

21. Monroe County

A. GENERAL DESCRIPTION

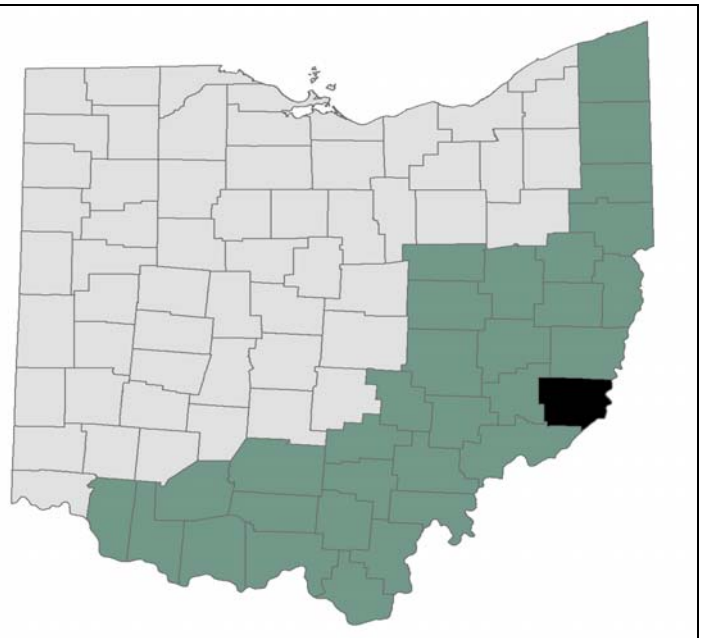
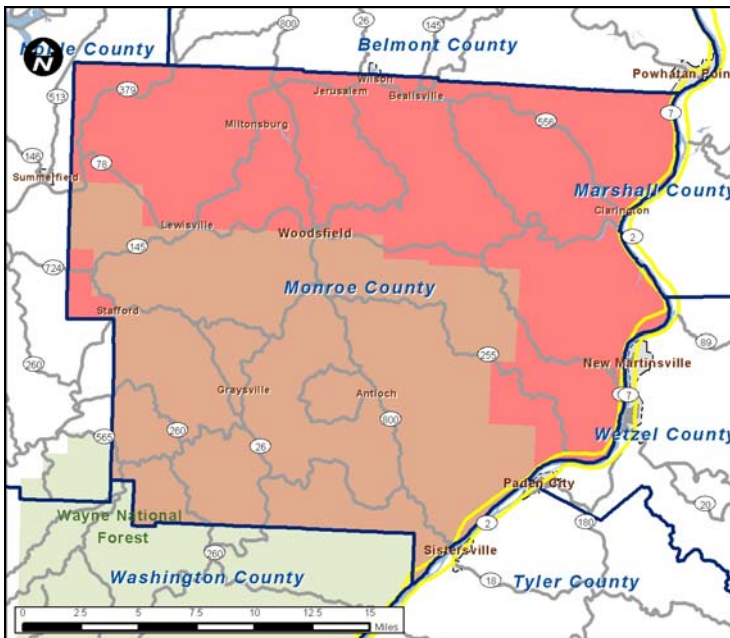
County Seat: Woodsfield
County Size: 455.5 square miles

2000 (Census) Population: 15,180
2010 (Census) Population: 14,642
Population Change: -538 (-3.5%)

2000 (Census) Households: 6,021
2010 (Census) Households: 6,065
Household Change: +44 (0.7%)

2000 (Census) Median Household Income: \$30,654
2010 (American Community Survey) Median Household Income: \$37,030
Income Change: +\$6,376 (20.8%)

2000 (Census) Median Home Value: \$61,500
2010 (American Community Survey) Median Home Value: \$83,900
Home Value Change: +\$25,400 (41.3%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

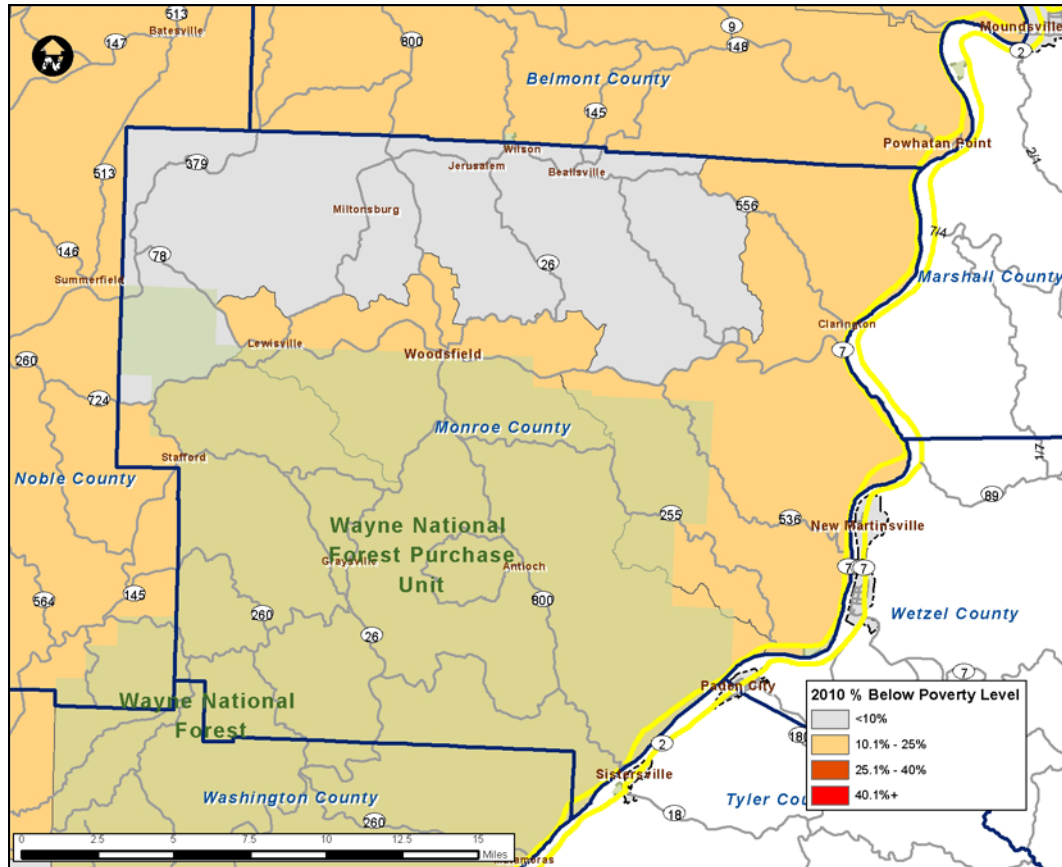
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	15,180	14,642	14,563	14,354
	POPULATION CHANGE	-	-538	-79	-209
	PERCENT CHANGE	-	-3.5%	-0.5%	-1.4%
COUNTY SEAT: WOODSFIELD	POPULATION	2,598	2,384	2,330	2,344
	POPULATION CHANGE	-	-214	-54	14
	PERCENT CHANGE	-	-8.2%	-2.3%	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	2,085	13.9%	2,516	17.3%
POPULATION NOT LIVING IN POVERTY	12,910	86.1%	12,050	82.7%
TOTAL	14,995	100.0%	14,566	100.0%

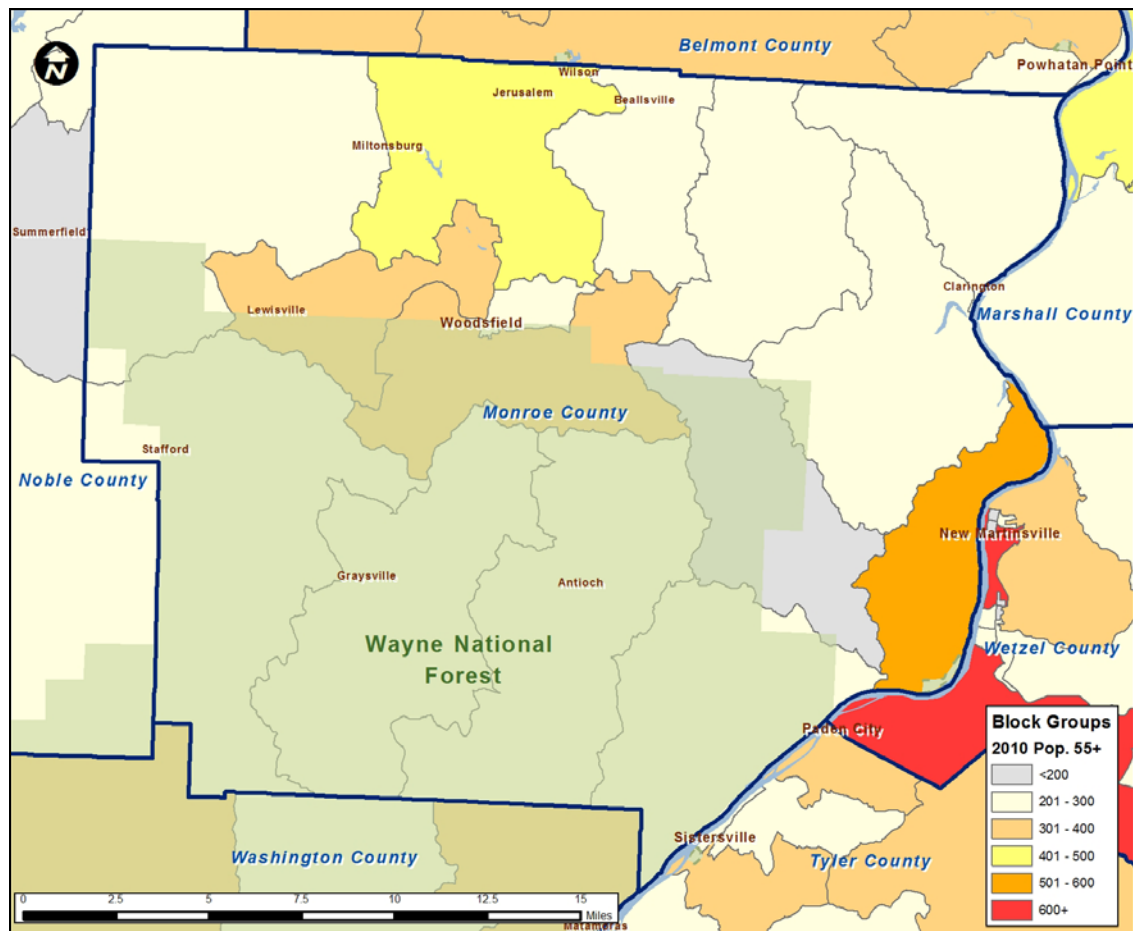
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	3,962	26.1%	3,456	23.6%	3,214	22.4%	-242	-7.0%
20 TO 24	692	4.6%	703	4.8%	649	4.5%	-54	-7.7%
25 TO 34	1,708	11.3%	1,469	10.0%	1,450	10.1%	-19	-1.3%
35 TO 44	2,229	14.7%	1,748	11.9%	1,581	11.0%	-167	-9.6%
45 TO 54	2,296	15.1%	2,210	15.1%	1,886	13.1%	-324	-14.7%
55 TO 64	1,826	12.0%	2,218	15.1%	2,337	16.3%	119	5.4%
65 TO 74	1,332	8.8%	1,610	11.0%	1,998	13.9%	388	24.1%
75 & OVER	1,135	7.5%	1,228	8.4%	1,239	8.6%	11	0.9%
TOTAL	15,180	100.0%	14,642	100.0%	14,354	100.0%	-288	-2.0%

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

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



2. HOUSEHOLD TRENDS

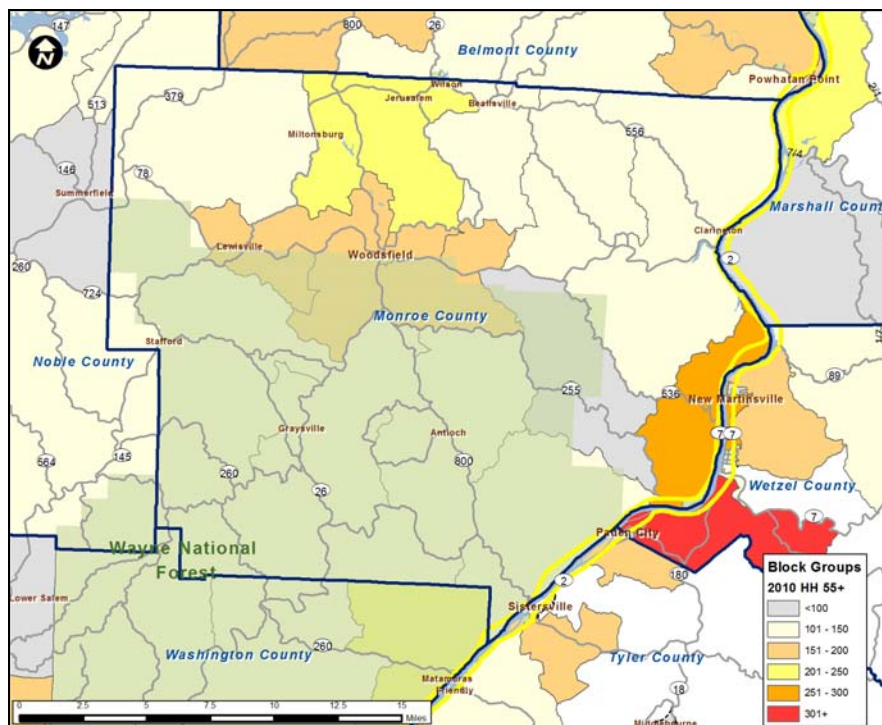
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	6,021	6,065	6,045	6,024
	HOUSEHOLD CHANGE	-	44	-20	-21
	PERCENT CHANGE	-	0.7%	-0.3%	-0.3%
COUNTY SEAT: WOODSFIELD	HOUSEHOLD	1,127	1,054	1,030	1,037
	HOUSEHOLD CHANGE	-	-73	-24	7
	PERCENT CHANGE	-	-6.5%	-2.3%	0.7%

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	163	2.7%	152	2.5%	105	1.7%	-47	-30.9%
25 TO 34	785	13.0%	646	10.7%	665	11.0%	19	2.9%
35 TO 44	1,136	18.9%	929	15.3%	802	13.3%	-127	-13.7%
45 TO 54	1,239	20.6%	1,202	19.8%	963	16.0%	-239	-19.9%
55 TO 64	1,045	17.4%	1,269	20.9%	1,323	22.0%	54	4.3%
65 TO 74	851	14.1%	1,034	17.0%	1,200	19.9%	166	16.1%
75 TO 84	605	10.0%	602	9.9%	682	11.3%	80	13.3%
85 & OVER	197	3.3%	231	3.8%	283	4.7%	52	22.5%
TOTAL	6,021	100.0%	6,065	100.0%	6,024	100.0%	-41	-0.7%

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

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



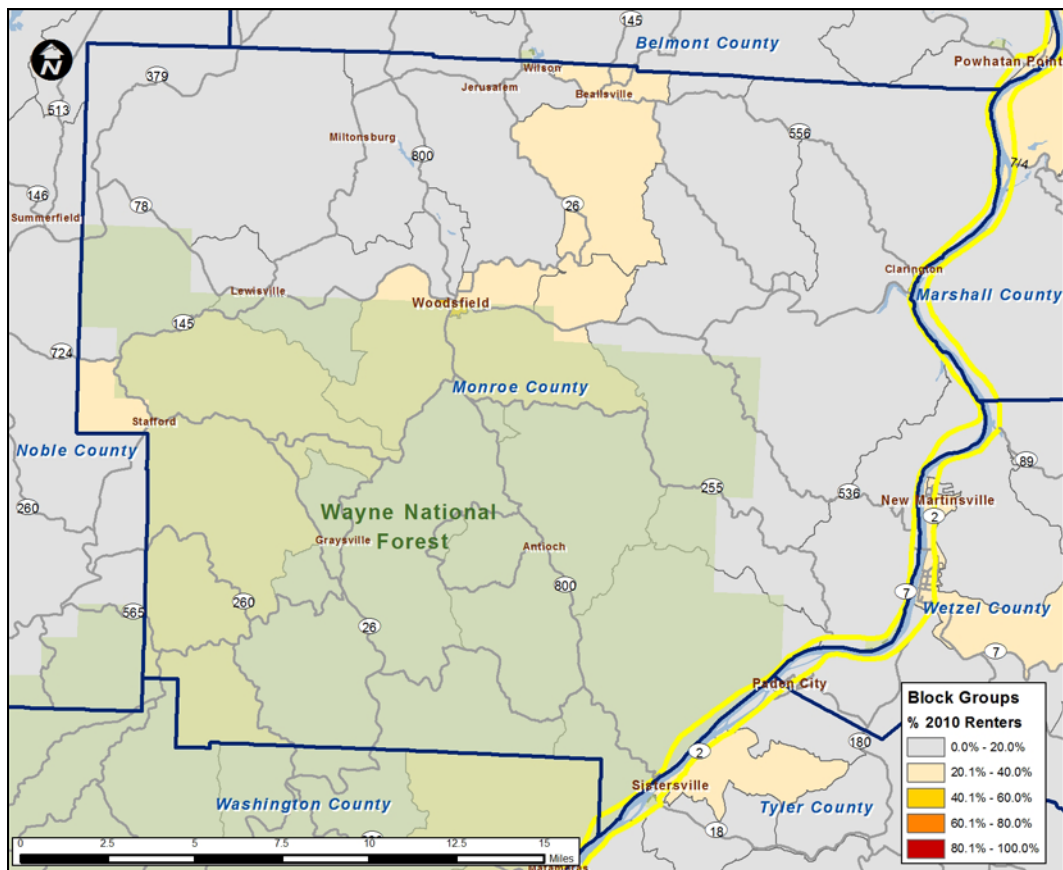
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,864	80.8%	4,762	78.5%	4,721	78.4%
RENTER-OCCUPIED	1,157	19.2%	1,303	21.5%	1,302	21.6%
TOTAL	6,021	100.0%	6,065	100.0%	6,024	100.0%

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

TENURE AGE 55+	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	2,309	85.6%	2,671	85.2%	2,887	82.8%
RENTER-OCCUPIED	389	14.4%	465	14.8%	601	17.2%
TOTAL	2,698	100.0%	3,136	100.0%	3,488	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	549	42.1%	605	46.4%	56	10.2%
2 PERSONS	334	25.6%	298	22.9%	-36	-10.8%
3 PERSONS	170	13.0%	153	11.8%	-17	-10.0%
4 PERSONS	143	11.0%	141	10.8%	-2	-1.4%
5 PERSONS+	107	8.2%	106	8.1%	-1	-0.9%
TOTAL	1,303	100.0%	1,302	100.0%	-1	-0.1%

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

PERSONS PER OWNER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,107	23.2%	1,010	21.4%	-97	-8.8%
2 PERSONS	2,001	42.0%	1,938	41.0%	-63	-3.1%
3 PERSONS	735	15.4%	864	18.3%	129	17.6%
4 PERSONS	561	11.8%	546	11.6%	-15	-2.7%
5 PERSONS+	358	7.5%	363	7.7%	5	1.4%
TOTAL	4,762	100.0%	4,721	100.0%	-41	-0.9%

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	299	64.3%	376	62.6%	77	25.8%
2 PERSONS	117	25.2%	151	25.2%	34	28.8%
3 PERSONS	32	6.8%	41	6.9%	9	29.9%
4 PERSONS	10	2.2%	20	3.3%	10	92.4%
5 PERSONS+	7	1.5%	13	2.1%	6	85.9%
TOTAL	465	100.0%	601	100.0%	136	29.2%

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	749	28.0%	792	27.4%	43	5.8%
2 PERSONS	1,435	53.7%	1,501	52.0%	66	4.6%
3 PERSONS	342	12.8%	405	14.0%	63	18.5%
4 PERSONS	64	2.4%	80	2.8%	16	24.2%
5 PERSONS+	82	3.1%	109	3.8%	27	33.3%
TOTAL	2,671	100.0%	2,887	100.0%	216	8.1%

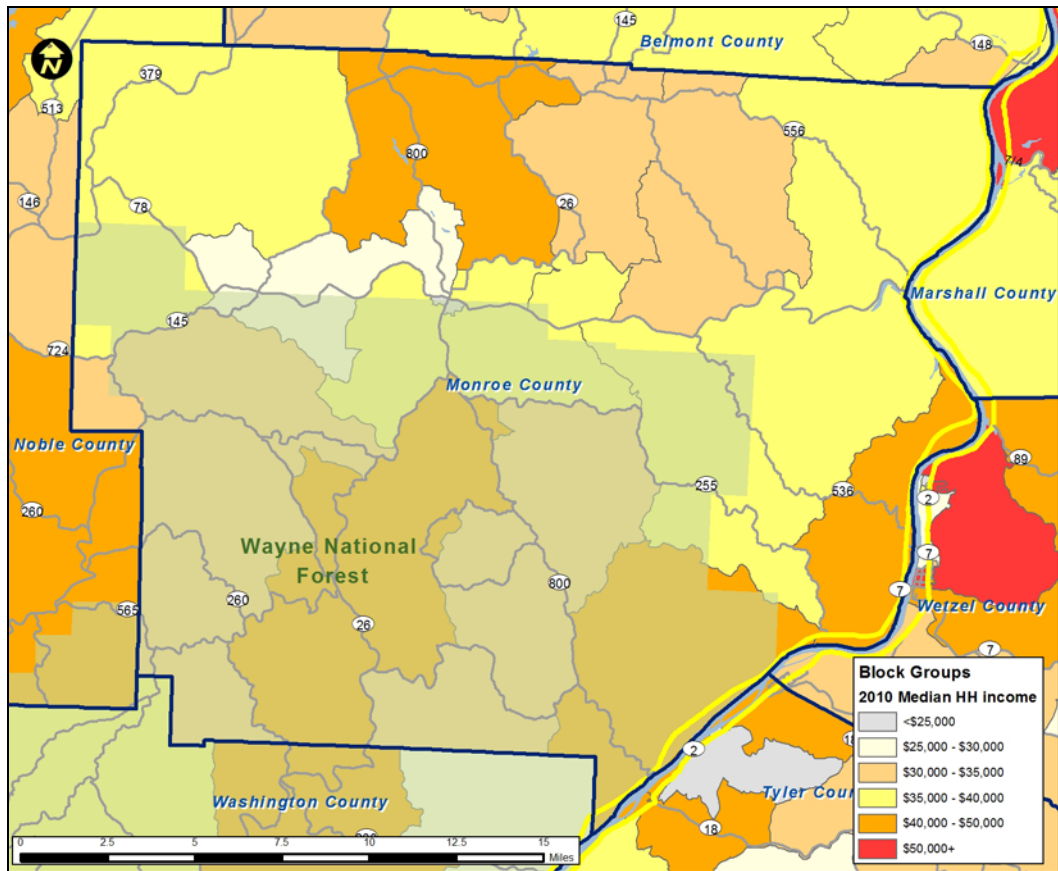
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	829	13.8%	747	12.4%	723	12.0%
\$10,000 TO \$19,999	1,056	17.5%	946	15.7%	914	15.2%
\$20,000 TO \$29,999	1,078	17.9%	914	15.1%	895	14.9%
\$30,000 TO \$39,999	887	14.7%	853	14.1%	846	14.0%
\$40,000 TO \$49,999	699	11.6%	721	11.9%	719	11.9%
\$50,000 TO \$59,999	545	9.1%	539	8.9%	543	9.0%
\$60,000 TO \$74,999	555	9.2%	617	10.2%	620	10.3%
\$75,000 TO \$99,999	252	4.2%	460	7.6%	479	8.0%
\$100,000 TO \$124,999	60	1.0%	150	2.5%	164	2.7%
\$125,000 TO \$149,999	14	0.2%	40	0.7%	58	1.0%
\$150,000 TO \$199,999	9	0.1%	14	0.2%	19	0.3%
\$200,000 & OVER	38	0.6%	43	0.7%	43	0.7%
TOTAL	6,021	100.0%	6,045	100.0%	6,024	100.0%
MEDIAN INCOME	\$30,531		\$34,859		\$35,676	

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	428	15.9%	440	13.6%	464	13.3%
\$10,000 TO \$19,999	629	23.3%	635	19.6%	658	18.8%
\$20,000 TO \$29,999	627	23.2%	611	18.9%	636	18.2%
\$30,000 TO \$39,999	323	12.0%	449	13.8%	491	14.1%
\$40,000 TO \$49,999	249	9.2%	343	10.6%	370	10.6%
\$50,000 TO \$59,999	153	5.7%	239	7.4%	260	7.5%
\$60,000 TO \$74,999	157	5.8%	233	7.2%	263	7.5%
\$75,000 TO \$99,999	59	2.2%	160	4.9%	187	5.4%
\$100,000 TO \$124,999	34	1.3%	63	1.9%	74	2.1%
\$125,000 TO \$149,999	14	0.5%	25	0.8%	33	1.0%
\$150,000 TO \$199,999	2	0.1%	14	0.4%	17	0.5%
\$200,000 & OVER	23	0.9%	29	0.9%	35	1.0%
TOTAL	2,698	100.0%	3,241	100.0%	3,488	100.0%
MEDIAN INCOME	\$24,648		\$28,924		\$29,784	

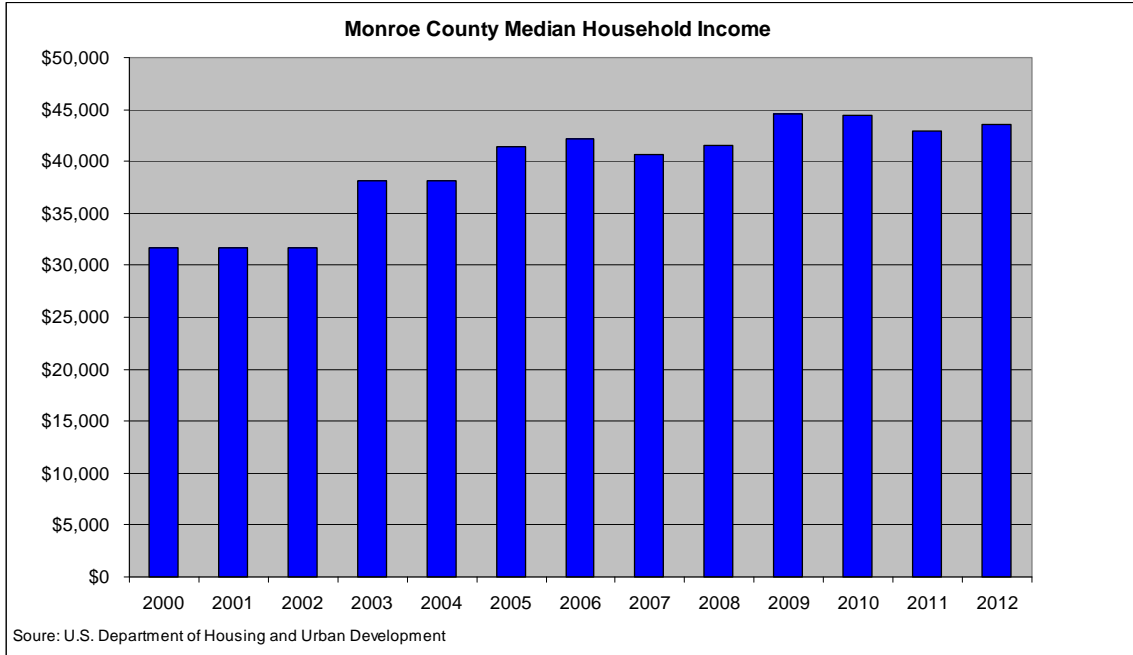
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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

YEAR	HUD ESTIMATED MEDIAN HOUSEHOLD INCOME	
	MEDIAN HOUSEHOLD INCOME*	PERCENT CHANGE
2000	\$31,700	-
2001	\$31,700	0.0%
2002	\$31,700	0.0%
2003	\$38,100	20.2%
2004	\$38,100	0.0%
2005	\$41,450	8.8%
2006	\$42,200	1.8%
2007	\$40,600	-3.8%
2008	\$41,600	2.5%
2009	\$44,600	7.2%
2010	\$44,500	-0.2%
2011	\$42,900	-3.6%
2012	\$43,500	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 Monroe County Site PMA:

RENTER HOUSEHOLDS	2000 (CENSUS)					TOTAL
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	
LESS THAN \$10,000	160	70	40	33	8	311
\$10,000 TO \$19,999	204	72	44	27	24	371
\$20,000 TO \$29,999	42	64	26	33	22	187
\$30,000 TO \$39,999	65	31	13	16	22	147
\$40,000 TO \$49,999	5	4	0	19	8	36
\$50,000 TO \$59,999	0	16	14	9	4	43
\$60,000 TO \$74,999	6	14	9	7	6	42
\$75,000 TO \$99,999	2	5	5	2	2	16
\$100,000 TO \$124,999	1	1	0	0	0	2
\$125,000 TO \$149,999	0	0	0	0	0	0
\$150,000 TO \$199,999	0	0	1	0	0	1
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	485	277	152	146	96	1,157

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	203	65	34	26	6	335
\$10,000 TO \$19,999	242	64	37	21	23	386
\$20,000 TO \$29,999	48	67	23	30	22	190
\$30,000 TO \$39,999	88	53	11	16	21	189
\$40,000 TO \$49,999	11	7	0	21	11	49
\$50,000 TO \$59,999	0	16	29	17	4	66
\$60,000 TO \$74,999	9	20	14	8	7	58
\$75,000 TO \$99,999	7	11	9	6	5	38
\$100,000 TO \$124,999	4	5	2	1	2	15
\$125,000 TO \$149,999	1	1	1	0	0	3
\$150,000 TO \$199,999	1	0	0	0	0	1
\$200,000 & OVER	0	1	0	0	0	2
TOTAL	613	309	161	147	101	1,330

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	199	61	29	24	7	321
\$10,000 TO \$19,999	236	55	33	17	20	362
\$20,000 TO \$29,999	45	68	23	26	22	184
\$30,000 TO \$39,999	91	52	10	19	24	197
\$40,000 TO \$49,999	12	4	0	21	10	47
\$50,000 TO \$59,999	0	16	31	19	5	71
\$60,000 TO \$74,999	11	21	14	7	7	60
\$75,000 TO \$99,999	6	12	9	6	6	39
\$100,000 TO \$124,999	3	6	2	3	2	17
\$125,000 TO \$149,999	1	0	1	0	0	2
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	3	0	0	1	4
TOTAL	605	298	153	141	106	1,302

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 Monroe County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	117	22	0	0	0	139
\$10,000 TO \$19,999	98	18	10	0	0	126
\$20,000 TO \$29,999	8	36	0	0	3	47
\$30,000 TO \$39,999	18	16	0	3	0	37
\$40,000 TO \$49,999	5	0	0	0	0	5
\$50,000 TO \$59,999	0	0	14	5	0	19
\$60,000 TO \$74,999	3	4	0	0	3	10
\$75,000 TO \$99,999	1	2	0	0	1	4
\$100,000 TO \$124,999	1	1	0	0	0	2
\$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
TOTAL	250	100	24	8	7	389

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	142	23	0	0	0	165
\$10,000 TO \$19,999	132	21	11	0	0	164
\$20,000 TO \$29,999	11	40	0	0	3	54
\$30,000 TO \$39,999	36	36	0	5	0	76
\$40,000 TO \$49,999	10	0	0	0	0	10
\$50,000 TO \$59,999	0	0	26	9	0	35
\$60,000 TO \$74,999	4	8	0	0	3	16
\$75,000 TO \$99,999	2	3	0	0	1	6
\$100,000 TO \$124,999	2	2	0	0	1	5
\$125,000 TO \$149,999	1	1	0	0	0	2
\$150,000 TO \$199,999	1	0	0	0	0	1
\$200,000 & OVER	0	1	0	0	0	1
TOTAL	341	135	36	14	9	535

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	151	24	0	0	0	175
\$10,000 TO \$19,999	147	21	12	0	0	180
\$20,000 TO \$29,999	12	46	0	0	5	63
\$30,000 TO \$39,999	44	41	0	7	0	93
\$40,000 TO \$49,999	11	0	0	0	0	11
\$50,000 TO \$59,999	0	0	29	13	0	42
\$60,000 TO \$74,999	6	9	0	0	3	18
\$75,000 TO \$99,999	2	5	0	0	2	9
\$100,000 TO \$124,999	2	4	0	0	1	7
\$125,000 TO \$149,999	1	0	0	0	0	1
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	2	0	0	1	4
TOTAL	376	151	41	20	13	601

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 Monroe County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	215	60	15	0	0	290
\$10,000 TO \$19,999	240	246	8	5	5	504
\$20,000 TO \$29,999	114	383	75	4	4	579
\$30,000 TO \$39,999	40	204	20	8	14	286
\$40,000 TO \$49,999	21	170	44	5	4	244
\$50,000 TO \$59,999	18	71	35	8	2	134
\$60,000 TO \$74,999	8	80	35	11	13	147
\$75,000 TO \$99,999	2	31	10	4	8	55
\$100,000 TO \$124,999	0	23	5	2	2	32
\$125,000 TO \$149,999	0	7	4	1	2	14
\$150,000 TO \$199,999	0	2	0	0	0	2
\$200,000 & OVER	1	12	7	2	1	23
TOTAL	658	1,288	258	50	55	2,309

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	216	45	14	0	0	275
\$10,000 TO \$19,999	249	204	9	4	4	471
\$20,000 TO \$29,999	135	343	73	3	3	558
\$30,000 TO \$39,999	57	261	31	9	15	372
\$40,000 TO \$49,999	36	224	63	6	4	334
\$50,000 TO \$59,999	37	96	53	14	4	204
\$60,000 TO \$74,999	10	118	47	15	27	217
\$75,000 TO \$99,999	10	83	36	9	16	154
\$100,000 TO \$124,999	2	32	12	3	8	57
\$125,000 TO \$149,999	0	14	4	1	3	23
\$150,000 TO \$199,999	0	7	4	1	1	13
\$200,000 & OVER	1	13	9	2	2	28
TOTAL	754	1,440	356	68	88	2,707

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	225	49	16	0	0	289
\$10,000 TO \$19,999	257	201	10	6	4	478
\$20,000 TO \$29,999	143	348	75	3	3	573
\$30,000 TO \$39,999	62	271	39	10	17	398
\$40,000 TO \$49,999	39	238	71	7	4	359
\$50,000 TO \$59,999	40	99	59	17	4	218
\$60,000 TO \$74,999	14	131	52	14	34	245
\$75,000 TO \$99,999	10	93	44	10	21	178
\$100,000 TO \$124,999	2	36	15	5	10	67
\$125,000 TO \$149,999	0	16	9	4	5	32
\$150,000 TO \$199,999	0	8	6	1	2	17
\$200,000 & OVER	1	13	10	4	4	31
TOTAL	792	1,501	405	80	109	2,887

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Monroe County Site PMA is based primarily in one sector. Manufacturing is the largest share in the market comprising nearly 43% of the Site PMA labor force. Employment in the Monroe County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	7	1.4%	17	0.4%	2.4
MINING	4	0.8%	6	0.1%	1.5
UTILITIES	9	1.8%	20	0.5%	2.2
CONSTRUCTION	27	5.5%	110	2.5%	4.1
MANUFACTURING	14	2.9%	1,840	42.6%	131.4
WHOLESALE TRADE	16	3.3%	81	1.9%	5.1
RETAIL TRADE	69	14.1%	373	8.6%	5.4
TRANSPORTATION & WAREHOUSING	21	4.3%	127	2.9%	6.0
INFORMATION	8	1.6%	17	0.4%	2.1
FINANCE & INSURANCE	19	3.9%	103	2.4%	5.4
REAL ESTATE & RENTAL & LEASING	15	3.1%	16	0.4%	1.1
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	19	3.9%	58	1.3%	3.1
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.2%	25	0.6%	25.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	10	2.0%	52	1.2%	5.2
EDUCATIONAL SERVICES	14	2.9%	357	8.3%	25.5
HEALTH CARE & SOCIAL ASSISTANCE	26	5.3%	321	7.4%	12.3
ARTS, ENTERTAINMENT & RECREATION	9	1.8%	31	0.7%	3.4
ACCOMMODATION & FOOD SERVICES	20	4.1%	159	3.7%	8.0
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	96	19.6%	201	4.7%	2.1
PUBLIC ADMINISTRATION	81	16.6%	400	9.3%	4.9
NONCLASSIFIABLE	4	0.8%	1	0.0%	0.3
TOTAL	489	100.0%	4,315	100.0%	8.8

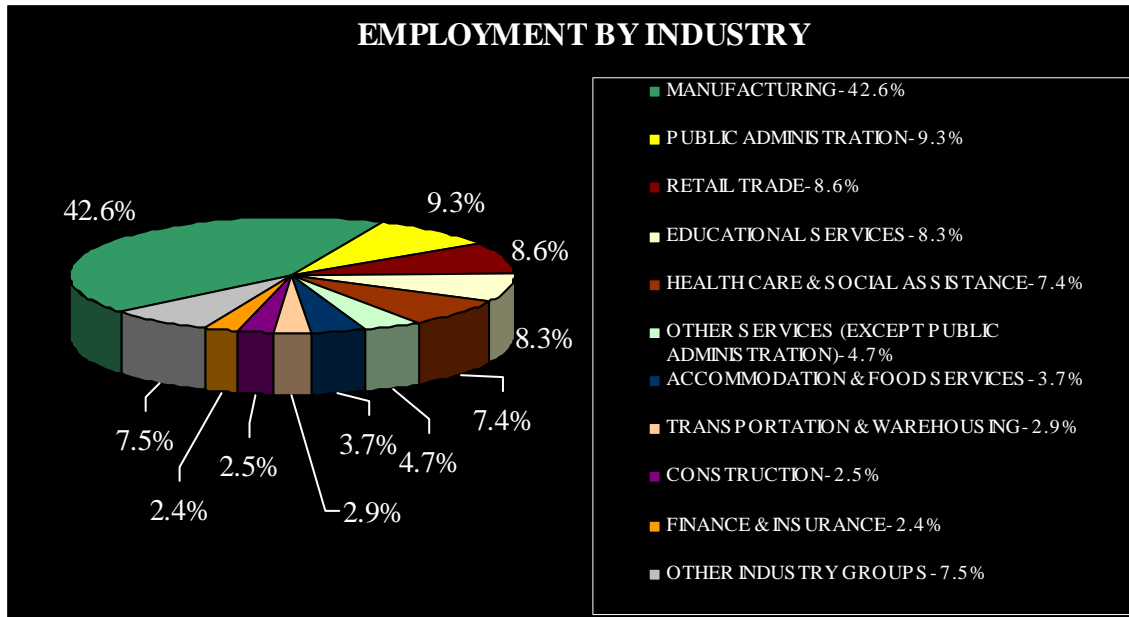
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.



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.

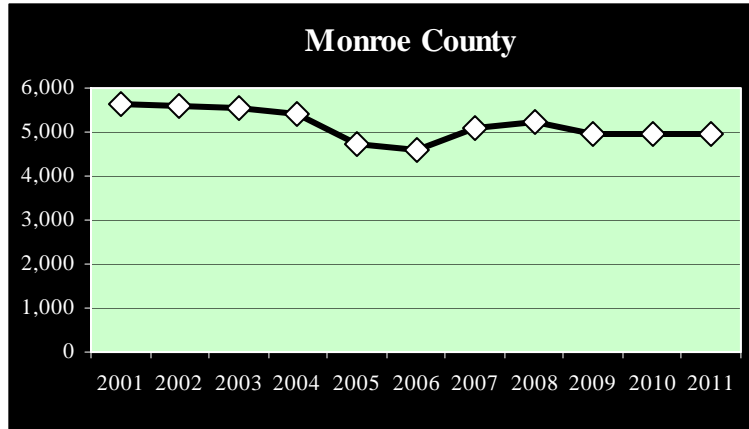
Excluding 2011, the employment base has increased by 8.1% over the past five years in Monroe County, while the state of Ohio declined by 5.3%. Total employment reflects the number of employed persons who live within the county.

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

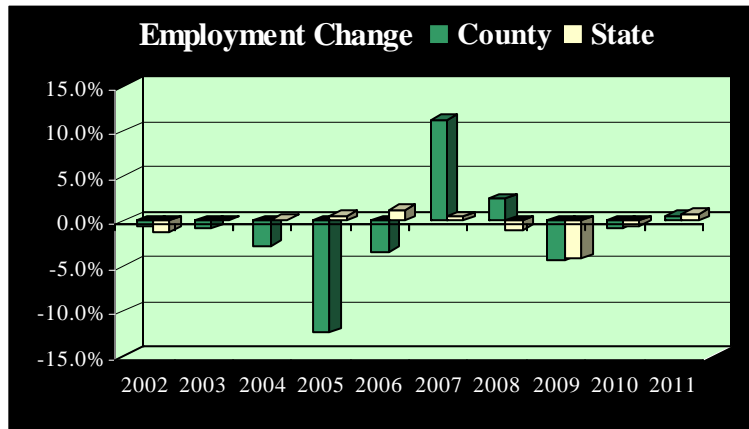
YEAR	TOTAL EMPLOYMENT					
	MONROE COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	5,641	-	5,566,735	-	138,241,767	-
2002	5,604	-0.7%	5,503,109	-1.1%	137,936,674	-0.2%
2003	5,554	-0.9%	5,498,936	-0.1%	138,386,944	0.3%
2004	5,403	-2.7%	5,502,533	0.1%	139,988,842	1.2%
2005	4,731	-12.4%	5,537,419	0.6%	142,328,023	1.7%
2006	4,570	-3.4%	5,602,764	1.2%	144,990,053	1.9%
2007	5,083	11.2%	5,626,086	0.4%	146,397,565	1.0%
2008	5,207	2.4%	5,570,514	-1.0%	146,068,942	-0.2%
2009	4,977	-4.4%	5,334,774	-4.2%	140,721,692	-3.7%
2010	4,939	-0.8%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	4,966	0.6%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



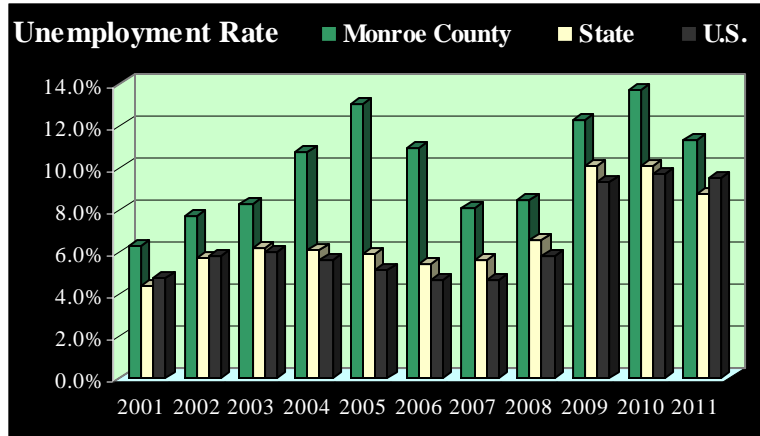
The following table illustrates the percent change in employment for Monroe County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	MONROE COUNTY	OHIO	UNITED STATES
2001	6.3%	4.4%	4.8%
2002	7.7%	5.7%	5.8%
2003	8.3%	6.2%	6.0%
2004	10.8%	6.1%	5.6%
2005	13.1%	5.9%	5.2%
2006	11.0%	5.4%	4.7%
2007	8.1%	5.6%	4.7%
2008	8.5%	6.6%	5.8%
2009	12.3%	10.1%	9.3%
2010	13.7%	10.1%	9.7%
2011*	11.3%	8.8%	9.6%

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



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

IN-PLACE EMPLOYMENT MONROE COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	4,514	-	-
2002	4,481	-33	-0.7%
2003	4,587	106	2.4%
2004	4,188	-399	-8.7%
2005	3,198	-990	-23.6%
2006	3,021	-177	-5.5%
2007	3,691	670	22.2%
2008	3,835	144	3.9%
2009	3,537	-298	-7.8%
2010	3,522	-15	-0.4%
2011*	3,614	92	2.6%

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 Monroe County to be 71.3% of the total Monroe County employment.

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

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
RIESSBECKS FOOD MARKETS	GROCERY	1,200
ORMET CORPORATION	MANUFACTURING	999
SWITZERLAND OF OHIO BOARD OF EDUCATION	EDUCATION	350
MONROE LOCAL SCHOOLS	EDUCATION	209
SAFE AUTO	INSURANCE	156
WOODSFIELD NURSING CENTER	NURSING CARE	100
SLAY INDUSTRIES	MANUFACTURING	75
	TOTAL	3,089

Source: Employer Interviews, 2012

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,864	80.8%	4,762	78.5%
RENTER-OCCUPIED	1,157	19.2%	1,303	21.5%
TOTAL-OCCUPIED UNITS*	6,021	83.5%	6,065	100.0%
FOR RENT	85	7.1%	134	8.9%
RENTED, NOT OCCUPIED	N/A	N/A	17	1.1%
FOR SALE ONLY	138	11.6%	66	4.4%
SOLD, NOT OCCUPIED	N/A	N/A	45	3.0%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	21	21.9%	686	45.7%
ALL OTHER VACANTS	686	57.6%	554	36.9%
TOTAL VACANT UNITS	1,191	16.5%	1,502	19.8%
TOTAL	7,212	100.0%	7,567	100.0%
SUBSTANDARD UNITS**	157	2.6%	128	2.1%

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

*Total does not include Vacant Units

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

YEAR	TENURE	SUBSTANDARD UNITS				
		TOTAL HOUSING UNITS	PERCENT	COMPLETE PLUMBING FACILITIES	LACKING COMPLETE PLUMBING FACILITIES	PERCENT SUBSTANDARD
2000 (CENSUS)	OWNER-OCCUPIED	4,864	80.8%	4,715	149	3.1%
	RENTER-OCCUPIED	1,157	19.2%	1,149	8	0.7%
	TOTAL	6,021	100.0%	5,864	157	2.6%
2010 (ACS)	OWNER-OCCUPIED	4,930	79.9%	4,813	117	2.4%
	RENTER-OCCUPIED	1,244	20.1%	1,233	11	0.9%
	TOTAL	6,174	100.0%	6,046	128	2.1%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	113	2.3%	21	1.7%
2000 TO 2004	286	5.8%	6	0.5%
1990 TO 1999	628	12.7%	163	13.1%
1980 TO 1989	570	11.6%	124	10.0%
1970 TO 1979	758	15.4%	378	30.4%
1960 TO 1969	476	9.7%	111	8.9%
1950 TO 1959	519	10.5%	91	7.3%
1940 TO 1949	317	6.4%	25	2.0%
1939 OR EARLIER	1,263	25.6%	325	26.1%
TOTAL	4,930	100.0%	1,244	100.0%

Source: 2000 Census; American Community Survey (ACS)

UNITS IN STRUCTURE	OCCUPIED HOUSING UNITS BY STRUCTURE TYPE			
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
1, DETACHED OR ATTACHED	4,635	77.0%	5,005	81.1%
2 TO 4	170	2.8%	107	1.7%
5 TO 19	109	1.8%	132	2.1%
20 TO 49	31	0.5%	35	0.6%
50 OR MORE	0	0.0%	0	0.0%
MOBILE HOME, BOAT, RV, VAN, ETC.	1,076	17.9%	895	14.5%
TOTAL	6,021	100.0%	6,174	100.0%

Source: Census 2000; American Community Survey (ACS)

UNITS IN STRUCTURE	TENURE BY OCCUPANTS PER ROOM			
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,861	80.7%	4,930	79.9%
0.50 OR LESS OCCUPANTS PER ROOM	3,628	74.6%	3,929	79.7%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,147	23.6%	984	20.0%
1.01 TO 1.50 OCCUPANTS PER ROOM	75	1.5%	2	0.0%
1.51 TO 2.00 OCCUPANTS PER ROOM	11	0.2%	15	0.3%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
RENTER-OCCUPIED	1,160	19.3%	1,244	20.1%
0.50 OR LESS OCCUPANTS PER ROOM	782	67.4%	848	68.2%
0.51 TO 1.00 OCCUPANTS PER ROOM	350	30.2%	382	30.7%
1.01 TO 1.50 OCCUPANTS PER ROOM	26	2.2%	0	0.0%
1.51 TO 2.00 OCCUPANTS PER ROOM	0	0.0%	14	1.1%
2.01 OR MORE OCCUPANTS PER ROOM	2	0.2%	0	0.0%
TOTAL	6,021	100.0%	6,174	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
MONROE COUNTY	24.8%	27.7%
32 APPALACHIAN OHIO COUNTIES	26.3%	38.5%
OHIO	27.4%	40.0%

Source: Census 2000; American Community Survey (ACS)

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

BUILDING PERMIT DATA – MONROE COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	5	0	0	36	0	0	0	0	0	0
UNITS IN SINGLE-FAMILY STRUCTURES	5	0	0	0	0	0	0	0	0	0
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	0	0	36	0	0	0	0	0	0
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	36	0	0	0	0	0	0

		MONROE COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			355
LESS THAN 20.0 PERCENT		2	
20.0 TO 24.9 PERCENT		8	
25.0 TO 29.9 PERCENT		42	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		221	
NOT COMPUTED		82	
\$10,000 TO \$19,999:			341
LESS THAN 20.0 PERCENT		34	
20.0 TO 24.9 PERCENT		23	
25.0 TO 29.9 PERCENT		21	
30.0 TO 34.9 PERCENT		21	
35.0 PERCENT OR MORE		123	
NOT COMPUTED		119	
\$20,000 TO \$34,999:			255
LESS THAN 20.0 PERCENT		101	
20.0 TO 24.9 PERCENT		52	
25.0 TO 29.9 PERCENT		11	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		91	
\$35,000 TO \$49,999:			93
LESS THAN 20.0 PERCENT		78	
20.0 TO 24.9 PERCENT		9	
25.0 TO 29.9 PERCENT		3	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		3	
\$50,000 TO \$74,999:			111
LESS THAN 20.0 PERCENT		87	
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		24	
\$75,000 TO \$99,999:			80
LESS THAN 20.0 PERCENT		42	
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		38	
\$100,000 OR MORE:			9
LESS THAN 20.0 PERCENT		9	
20.0 TO 24.9 PERCENT		0	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		0	
TOTAL			1,244

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Monroe 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	6	11	3	72.7%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	2	59	0	100.0%
GOVERNMENT-SUBSIDIZED	2	68	0	100.0%
MARKET-RATE	6	11	3	72.7%
TOTAL	10	138	3	97.8%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
TWO-BEDROOM	1.0	8	72.7%	2	25.0%	\$683
FOUR-BEDROOM	1.5	2	18.2%	0	0.0%	\$750
FOUR-BEDROOM	2.0	1	9.1%	1	100.0%	\$832
TOTAL MARKET RATE		11	100.0%	3	27.3%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	53	89.8%	0	0.0%	N/A
TWO-BEDROOM	1.0	6	10.2%	0	0.0%	N/A
TOTAL TAX CREDIT		59	100.0%	0	0.0%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	28	41.2%	0	0.0%	N/A
TWO-BEDROOM	1.0	40	58.8%	0	0.0%	N/A
TOTAL TAX CREDIT		68	100.0%	0	0.0%	-
GRAND TOTAL		138	100.0%	3	2.2%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	0	0.0%
1960 TO 1969	0	0.0%
1970 TO 1979	73	2.7%
1980 TO 1989	65	1.5%
1990 TO 1999	0	0.0%
2000 TO 2004	0	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	138	2.2%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	2	6	16.7%
B	2	2	50.0%
C+	1	1	100.0%
C	1	2	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	1	39	0.0%
B	1	20	0.0%
B-	2	68	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	12	99	3	97.0%
SENIOR (AGE 55+)	1	39	0	100.0%
TOTAL	13	138	3	97.8%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	127	0	100.0%
40% - 60% AMHI (TAX CREDIT)	0	0	-
0-60% AMHI (ALL AFFORDABLE)	127	0	100.0%

*Includes both family and senior projects

DISTRIBUTION OF SENIOR AFFORDABLE HOUSING BY AGE AND INCOME LEVEL			
TARGET MARKET – SENIOR AFFORDABLE HOUSING	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED: 62+)	39	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	39	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 Monroe County at this time. However, Monroe Manor, a government-subsidized community, was allocated Tax Credits to undergo renovations. However, the project-based subsidy will remain following renovations.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Monroe County is \$76,677. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$76,677 home is \$534, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$76,677
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$72,843
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$391
ESTIMATED TAXES AND INSURANCE*	\$98
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$46
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$534

*Estimated at 25% of principal and interest

**Estimated at 0.75% of mortgaged amount

Foreclosure Analysis

Based on information obtained from RealtyTrac, there are currently no homes in the foreclosure process within the county.

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	\$15,730	\$19,660	\$23,600	\$31,460
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$17,950	\$22,430	\$26,920	\$35,890
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$20,210	\$25,260	\$30,310	\$40,410
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$22,420	\$28,030	\$33,630	\$44,840
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$24,220	\$30,280	\$36,330	\$48,440
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$43,500				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$45,500			

*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	781	\$0	\$24,220	761	-2.6%
41% - 60% AMHI	\$23,161	\$34,740	220	\$24,221	\$36,330	231	5.0%
61% - 80% AMHI	\$34,741	\$46,320	130	\$36,331	\$48,440	112	-13.8%
OVER 80% AMHI	\$46,321	NO LIMIT	201	\$48,441	NO LIMIT	200	-0.5%

I.Q. – Income-qualified

H.H. – Households

OWNER HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$23,160	1,202	\$0	\$24,220	1,254	4.3%
41% - 60% AMHI	\$23,161	\$34,740	809	\$24,221	\$36,330	822	1.6%
61% - 80% AMHI	\$34,741	\$46,320	774	\$36,331	\$48,440	805	4.0%
OVER 80% AMHI	\$46,321	NO LIMIT	1,928	\$48,441	NO LIMIT	1,841	-4.5%

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	1,983	\$0	\$24,220	2,015	1.6%
41% - 60% AMHI	\$23,161	\$34,740	1,029	\$24,221	\$36,330	1,053	2.3%
61% - 80% AMHI	\$34,741	\$46,320	904	\$36,331	\$48,440	917	1.4%
OVER 80% AMHI	\$46,321	NO LIMIT	2,129	\$48,441	NO LIMIT	2,041	-4.1%

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	282	\$0	\$17,950	318	12.8%
41% - 60% AMHI	\$17,161	\$25,740	77	\$17,951	\$26,920	80	3.9%
61% - 80% AMHI	\$25,741	\$34,320	56	\$26,921	\$35,890	74	32.1%
OVER 80% AMHI	\$34,321	NO LIMIT	119	\$35,891	NO LIMIT	130	9.2%

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	612	\$0	\$17,950	669	9.3%
41% - 60% AMHI	\$17,161	\$25,740	454	\$17,951	\$26,920	495	9.0%
61% - 80% AMHI	\$25,741	\$34,320	398	\$26,921	\$35,890	411	3.3%
OVER 80% AMHI	\$34,321	NO LIMIT	1,241	\$35,891	NO LIMIT	1,311	5.6%

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

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

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	894	\$0	\$17,950	987	10.4%
41% - 60% AMHI	\$17,161	\$25,740	531	\$17,951	\$26,920	575	8.3%
61% - 80% AMHI	\$25,741	\$34,320	454	\$26,921	\$35,890	485	6.8%
OVER 80% AMHI	\$34,321	NO LIMIT	1,360	\$35,891	NO LIMIT	1,441	6.0%

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	604	\$0	\$30,280	546	-9.6%
SENIOR (AGE 62+)	\$0	\$21,450	276	\$0	\$22,430	308	11.6%
ALL	\$0	\$28,950	891	\$0	\$30,280	873	-2.0%

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)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(127 + 198 HCV) 325	0	(127 + 198 HCV*) 325
Number of Income-Eligible Renter Households	891	220	1,001
Existing Affordable Housing Penetration Rate – 2012	= 36.5%	N/A	= 32.5%
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)	39	0	39
Number of Income-Eligible Renter Households	276	77	359
Penetration Rate – 2012	= 14.1%	N/A	= 10.9%

*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)	(127 + 198 HCV) 325	0	(127 + 198 HCV*) 325
Number of Income-Eligible Renter Households	873	231	992
Existing Affordable Housing Penetration Rate – 2017	= 37.2%	N/A	= 32.8%
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)	39	0	39
Number of Income-Eligible Renter Households	308	80	398
Penetration Rate – 2017	= 12.7%	N/A	= 9.8%

*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)	566	237	548	269
41%-60% AMHI (TAX CREDIT)	220	77	231	80

J. OVERVIEW AND INTERVIEWS

Monroe County is a primarily rural county in eastern Ohio along the Ohio River. Woodsfield is the most populous village and the county seat with a population of about 2,600. Woodsfield is located 100 miles southeast of Pittsburgh, Pennsylvania and 130 miles east of Columbus.

State Route 78 and State Route 800 serve as the major roadways for Monroe County, with both roads running through Woodsfield. Other major roadways include State Route 26, State Route 255 and State Route 7.

Although the county's eastern border is the Ohio River, which serves as the major waterway in the county, only a small portion of the county's population is located along the Ohio River. This is atypical compared to neighboring counties with river access, as both Belmont and Washington County contain a large share of population density along the Ohio River. Wayne National Forest encompasses the southern, western and a large amount of the central portions of Monroe County. This nationally protected area significantly limits further development and population growth in Monroe County.

The village of Woodsfield is the only community in Monroe County that exceeds 1,000 residents. Other smaller villages include Bealsville, Graysville, Hannibal, Jerusalem, Clarington and Lewisville.

A large percentage of employment opportunities and essential community services are located in the village of Woodsfield. New Martinsville, West Virginia, is located on the eastern border of the Ohio River, just south of the communities of Hannibal and Clarington. New Martinsville has a population fewer than 6,000 residents and those living in these villages utilize this city for essential community services needs.

Employment in the county generally consists of manufacturing facilities as well as independent farming. Although no major hospitals are found in Monroe County, a hospital is located in New Martinsville, West Virginia and Sistrerville, West Virginia, both just across the Ohio River. Woodsfield residents can also utilize Barnesville Hospital, located in Barnesville 19.0 miles north of Woodsfield.

Monroe County Senior Center is the only senior center in the county, but senior centers can also be found in Paden City and Sistrerville, West Virginia. Additional assisted living and nursing care facilities are located in Woodsfield, as well as New Martinsville, West Virginia. The county is within the Switzerland of Ohio Local School District. In total, there are six elementary schools, three high schools and three middle schools amongst K-8 and 6-12 designations.

The city of Woodsfield has a historic Central Business District similar to many towns in the southeastern portion of Ohio. Housing in Woodsfield generally consists of single-family homes more than 40 years old and in fair to good condition. Manufactured homes are also scattered throughout the village limits and are generally in poor to satisfactory condition. Multifamily dwelling opportunities in Woodsfield are restricted to government-subsidized and Tax Credit housing for both seniors and families. These properties consist of 20 to 48 units and are in satisfactory to good condition.

The small town of Beallsville, with a population of just over 400, also offers a small 20-unit rural development property in satisfactory condition. Single-family homes more than 40 years old are also located throughout Beallsville and are generally in satisfactory to good condition. In other smaller communities and unincorporated areas of Monroe County, a large majority of additional housing consists of single-family and multifamily homeowners.

According to Sam Moore, leasing agent for United Country Realty Done Right in Woodsfield, empty lots sold by acreage have become more frequently purchased, with buyers typically building a new, large single-family home on a large wooded lot. Other than newer single-family homes, manufactured homes in fair to satisfactory condition are also scattered throughout Monroe County along various State Route corridors. Mr. Moore further stated that Woodsfield would be the most appropriate area to build additional housing in Monroe County. Other villages and unincorporated areas do not have sufficient access to community services to support more rental properties. He could also see a small low-income project work in Clarrington, Hanibul, or another unincorporated area along the Ohio River due to their proximity to neighboring New Martinsville, West Virginia. Small layoffs and industrial plant downsizing along the Ohio River has made this area particularly impoverished in Ohio. A small low-income property would likely be beneficial to recently unemployed residence that could no longer finance homeownership.