

## 17. Jefferson County

### A. GENERAL DESCRIPTION

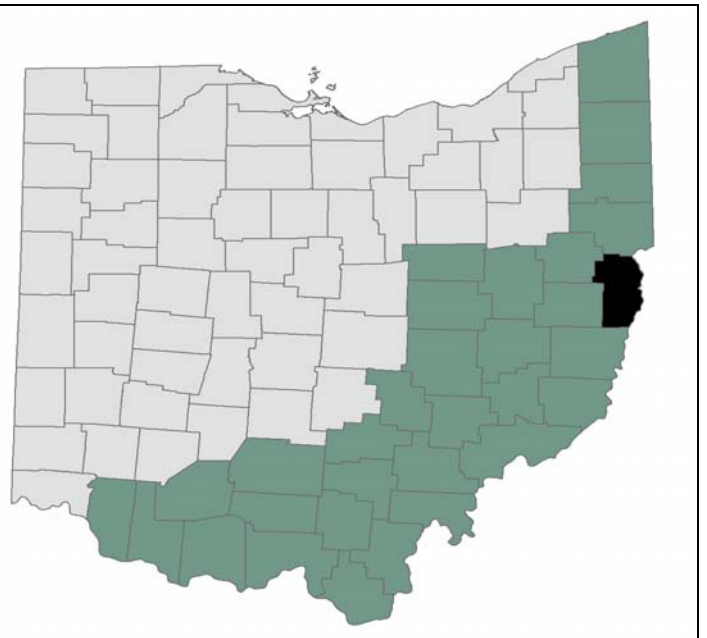
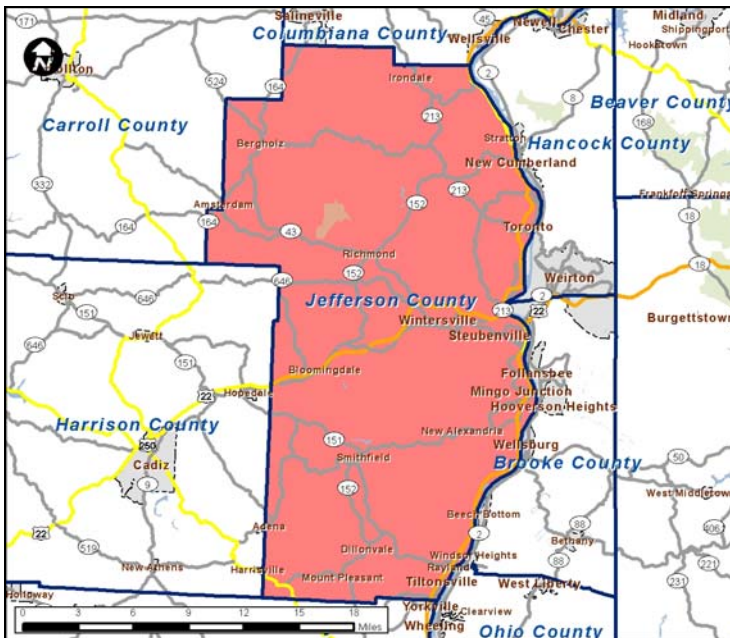
County Seat: Steubenville  
County Size: 409.6 square miles

2000 (Census) Population: 73,893  
2010 (Census) Population: 69,709  
Population Change: -4,184 (-5.7%)

2000 (Census) Households: 30,417  
2010 (Census) Households: 29,109  
Household Change: -1,308 (-4.3%)

2000 (Census) Median Household Income: \$30,253  
2010 (American Community Survey) Median Household Income: \$37,527  
Income Change: +\$7,274 (24.0%)

2000 (Census) Median Home Value: \$62,600  
2010 (American Community Survey) Median Home Value: \$84,800  
Home Value Change: +\$22,200 (35.5%)



## B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

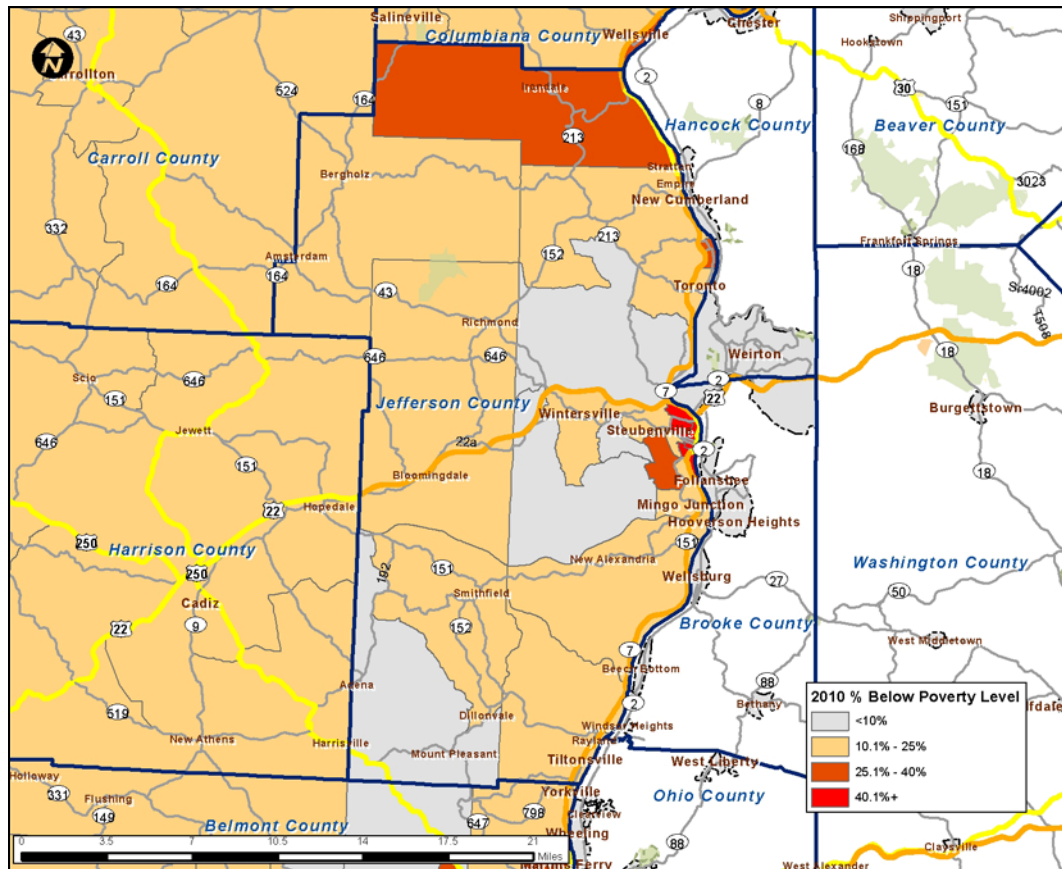
### 1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	POPULATION	73,893	69,709	68,955	67,158
	POPULATION CHANGE	-	-4,184	-754	-1,797
	PERCENT CHANGE	-	-5.7%	-1.1%	-2.6%
<b>COUNTY SEAT: STEUBENVILLE</b>	POPULATION	19,015	18,663	18,613	18,369
	POPULATION CHANGE	-	-352	-50	-244
	PERCENT CHANGE	-	-1.9%	-0.3%	-1.3%

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	10,862	15.1%	11,958	17.7%
POPULATION NOT LIVING IN POVERTY	60,958	84.9%	55,581	82.3%
TOTAL	71,820	100.0%	67,539	100.0%

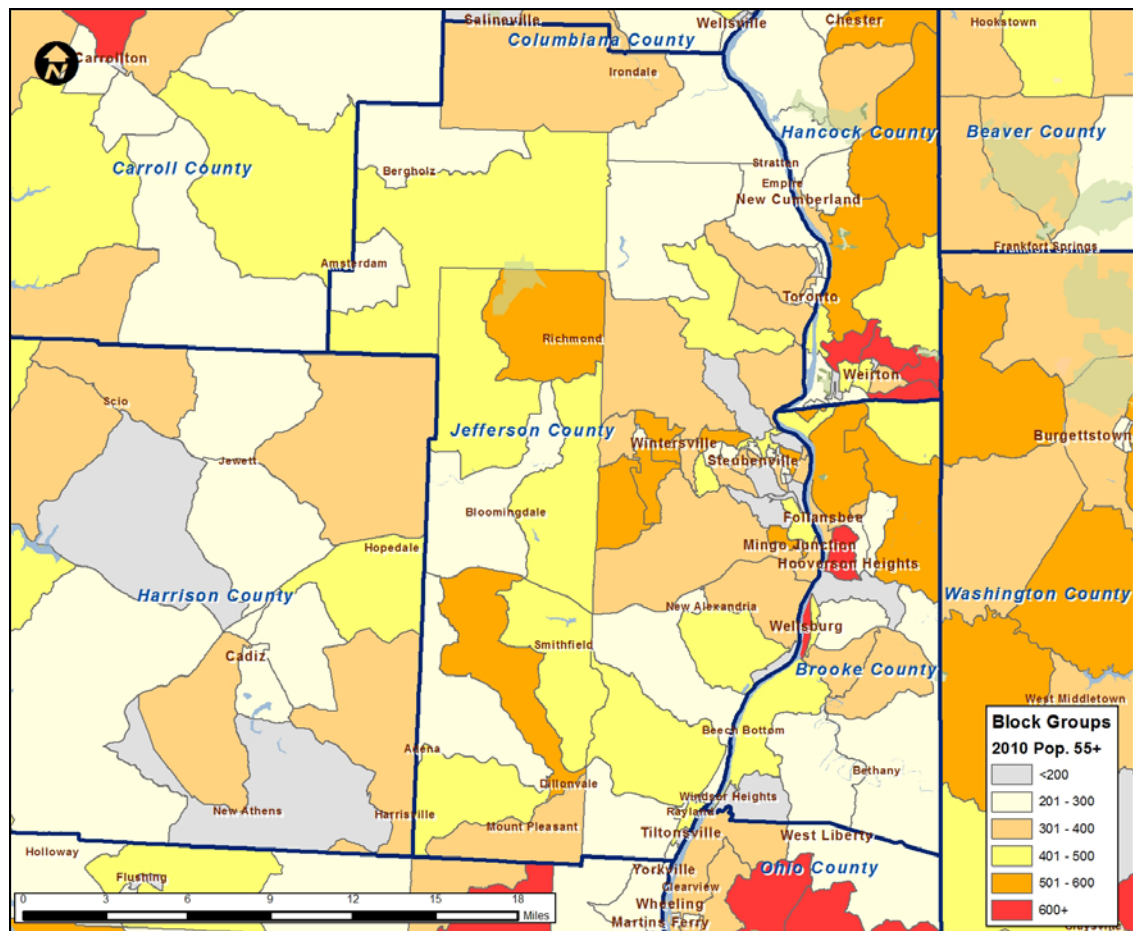
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	17,930	24.3%	16,182	23.2%	15,628	23.3%	-554	-3.4%
20 TO 24	4,164	5.6%	4,554	6.5%	3,483	5.2%	-1,071	-23.5%
25 TO 34	8,089	10.9%	6,934	9.9%	6,753	10.1%	-181	-2.6%
35 TO 44	10,806	14.6%	8,171	11.7%	7,302	10.9%	-869	-10.6%
45 TO 54	11,215	15.2%	10,719	15.4%	9,030	13.4%	-1,689	-15.8%
55 TO 64	7,937	10.7%	10,393	14.9%	10,777	16.0%	384	3.7%
65 TO 74	7,100	9.6%	6,554	9.4%	8,013	11.9%	1,459	22.3%
75 & OVER	6,652	9.0%	6,202	8.9%	6,172	9.2%	-30	-0.5%
TOTAL	73,893	100.0%	69,709	100.0%	67,158	100.0%	-2,551	-3.7%

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

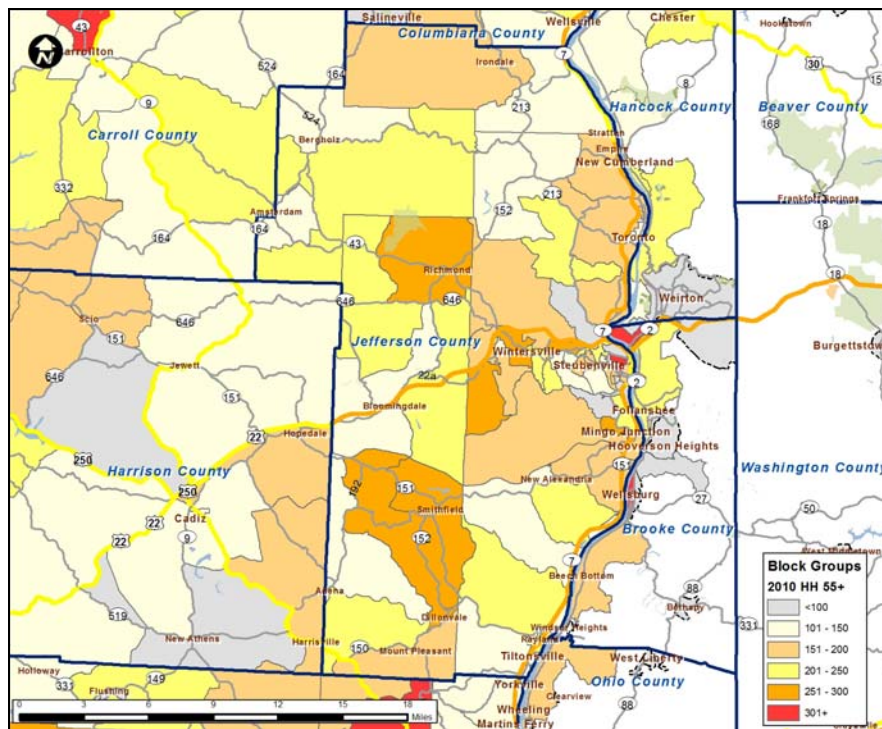
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
<b>COUNTY</b>	HOUSEHOLD	30,417	29,109	28,809	28,158
	HOUSEHOLD CHANGE	-	-1,308	-300	-651
	PERCENT CHANGE	-	-4.3%	-1.0%	-2.3%
<b>COUNTY SEAT: STEBENVILLE</b>	HOUSEHOLD	8,342	7,550	7,528	7,415
	HOUSEHOLD CHANGE	-	-792	-22	-113
	PERCENT CHANGE	-	-9.5%	-0.3%	-1.5%

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	993	3.3%	937	3.2%	793	2.8%	-144	-15.4%
25 TO 34	3,630	11.9%	3,062	10.5%	3,167	11.2%	105	3.4%
35 TO 44	5,689	18.7%	4,231	14.5%	3,762	13.4%	-469	-11.1%
45 TO 54	6,421	21.1%	5,943	20.4%	4,417	15.7%	-1,526	-25.7%
55 TO 64	4,683	15.4%	6,260	21.5%	6,168	21.9%	-92	-1.5%
65 TO 74	4,524	14.9%	4,326	14.9%	5,188	18.4%	862	19.9%
75 TO 84	3,524	11.6%	3,100	10.6%	3,177	11.3%	77	2.5%
85 & OVER	953	3.1%	1,250	4.3%	1,485	5.3%	235	18.8%
<b>TOTAL</b>	<b>30,417</b>	<b>100.0%</b>	<b>29,109</b>	<b>100.0%</b>	<b>28,158</b>	<b>100.0%</b>	<b>-951</b>	<b>-3.3%</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.





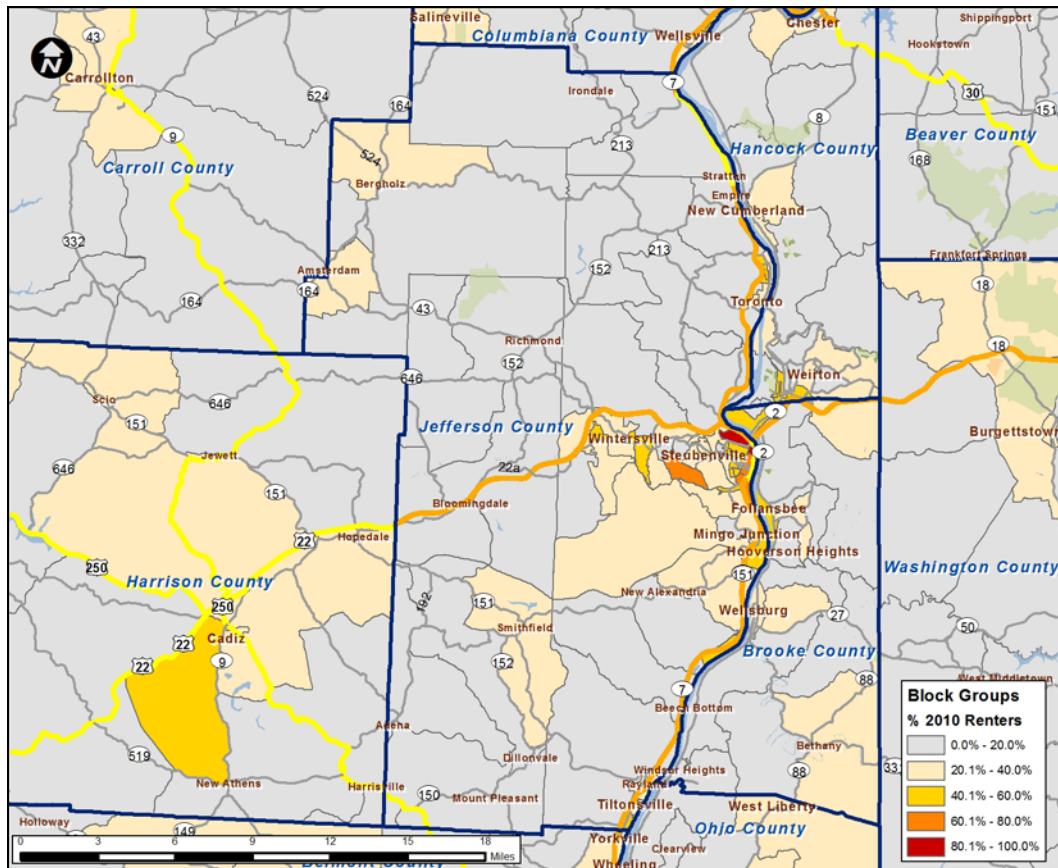
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	22,614	74.3%	20,979	72.1%	20,335	72.2%
RENTER-OCCUPIED	7,803	25.7%	8,130	27.9%	7,823	27.8%
TOTAL	30,417	100.0%	29,109	100.0%	28,158	100.0%

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	11,281	82.4%	12,068	80.8%	13,033	81.4%
RENTER-OCCUPIED	2,403	17.6%	2,868	19.2%	2,985	18.6%
TOTAL	13,684	100.0%	14,936	100.0%	16,019	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	3,486	42.9%	3,631	46.4%	145	4.2%
2 PERSONS	2,046	25.2%	1,709	21.8%	-337	-16.5%
3 PERSONS	1,237	15.2%	1215	15.5%	-22	-1.8%
4 PERSONS	804	9.9%	786	10.0%	-18	-2.2%
5 PERSONS+	557	6.9%	482	6.2%	-75	-13.5%
TOTAL	8,130	100.0%	7,823	100.0%	-307	-3.8%

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	5,382	25.7%	4,837	23.8%	-545	-10.1%
2 PERSONS	8,439	40.2%	8,138	40.0%	-301	-3.6%
3 PERSONS	3,336	15.9%	3,461	17.0%	125	3.7%
4 PERSONS	2,352	11.2%	2,506	12.3%	154	6.5%
5 PERSONS+	1,470	7.0%	1,392	6.8%	-78	-5.3%
TOTAL	20,979	100.0%	20,335	100.0%	-644	-3.1%

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	1,977	68.9%	2,029	68.0%	52	2.6%
2 PERSONS	565	19.7%	572	19.2%	7	1.2%
3 PERSONS	225	7.8%	269	9.0%	44	19.6%
4 PERSONS	48	1.7%	57	1.9%	9	17.7%
5 PERSONS+	52	1.8%	58	1.9%	6	11.3%
TOTAL	2,868	100.0%	2,985	100.0%	117	4.1%

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	3,829	31.7%	4,031	30.9%	202	5.3%
2 PERSONS	6,135	50.8%	6,534	50.1%	399	6.5%
3 PERSONS	1,297	10.8%	1476	11.3%	179	13.8%
4 PERSONS	470	3.9%	571	4.4%	101	21.6%
5 PERSONS+	337	2.8%	421	3.2%	84	24.9%
TOTAL	12,068	100.0%	13,033	100.0%	965	8.0%

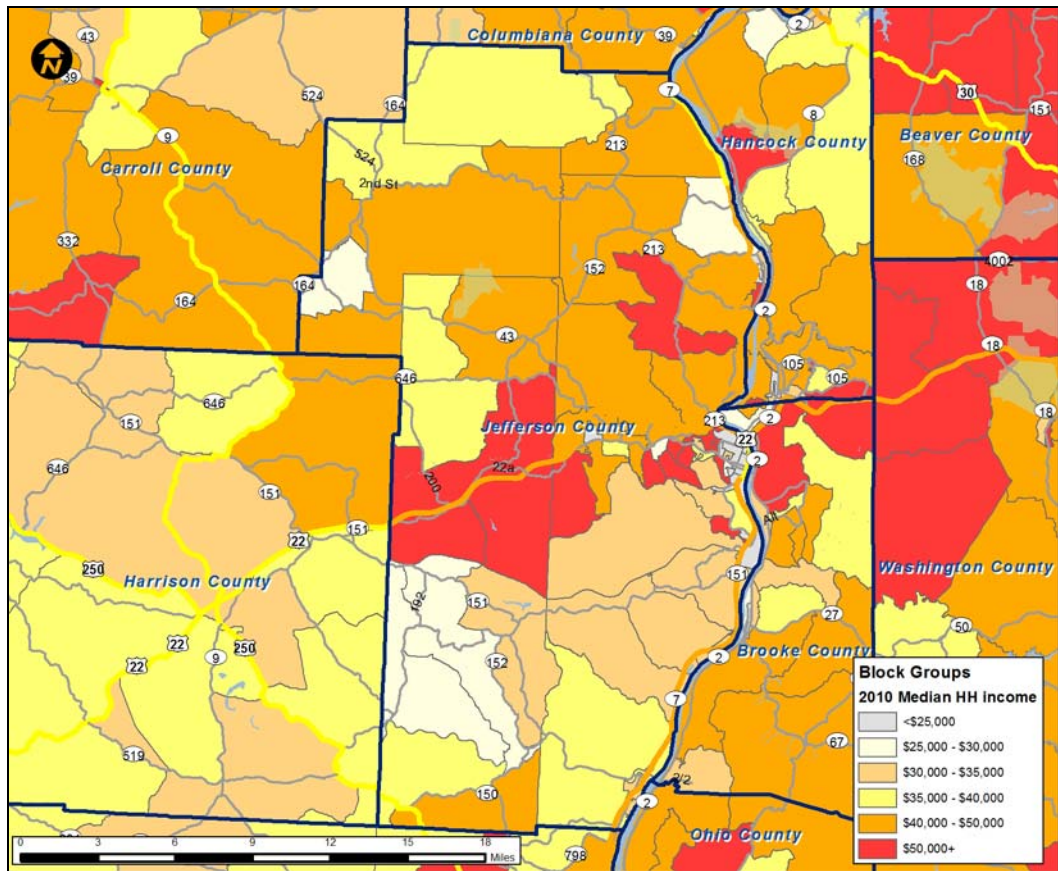
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

### 3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	4,131	13.6%	3,539	12.3%	3,357	11.9%
\$10,000 TO \$19,999	5,542	18.2%	4,481	15.6%	4,259	15.1%
\$20,000 TO \$29,999	5,137	16.9%	4,327	15.0%	4,161	14.8%
\$30,000 TO \$39,999	3,938	12.9%	3,630	12.6%	3,550	12.6%
\$40,000 TO \$49,999	3,475	11.4%	3,108	10.8%	3,004	10.7%
\$50,000 TO \$59,999	2,756	9.1%	2,617	9.1%	2,555	9.1%
\$60,000 TO \$74,999	2,367	7.8%	2,780	9.7%	2,781	9.9%
\$75,000 TO \$99,999	1,776	5.8%	2,241	7.8%	2,281	8.1%
\$100,000 TO \$124,999	671	2.2%	1,100	3.8%	1,143	4.1%
\$125,000 TO \$149,999	231	0.8%	449	1.6%	493	1.8%
\$150,000 TO \$199,999	190	0.6%	255	0.9%	274	1.0%
\$200,000 & OVER	202	0.7%	283	1.0%	298	1.1%
<b>TOTAL</b>	<b>30,417</b>	<b>100.0%</b>	<b>28,809</b>	<b>100.0%</b>	<b>28,158</b>	<b>100.0%</b>
<b>MEDIAN INCOME</b>	<b>\$31,009</b>		<b>\$35,669</b>		<b>\$36,483</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	1,966	14.4%	1,869	12.2%	1,902	11.9%
\$10,000 TO \$19,999	3,292	24.1%	2,838	18.5%	2,822	17.6%
\$20,000 TO \$29,999	2,760	20.2%	2,807	18.3%	2,818	17.6%
\$30,000 TO \$39,999	1,693	12.4%	2,086	13.6%	2,181	13.6%
\$40,000 TO \$49,999	1,369	10.0%	1,545	10.1%	1,623	10.1%
\$50,000 TO \$59,999	795	5.8%	1,248	8.1%	1,323	8.3%
\$60,000 TO \$74,999	567	4.1%	1,038	6.8%	1,178	7.4%
\$75,000 TO \$99,999	611	4.5%	825	5.4%	941	5.9%
\$100,000 TO \$124,999	311	2.3%	511	3.3%	570	3.6%
\$125,000 TO \$149,999	104	0.8%	253	1.7%	297	1.9%
\$150,000 TO \$199,999	72	0.5%	135	0.9%	155	1.0%
\$200,000 & OVER	145	1.1%	195	1.3%	208	1.3%
TOTAL	13,684	100.0%	15,350	100.0%	16,019	100.0%
MEDIAN INCOME	\$25,742		\$30,770		\$32,146	

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

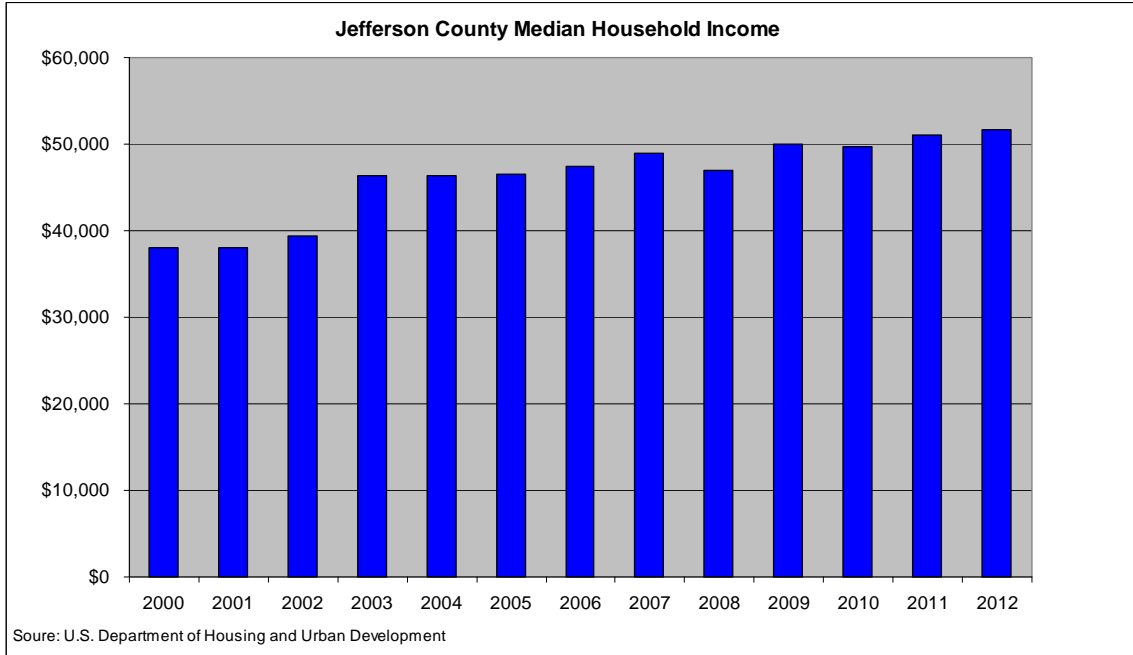
The following table illustrates the HUD estimated median household income between 2000 and 2012:

YEAR	HUD ESTIMATED MEDIAN HOUSEHOLD INCOME	
	MEDIAN HOUSEHOLD INCOME*	PERCENT CHANGE
2000	\$38,100	-
2001	\$38,100	0.0%
2002	\$39,400	3.4%
2003	\$46,300	17.5%
2004	\$46,300	0.0%
2005	\$46,500	0.4%
2006	\$47,500	2.2%
2007	\$48,900	2.9%
2008	\$46,900	-4.1%
2009	\$50,000	6.6%
2010	\$49,700	-0.6%
2011	\$51,000	2.6%
2012	\$51,700	1.4%

\*For a four-person household

Source: HUD





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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	1,360	456	279	163	82	2,339
\$10,000 TO \$19,999	1,004	406	221	145	105	1,881
\$20,000 TO \$29,999	400	367	249	172	121	1,310
\$30,000 TO \$39,999	261	223	159	112	62	817
\$40,000 TO \$49,999	68	253	123	97	42	582
\$50,000 TO \$59,999	76	187	101	40	28	431
\$60,000 TO \$74,999	20	45	44	56	27	191
\$75,000 TO \$99,999	15	28	37	28	21	128
\$100,000 TO \$124,999	16	17	22	9	4	68
\$125,000 TO \$149,999	3	6	7	2	1	19
\$150,000 TO \$199,999	7	4	4	2	1	18
\$200,000 & OVER	6	4	3	1	4	18
<b>TOTAL</b>	<b>3,235</b>	<b>1,996</b>	<b>1,248</b>	<b>827</b>	<b>497</b>	<b>7,803</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	1,438	350	226	133	70	2,217
\$10,000 TO \$19,999	1,142	358	203	117	90	1,911
\$20,000 TO \$29,999	483	348	222	144	106	1,303
\$30,000 TO \$39,999	344	211	163	134	59	911
\$40,000 TO \$49,999	84	234	128	94	40	579
\$50,000 TO \$59,999	98	225	102	40	39	504
\$60,000 TO \$74,999	35	55	79	72	42	282
\$75,000 TO \$99,999	38	45	62	57	37	238
\$100,000 TO \$124,999	22	24	39	22	15	121
\$125,000 TO \$149,999	15	10	13	5	2	45
\$150,000 TO \$199,999	11	7	10	3	1	32
\$200,000 & OVER	16	9	8	2	6	40
<b>TOTAL</b>	<b>3,725</b>	<b>1,876</b>	<b>1,255</b>	<b>823</b>	<b>506</b>	<b>8,185</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	1,387	297	205	122	65	2,077
\$10,000 TO \$19,999	1,112	315	184	107	84	1,801
\$20,000 TO \$29,999	475	321	210	139	92	1,238
\$30,000 TO \$39,999	335	199	165	132	57	887
\$40,000 TO \$49,999	77	216	120	91	39	543
\$50,000 TO \$59,999	98	214	96	35	41	484
\$60,000 TO \$74,999	40	55	87	69	44	294
\$75,000 TO \$99,999	37	45	71	54	36	243
\$100,000 TO \$124,999	25	22	42	25	15	129
\$125,000 TO \$149,999	16	10	16	7	4	53
\$150,000 TO \$199,999	13	8	9	3	1	34
\$200,000 & OVER	16	8	9	2	6	40
<b>TOTAL</b>	<b>3,631</b>	<b>1,709</b>	<b>1,215</b>	<b>786</b>	<b>482</b>	<b>7,823</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 Jefferson County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	724	61	11	0	0	796
\$10,000 TO \$19,999	599	100	11	0	6	717
\$20,000 TO \$29,999	176	132	28	10	14	360
\$30,000 TO \$39,999	71	40	40	9	2	161
\$40,000 TO \$49,999	7	82	16	11	1	118
\$50,000 TO \$59,999	36	62	11	2	12	124
\$60,000 TO \$74,999	5	12	12	1	1	32
\$75,000 TO \$99,999	7	6	17	1	1	33
\$100,000 TO \$124,999	12	8	10	0	0	31
\$125,000 TO \$149,999	2	4	3	0	0	9
\$150,000 TO \$199,999	6	2	0	0	0	8
\$200,000 & OVER	5	4	3	1	2	15
<b>TOTAL</b>	<b>1,650</b>	<b>514</b>	<b>164</b>	<b>36</b>	<b>40</b>	<b>2,403</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	772	51	12	0	0	835
\$10,000 TO \$19,999	667	88	12	0	7	774
\$20,000 TO \$29,999	247	141	31	13	14	445
\$30,000 TO \$39,999	116	51	47	17	4	236
\$40,000 TO \$49,999	10	75	26	10	2	123
\$50,000 TO \$59,999	45	92	12	4	17	169
\$60,000 TO \$74,999	10	16	31	2	2	61
\$75,000 TO \$99,999	15	15	25	1	1	57
\$100,000 TO \$124,999	13	6	16	1	1	37
\$125,000 TO \$149,999	10	4	10	0	0	24
\$150,000 TO \$199,999	8	3	4	0	0	15
\$200,000 & OVER	12	6	4	1	3	27
<b>TOTAL</b>	<b>1,924</b>	<b>548</b>	<b>230</b>	<b>49</b>	<b>52</b>	<b>2,804</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	801	50	13	0	0	864
\$10,000 TO \$19,999	694	86	11	0	7	798
\$20,000 TO \$29,999	261	148	33	16	15	474
\$30,000 TO \$39,999	131	58	56	17	5	268
\$40,000 TO \$49,999	12	81	30	11	1	135
\$50,000 TO \$59,999	49	94	13	7	19	182
\$60,000 TO \$74,999	15	18	38	2	2	75
\$75,000 TO \$99,999	17	17	33	2	2	72
\$100,000 TO \$124,999	15	6	20	1	1	43
\$125,000 TO \$149,999	12	4	12	0	1	29
\$150,000 TO \$199,999	10	4	4	0	0	19
\$200,000 & OVER	13	5	5	1	3	27
<b>TOTAL</b>	<b>2,029</b>	<b>572</b>	<b>269</b>	<b>57</b>	<b>58</b>	<b>2,985</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 Jefferson County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	911	219	36	0	4	1,170
\$10,000 TO \$19,999	1,550	893	97	26	10	2,575
\$20,000 TO \$29,999	755	1,431	153	45	16	2,400
\$30,000 TO \$39,999	211	1,110	151	35	25	1,532
\$40,000 TO \$49,999	181	827	184	52	7	1,251
\$50,000 TO \$59,999	45	389	131	64	42	671
\$60,000 TO \$74,999	46	299	101	52	39	536
\$75,000 TO \$99,999	54	317	107	54	48	578
\$100,000 TO \$124,999	22	147	48	34	30	281
\$125,000 TO \$149,999	7	52	25	6	5	95
\$150,000 TO \$199,999	10	32	15	5	2	64
\$200,000 & OVER	23	68	19	12	8	129
<b>TOTAL</b>	<b>3,813</b>	<b>5,783</b>	<b>1,066</b>	<b>383</b>	<b>235</b>	<b>11,281</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	818	180	33	0	2	1,034
\$10,000 TO \$19,999	1,352	613	77	16	5	2,064
\$20,000 TO \$29,999	865	1,293	152	41	11	2,362
\$30,000 TO \$39,999	297	1,265	210	48	31	1,851
\$40,000 TO \$49,999	239	910	218	48	8	1,422
\$50,000 TO \$59,999	88	592	218	96	84	1,078
\$60,000 TO \$74,999	95	548	154	87	93	977
\$75,000 TO \$99,999	79	421	132	78	57	768
\$100,000 TO \$124,999	48	254	80	50	41	473
\$125,000 TO \$149,999	25	123	40	21	21	229
\$150,000 TO \$199,999	15	61	29	9	5	120
\$200,000 & OVER	29	93	26	12	9	168
<b>TOTAL</b>	<b>3,951</b>	<b>6,352</b>	<b>1,370</b>	<b>506</b>	<b>366</b>	<b>12,546</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	829	171	35	0	3	1,038
\$10,000 TO \$19,999	1,336	585	80	17	5	2,024
\$20,000 TO \$29,999	875	1,258	154	46	12	2,344
\$30,000 TO \$39,999	310	1,294	224	48	37	1,913
\$40,000 TO \$49,999	255	937	233	52	11	1,488
\$50,000 TO \$59,999	95	613	233	107	94	1,141
\$60,000 TO \$74,999	110	608	182	103	100	1,103
\$75,000 TO \$99,999	88	476	145	92	68	869
\$100,000 TO \$124,999	57	280	87	54	48	527
\$125,000 TO \$149,999	29	138	48	28	25	268
\$150,000 TO \$199,999	16	75	29	9	7	137
\$200,000 & OVER	31	99	26	14	11	181
<b>TOTAL</b>	<b>4,031</b>	<b>6,534</b>	<b>1,476</b>	<b>571</b>	<b>421</b>	<b>13,033</b>

Source: Ribbon Demographics; ESRI; Urban Decision Group



### C. ECONOMIC TRENDS

The labor force within the Jefferson County Site PMA is based primarily in three sectors. Health Care & Social Assistance (which comprises 28.1%), Manufacturing and Retail Trade comprise nearly 53% of the Site PMA labor force. Employment in the Jefferson County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	8	0.3%	48	0.2%	6.0
MINING	11	0.5%	76	0.2%	6.9
UTILITIES	14	0.6%	744	2.4%	53.1
CONSTRUCTION	161	6.7%	1,038	3.4%	6.4
MANUFACTURING	59	2.5%	4,340	14.2%	73.6
WHOLESALE TRADE	88	3.7%	1,672	5.5%	19.0
RETAIL TRADE	351	14.7%	3,155	10.3%	9.0
TRANSPORTATION & WAREHOUSING	71	3.0%	678	2.2%	9.5
INFORMATION	38	1.6%	377	1.2%	9.9
FINANCE & INSURANCE	130	5.4%	529	1.7%	4.1
REAL ESTATE & RENTAL & LEASING	91	3.8%	370	1.2%	4.1
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	96	4.0%	392	1.3%	4.1
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.0%	14	0.0%	14.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	71	3.0%	344	1.1%	4.8
EDUCATIONAL SERVICES	75	3.1%	2,755	9.0%	36.7
HEALTH CARE & SOCIAL ASSISTANCE	206	8.6%	8,583	28.1%	41.7
ARTS, ENTERTAINMENT & RECREATION	55	2.3%	385	1.3%	7.0
ACCOMMODATION & FOOD SERVICES	158	6.6%	1,748	5.7%	11.1
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	477	19.9%	1,657	5.4%	3.5
PUBLIC ADMINISTRATION	213	8.9%	1,648	5.4%	7.7
NONCLASSIFIABLE	20	0.8%	9	0.0%	0.5
TOTAL	2,394	100.0%	30,562	100.0%	12.8

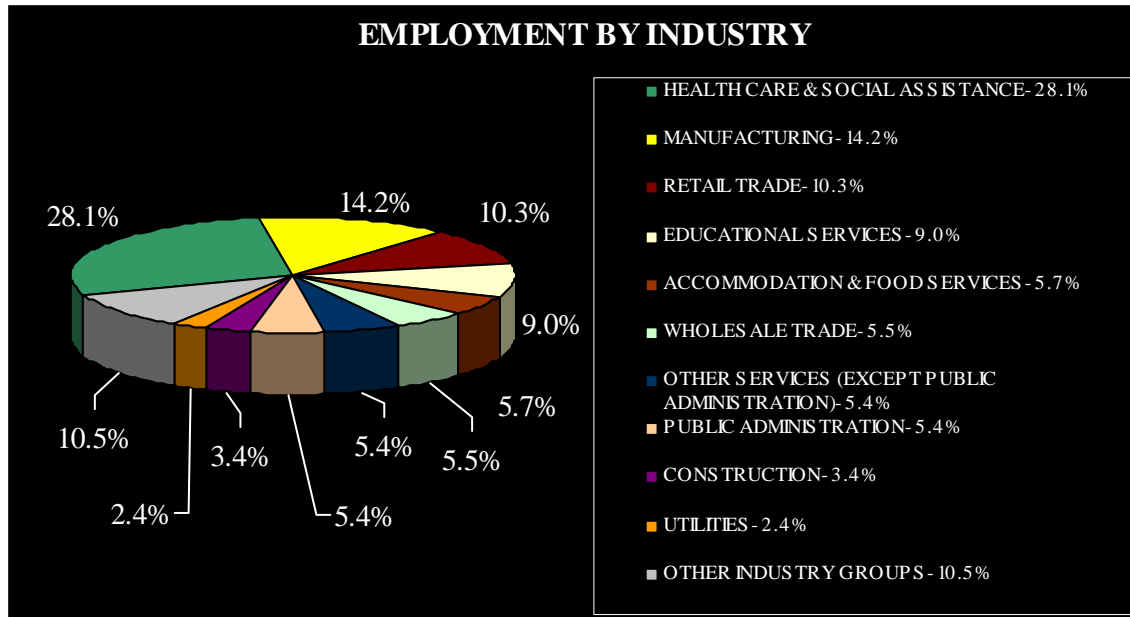
\*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

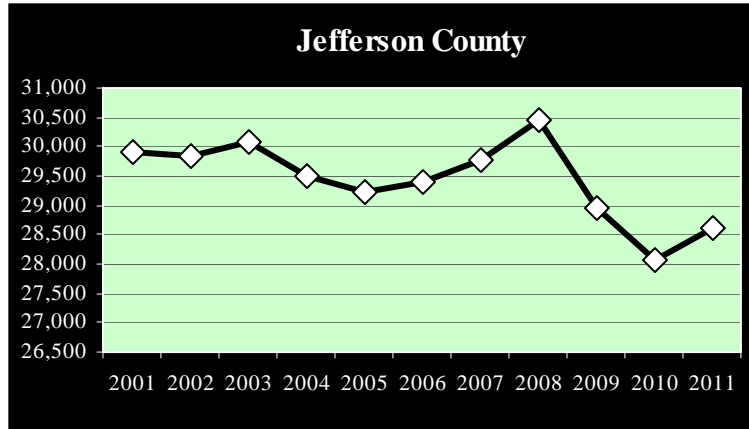
Excluding 2011, the employment base has declined by 4.5% over the past five years in Jefferson County, less than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

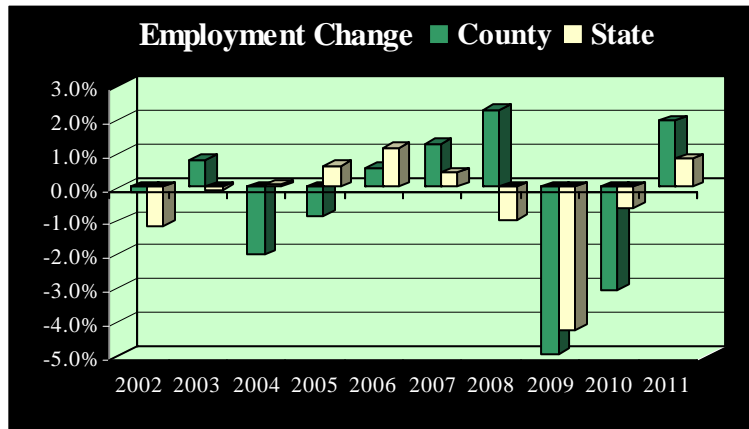
YEAR	TOTAL EMPLOYMENT					
	JEFFERSON COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	29,902	-	5,566,735	-	138,241,767	-
2002	29,856	-0.2%	5,503,109	-1.1%	137,936,674	-0.2%
2003	30,090	0.8%	5,498,936	-0.1%	138,386,944	0.3%
2004	29,484	-2.0%	5,502,533	0.1%	139,988,842	1.2%
2005	29,237	-0.8%	5,537,419	0.6%	142,328,023	1.7%
2006	29,399	0.6%	5,602,764	1.2%	144,990,053	1.9%
2007	29,772	1.3%	5,626,086	0.4%	146,397,565	1.0%
2008	30,455	2.3%	5,570,514	-1.0%	146,068,942	-0.2%
2009	28,958	-4.9%	5,334,774	-4.2%	140,721,692	-3.7%
2010	28,073	-3.1%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	28,625	2.0%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

\*Through December



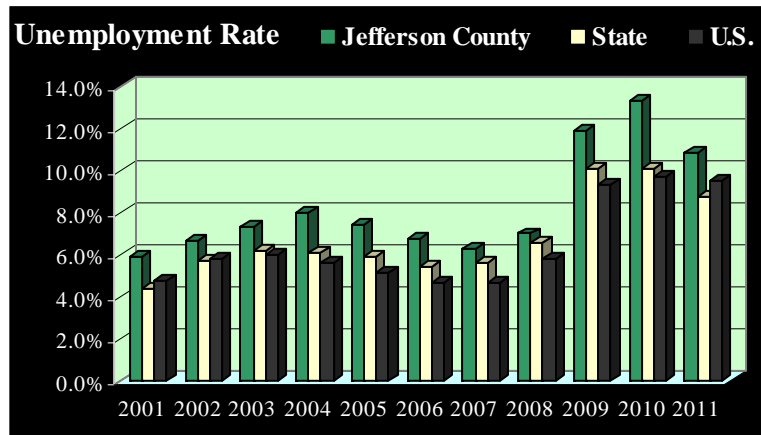
The following table illustrates the percent change in employment for Jefferson County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	JEFFERSON COUNTY	OHIO	UNITED STATES
2001	5.9%	4.4%	4.8%
2002	6.7%	5.7%	5.8%
2003	7.3%	6.2%	6.0%
2004	8.0%	6.1%	5.6%
2005	7.4%	5.9%	5.2%
2006	6.8%	5.4%	4.7%
2007	6.3%	5.6%	4.7%
2008	7.0%	6.6%	5.8%
2009	11.9%	10.1%	9.3%
2010	13.4%	10.1%	9.7%
2011*	10.9%	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 Jefferson County.

IN-PLACE EMPLOYMENT JEFFERSON COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	25,120	-	-
2002	25,134	14	0.1%
2003	25,719	585	2.3%
2004	25,013	-706	-2.7%
2005	25,170	157	0.6%
2006	25,237	67	0.3%
2007	25,598	361	1.4%
2008	26,052	454	1.8%
2009	23,832	-2,220	-8.5%
2010	22,213	-1,619	-6.8%
2011*	21,741	-472	-2.1%

Source: Department of Labor, Bureau of Labor Statistics

\*Through June

Data for 2010, the most recent year that year-end figures are available, indicates in-place employment in Jefferson County to be 79.1% of the total Jefferson County employment.



The 10 largest employers in Jefferson County comprise a total of more than 7,000 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
TRINITY HEALTH SYSTEMS	HEALTH CARE	1,825
WALMART	RETAIL & DISTRIBUTION CENTER	1152
ARCELOR MITTAL STEEL	MANUFACTURING	965
JEFFERSON COUNTY	GOVERNMENT	691
TITANIUM METALS CORPORATION	METAL PRODUCTION	660
EASTERN GATEWAY COMMUNITY COLLEGE	EDUCATION	503
EDISON LOCAL SCHOOL DISTRICT	EDUCATION	455
FRANCISCAN UNIVERSITY OF STEUBENVILLE	EDUCATION	450
FIRST ENERGY	UTILITY	450
AMERICAN ELECTRIC POWER	UTILITY	369
TOTAL		7,520

Source: Jefferson County CAFR, 2010

According to county representatives and Ed Looman, Executive Director of the Jefferson County Progress Alliance, the county's main industry and source of jobs has always been the area steel mills. However, local steel producers face uncertain times as the country, as well as the local area, deal with the downturn in the nation's economy. Due to reduced demand for locally produced steel products, Severstal (formerly Wheeling-Pittsburgh Steel) idled all local operations at three plants in 2009 affecting 831 workers, many of whom are still unemployed. In March of 2011, Severstal sold a number of its North American operations to RG Steel, a subsidiary of the Renco Group. It was the hope of the local community that the Renco Group would reopen the area plants. However, at this time, there is no target date to reopen these facilities.

The Edison Local School District has also been hit hard by this economy, and has experienced over \$2 million in state, local and federal funding cuts in 2011-2012. In response, the schools have adjusted their budget by making \$4.5 million in cuts, including 97 layoffs. The school district is replacing a 9.5 million levy on the March 2012 ballot to avoid a \$700,000 deficit by the end of the year.

The completion of the U.S. Highway 22 bypass in Jefferson County has greatly enhanced transportation access to the county. The completion of this bypass along with improvements between Weirton, West Virginia and Western Pennsylvania to the east, greatly improve access to Pittsburgh markets. Two major infrastructure changes that will bring new business and traffic to the area include Market Street bridge, which will connect downtown Steubenville to Brooke County, West Virginia and a new Ohio River bridge, which will be placed in Jefferson County.

There are also several repaving projects taking place throughout the county including a \$7 million endeavor on Washington Street.

Even though the area steel mills have struggled in recent years, some positive signs of economic activity and growth have emerged, most notably a new \$75 million Walmart Distribution Center that opened in 2002. This 880,000-square-foot facility has created over 700 new jobs, and services Walmart stores within a 100-mile radius.

Currently, development is popular in Jefferson County Industrial Park, which is home to companies such as QPI Tools, Wildfire Motors and the R-Way Transport facility. Near this park a roughly 4,000-acre parcel of land labeled New Horizons has been repurposed for multiple uses.

Marcellus Shale natural gas projects are perhaps Jefferson County's best economic opportunity since the steel industries took root decades ago, and the county is still 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 south along the Ohio River. The county is hopeful thousands of oil and gas jobs will result. Landowners have already been approached to sign lease deals, and the competitive frenzy have increased both per-acre bonuses and royalty percentages offered.

## **D. OVERVIEW OF HOUSING**

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	22,614	74.3%	20,979	72.1%
RENTER-OCCUPIED	7,803	25.7%	8,130	27.9%
<b>TOTAL-OCCUPIED UNITS*</b>	<b>30,417</b>	<b>91.4%</b>	<b>29,109</b>	<b>100.0%</b>
FOR RENT	776	27.0%	816	22.0%
RENTED, NOT OCCUPIED	N/A	N/A	34	0.9%
FOR SALE ONLY	394	13.7%	466	12.5%
SOLD, NOT OCCUPIED	N/A	N/A	187	5.0%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	433	7.1%	253	6.8%
ALL OTHER VACANTS	1,068	37.2%	1,961	52.8%
<b>TOTAL VACANT UNITS</b>	<b>2,874</b>	<b>8.6%</b>	<b>3,717</b>	<b>11.3%</b>
<b>TOTAL</b>	<b>33,291</b>	<b>100.0%</b>	<b>32,826</b>	<b>100.0%</b>
<b>SUBSTANDARD UNITS**</b>	<b>149</b>	<b>0.5%</b>	<b>111</b>	<b>0.4%</b>

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	22,614	74.3%	22,533	81	0.4%
	RENTER-OCCUPIED	7,803	25.7%	7,735	68	0.9%
	TOTAL	30,417	100.0%	30,268	149	0.5%
2010 (ACS)	OWNER-OCCUPIED	21,225	72.9%	21,117	108	0.5%
	RENTER-OCCUPIED	7,905	27.1%	7,902	3	0.0%
	TOTAL	29,130	100.0%	29,019	111	0.4%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	102	0.5%	106	1.3%
2000 TO 2004	541	2.5%	186	2.4%
1990 TO 1999	1,198	5.6%	543	6.9%
1980 TO 1989	1,109	5.2%	505	6.4%
1970 TO 1979	3,046	14.4%	1,552	19.6%
1960 TO 1969	3,295	15.5%	1,112	14.1%
1950 TO 1959	4,403	20.7%	1,106	14.0%
1940 TO 1949	2,206	10.4%	830	10.5%
1939 OR EARLIER	5,325	25.1%	1,965	24.9%
<b>TOTAL</b>	<b>21,225</b>	<b>100.0%</b>	<b>7,905</b>	<b>100.0%</b>

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	23,892	78.5%	23,347	80.1%
2 TO 4	2,068	6.8%	2,221	7.6%
5 TO 19	1,025	3.4%	826	2.8%
20 TO 49	250	0.8%	306	1.1%
50 OR MORE	669	2.2%	522	1.8%
MOBILE HOME, BOAT, RV, VAN, ETC.	2,513	8.3%	1,908	6.5%
TOTAL	30,417	100.0%	29,130	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	22,599	74.3%	21,225	72.9%
0.50 OR LESS OCCUPANTS PER ROOM	17,837	78.9%	17,105	80.6%
0.51 TO 1.00 OCCUPANTS PER ROOM	4,596	20.3%	4,043	19.0%
1.01 TO 1.50 OCCUPANTS PER ROOM	140	0.6%	70	0.3%
1.51 TO 2.00 OCCUPANTS PER ROOM	17	0.1%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	9	0.0%	7	0.0%
RENTER-OCCUPIED	7,818	25.7%	7,905	27.1%
0.50 OR LESS OCCUPANTS PER ROOM	5,605	71.7%	5,719	72.3%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,114	27.0%	2,125	26.9%
1.01 TO 1.50 OCCUPANTS PER ROOM	83	1.1%	53	0.7%
1.51 TO 2.00 OCCUPANTS PER ROOM	16	0.2%	8	0.1%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
TOTAL	30,417	100.0%	29,130	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
JEFFERSON COUNTY	25.2%	37.3%
32 APPALACHIAN OHIO COUNTIES	26.3%	38.5%
OHIO	27.4%	40.0%

Source: Census 2000; American Community Survey (ACS)

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

BUILDING PERMIT DATA – JEFFERSON COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	111	123	33	94	11	9	124	52	11	4
UNITS IN SINGLE-FAMILY STRUCTURES	34	44	26	24	7	9	18	52	11	4
UNITS IN ALL MULTI-FAMILY STRUCTURES	77	79	7	70	4	0	106	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	4	4	0	4	0	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	77	79	7	66	0	0	102	0	0	0



		JEFFERSON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			2,070
	LESS THAN 20.0 PERCENT	95	
	20.0 TO 24.9 PERCENT	8	
	25.0 TO 29.9 PERCENT	125	
	30.0 TO 34.9 PERCENT	46	
	35.0 PERCENT OR MORE	1,457	
	NOT COMPUTED	339	
\$10,000 TO \$19,999:			2,115
	LESS THAN 20.0 PERCENT	102	
	20.0 TO 24.9 PERCENT	49	
	25.0 TO 29.9 PERCENT	183	
	30.0 TO 34.9 PERCENT	258	
	35.0 PERCENT OR MORE	1,185	
	NOT COMPUTED	338	
\$20,000 TO \$34,999:			1,638
	LESS THAN 20.0 PERCENT	430	
	20.0 TO 24.9 PERCENT	213	
	25.0 TO 29.9 PERCENT	254	
	30.0 TO 34.9 PERCENT	300	
	35.0 PERCENT OR MORE	250	
	NOT COMPUTED	191	
\$35,000 TO \$49,999:			989
	LESS THAN 20.0 PERCENT	568	
	20.0 TO 24.9 PERCENT	173	
	25.0 TO 29.9 PERCENT	56	
	30.0 TO 34.9 PERCENT	8	
	35.0 PERCENT OR MORE	53	
	NOT COMPUTED	131	
\$50,000 TO \$74,999:			809
	LESS THAN 20.0 PERCENT	643	
	20.0 TO 24.9 PERCENT	103	
	25.0 TO 29.9 PERCENT	3	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	60	
\$75,000 TO \$99,999:			176
	LESS THAN 20.0 PERCENT	159	
	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	17	
\$100,000 OR MORE:			108
	LESS THAN 20.0 PERCENT	55	
	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	53	
TOTAL			7,905

Source: American Community Survey (ACS)

## E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Jefferson 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	17	461	10	97.8%
MARKET-RATE/TAX CREDIT	2	41	1	97.6%
TAX CREDIT	4	259	4	98.5%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	2	220	0	100.0%
GOVERNMENT-SUBSIDIZED	18	1,036	12	98.8%
<b>TOTAL</b>	<b>43</b>	<b>2,017</b>	<b>27</b>	<b>98.7%</b>

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	124	26.5%	4	3.2%	\$482
TWO-BEDROOM	1.0	301	64.3%	5	1.7%	\$664
TWO-BEDROOM	1.5	36	7.7%	0	0.0%	\$739
THREE-BEDROOM	1.0	1	0.2%	0	0.0%	\$843
THREE-BEDROOM	1.5	1	0.2%	1	100.0%	\$693
THREE-BEDROOM	2.0	1	0.2%	0	0.0%	\$793
FOUR-BEDROOM	1.5	4	0.9%	0	0.0%	\$929
<b>TOTAL MARKET RATE</b>		<b>468</b>	<b>100.0%</b>	<b>10</b>	<b>2.1%</b>	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	4	1.4%	1	25.0%	\$406
ONE-BEDROOM	1.0	125	42.7%	4	3.2%	\$444
TWO-BEDROOM	1.0	43	14.7%	0	0.0%	\$559
TWO-BEDROOM	1.5	75	25.6%	0	0.0%	\$709
THREE-BEDROOM	1.5	4	1.4%	0	0.0%	\$696
THREE-BEDROOM	2.0	9	3.1%	0	0.0%	\$778
THREE-BEDROOM	2.5	9	3.1%	0	0.0%	\$778
FOUR-BEDROOM	1.5	3	1.0%	0	0.0%	\$622
FOUR-BEDROOM	2.0	11	3.8%	0	0.0%	\$777
<b>TOTAL TAX CREDIT</b>		<b>293</b>	<b>100.0%</b>	<b>5</b>	<b>1.7%</b>	-

TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	28	12.7%	0	0.0%	N/A
TWO-BEDROOM	1.0	156	70.9%	0	0.0%	N/A
THREE-BEDROOM	1.5	36	16.4%	0	0.0%	N/A
<b>TOTAL TAX CREDIT</b>		<b>220</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>-</b>
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	65	6.3%	4	6.2%	N/A
ONE-BEDROOM	1.0	578	55.8%	8	1.4%	N/A
TWO-BEDROOM	1.0	201	19.4%	0	0.0%	N/A
THREE-BEDROOM	1.0	88	8.5%	0	0.0%	N/A
THREE-BEDROOM	1.5	38	3.7%	0	0.0%	N/A
THREE-BEDROOM	2.0	18	1.7%	0	0.0%	N/A
FOUR-BEDROOM	1.0	27	2.6%	0	0.0%	N/A
FOUR-BEDROOM	1.5	18	1.7%	0	0.0%	N/A
FOUR-BEDROOM	2.0	3	0.3%	0	0.0%	N/A
<b>TOTAL TAX CREDIT</b>		<b>1,036</b>	<b>100.0%</b>	<b>12</b>	<b>1.2%</b>	<b>-</b>
<b>GRAND TOTAL</b>		<b>2,017</b>	<b>100.0%</b>	<b>27</b>	<b>1.3%</b>	<b>-</b>

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	260	5.0%
1960 TO 1969	225	0.0%
1970 TO 1979	978	0.7%
1980 TO 1989	250	1.2%
1990 TO 1999	115	3.5%
2000 TO 2004	83	0.0%
2005 TO 2009	106	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
<b>TOTAL</b>	<b>2,017</b>	<b>1.3%</b>

\*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	4	109	0.0%
B	4	75	4.0%
B-	5	153	2.0%
C+	2	49	0.0%
C	1	1	0.0%
C-	3	81	4.9%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	2	106	0.0%
B+	2	34	2.9%
B	2	153	2.6%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	3	255	0.0%
B+	2	114	0.0%
B	4	318	0.0%
B-	2	149	8.1%
C+	4	204	0.0%
C	2	146	0.0%
C-	3	70	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	66	1450	10	99.3%
SENIOR (AGE 55+)	22	567	17	97.0%
TOTAL	88	2017	27	98.7%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	1,256	12	99.0%
40% - 60% AMHI (TAX CREDIT)	293	5	98.3%
0-60% AMHI (ALL AFFORDABLE)	1,549	17	98.9%

\*Includes both family and senior projects

DISTRIBUTION OF SENIOR AFFORDABLE HOUSING BY AGE AND INCOME LEVEL			
TARGET MARKET – SENIOR AFFORDABLE HOUSING	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED: 62+)	350	12	96.6%
40% - 60% AMHI (TAX CREDIT: 55+)	213	5	97.7%
0 - 60% AMHI (ALL AFFORDABLE: 55+)	563	17	97.0%

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 Jefferson County at this time.

**F. SINGLE-FAMILY HOUSING ANALYSIS**

Buy Versus Rent Analysis

According to ESRI, the median home value within the Jefferson County is \$84,070. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$84,070 home is \$586, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$84,070
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$79,867
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$429
ESTIMATED TAXES AND INSURANCE*	\$107
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$50
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$586

\*Estimated at 25% of principal and interest

\*\*Estimated at 0.75% of mortgaged amount

For Sale History

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

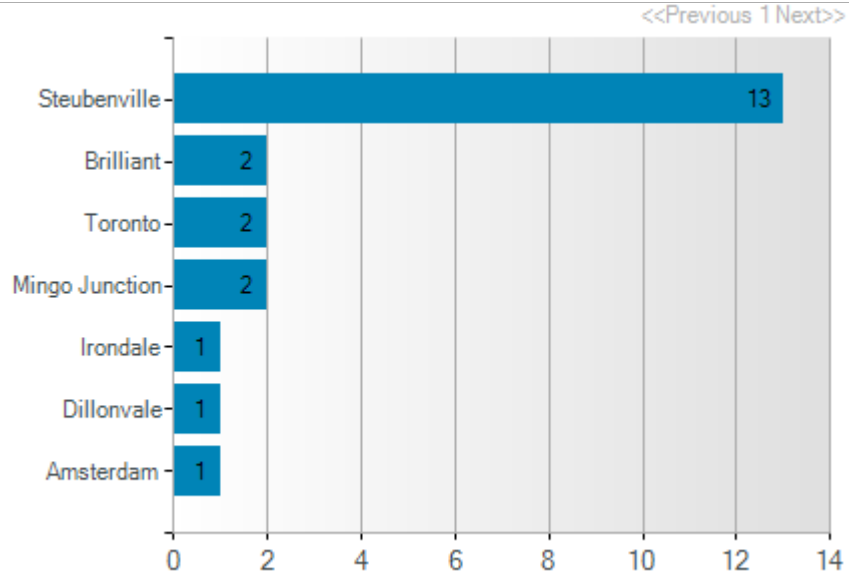
FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	1
MEDIAN SALES PRICE	\$55,000
MEDIAN SQUARE FOOTAGE	1,035
MEDIAN YEAR BUILT	1946
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	1

Source: 2011 county sales records

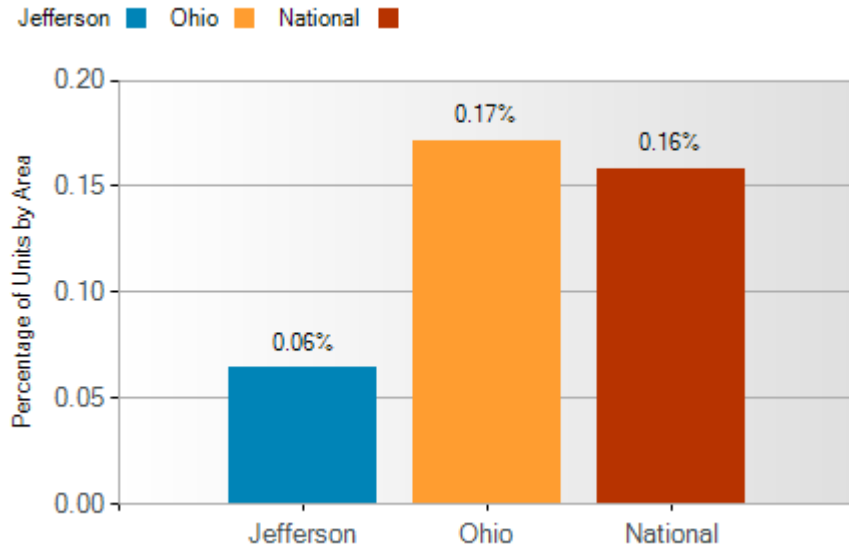
## Foreclosure Analysis

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

### Foreclosure Activity Counts - Jefferson County, OH



### Geographical Comparison - Jefferson 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	\$16,580	\$20,730	\$24,870	\$33,160
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$18,920	\$23,650	\$28,380	\$37,840
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$21,300	\$26,630	\$31,950	\$42,600
FOUR-PERSON	\$21,140	\$26,800	\$32,160	\$42,880	\$23,310	\$29,550	\$35,460	\$47,270
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$25,540	\$31,920	\$38,300	\$51,070
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$51,700				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$57,000			

\*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	4,540	\$0	\$25,530	4,563	0.5%
41% - 60% AMHI	\$23,161	\$34,740	1,323	\$25,531	\$38,300	1,289	-2.6%
61% - 80% AMHI	\$34,741	\$46,320	845	\$38,301	\$51,070	746	-11.7%
OVER 80% AMHI	\$46,321	NO LIMIT	1,475	\$51,071	NO LIMIT	1,225	-16.9%

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	4,846	\$0	\$25,530	5,356	10.5%
41% - 60% AMHI	\$23,161	\$34,740	3,357	\$25,531	\$38,300	3,517	4.8%
61% - 80% AMHI	\$34,741	\$46,320	3,028	\$38,301	\$51,070	3,135	3.5%
OVER 80% AMHI	\$46,321	NO LIMIT	9,391	\$51,071	NO LIMIT	8,327	-11.3%

I.Q. – Income-qualified

H.H. – Households

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$23,160	9,386	\$0	\$25,530	9,919	5.7%
41% - 60% AMHI	\$23,161	\$34,740	4,680	\$25,531	\$38,300	4,806	2.7%
61% - 80% AMHI	\$34,741	\$46,320	3,873	\$38,301	\$51,070	3,881	0.2%
OVER 80% AMHI	\$46,321	NO LIMIT	10,866	\$51,071	NO LIMIT	9,552	-12.1%

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	1,389	\$0	\$18,920	1,576	13.5%
41% - 60% AMHI	\$17,161	\$25,740	476	\$18,921	\$28,380	483	1.5%
61% - 80% AMHI	\$25,741	\$34,320	292	\$28,381	\$37,840	287	-1.7%
OVER 80% AMHI	\$34,321	NO LIMIT	647	\$37,841	NO LIMIT	640	-1.1%

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	2,512	\$0	\$18,920	2,843	13.2%
41% - 60% AMHI	\$17,161	\$25,740	1,942	\$18,921	\$28,380	2,182	12.4%
61% - 80% AMHI	\$25,741	\$34,320	1,806	\$28,381	\$37,840	1,879	4.0%
OVER 80% AMHI	\$34,321	NO LIMIT	6,286	\$37,841	NO LIMIT	6,127	-2.5%

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	3,901	\$0	\$18,920	4,419	13.3%
41% - 60% AMHI	\$17,161	\$25,740	2,418	\$18,921	\$28,380	2,665	10.2%
61% - 80% AMHI	\$25,741	\$34,320	2,098	\$28,381	\$37,840	2,166	3.2%
OVER 80% AMHI	\$34,321	NO LIMIT	6,933	\$37,841	NO LIMIT	6,767	-2.4%

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	3,723	\$0	\$31,920	3,546	-4.8%
SENIOR (AGE 62+)	\$0	\$21,450	1,323	\$0	\$23,650	1,465	10.7%
ALL	\$0	\$28,950	5,294	\$0	\$31,920	5,286	-0.2%

## 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)	(1,256 + 749 HCV) 2,005	293	(1,549 + 713 HCV*) 2,262
Number of Income-Eligible Renter Households	5,294	1,323	5,863
Existing Affordable Housing Penetration Rate – 2012	= 37.9%	= 22.1%	= 38.6%
2012 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	350	213	563
Number of Income-Eligible Renter Households	1,323	476	1,865
Penetration Rate – 2012	= 26.5%	= 44.7%	= 30.2%

\*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)	(1,256 + 749 HCV) 2,005	293	(1,549 + 713 HCV*) 2,262
Number of Income-Eligible Renter Households	5,286	1,289	5,852
Existing Affordable Housing Penetration Rate – 2017	= 37.9%	= 22.7%	= 38.7%
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)	350	213	563
Number of Income-Eligible Renter Households	1,465	483	2,059
Penetration Rate – 2017	= 23.9%	= 44.1%	= 27.3%

\*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)	3,289	973	3,281	1,115
41%-60% AMHI (TAX CREDIT)	1,030	263	996	270

## **J. OVERVIEW AND INTERVIEWS**

Jefferson County is located in eastern Ohio along the Ohio River. Steubenville is the county seat and is adjacent to the Ohio River located along U.S. Highway 22. Steubenville is 152 miles east of Columbus, 130 miles south of Cleveland and 40 miles west of Pittsburgh, Pennsylvania.

Other cities and villages in the county include Toronto, Adena, Amsterdam, Bergholz, Bloomingdale, Dillonvale, Empire, Harrisville, Mingo Junction, Mount Pleasant, New Alexandria, Rayland, Richland, Smithfield, Stratton, Tiltonsville, Wintersville and Yorkville. U.S. Highway 22 and State Routes 7, 43, 150, 151, 152 and 213 are the major roadways of the county.

Trinity Medical Center, located in Steubenville, is the largest hospital in the county; while St. Johns Hospital, located in Steubenville, and Life Line Hospital, located in Wintersville, are smaller area hospitals.

The Steubenville and Jefferson County Public Library has a main library and branch in Steubenville and five additional branch locations in Adena, Brilliant, Mount Pleasant, Tiltonsville and Toronto.

Jefferson County has three private school systems and seven public school systems. Higher education is provided by Franciscan University of Steubenville that offers associate, bachelor, and master degree levels and Eastern Gateway Community College, located in Steubenville, also offers a variety of technical programs, associate degrees and other adult education classes.

The largest concentration of single-family housing is in the cities and major towns of Jefferson County, including Steubenville, Toronto, Mingo Junction and Wintersville. Housing in the cities and major towns is generally older than 30 years and ranges from poor to good condition. Some single-family housing surrounding Steubenville, Mingo Junction and Wintersville is newer, less than 30 years old, and generally in good condition. Typically, multifamily rental housing is also located in and around the previously mentioned cities and major towns of Jefferson County. 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 some Tax Credit properties. Nearly all the multifamily rental properties in the county have less than 60 units and many less than 20 units.

After speaking with area government officials, property managers and leasing agents, the general opinion was that area residents who rent would rather live in smaller rental properties, under 24 units, close to local community services. Some mentioned they felt area residents who rent prefer to have individual entries.

Richard Fender, planner with the Jefferson County Regional Planning Commission, stated that, often those households in the more rural portions of the county prefer single-family homes and would not offer much support for apartment complexes. 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.