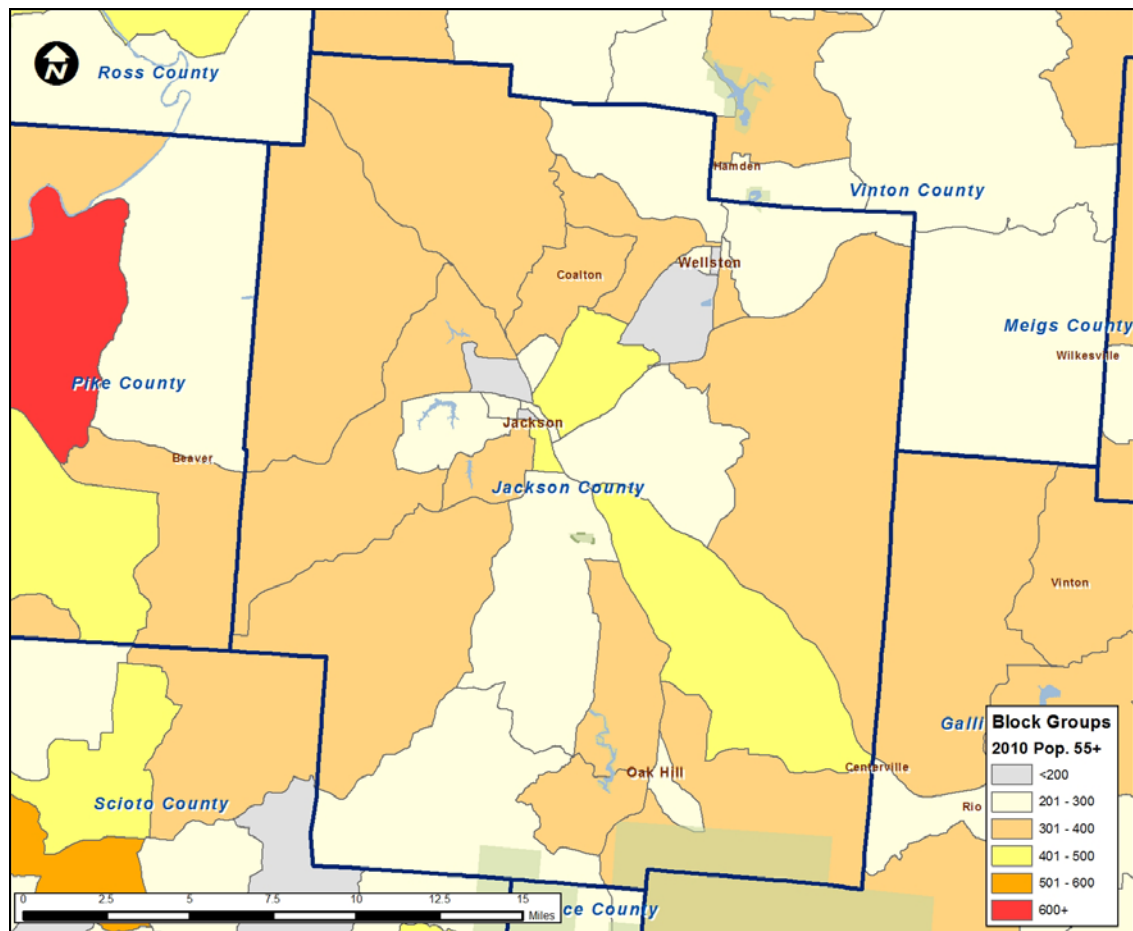
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	9,334	28.6%	8,990	27.1%	8,605	25.9%	-385	-4.3%
20 TO 24	1,991	6.1%	1,926	5.8%	1,904	5.7%	-22	-1.1%
25 TO 34	4,374	13.4%	4,017	12.1%	4,103	12.3%	86	2.1%
35 TO 44	4,989	15.3%	4,327	13.0%	4,062	12.2%	-265	-6.1%
45 TO 54	4,465	13.7%	4,823	14.5%	4,258	12.8%	-565	-11.7%
55 TO 64	3,048	9.3%	4,452	13.4%	4,845	14.6%	393	8.8%
65 TO 74	2,360	7.2%	2,648	8.0%	3,386	10.2%	738	27.9%
75 & OVER	2,079	6.4%	2,042	6.1%	2,122	6.4%	80	3.9%
TOTAL	32,640	100.0%	33,225	100.0%	33,283	100.0%	58	0.2%

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

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



## 2. HOUSEHOLD TRENDS

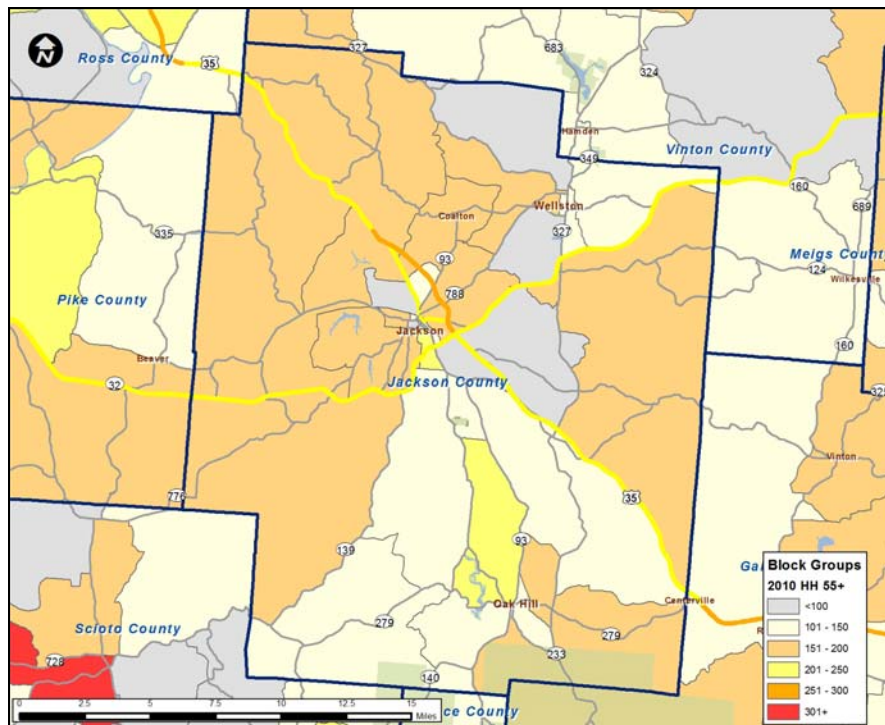
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	HOUSEHOLD	12,619	13,010	13,005	13,069
	HOUSEHOLD CHANGE	-	391	-5	64
	PERCENT CHANGE	-	3.1%	0.0%	0.5%
<b>COUNTY SEAT: JACKSON</b>	HOUSEHOLD	2,667	2,625	2,597	2,587
	HOUSEHOLD CHANGE	-	-42	-28	-10
	PERCENT CHANGE	-	-1.6%	-1.1%	-0.4%

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	590	4.7%	510	3.9%	538	4.1%	28	5.5%
25 TO 34	2,103	16.7%	1,806	13.9%	1,832	14.0%	26	1.4%
35 TO 44	2,555	20.2%	2,264	17.4%	2,021	15.5%	-243	-10.7%
45 TO 54	2,548	20.2%	2,644	20.3%	2,245	17.2%	-399	-15.1%
55 TO 64	1,892	15.0%	2,693	20.7%	2,758	21.1%	65	2.4%
65 TO 74	1,635	13.0%	1,680	12.9%	2,163	16.6%	483	28.8%
75 TO 84	1,008	8.0%	1,066	8.2%	1,040	8.0%	-26	-2.4%
85 & OVER	288	2.3%	347	2.7%	472	3.6%	125	36.0%
<b>TOTAL</b>	<b>12,619</b>	<b>100.0%</b>	<b>13,010</b>	<b>100.0%</b>	<b>13,069</b>	<b>100.0%</b>	<b>59</b>	<b>0.5%</b>

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

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



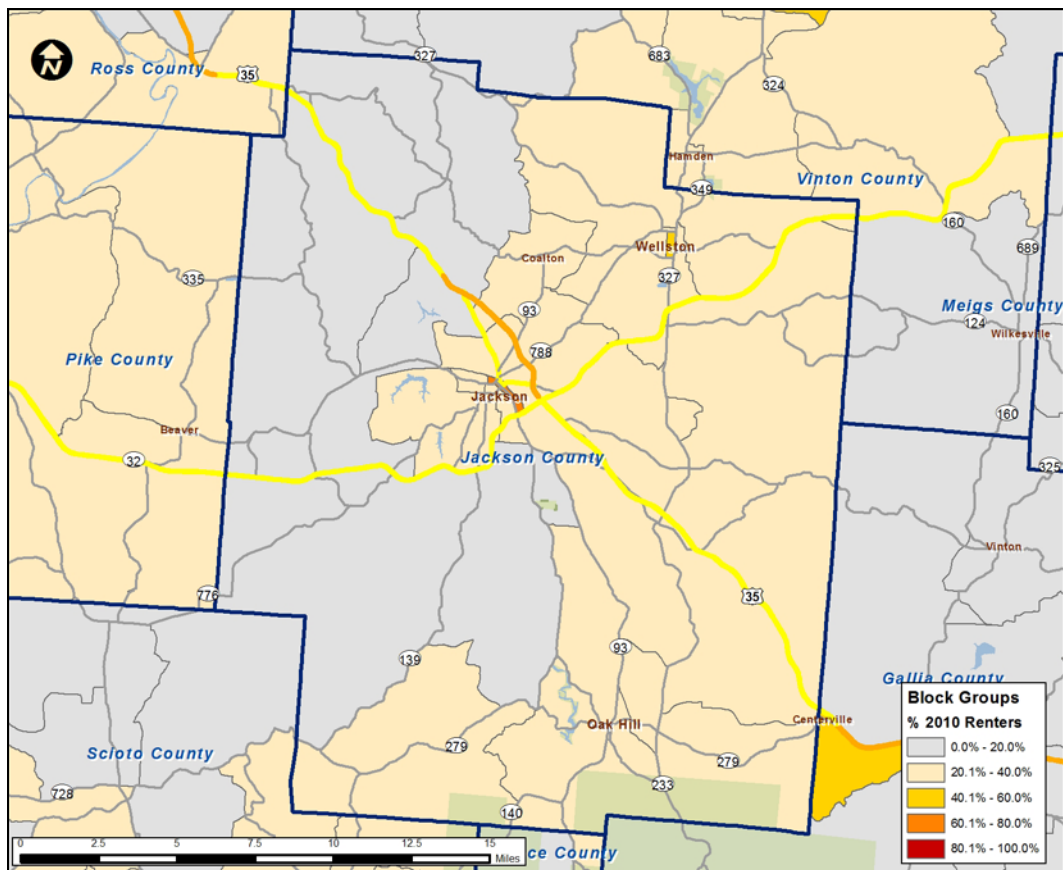
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	9,328	73.9%	9,193	70.7%	9,270	70.9%
RENTER-OCCUPIED	3,291	26.1%	3,817	29.3%	3,799	29.1%
TOTAL	12,619	100.0%	13,010	100.0%	13,069	100.0%

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

TENURE AGE 55+	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,025	83.5%	4,613	79.7%	5,127	79.7%
RENTER-OCCUPIED	798	16.5%	1,173	20.3%	1,307	20.3%
TOTAL	4,823	100.0%	5,786	100.0%	6,434	100.0%

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

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





PERSONS PER RENTER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,313	34.4%	1,436	37.8%	123	9.4%
2 PERSONS	952	24.9%	767	20.2%	-185	-19.4%
3 PERSONS	682	17.9%	740	19.5%	58	8.5%
4 PERSONS	463	12.1%	521	13.7%	58	12.5%
5 PERSONS+	407	10.7%	334	8.8%	-73	-17.9%
TOTAL	3,817	100.0%	3,799	100.0%	-18	-0.5%

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

PERSONS PER OWNER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	2,057	22.4%	2,015	21.7%	-42	-2.0%
2 PERSONS	3,459	37.6%	3,233	34.9%	-226	-6.5%
3 PERSONS	1,595	17.4%	1,760	19.0%	165	10.3%
4 PERSONS	1,225	13.3%	1,435	15.5%	210	17.1%
5 PERSONS+	857	9.3%	827	8.9%	-30	-3.5%
TOTAL	9,193	100.0%	9,270	100.0%	77	0.8%

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	787	67.1%	851	65.1%	64	8.1%
2 PERSONS	212	18.1%	237	18.1%	25	11.7%
3 PERSONS	112	9.5%	136	10.4%	24	21.4%
4 PERSONS	38	3.3%	54	4.1%	16	40.7%
5 PERSONS+	23	2.0%	29	2.2%	6	23.8%
TOTAL	1,173	100.0%	1,307	100.0%	134	11.4%

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

PERSONS PER OWNER HOUSEHOLD AGE 55+	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,566	34.0%	1,714	33.4%	148	9.4%
2 PERSONS	2,220	48.1%	2,411	47.0%	191	8.6%
3 PERSONS	403	8.7%	473	9.2%	70	17.5%
4 PERSONS	201	4.4%	250	4.9%	49	24.5%
5 PERSONS+	223	4.8%	279	5.4%	56	25.2%
TOTAL	4,613	100.0%	5,127	100.0%	514	11.1%

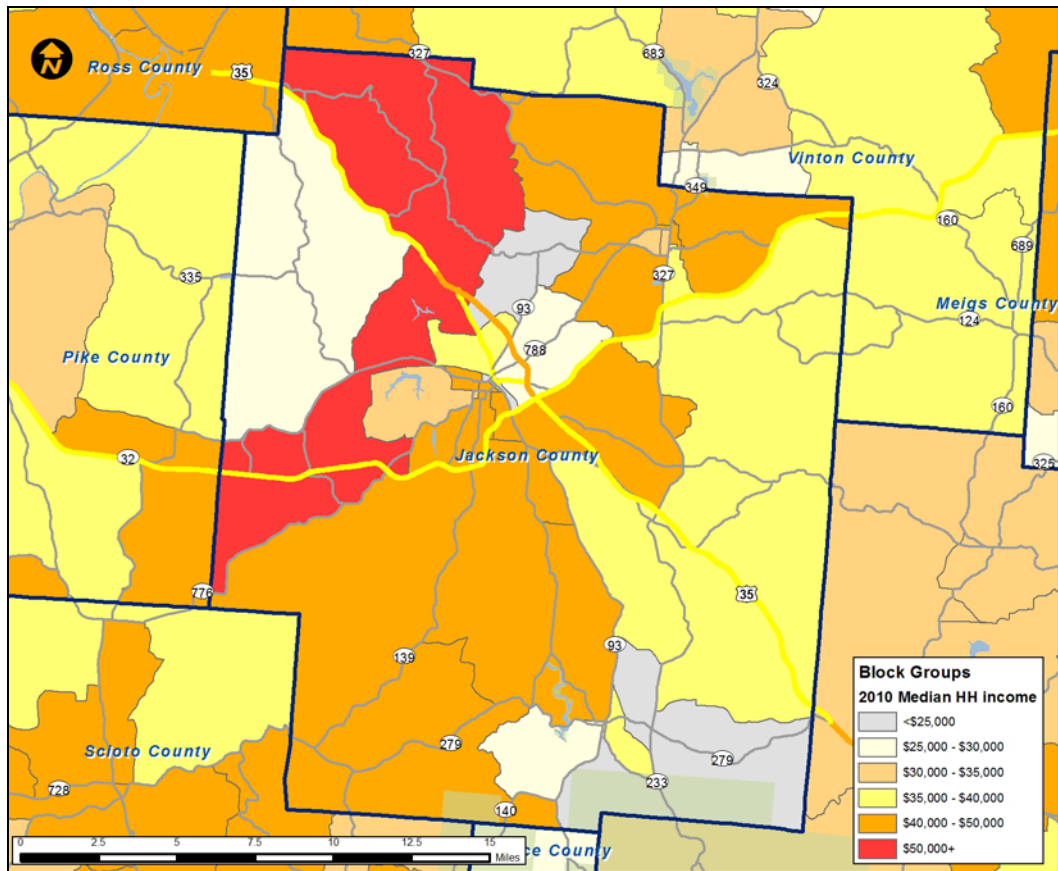
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

### 3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	2,071	16.4%	1,976	15.2%	1,942	14.9%
\$10,000 TO \$19,999	2,056	16.3%	1,934	14.9%	1,913	14.6%
\$20,000 TO \$29,999	2,042	16.2%	1,924	14.8%	1,902	14.6%
\$30,000 TO \$39,999	1,847	14.6%	1,827	14.0%	1,821	13.9%
\$40,000 TO \$49,999	1,405	11.1%	1,504	11.6%	1,514	11.6%
\$50,000 TO \$59,999	1,175	9.3%	1,094	8.4%	1,115	8.5%
\$60,000 TO \$74,999	822	6.5%	1,120	8.6%	1,154	8.8%
\$75,000 TO \$99,999	881	7.0%	949	7.3%	979	7.5%
\$100,000 TO \$124,999	157	1.2%	424	3.3%	454	3.5%
\$125,000 TO \$149,999	77	0.6%	115	0.9%	130	1.0%
\$150,000 TO \$199,999	23	0.2%	63	0.5%	67	0.5%
\$200,000 & OVER	65	0.5%	76	0.6%	78	0.6%
<b>TOTAL</b>	<b>12,619</b>	<b>100.0%</b>	<b>13,005</b>	<b>100.0%</b>	<b>13,069</b>	<b>100.0%</b>
<b>MEDIAN INCOME</b>	<b>\$30,766</b>		<b>\$33,659</b>		<b>\$34,269</b>	

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

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



HOUSEHOLD INCOME 55+	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	1,146	23.8%	1,206	20.6%	1,279	19.9%
\$10,000 TO \$19,999	1,125	23.3%	1,211	20.7%	1,288	20.0%
\$20,000 TO \$29,999	736	15.3%	881	15.0%	981	15.3%
\$30,000 TO \$39,999	695	14.4%	804	13.7%	879	13.7%
\$40,000 TO \$49,999	337	7.0%	561	9.6%	636	9.9%
\$50,000 TO \$59,999	255	5.3%	302	5.2%	353	5.5%
\$60,000 TO \$74,999	211	4.4%	342	5.8%	387	6.0%
\$75,000 TO \$99,999	254	5.3%	341	5.8%	382	5.9%
\$100,000 TO \$124,999	25	0.5%	142	2.4%	169	2.6%
\$125,000 TO \$149,999	8	0.2%	25	0.4%	35	0.5%
\$150,000 TO \$199,999	11	0.2%	16	0.3%	15	0.2%
\$200,000 & OVER	19	0.4%	25	0.4%	30	0.5%
TOTAL	4,823	100.0%	5,856	100.0%	6,434	100.0%
MEDIAN INCOME	\$21,904		\$25,802		\$26,625	

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

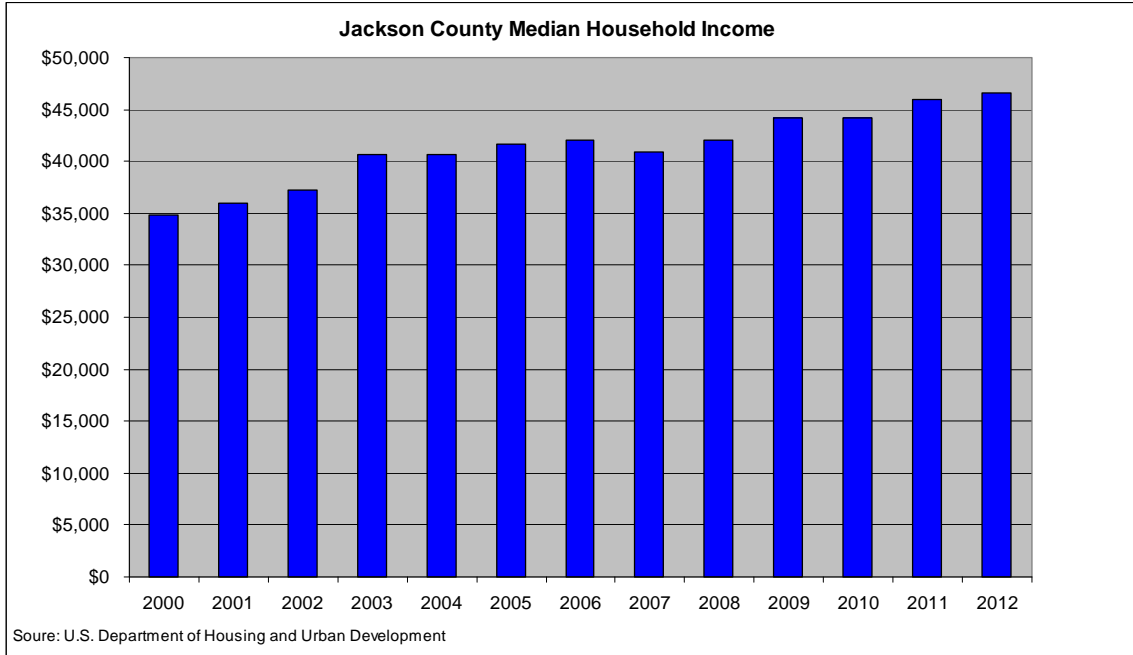
The following table illustrates the HUD estimated median household income between 2000 and 2012:

YEAR	HUD ESTIMATED MEDIAN HOUSEHOLD INCOME	
	MEDIAN HOUSEHOLD INCOME*	PERCENT CHANGE
2000	\$34,800	-
2001	\$36,000	3.4%
2002	\$37,300	3.6%
2003	\$40,600	8.8%
2004	\$40,600	0.0%
2005	\$41,650	2.6%
2006	\$42,100	1.1%
2007	\$40,900	-2.9%
2008	\$42,000	2.7%
2009	\$44,200	5.2%
2010	\$44,200	0.0%
2011	\$46,000	4.1%
2012	\$46,600	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 Jackson County Site PMA:

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	591	198	132	44	74	1,040
\$10,000 TO \$19,999	262	108	121	121	56	669
\$20,000 TO \$29,999	178	192	141	124	68	704
\$30,000 TO \$39,999	28	134	94	65	39	361
\$40,000 TO \$49,999	21	56	59	46	33	215
\$50,000 TO \$59,999	25	31	42	36	4	138
\$60,000 TO \$74,999	2	19	26	11	8	66
\$75,000 TO \$99,999	15	20	20	14	11	80
\$100,000 TO \$124,999	0	6	3	0	2	11
\$125,000 TO \$149,999	0	1	0	0	2	3
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	2	1	0	3
<b>TOTAL</b>	<b>1,123</b>	<b>766</b>	<b>641</b>	<b>463</b>	<b>298</b>	<b>3,291</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	689	169	125	40	69	1,092
\$10,000 TO \$19,999	345	108	130	117	53	753
\$20,000 TO \$29,999	224	199	149	121	74	768
\$30,000 TO \$39,999	50	150	123	78	49	452
\$40,000 TO \$49,999	34	78	78	83	39	311
\$50,000 TO \$59,999	35	28	49	41	7	158
\$60,000 TO \$74,999	18	33	40	20	19	129
\$75,000 TO \$99,999	20	27	33	15	14	109
\$100,000 TO \$124,999	7	12	13	6	8	46
\$125,000 TO \$149,999	1	5	4	1	2	14
\$150,000 TO \$199,999	0	1	0	0	2	4
\$200,000 & OVER	0	0	3	1	0	4
<b>TOTAL</b>	<b>1,423</b>	<b>811</b>	<b>748</b>	<b>523</b>	<b>334</b>	<b>3,840</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	688	147	114	38	66	1,053
\$10,000 TO \$19,999	355	103	122	112	50	741
\$20,000 TO \$29,999	215	191	153	112	72	743
\$30,000 TO \$39,999	53	148	123	78	51	453
\$40,000 TO \$49,999	36	73	78	92	38	318
\$50,000 TO \$59,999	34	28	52	41	7	162
\$60,000 TO \$74,999	22	32	40	22	21	137
\$75,000 TO \$99,999	22	25	32	16	16	110
\$100,000 TO \$124,999	9	15	16	6	8	54
\$125,000 TO \$149,999	1	5	5	2	2	16
\$150,000 TO \$199,999	1	1	1	0	2	6
\$200,000 & OVER	0	0	3	1	1	5
<b>TOTAL</b>	<b>1,436</b>	<b>767</b>	<b>740</b>	<b>521</b>	<b>334</b>	<b>3,799</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

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

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	337	23	9	0	0	369
\$10,000 TO \$19,999	146	40	17	5	0	208
\$20,000 TO \$29,999	30	40	22	0	7	99
\$30,000 TO \$39,999	19	29	0	4	4	56
\$40,000 TO \$49,999	4	6	4	5	0	18
\$50,000 TO \$59,999	5	0	7	1	0	13
\$60,000 TO \$74,999	1	3	6	0	0	10
\$75,000 TO \$99,999	12	5	3	1	1	21
\$100,000 TO \$124,999	0	2	1	0	0	3
\$125,000 TO \$149,999	0	0	0	0	0	0
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
<b>TOTAL</b>	<b>555</b>	<b>147</b>	<b>69</b>	<b>16</b>	<b>12</b>	<b>798</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group



RENTER AGE 55+ HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	409	22	8	0	0	440
\$10,000 TO \$19,999	208	49	29	6	0	291
\$20,000 TO \$29,999	50	64	35	0	12	160
\$30,000 TO \$39,999	38	36	0	4	8	86
\$40,000 TO \$49,999	9	16	7	27	0	59
\$50,000 TO \$59,999	10	0	11	1	1	23
\$60,000 TO \$74,999	14	6	8	2	2	32
\$75,000 TO \$99,999	16	7	8	1	1	34
\$100,000 TO \$124,999	4	6	4	0	0	15
\$125,000 TO \$149,999	1	2	1	0	0	4
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
<b>TOTAL</b>	<b>760</b>	<b>207</b>	<b>113</b>	<b>41</b>	<b>24</b>	<b>1,144</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

RENTER AGE 55+ HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	450	25	9	0	0	484
\$10,000 TO \$19,999	234	56	33	8	0	330
\$20,000 TO \$29,999	58	74	45	0	14	191
\$30,000 TO \$39,999	43	40	0	5	11	99
\$40,000 TO \$49,999	12	17	8	37	0	74
\$50,000 TO \$59,999	9	1	15	1	1	28
\$60,000 TO \$74,999	18	8	9	2	2	39
\$75,000 TO \$99,999	19	7	9	1	1	38
\$100,000 TO \$124,999	5	7	4	0	0	17
\$125,000 TO \$149,999	1	2	2	0	0	5
\$150,000 TO \$199,999	1	0	0	0	0	1
\$200,000 & OVER	0	0	0	0	0	0
<b>TOTAL</b>	<b>851</b>	<b>237</b>	<b>136</b>	<b>54</b>	<b>29</b>	<b>1,307</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

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

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	587	152	34	4	0	777
\$10,000 TO \$19,999	434	389	58	22	13	917
\$20,000 TO \$29,999	136	411	38	41	11	637
\$30,000 TO \$39,999	150	412	52	25	0	639
\$40,000 TO \$49,999	47	211	20	11	29	319
\$50,000 TO \$59,999	17	172	32	1	20	243
\$60,000 TO \$74,999	9	110	28	26	28	201
\$75,000 TO \$99,999	14	117	38	26	37	232
\$100,000 TO \$124,999	1	14	3	2	2	22
\$125,000 TO \$149,999	1	5	1	0	1	8
\$150,000 TO \$199,999	0	8	1	0	2	11
\$200,000 & OVER	0	13	6	0	0	19
<b>TOTAL</b>	<b>1,396</b>	<b>2,014</b>	<b>313</b>	<b>159</b>	<b>144</b>	<b>4,025</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group



OWNER AGE 55+ HOUSEHOLDS	2012 (ESTIMATED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	604	127	33	3	0	766
\$10,000 TO \$19,999	461	348	69	20	22	919
\$20,000 TO \$29,999	171	430	51	52	16	720
\$30,000 TO \$39,999	191	435	53	40	0	718
\$40,000 TO \$49,999	87	325	29	17	44	503
\$50,000 TO \$59,999	28	185	37	1	28	278
\$60,000 TO \$74,999	19	148	57	33	52	309
\$75,000 TO \$99,999	22	157	49	28	51	307
\$100,000 TO \$124,999	7	56	27	17	20	127
\$125,000 TO \$149,999	2	12	3	1	1	20
\$150,000 TO \$199,999	1	10	3	0	2	16
\$200,000 & OVER	0	17	8	0	1	25
<b>TOTAL</b>	<b>1,592</b>	<b>2,252</b>	<b>418</b>	<b>213</b>	<b>236</b>	<b>4,711</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

OWNER AGE 55+ HOUSEHOLDS	2017 (PROJECTED)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	633	126	32	3	0	794
\$10,000 TO \$19,999	489	352	73	22	22	958
\$20,000 TO \$29,999	192	466	56	58	18	790
\$30,000 TO \$39,999	206	461	64	48	0	779
\$40,000 TO \$49,999	99	355	36	24	48	562
\$50,000 TO \$59,999	37	209	45	1	34	326
\$60,000 TO \$74,999	21	161	61	40	64	348
\$75,000 TO \$99,999	24	173	56	31	60	344
\$100,000 TO \$124,999	8	66	33	19	26	152
\$125,000 TO \$149,999	2	16	6	2	3	30
\$150,000 TO \$199,999	1	8	2	1	2	14
\$200,000 & OVER	0	19	10	0	1	30
<b>TOTAL</b>	<b>1,714</b>	<b>2,411</b>	<b>473</b>	<b>250</b>	<b>279</b>	<b>5,127</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group

### C. ECONOMIC TRENDS

The labor force within the Jackson County Site PMA is based primarily in four sectors. Manufacturing (which comprises 23.5%), Retail Trade, Wholesale Trade and Health Care & Social Assistance comprise nearly 64% of the Site PMA labor force. Employment in the Jackson County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	11	0.9%	31	0.3%	2.8
MINING	3	0.3%	26	0.2%	8.7
UTILITIES	4	0.3%	23	0.2%	5.8
CONSTRUCTION	80	6.8%	430	3.6%	5.4
MANUFACTURING	52	4.4%	2,827	23.5%	54.4
WHOLESALE TRADE	52	4.4%	1,511	12.6%	29.1
RETAIL TRADE	217	18.5%	1,841	15.3%	8.5
TRANSPORTATION & WAREHOUSING	24	2.0%	209	1.7%	8.7
INFORMATION	17	1.4%	92	0.8%	5.4
FINANCE & INSURANCE	66	5.6%	314	2.6%	4.8
REAL ESTATE & RENTAL & LEASING	56	4.8%	246	2.0%	4.4
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	52	4.4%	158	1.3%	3.0
MANAGEMENT OF COMPANIES & ENTERPRISES	2	0.2%	5	0.0%	2.5
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	31	2.6%	64	0.5%	2.1
EDUCATIONAL SERVICES	27	2.3%	665	5.5%	24.6
HEALTH CARE & SOCIAL ASSISTANCE	77	6.6%	1,455	12.1%	18.9
ARTS, ENTERTAINMENT & RECREATION	21	1.8%	86	0.7%	4.1
ACCOMMODATION & FOOD SERVICES	77	6.6%	956	8.0%	12.4
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	208	17.7%	425	3.5%	2.0
PUBLIC ADMINISTRATION	85	7.2%	639	5.3%	7.5
NONCLASSIFIABLE	12	1.0%	3	0.0%	0.3
TOTAL	1,174	100.0%	12,006	100.0%	10.2

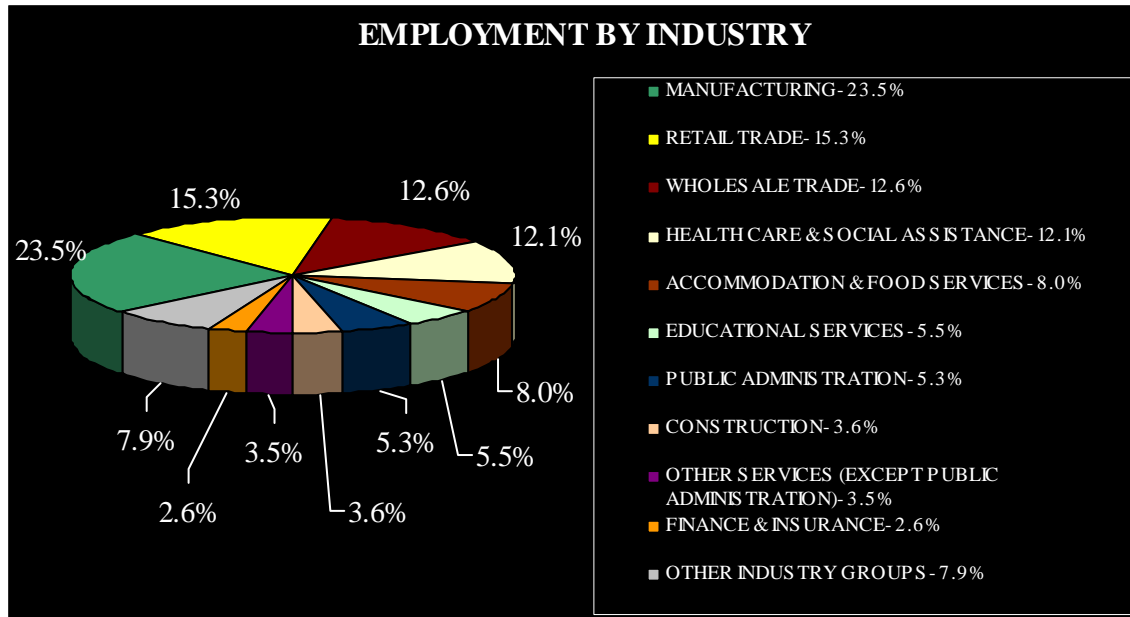
\*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

E.P.E. - Average Employees Per Establishment

NAICS - North American Industry Classification System

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

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



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

Excluding 2011, the employment base has declined by 8.5% over the past five years in Jackson County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

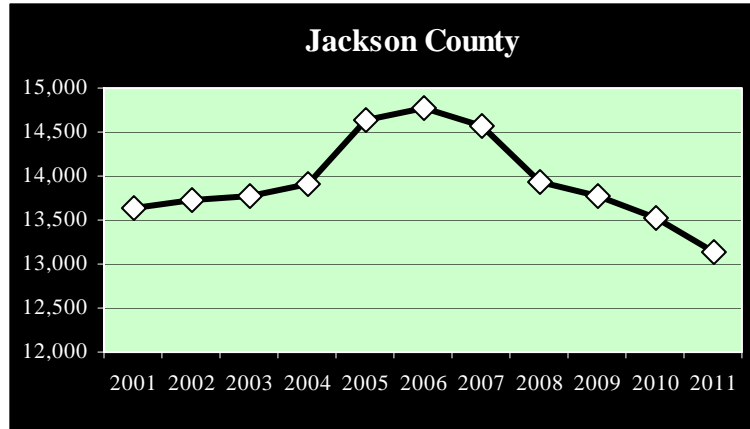
The following illustrates the total employment base for Jackson County, Ohio and the United States.

YEAR	TOTAL EMPLOYMENT					
	JACKSON COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	13,626	-	5,566,735	-	138,241,767	-
2002	13,728	0.7%	5,503,109	-1.1%	137,936,674	-0.2%
2003	13,780	0.4%	5,498,936	-0.1%	138,386,944	0.3%
2004	13,916	1.0%	5,502,533	0.1%	139,988,842	1.2%
2005	14,636	5.2%	5,537,419	0.6%	142,328,023	1.7%
2006	14,775	0.9%	5,602,764	1.2%	144,990,053	1.9%
2007	14,562	-1.4%	5,626,086	0.4%	146,397,565	1.0%
2008	13,929	-4.3%	5,570,514	-1.0%	146,068,942	-0.2%
2009	13,765	-1.2%	5,334,774	-4.2%	140,721,692	-3.7%
2010	13,523	-1.8%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	13,134	-2.9%	5,347,352	0.8%	139,288,076	-0.5%

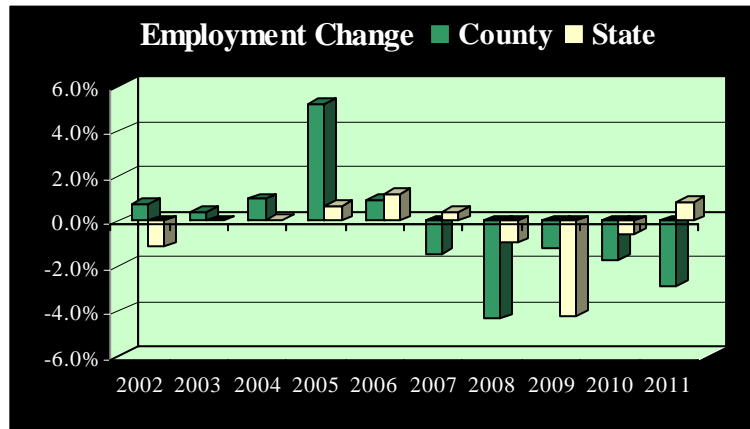
Source: Department of Labor; Bureau of Labor Statistics

\*Through December





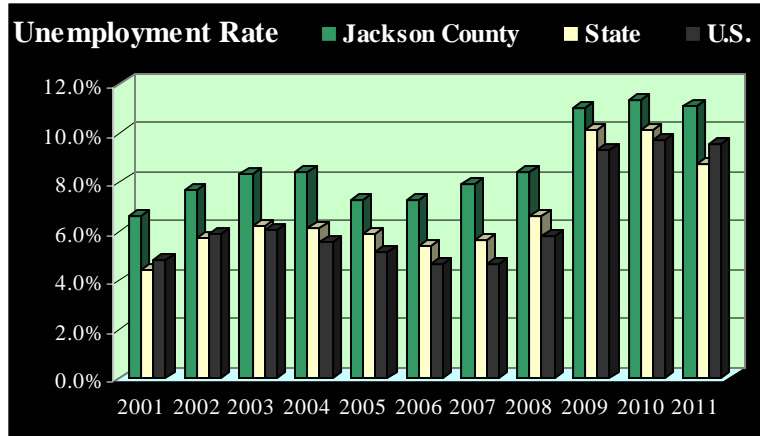
The following table illustrates the percent change in employment for Jackson County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	JACKSON COUNTY	OHIO	UNITED STATES
2001	6.6%	4.4%	4.8%
2002	7.7%	5.7%	5.8%
2003	8.3%	6.2%	6.0%
2004	8.4%	6.1%	5.6%
2005	7.3%	5.9%	5.2%
2006	7.3%	5.4%	4.7%
2007	7.9%	5.6%	4.7%
2008	8.4%	6.6%	5.8%
2009	11.0%	10.1%	9.3%
2010	11.4%	10.1%	9.7%
2011*	11.1%	8.8%	9.6%

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



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

IN-PLACE EMPLOYMENT JACKSON COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	11,024	-	-
2002	11,255	231	2.1%
2003	11,153	-102	-0.9%
2004	11,378	225	2.0%
2005	12,050	672	5.9%
2006	11,963	-87	-0.7%
2007	11,702	-261	-2.2%
2008	11,153	-549	-4.7%
2009	10,870	-283	-2.5%
2010	10,598	-272	-2.5%
2011*	10,390	-208	-2.0%

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 Jackson County to be 78.4% of the total Jackson County employment.

The 10 largest employers in Jackson County comprise a total of more than 4,300 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
BELLIOSO FOODS	FOOD PROCESSING	1,315
GENERAL MILLS (PILLSBURY)	FOOD PROCESSING	1,200
WALMART	RETAIL	400
JACKSON COUNTY GOVERNMENT	GOVERNMENT	320
JACKSON CITY SCHOOLS	EDUCATION	298
HOLZER MEDICAL CENTER	HEALTH CARE	275
MERILLAT INDUSTRIES/MASCO CORP.	CABINET FRAME MANUFACTURING	200
HOLZER CLINIC	HEALTH CARE	130
OSCO INDUSTRIES	IRON FOUNDRY AND CASTINGS	120
OHIO PRECIOUS METALS	METAL REFINING	85
TOTAL		4,343

Source: Jackson County Economic Development Board, 2010

The two largest cities in Jackson County are the city of Jackson, which serves as the county seat, and the city of Wellston. Several of the major employers are located within these cities, including General Mills (Pillsbury) and Millennium Teleservices in Wellston and Bellisio Foods, Inc. and Masco Corporation in Jackson.

Though the top 10 employers represent a base of less than 4,500 employees, these employers provide employment opportunities in a diverse array of industries, including food processing, health care, retail, cabinetry and metals processing. The variety of industries represented among the top employers also provides a relative economic stability for Jackson County. Along with these modern industries, agriculture also maintains a place within the area economy; the county seat, the city of Jackson, is known for its annual fall apple festival and apple-shaped water tower.

The area's economy was historically anchored in the pig iron industry during the last century, but has successfully transitioned into new industrial arenas over the past 40 years and now enjoys the benefits of a restructured economy with decreased dependence on manufacturing. Though still largely rural in nature, Jackson County offers modern public school facilities, health care facilities, industrial parks and transit routes.

New companies that have opened facilities in the area in recent years include Coleman Industries and American Warehousing & Logistics. In 2010, Ohio Basic Minerals completed an expansion of their facility on Beaver Pike in Jackson, which has necessitated the creation of 30 new jobs.

Holzer Medical Center of Jackson, which opened in 2001, is a full-service medical facility located off of State Route 32 and is one of the county's largest employers. Additionally, the Holzer Clinic of Jackson opened a new urgent care facility in 2000 and the Adena Health Center of Jackson opened in 2003. These three new facilities represent a \$56 million health care investment.

In November 2011, the new Scioto Township Fire Department facility opened in Jackson on State Route 776 at the location of the former Scioto School. The new fire station is a great boon to area residents, as its placement will enable the department to provide much faster response times.

No Worker Adjustment and Retraining Notification (WARN) notices were issued by Jackson County employers in 2010 or 2011. WARN notices in past years included CDC Management and Civic Development Group, which announced the layoff of 46 employees in December 2009, and the relocation of the Meridian Automotive Systems plant in Jackson to Mexico in 2007, which affected 141 workers. Meridian cited a lack of contracts as the reason for the relocation.

Jackson County's major transit routes are U.S. Highway 35 and State Route 32. U.S. Highway 35 provides northwest/southeast mobility and is frequently utilized for trucking. The highway was expanded to be completely four lanes between Dayton and Gallipolis in 2004. A part of the multistate Appalachian Highway system, State Route 32 runs northeast/southwest through Jackson County and intersects U.S. Highway 35 in the southeast portion of the city of Jackson. State Route is a four-lane highway and connects Cincinnati and Marietta. The James A. Rhodes Airport is located five miles south of the city of Jackson. Rail lines also provide transportation for some of the major industries in the county. The city of Jackson is receiving \$2 million in state funding for rehabilitation of city-owned railroad tracks. The repairs made with this funding will not only improve infrastructure, but also create jobs in the area.

Major retail destinations include the Jackson Square Shopping Center on Main Street in Jackson and the recently renovated Jackson Walmart Super Center. Due to the largely rural nature of the region, these destinations draw shoppers from both within Jackson County and from surrounding counties. Retailers include Kroger grocery store, Peebles department store, Big Lots and clothing and shoe stores.

Recent civic improvements have included downtown revitalization projects in both the city of Jackson and Wellston that modernized business facades, added brick walkways, period lighting, parks and benches and replaced sidewalks. Additionally, the Southern Hill Arts Council has overseen the rehabilitation of a historic movie theater in downtown Jackson into the Markay Cultural Arts Center, which hosts theater productions and concerts. Jackson High School's new Alumni Stadium, which was funded entirely through private donations, is a first-class facility with seating for more than 6,000 and serves as a source of community pride.

Jackson County's infrastructure improvements and investments in local schools and health care facilities over the past decade have poised the county for continued growth.

## D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	9,328	73.9%	9,193	70.7%
RENTER-OCCUPIED	3,291	26.1%	3,817	29.3%
TOTAL-OCCUPIED UNITS*	12,619	90.7%	13,010	100.0%
FOR RENT	302	23.4%	368	23.3%
RENTED, NOT OCCUPIED	N/A	N/A	22	1.4%
FOR SALE ONLY	165	12.8%	252	16.0%
SOLD, NOT OCCUPIED	N/A	N/A	109	6.9%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	151	16.0%	277	17.6%
ALL OTHER VACANTS	465	36.0%	549	34.8%
TOTAL VACANT UNITS	1,290	9.3%	1,577	10.8%
TOTAL	13,909	100.0%	14,587	100.0%
SUBSTANDARD UNITS**	122	1.0%	77	0.6%

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

\*Total does not include Vacant Units

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

YEAR	TENURE	SUBSTANDARD UNITS				
		TOTAL HOUSING UNITS	PERCENT	COMPLETE PLUMBING FACILITIES	LACKING COMPLETE PLUMBING FACILITIES	PERCENT SUBSTANDARD
2000 (CENSUS)	OWNER-OCCUPIED	9,328	73.9%	9,254	74	0.8%
	RENTER-OCCUPIED	3,291	26.1%	3,243	48	1.5%
	TOTAL	12,619	100.0%	12,497	122	1.0%
2010 (ACS)	OWNER-OCCUPIED	8,992	68.6%	8,949	43	0.5%
	RENTER-OCCUPIED	4,113	31.4%	4,079	34	0.8%
	TOTAL	13,105	100.0%	13,028	77	0.6%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	389	4.3%	24	0.6%
2000 TO 2004	818	9.1%	259	6.3%
1990 TO 1999	1,599	17.8%	695	16.9%
1980 TO 1989	1,113	12.4%	666	16.2%
1970 TO 1979	1,190	13.2%	611	14.9%
1960 TO 1969	441	4.9%	309	7.5%
1950 TO 1959	998	11.1%	335	8.1%
1940 TO 1949	498	5.5%	215	5.2%
1939 OR EARLIER	1,946	21.6%	999	24.3%
TOTAL	8,992	100.0%	4,113	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	9,051	71.7%	9,162	69.9%
2 TO 4	369	2.9%	631	4.8%
5 TO 19	455	3.6%	674	5.1%
20 TO 49	209	1.7%	84	0.6%
50 OR MORE	108	0.9%	105	0.8%
MOBILE HOME, BOAT, RV, VAN, ETC	2,427	19.2%	2,449	18.7%
TOTAL	12,619	100.0%	13,105	100.0%

Source: Census 2000; American Community Survey (ACS)

UNITS IN STRUCTURE	TENURE BY OCCUPANTS PER ROOM			
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	9,319	73.8%	8,992	68.6%
0.50 OR LESS OCCUPANTS PER ROOM	6,664	71.5%	6,769	75.3%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,532	27.2%	2,048	22.8%
1.01 TO 1.50 OCCUPANTS PER ROOM	99	1.1%	175	1.9%
1.51 TO 2.00 OCCUPANTS PER ROOM	17	0.2%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	7	0.1%	0	0.0%
RENTER-OCCUPIED	3,300	26.2%	4,113	31.4%
0.50 OR LESS OCCUPANTS PER ROOM	2,010	60.9%	2,498	60.7%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,175	35.6%	1,535	37.3%
1.01 TO 1.50 OCCUPANTS PER ROOM	101	3.1%	70	1.7%
1.51 TO 2.00 OCCUPANTS PER ROOM	2	0.1%	8	0.2%
2.01 OR MORE OCCUPANTS PER ROOM	12	0.4%	2	0.0%
TOTAL	12,619	100.0%	13,105	100.0%

Source: Census 2000; American Community Survey (ACS)

	PERCENTAGE OF RENT OVERBURDENED*	
	2000 (CENSUS)	2010 (ACS)
JACKSON COUNTY	29.5%	32.4%
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 – JACKSON COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	134	93	124	114	89	90	84	62	61	40
UNITS IN SINGLE-FAMILY STRUCTURES	130	90	116	110	89	87	84	58	41	40
UNITS IN ALL MULTI-FAMILY STRUCTURES	4	3	8	4	0	3	0	4	20	0
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	4	0	8	0	0	0	0	4	0	0
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	3	0	4	0	3	0	0	20	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0

		JACKSON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			978
	LESS THAN 20.0 PERCENT	9	
	20.0 TO 24.9 PERCENT	17	
	25.0 TO 29.9 PERCENT	147	
	30.0 TO 34.9 PERCENT	18	
	35.0 PERCENT OR MORE	658	
	NOT COMPUTED	129	
\$10,000 TO \$19,999:			1,018
	LESS THAN 20.0 PERCENT	31	
	20.0 TO 24.9 PERCENT	31	
	25.0 TO 29.9 PERCENT	66	
	30.0 TO 34.9 PERCENT	131	
	35.0 PERCENT OR MORE	497	
	NOT COMPUTED	262	
\$20,000 TO \$34,999:			1,032
	LESS THAN 20.0 PERCENT	225	
	20.0 TO 24.9 PERCENT	218	
	25.0 TO 29.9 PERCENT	286	
	30.0 TO 34.9 PERCENT	69	
	35.0 PERCENT OR MORE	178	
	NOT COMPUTED	56	
\$35,000 TO \$49,999:			601
	LESS THAN 20.0 PERCENT	346	
	20.0 TO 24.9 PERCENT	117	
	25.0 TO 29.9 PERCENT	27	
	30.0 TO 34.9 PERCENT	42	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	69	
\$50,000 TO \$74,999:			248
	LESS THAN 20.0 PERCENT	166	
	20.0 TO 24.9 PERCENT	24	
	25.0 TO 29.9 PERCENT	3	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	55	
\$75,000 TO \$99,999:			164
	LESS THAN 20.0 PERCENT	153	
	20.0 TO 24.9 PERCENT	0	
	25.0 TO 29.9 PERCENT	11	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	0	
\$100,000 OR MORE:			72
	LESS THAN 20.0 PERCENT	72	
	20.0 TO 24.9 PERCENT	0	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	0	
TOTAL			4,113

Source: American Community Survey (ACS)

## E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Jackson 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	8	143	5	96.5%
MARKET-RATE/TAX CREDIT	1	72	2	97.2%
TAX CREDIT	2	72	0	100.0%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	10	376	2	99.5%
GOVERNMENT-SUBSIDIZED	9	337	0	100.0%
<b>TOTAL</b>	<b>30</b>	<b>1,000</b>	<b>9</b>	<b>99.1%</b>

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	55	34.8%	2	3.6%	\$415
TWO-BEDROOM	1.0	81	51.3%	4	4.9%	\$644
THREE-BEDROOM	1.0	3	1.9%	1	33.3%	\$637
THREE-BEDROOM	1.5	14	8.9%	0	0.0%	\$933
THREE-BEDROOM	2.0	5	3.2%	0	0.0%	\$742
<b>TOTAL MARKET RATE</b>		<b>158</b>	<b>100.0%</b>	<b>7</b>	<b>4.4%</b>	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	42	32.6%	0	0.0%	\$500
TWO-BEDROOM	1.0	47	36.4%	0	0.0%	\$483
THREE-BEDROOM	1.0	10	7.8%	0	0.0%	\$586
THREE-BEDROOM	2.0	24	18.6%	0	0.0%	\$672
FOUR-BEDROOM	2.0	6	4.7%	0	0.0%	\$720
<b>TOTAL TAX CREDIT</b>		<b>129</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	209	55.6%	0	0.0%	N/A
TWO-BEDROOM	1.0	144	38.3%	2	1.4%	N/A
THREE-BEDROOM	1.0	15	4.0%	0	0.0%	N/A
THREE-BEDROOM	1.5	8	2.1%	0	0.0%	N/A
<b>TOTAL TAX CREDIT</b>		<b>376</b>	<b>100.0%</b>	<b>2</b>	<b>0.5%</b>	-

GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	4	1.2%	0	0.0%	N/A
ONE-BEDROOM	1.0	143	42.4%	0	0.0%	N/A
TWO-BEDROOM	1.0	142	42.1%	0	0.0%	N/A
THREE-BEDROOM	1.0	8	2.4%	0	0.0%	N/A
THREE-BEDROOM	1.5	7	2.1%	0	0.0%	N/A
THREE-BEDROOM	2.0	20	5.9%	0	0.0%	N/A
FOUR-BEDROOM	1.5	5	1.5%	0	0.0%	N/A
FOUR-BEDROOM	2.0	8	2.4%	0	0.0%	N/A
<b>TOTAL TAX CREDIT</b>		<b>337</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	-
<b>GRAND TOTAL</b>		<b>1,000</b>	<b>100.0%</b>	<b>9</b>	<b>0.9%</b>	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	0	0.0%
1960 TO 1969	20	0.0%
1970 TO 1979	65	3.1%
1980 TO 1989	593	0.5%
1990 TO 1999	220	0.9%
2000 TO 2004	102	2.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
<b>TOTAL</b>	<b>1,000</b>	<b>0.9%</b>

\*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	3	63	6.3%
B	2	70	1.4%
C+	2	11	9.1%
C	1	10	0.0%
C-	1	4	25.0%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	1	30	0.0%
B+	1	57	0.0%
B	1	42	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	3	114	0.0%
B	6	223	0.9%
B-	6	230	0.0%
C+	4	146	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	58	785	9	98.9%
SENIOR (AGE 55+)	12	233	0	100.0%
TOTAL	70	1,018	9	99.1%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	713	2	99.7%
40% - 60% AMHI (TAX CREDIT)	129	0	100.0%
0-60% AMHI (ALL AFFORDABLE)	842	2	99.8%

\*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+)	233	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	233	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 Jackson County at this time.

## F. SINGLE-FAMILY HOUSING ANALYSIS

### Buy Versus Rent Analysis

According to ESRI, the median home value within the Jackson County is \$82,648. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for an \$82,648 home is \$576, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$82,648
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$78,515
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$421
ESTIMATED TAXES AND INSURANCE*	\$105
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$49
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$576

\*Estimated at 25% of principal and interest

\*\*Estimated at 0.75% of mortgaged amount

### For Sale History

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

FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	8
MEDIAN SALES PRICE	\$26,100
MEDIAN SQUARE FOOTAGE	1,344
MEDIAN YEAR BUILT	1934
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	1

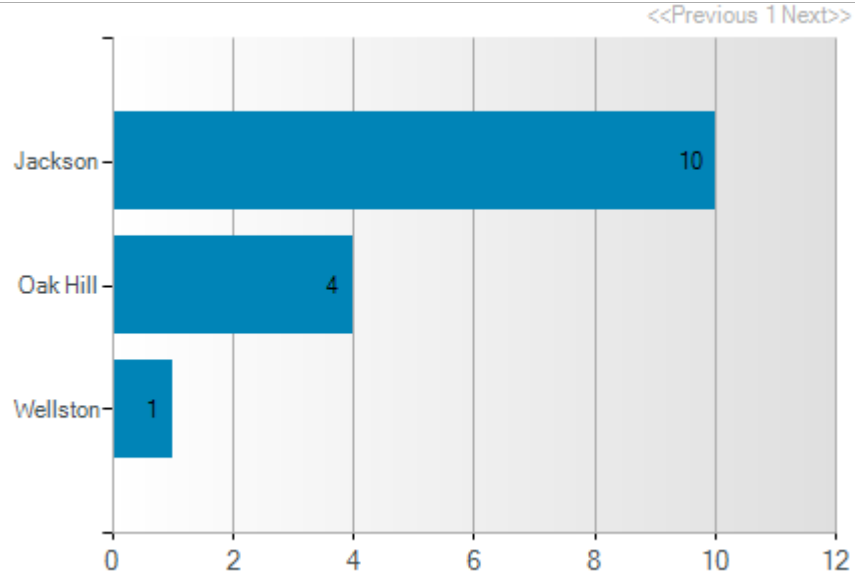
Source: 2011 county sales records



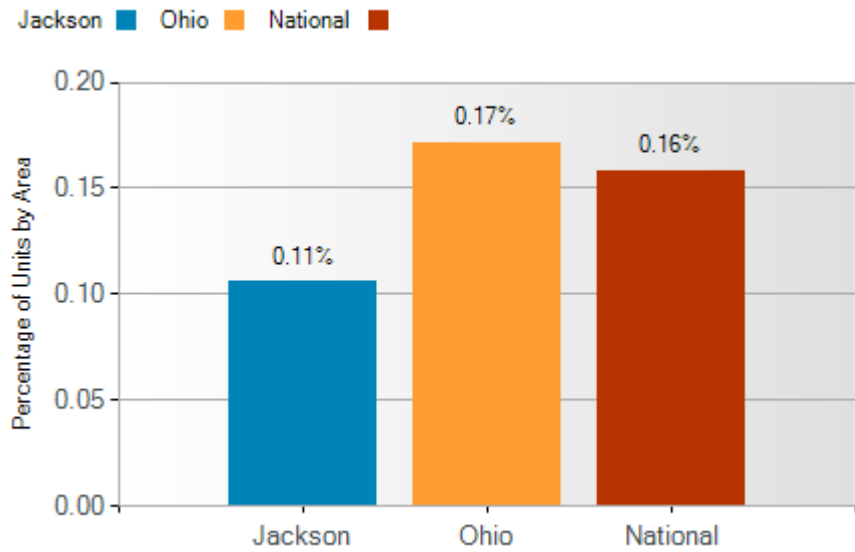
## Foreclosure Analysis

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

### Foreclosure Activity Counts - Jackson County, OH



### Geographical Comparison - Jackson 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	\$16,690	\$20,860	\$25,040	\$33,380
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$19,040	\$23,800	\$28,560	\$38,080
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$21,440	\$26,800	\$32,160	\$42,880
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$23,790	\$29,740	\$35,690	\$47,580
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$25,700	\$32,130	\$38,550	\$51,400
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$46,600				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$51,800			

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

RENTER HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	2,088	\$0	\$25,700	2,217	6.2%
41% - 60% AMHI	\$23,161	\$34,740	739	\$25,701	\$38,550	706	-4.5%
61% - 80% AMHI	\$34,741	\$46,320	434	\$38,551	\$51,400	407	-6.2%
OVER 80% AMHI	\$46,321	NO LIMIT	579	\$51,401	NO LIMIT	468	-19.2%

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	2,430	\$0	\$25,700	2,721	12.0%
41% - 60% AMHI	\$23,161	\$34,740	1,442	\$25,701	\$38,550	1,668	15.7%
61% - 80% AMHI	\$34,741	\$46,320	1,476	\$38,551	\$51,400	1,527	3.5%
OVER 80% AMHI	\$46,321	NO LIMIT	3,815	\$51,401	NO LIMIT	3,353	-12.1%

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

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,160	4,518	\$0	\$25,700	4,938	9.3%
41% - 60% AMHI	\$23,161	\$34,740	2,181	\$25,701	\$38,550	2,374	8.8%
61% - 80% AMHI	\$34,741	\$46,320	1,910	\$38,551	\$51,400	1,934	1.3%
OVER 80% AMHI	\$46,321	NO LIMIT	4,394	\$51,401	NO LIMIT	3,821	-13.0%

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	648	\$0	\$19,040	783	20.8%
41% - 60% AMHI	\$17,161	\$25,740	175	\$19,041	\$28,560	196	12.0%
61% - 80% AMHI	\$25,741	\$34,320	105	\$28,561	\$38,080	107	1.9%
OVER 80% AMHI	\$34,321	NO LIMIT	216	\$38,081	NO LIMIT	221	2.3%

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	1,424	\$0	\$19,040	1,660	16.6%
41% - 60% AMHI	\$17,161	\$25,740	674	\$19,041	\$28,560	769	14.1%
61% - 80% AMHI	\$25,741	\$34,320	617	\$28,561	\$38,080	744	20.6%
OVER 80% AMHI	\$34,321	NO LIMIT	1,993	\$38,081	NO LIMIT	1,955	-1.9%

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

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

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	2,072	\$0	\$19,040	2,443	17.9%
41% - 60% AMHI	\$17,161	\$25,740	849	\$19,041	\$28,560	965	13.7%
61% - 80% AMHI	\$25,741	\$34,320	722	\$28,561	\$38,080	851	17.9%
OVER 80% AMHI	\$34,321	NO LIMIT	2,209	\$38,081	NO LIMIT	2,176	-1.5%

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

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

TARGET AGE AT 50% AMHI	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
FAMILY (UNDER AGE 62)	\$0	\$28,950	1,845	\$0	\$32,130	1,817	-1.5%
SENIOR (AGE 62+)	\$0	\$21,450	602	\$0	\$23,800	710	17.9%
ALL	\$0	\$28,950	2,532	\$0	\$32,130	2,633	4.0%

## 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)
	(713 + 208 HCV)		(842 + 185 HCV*)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	921	129	1,027
Number of Income-Eligible Renter Households	2,532	739	2,827
Existing Affordable Housing Penetration Rate – 2012	= 36.4%	N/A	= 36.3%
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)	233	0	233
Number of Income-Eligible Renter Households	602	175	823
Penetration Rate – 2012	= 38.7%	N/A	= 28.3%

\*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)
	(713 + 208 HCV)		(842 + 185 HCV*)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	921	129	1,027
Number of Income-Eligible Renter Households	2,633	706	2,923
Existing Affordable Housing Penetration Rate – 2017	= 35.0%	N/A	= 35.1%
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)	233	0	233
Number of Income-Eligible Renter Households	710	196	979
Penetration Rate – 2017	= 32.8%	N/A	= 23.8%

\*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)	1,611	369	1,712	477
41%-60% AMHI (TAX CREDIT)	610	175	577	196

## **J. OVERVIEW AND INTERVIEWS**

Jackson County is a predominantly rural county in southern Ohio. The city of Jackson is the largest community in the county and has a population of 6,184; it is also the county seat. The city of Jackson is approximately 160 miles north of Huntington, West Virginia, 70 miles south of Columbus, Ohio and 110 miles east of Cincinnati, Ohio.

Wellston, Ohio is 9.0 miles northeast of the city of Jackson and is the only other significant city in Jackson County; Wellston has a population of nearly 6,100. Both the city of Jackson and Wellston are located just off State Route 32 (the James A. Rhodes Memorial Highway), a major county roadway. Other major area roadways include U.S. Highway 35 and State Routes 93, 327, 776 and 788.

A large majority of the county's population is located along the State Route 32 corridor. A portion of Wayne National Forest is in the eastern part of the county as are Richland Furnace State Forest and Cooper Hollow Wildlife Area.

Other villages in the county are Coalton and Oak Hill. Coalton is a small community between Jackson and Wellston, with a population of 545. Oak Hill is located in the southern portion of Jackson County, 12.5 miles south of the city of Jackson; it has a population of 1,685.

According to the 2010 Census, Jackson County has a total population of 33,225.

Jackson County's employment base is generally in the manufacturing industry, with several major employers manufacturing food service products.

Holzer Medical Clinic is the county's major medical facility and is located in the southern portion of the city of Jackson.

Senior centers are located in Oak Hill, Jackson, and Wellston. Several nursing homes and assisted living facilities are in the city of Jackson. Additional limited services are located in Wellston and Oak Hill.

Jackson County has three school districts, and the cities of Jackson, Wellston and Oak Hill all have their own school districts. Higher education is provided at Daymar College, which has a campus in the city of Jackson that offers technical school classes.

The majority of Jackson County homeowners reside in the cities of Jackson, Wellston and Oak Hill. Additionally, many homeowners live in unincorporated areas in the county. These owner-occupied homes are typically single-family structures that are in from fair to good condition and are more than 30 years old.

The county's manufactured homes are 25 to 30 years old, are in fair to satisfactory condition, and are also generally occupied by owners. Newer single-family and manufactured homes in satisfactory condition are also scattered throughout the county.

Wellston typically consists of single-family homes over 30 years old that are in poor to good condition. Wellston has a high percentage of manufactured homes, which are in fair to satisfactory condition.

Apartments in Wellston are typically government-subsidized and Tax Credit properties that are located outside of the Central Business District (CBD); they are typically in from good to excellent condition.

The city of Jackson has few mobile homes. Its historic CBD is similar in makeup to other cities in Appalachian Ohio. The city of Jackson's single-family homes appear to be more 40 years old and are in fair to satisfactory condition.

Two low-income properties are located in Oak Hill and are both in good condition.

Molly Callahan, leasing agent for ERA Real Estate, stated that she believed additional apartments would be successful in all three of the county's municipalities. She believes that county residents would prefer apartments in the city of Jackson over living Wellston, due to Jackson's proximity to community services.

She also noted a lack of three-bedroom availability in Jackson County, suggesting that more three-bedroom apartments would be successful there.