

22. Morgan County

A. GENERAL DESCRIPTION

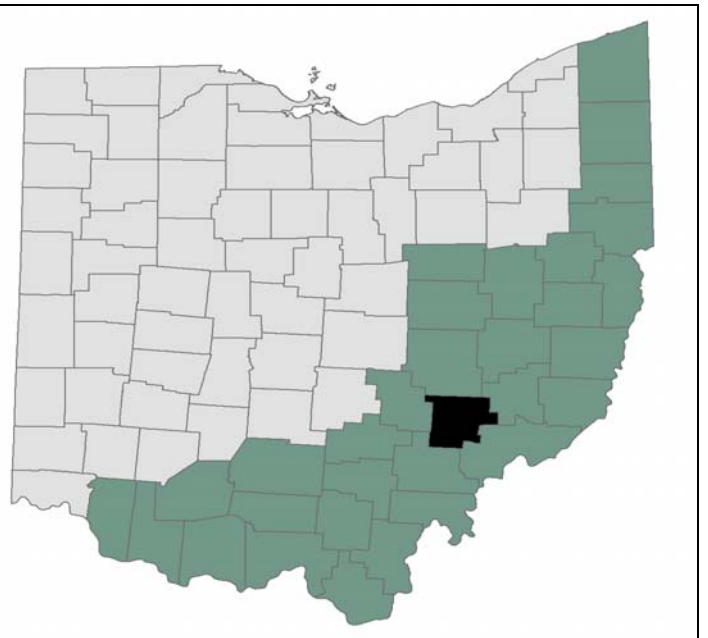
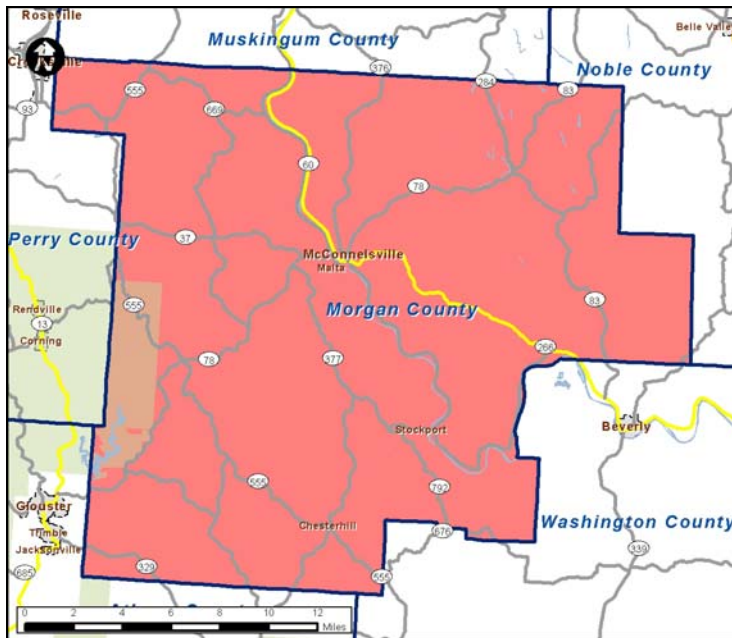
County Seat: McConnelsville
County Size: 417.7 square miles

2000 (Census) Population: 14,897
2010 (Census) Population: 15,054
Population Change: +157 (1.1%)

2000 (Census) Households: 5,890
2010 (Census) Households: 6,034
Household Change: +144 (2.4%)

2000 (Census) Median Household Income: \$29,467
2010 (American Community Survey) Median Household Income: \$34,962
Income Change: +\$5,495 (18.6%)

2000 (Census) Median Home Value: \$66,800
2010 (American Community Survey) Median Home Value: \$86,000
Home Value Change: +\$19,200 (28.7%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

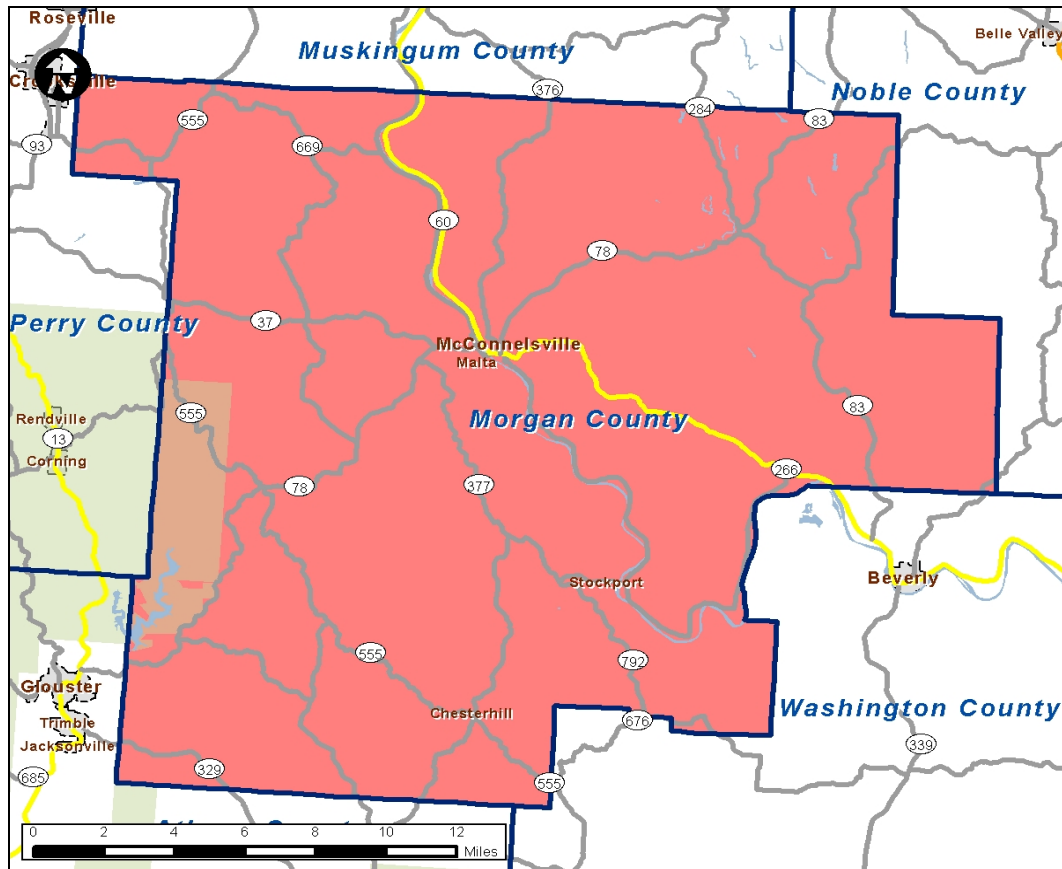
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	14,897	15,054	14,943	14,813
	POPULATION CHANGE	-	157	-111	-130
	PERCENT CHANGE	-	1.1%	-0.7%	-0.9%
COUNTY SEAT: MCCONNELSVILLE	POPULATION	1,676	1,784	1,810	1,803
	POPULATION CHANGE	-	108	26	-7
	PERCENT CHANGE	-	6.4%	1.5%	-0.4%

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	2,691	18.4%	2,883	19.1%
POPULATION NOT LIVING IN POVERTY	11,923	81.6%	12,220	80.9%
TOTAL	14,614	100.0%	15,103	100.0%

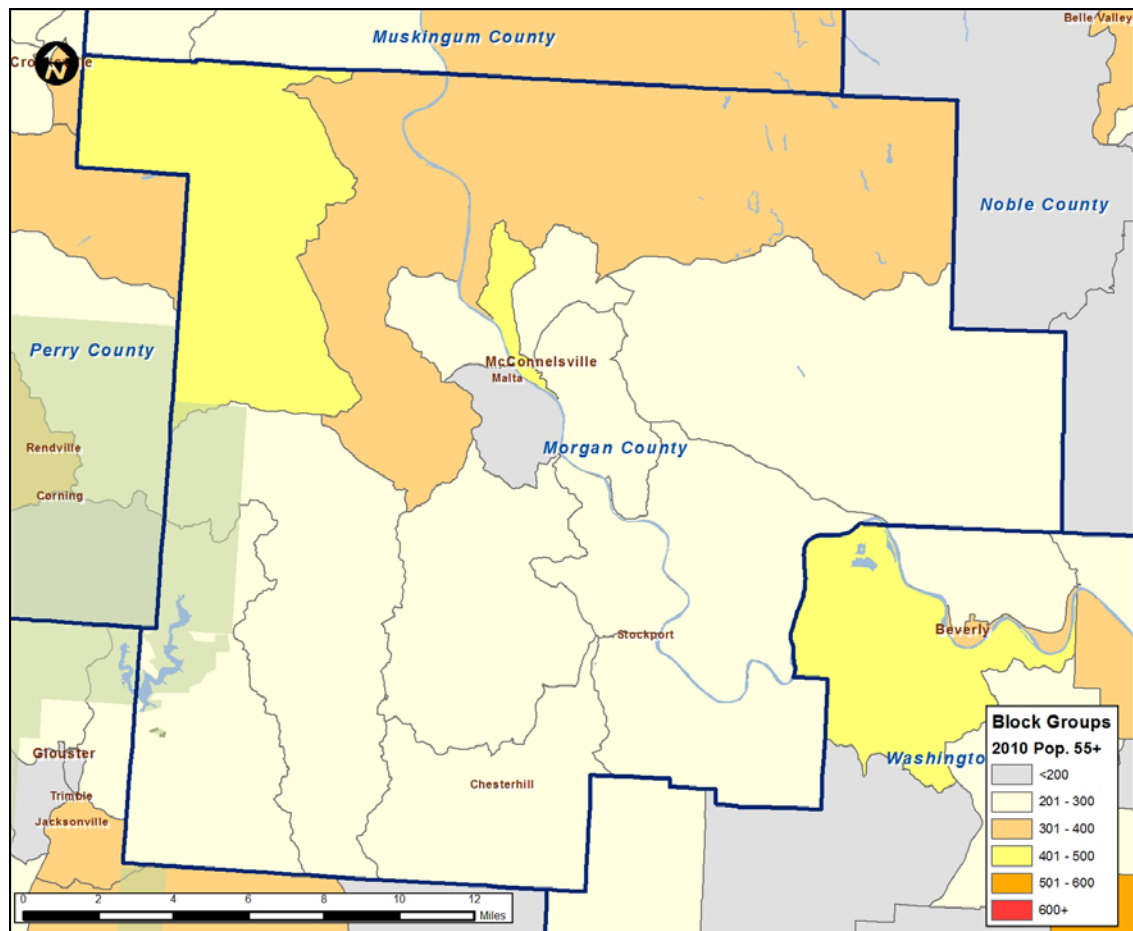
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	4,168	28.0%	3,898	25.9%	3,632	24.5%	-266	-6.8%
20 TO 24	765	5.1%	749	5.0%	733	4.9%	-16	-2.1%
25 TO 34	1,670	11.2%	1,607	10.7%	1,603	10.8%	-4	-0.2%
35 TO 44	2,249	15.1%	1,749	11.6%	1,599	10.8%	-150	-8.6%
45 TO 54	2,095	14.1%	2,332	15.5%	2,009	13.6%	-323	-13.9%
55 TO 64	1,623	10.9%	2,108	14.0%	2,240	15.1%	132	6.3%
65 TO 74	1,280	8.6%	1,427	9.5%	1,785	12.1%	358	25.1%
75 & OVER	1,047	7.0%	1,184	7.9%	1,212	8.2%	28	2.4%
TOTAL	14,897	100.0%	15,054	100.0%	14,813	100.0%	-241	-1.6%

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

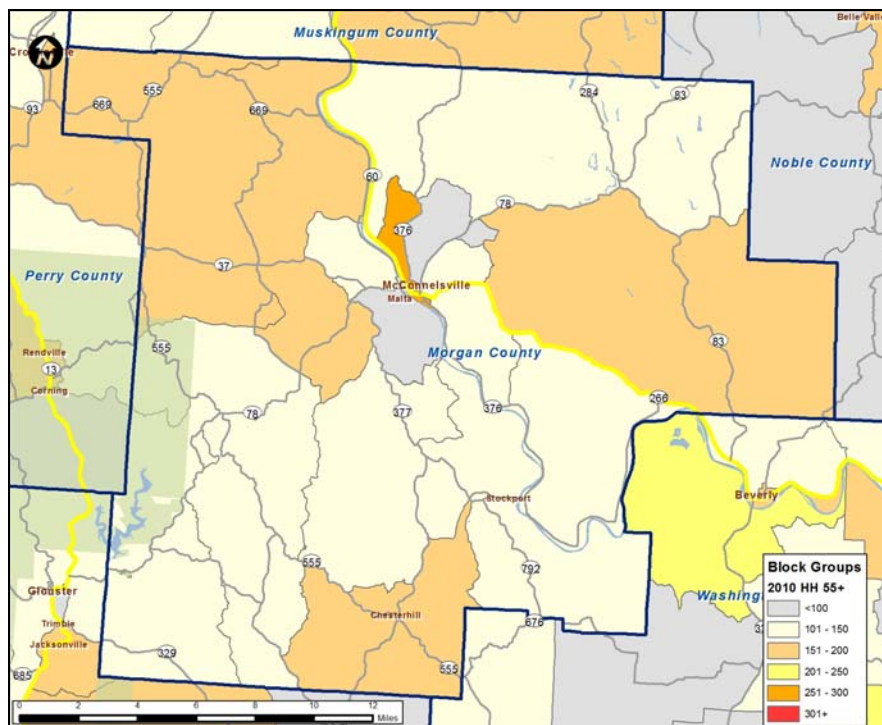
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	5,890	6,034	5,993	5,961
	HOUSEHOLD CHANGE	-	144	-41	-32
	PERCENT CHANGE	-	2.4%	-0.7%	-0.5%
COUNTY SEAT: MCCONNELSVILLE	HOUSEHOLD	805	766	776	774
	HOUSEHOLD CHANGE	-	-39	10	-2
	PERCENT CHANGE	-	-4.8%	1.3%	-0.3%

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	261	4.4%	188	3.1%	176	3.0%	-12	-6.4%
25 TO 34	783	13.3%	690	11.4%	742	12.5%	52	7.5%
35 TO 44	1,225	20.8%	932	15.4%	873	14.6%	-59	-6.3%
45 TO 54	1,194	20.3%	1,302	21.6%	987	16.6%	-315	-24.2%
55 TO 64	940	16.0%	1,247	20.7%	1,206	20.2%	-41	-3.3%
65 TO 74	776	13.2%	897	14.9%	1,108	18.6%	211	23.5%
75 TO 84	587	10.0%	579	9.6%	662	11.1%	83	14.3%
85 & OVER	124	2.1%	199	3.3%	206	3.5%	7	3.5%
TOTAL	5,890	100.0%	6,034	100.0%	5,961	100.0%	-73	-1.2%

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.



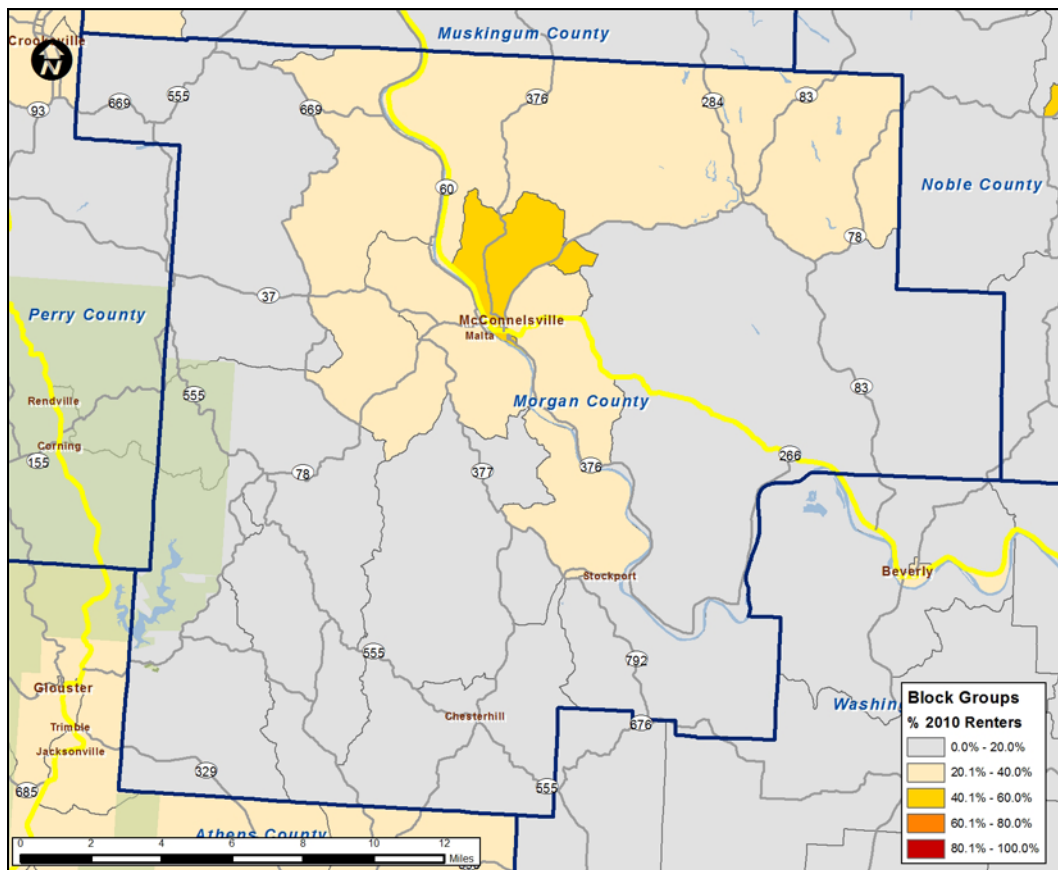
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,609	78.3%	4,640	76.9%	4,583	76.9%
RENTER-OCCUPIED	1,281	21.7%	1,394	23.1%	1,378	23.1%
TOTAL	5,890	100.0%	6,034	100.0%	5,961	100.0%

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	2,109	86.9%	2,428	83.1%	2,715	85.3%
RENTER-OCCUPIED	318	13.1%	494	16.9%	467	14.7%
TOTAL	2,427	100.0%	2,922	100.0%	3,181	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	546	39.2%	518	37.6%	-28	-5.1%
2 PERSONS	334	24.0%	347	25.2%	13	3.9%
3 PERSONS	197	14.1%	181	13.1%	-16	-8.1%
4 PERSONS	173	12.4%	187	13.6%	14	8.1%
5 PERSONS+	144	10.3%	145	10.6%	1	0.7%
TOTAL	1,394	100.0%	1,378	100.0%	-16	-1.1%

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

PERSONS PER OWNER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	1,041	22.4%	1,243	27.1%	202	19.4%
2 PERSONS	1,931	41.6%	1,794	39.1%	-137	-7.1%
3 PERSONS	683	14.7%	684	14.9%	1	0.1%
4 PERSONS	570	12.3%	512	11.2%	-58	-10.2%
5 PERSONS+	415	8.9%	350	7.6%	-65	-15.7%
TOTAL	4,640	100.0%	4,583	100.0%	-57	-1.2%

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	322	65.1%	299	64.1%	-23	-7.0%
2 PERSONS	166	33.7%	162	34.8%	-4	-2.6%
3 PERSONS	6	1.3%	5	1.1%	-1	-19.5%
4 PERSONS	0	0.0%	0	0.0%	0	0.0%
5 PERSONS+	0	0.0%	0	0.0%	0	0.0%
TOTAL	494	100.0%	467	100.0%	-27	-5.5%

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

PERSONS PER OWNER HOUSEHOLD AGE 55+	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	870	35.8%	982	36.2%	112	12.8%
2 PERSONS	1,207	49.7%	1,322	48.7%	115	9.5%
3 PERSONS	211	8.7%	254	9.4%	43	20.6%
4 PERSONS	74	3.0%	79	2.9%	5	7.1%
5 PERSONS+	66	2.7%	77	2.8%	11	16.7%
TOTAL	2,428	100.0%	2,715	100.0%	287	11.8%

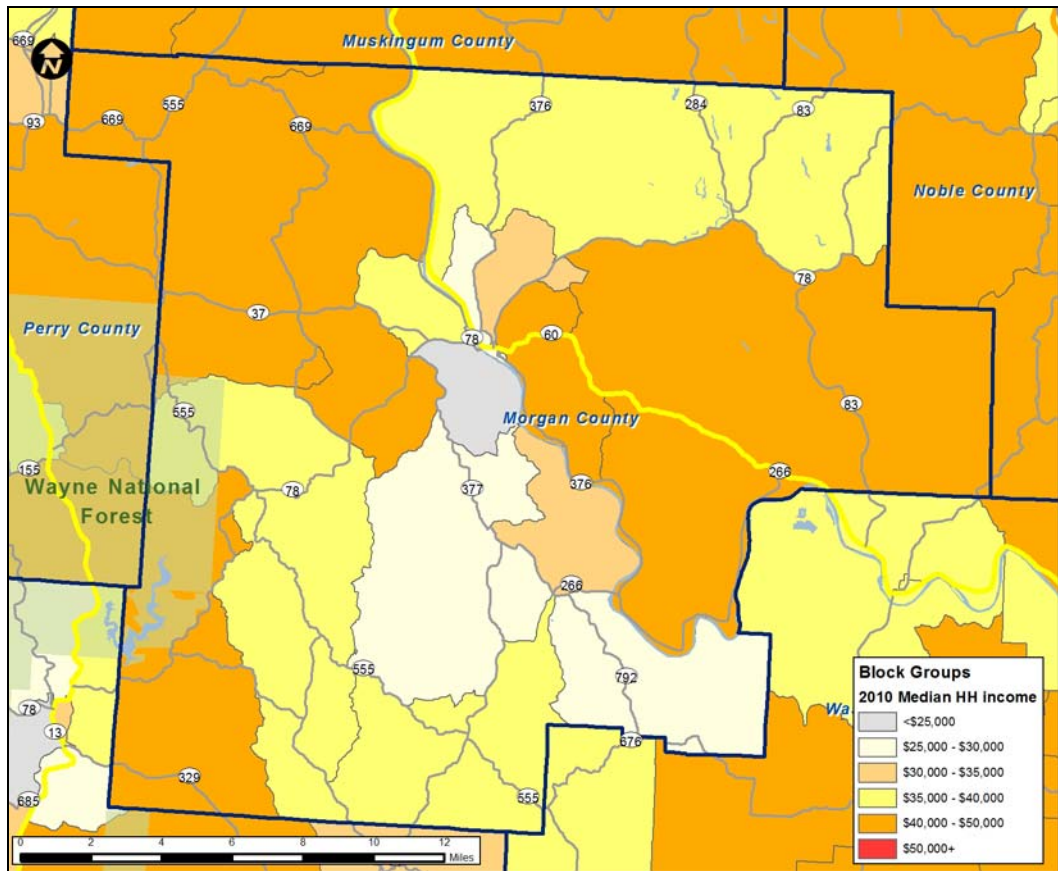
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	868	14.7%	851	14.2%	835	14.0%
\$10,000 TO \$19,999	1,223	20.8%	1,154	19.3%	1,133	19.0%
\$20,000 TO \$29,999	922	15.7%	943	15.7%	938	15.7%
\$30,000 TO \$39,999	885	15.0%	844	14.1%	836	14.0%
\$40,000 TO \$49,999	585	9.9%	613	10.2%	614	10.3%
\$50,000 TO \$59,999	555	9.4%	552	9.2%	549	9.2%
\$60,000 TO \$74,999	480	8.1%	542	9.0%	546	9.2%
\$75,000 TO \$99,999	223	3.8%	303	5.1%	309	5.2%
\$100,000 TO \$124,999	100	1.7%	117	1.9%	118	2.0%
\$125,000 TO \$149,999	26	0.4%	41	0.7%	48	0.8%
\$150,000 TO \$199,999	11	0.2%	16	0.3%	18	0.3%
\$200,000 & OVER	12	0.2%	16	0.3%	18	0.3%
TOTAL	5,890	100.0%	5,993	100.0%	5,961	100.0%
MEDIAN INCOME	\$29,259		\$30,573		\$30,887	

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	447	18.4%	499	17.0%	524	16.5%
\$10,000 TO \$19,999	661	27.2%	704	24.0%	740	23.2%
\$20,000 TO \$29,999	394	16.2%	502	17.1%	543	17.1%
\$30,000 TO \$39,999	317	13.1%	375	12.8%	411	12.9%
\$40,000 TO \$49,999	235	9.7%	291	9.9%	317	10.0%
\$50,000 TO \$59,999	159	6.6%	230	7.8%	253	8.0%
\$60,000 TO \$74,999	107	4.4%	176	6.0%	198	6.2%
\$75,000 TO \$99,999	47	1.9%	87	3.0%	101	3.2%
\$100,000 TO \$124,999	43	1.8%	43	1.5%	51	1.6%
\$125,000 TO \$149,999	4	0.2%	16	0.5%	23	0.7%
\$150,000 TO \$199,999	10	0.4%	11	0.4%	13	0.4%
\$200,000 & OVER	2	0.1%	6	0.2%	7	0.2%
TOTAL	2,427	100.0%	2,939	100.0%	3,181	100.0%
MEDIAN INCOME	\$22,676		\$25,298		\$26,018	

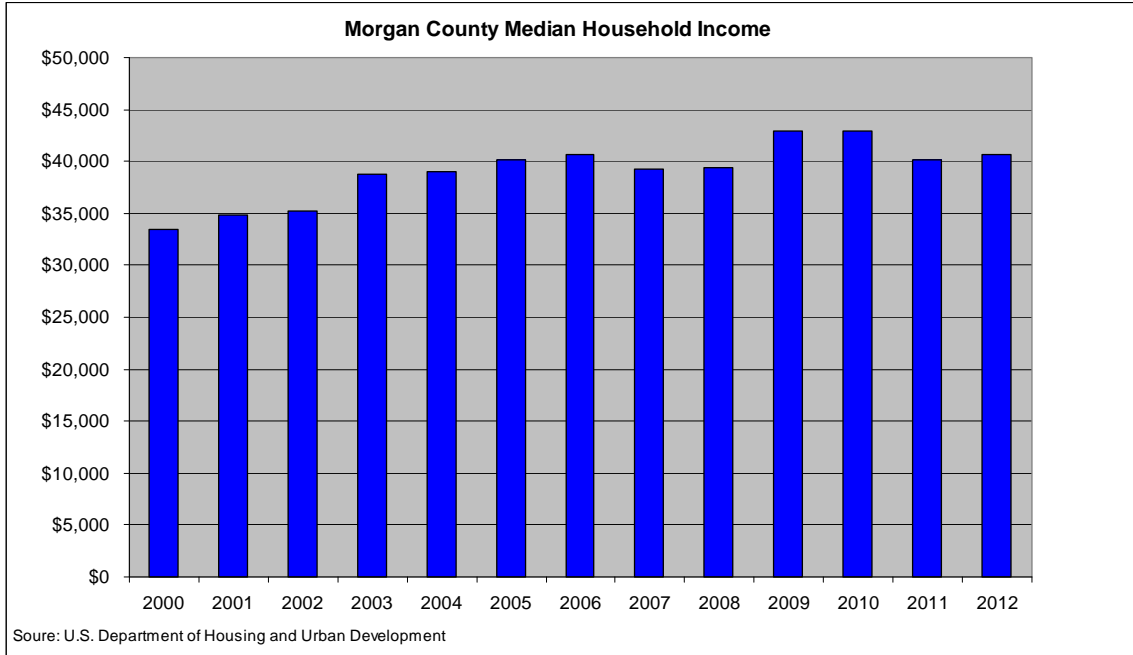
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$33,500	-
2001	\$34,900	4.2%
2002	\$35,200	0.9%
2003	\$38,800	10.2%
2004	\$39,000	0.5%
2005	\$40,150	2.9%
2006	\$40,600	1.1%
2007	\$39,300	-3.2%
2008	\$39,400	0.3%
2009	\$42,900	8.9%
2010	\$42,900	0.0%
2011	\$40,100	-6.5%
2012	\$40,600	1.2%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	192	99	36	35	20	382
\$10,000 TO \$19,999	132	104	62	42	36	377
\$20,000 TO \$29,999	57	43	42	34	39	216
\$30,000 TO \$39,999	29	15	18	31	30	123
\$40,000 TO \$49,999	4	21	17	23	20	84
\$50,000 TO \$59,999	11	16	0	7	4	37
\$60,000 TO \$74,999	4	16	8	7	0	34
\$75,000 TO \$99,999	2	7	4	4	0	17
\$100,000 TO \$124,999	2	4	1	2	0	9
\$125,000 TO \$149,999	0	1	0	1	0	2
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	432	325	188	187	149	1,281

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	222	88	30	32	18	389
\$10,000 TO \$19,999	156	101	54	38	34	384
\$20,000 TO \$29,999	65	46	44	32	41	229
\$30,000 TO \$39,999	49	15	19	36	34	152
\$40,000 TO \$49,999	7	29	21	26	24	106
\$50,000 TO \$59,999	12	26	0	8	4	49
\$60,000 TO \$74,999	8	26	10	9	0	53
\$75,000 TO \$99,999	3	16	5	4	0	29
\$100,000 TO \$124,999	2	6	2	3	0	14
\$125,000 TO \$149,999	0	1	1	1	0	4
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	525	354	187	189	154	1,409

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	215	84	29	30	15	375
\$10,000 TO \$19,999	152	94	51	37	31	364
\$20,000 TO \$29,999	63	45	43	30	38	219
\$30,000 TO \$39,999	54	15	19	33	34	154
\$40,000 TO \$49,999	8	28	21	30	24	111
\$50,000 TO \$59,999	12	26	0	9	3	50
\$60,000 TO \$74,999	7	25	11	11	0	54
\$75,000 TO \$99,999	4	18	5	4	0	32
\$100,000 TO \$124,999	3	6	1	2	0	12
\$125,000 TO \$149,999	1	4	1	1	0	7
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	518	347	181	187	145	1,378

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 Morgan County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	109	27	0	0	0	136
\$10,000 TO \$19,999	63	38	0	0	0	101
\$20,000 TO \$29,999	11	19	4	0	0	34
\$30,000 TO \$39,999	14	3	0	0	0	17
\$40,000 TO \$49,999	4	7	0	0	0	11
\$50,000 TO \$59,999	3	4	0	0	0	7
\$60,000 TO \$74,999	2	4	0	0	0	6
\$75,000 TO \$99,999	1	3	0	0	0	4
\$100,000 TO \$124,999	1	2	0	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
TOTAL	208	106	4	0	0	318

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	132	28	0	0	0	160
\$10,000 TO \$19,999	80	43	0	0	0	124
\$20,000 TO \$29,999	14	21	5	0	0	40
\$30,000 TO \$39,999	29	4	0	0	0	33
\$40,000 TO \$49,999	6	13	0	0	0	19
\$50,000 TO \$59,999	3	14	0	0	0	17
\$60,000 TO \$74,999	4	10	0	0	0	14
\$75,000 TO \$99,999	2	6	0	0	0	9
\$100,000 TO \$124,999	1	3	0	0	0	4
\$125,000 TO \$149,999	0	0	0	0	0	1
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	272	143	5	0	0	420

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	138	32	0	0	0	170
\$10,000 TO \$19,999	87	47	0	0	0	135
\$20,000 TO \$29,999	17	23	5	0	0	46
\$30,000 TO \$39,999	36	4	0	0	0	40
\$40,000 TO \$49,999	7	15	0	0	0	22
\$50,000 TO \$59,999	3	17	0	0	0	20
\$60,000 TO \$74,999	4	10	0	0	0	15
\$75,000 TO \$99,999	3	7	0	0	0	11
\$100,000 TO \$124,999	2	3	0	0	0	5
\$125,000 TO \$149,999	1	2	0	0	0	4
\$150,000 TO \$199,999	0	0	0	0	0	0
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	299	162	5	0	0	467

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 Morgan County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	210	59	23	3	16	311
\$10,000 TO \$19,999	282	245	22	7	3	560
\$20,000 TO \$29,999	97	243	20	0	0	361
\$30,000 TO \$39,999	61	188	29	22	0	300
\$40,000 TO \$49,999	38	119	34	4	29	224
\$50,000 TO \$59,999	18	79	43	6	6	152
\$60,000 TO \$74,999	17	64	5	13	2	101
\$75,000 TO \$99,999	6	29	2	5	1	43
\$100,000 TO \$124,999	4	25	4	5	2	40
\$125,000 TO \$149,999	0	3	0	1	0	4
\$150,000 TO \$199,999	0	9	0	1	0	10
\$200,000 & OVER	0	2	0	0	0	2
TOTAL	734	1,067	182	67	59	2,109

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	243	56	20	2	18	339
\$10,000 TO \$19,999	319	223	25	9	4	580
\$20,000 TO \$29,999	144	288	31	0	0	463
\$30,000 TO \$39,999	81	202	35	24	0	342
\$40,000 TO \$49,999	51	139	42	5	35	272
\$50,000 TO \$59,999	19	128	56	5	4	213
\$60,000 TO \$74,999	24	114	6	15	2	161
\$75,000 TO \$99,999	15	49	4	8	2	78
\$100,000 TO \$124,999	5	23	3	5	2	39
\$125,000 TO \$149,999	2	10	1	1	1	15
\$150,000 TO \$199,999	0	9	0	1	0	11
\$200,000 & OVER	1	5	0	0	0	6
TOTAL	906	1,245	224	76	69	2,520

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	257	56	21	2	19	355
\$10,000 TO \$19,999	335	231	26	8	4	605
\$20,000 TO \$29,999	159	302	36	0	0	497
\$30,000 TO \$39,999	93	211	42	25	0	371
\$40,000 TO \$49,999	54	148	48	4	40	294
\$50,000 TO \$59,999	21	136	65	5	5	233
\$60,000 TO \$74,999	29	129	7	16	2	183
\$75,000 TO \$99,999	20	55	4	10	2	90
\$100,000 TO \$124,999	6	27	4	5	3	46
\$125,000 TO \$149,999	3	12	1	2	1	20
\$150,000 TO \$199,999	1	11	0	1	0	13
\$200,000 & OVER	1	5	0	1	0	7
TOTAL	982	1,322	254	79	77	2,715

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Morgan County Site PMA is based primarily in four sectors. Manufacturing (which comprises 26.8%), Health Care & Social Assistance, Educational Services and Public Administration comprise nearly 60% of the Site PMA labor force. Employment in the Morgan County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	11	2.4%	20	0.6%	1.8
MINING	5	1.1%	58	1.7%	11.6
UTILITIES	4	0.9%	8	0.2%	2.0
CONSTRUCTION	39	8.4%	160	4.8%	4.1
MANUFACTURING	15	3.2%	896	26.8%	59.7
WHOLESALE TRADE	10	2.2%	53	1.6%	5.3
RETAIL TRADE	55	11.9%	264	7.9%	4.8
TRANSPORTATION & WAREHOUSING	9	1.9%	45	1.3%	5.0
INFORMATION	8	1.7%	23	0.7%	2.9
FINANCE & INSURANCE	19	4.1%	105	3.1%	5.5
REAL ESTATE & RENTAL & LEASING	17	3.7%	29	0.9%	1.7
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	18	3.9%	34	1.0%	1.9
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.2%	38	1.1%	38.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	10	2.2%	32	1.0%	3.2
EDUCATIONAL SERVICES	16	3.4%	376	11.2%	23.5
HEALTH CARE & SOCIAL ASSISTANCE	29	6.3%	377	11.3%	13.0
ARTS, ENTERTAINMENT & RECREATION	4	0.9%	9	0.3%	2.3
ACCOMMODATION & FOOD SERVICES	30	6.5%	303	9.0%	10.1
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	90	19.4%	172	5.1%	1.9
PUBLIC ADMINISTRATION	68	14.7%	347	10.4%	5.1
NONCLASSIFIABLE	6	1.3%	0	0.0%	0.0
TOTAL	464	100.0%	3,349	100.0%	7.2

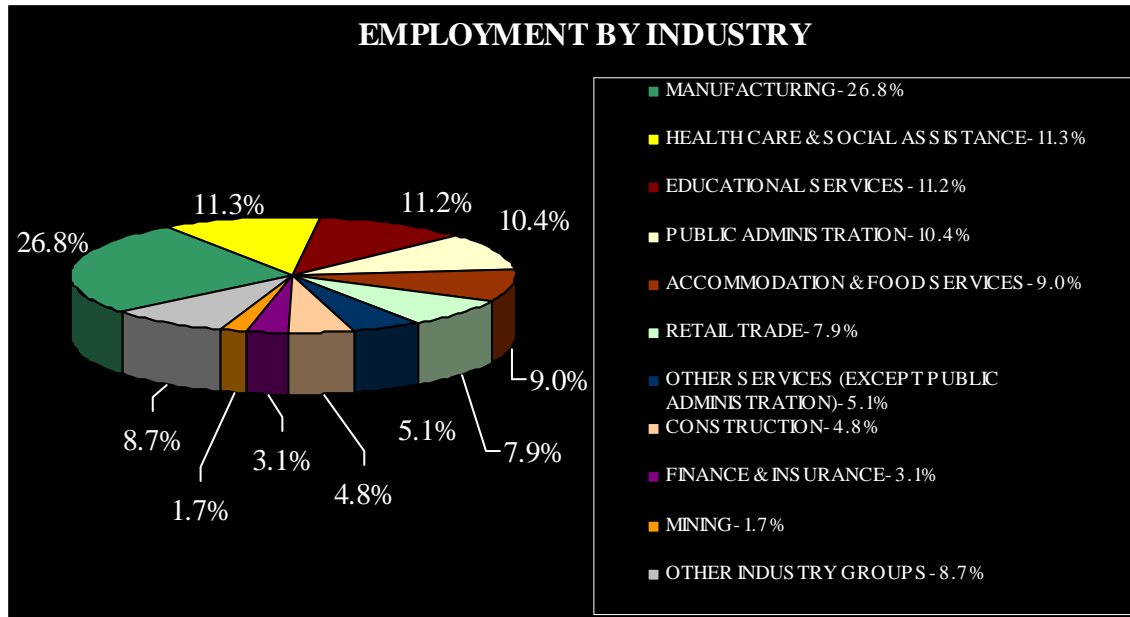
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.



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.

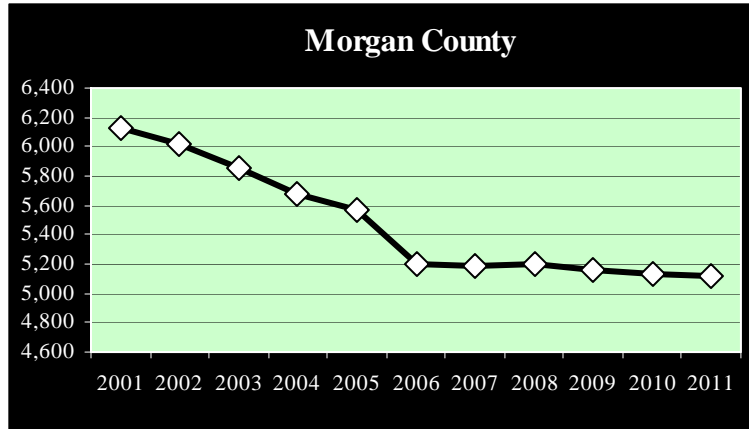
Excluding 2011, the employment base has declined by 1.3% over the past five years in Morgan County, less than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

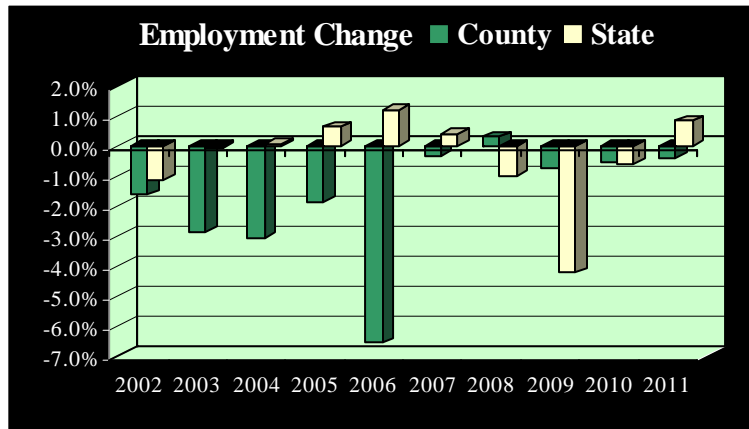
YEAR	TOTAL EMPLOYMENT					
	MORGAN COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	6,125	-	5,566,735	-	138,241,767	-
2002	6,025	-1.6%	5,503,109	-1.1%	137,936,674	-0.2%
2003	5,853	-2.9%	5,498,936	-0.1%	138,386,944	0.3%
2004	5,674	-3.1%	5,502,533	0.1%	139,988,842	1.2%
2005	5,569	-1.9%	5,537,419	0.6%	142,328,023	1.7%
2006	5,204	-6.6%	5,602,764	1.2%	144,990,053	1.9%
2007	5,186	-0.3%	5,626,086	0.4%	146,397,565	1.0%
2008	5,201	0.3%	5,570,514	-1.0%	146,068,942	-0.2%
2009	5,162	-0.7%	5,334,774	-4.2%	140,721,692	-3.7%
2010	5,134	-0.5%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	5,113	-0.4%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



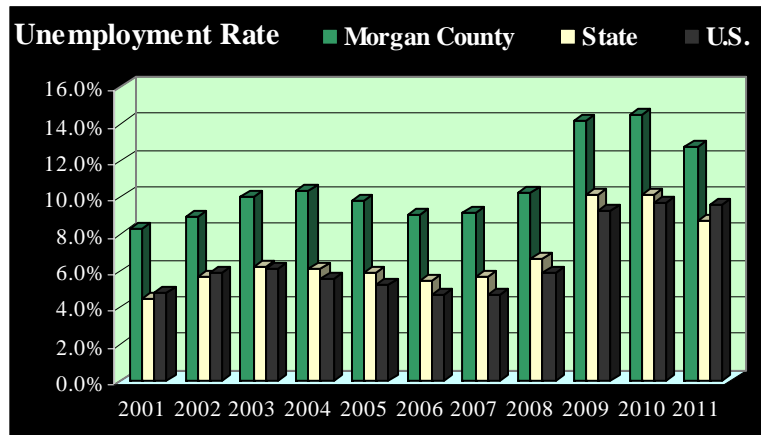
The following table illustrates the percent change in employment for Morgan County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	MORGAN COUNTY	OHIO	UNITED STATES
2001	8.3%	4.4%	4.8%
2002	8.9%	5.7%	5.8%
2003	10.0%	6.2%	6.0%
2004	10.4%	6.1%	5.6%
2005	9.8%	5.9%	5.2%
2006	9.0%	5.4%	4.7%
2007	9.2%	5.6%	4.7%
2008	10.2%	6.6%	5.8%
2009	14.2%	10.1%	9.3%
2010	14.5%	10.1%	9.7%
2011*	12.8%	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 Morgan County.

IN-PLACE EMPLOYMENT MORGAN COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	3,377	-	-
2002	3,299	-78	-2.3%
2003	3,135	-164	-5.0%
2004	2,967	-168	-5.4%
2005	2,765	-202	-6.8%
2006	2,455	-310	-11.2%
2007	2,399	-56	-2.3%
2008	2,450	51	2.1%
2009	2,414	-36	-1.5%
2010	2,380	-34	-1.4%
2011*	2,395	15	0.6%

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 Morgan County to be 46.4% of the total Morgan County employment.

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

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
MIBA BEARINGS LLC	MANUFACTURING	250
GENESIS HEALTH AND REHAB	HEALTH CARE	160
MORGAN HIGH SCHOOL	EDUCATION	84
BURR OAK STATE LODGE	RECREATION	78
RIVERSIDE COUNTRY CARE CANTER	HEALTH CARE	63
WARREN'S MORGAN COUNTY IGA	GROCERY	60
CENTRAL OHIO COAL CO	MINING	58
MORGAN JUNIOR HIGH SCHOOL	EDUCATION	55
MORGAN WEST ELEMENTARY	EDUCATION	50
MORGAN EAST ELEMENTARY	EDUCATION	45
	TOTAL	903

Source: Infogroup, 2012

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	4,609	78.3%	4,640	76.9%
RENTER-OCCUPIED	1,281	21.7%	1,394	23.1%
TOTAL-OCCUPIED UNITS*	5,890	75.8%	6,034	100.0%
FOR RENT	107	5.7%	121	6.5%
RENTED, NOT OCCUPIED	N/A	N/A	17	0.9%
FOR SALE ONLY	118	6.3%	73	3.9%
SOLD, NOT OCCUPIED	N/A	N/A	25	1.3%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	149	74.5%	1,158	62.3%
ALL OTHER VACANTS	106	5.6%	464	25.0%
TOTAL VACANT UNITS	1,881	24.2%	1,858	23.5%
TOTAL	7,771	100.0%	7,892	100.0%
SUBSTANDARD UNITS**	147	2.5%	35	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	4,609	78.3%	4,502	107	2.3%
	RENTER-OCCUPIED	1,281	21.7%	1,241	40	3.1%
	TOTAL	5,890	100.0%	5,743	147	2.5%
2010 (ACS)	OWNER-OCCUPIED	4,889	79.0%	4,866	23	0.5%
	RENTER-OCCUPIED	1,298	21.0%	1,286	12	0.9%
	TOTAL	6,187	100.0%	6,152	35	0.6%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	162	3.3%	9	0.7%
2000 TO 2004	285	5.8%	24	1.8%
1990 TO 1999	856	17.5%	109	8.4%
1980 TO 1989	541	11.1%	233	18.0%
1970 TO 1979	950	19.4%	233	18.0%
1960 TO 1969	465	9.5%	108	8.3%
1950 TO 1959	323	6.6%	51	3.9%
1940 TO 1949	151	3.1%	81	6.2%
1939 OR EARLIER	1,156	23.6%	450	34.7%
TOTAL	4,889	100.0%	1,298	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	4,269	72.5%	4,647	75.1%
2 TO 4	202	3.4%	151	2.4%
5 TO 19	85	1.4%	88	1.4%
20 TO 49	22	0.4%	15	0.2%
50 OR MORE	61	1.0%	71	1.1%
MOBILE HOME, BOAT, RV, VAN, ETC.	1,251	21.2%	1,215	19.6%
TOTAL	5,890	100.0%	6,187	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	4,607	78.2%	4,889	79.0%
0.50 OR LESS OCCUPANTS PER ROOM	3,496	75.9%	3,650	74.7%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,072	23.3%	1,191	24.4%
1.01 TO 1.50 OCCUPANTS PER ROOM	39	0.8%	48	1.0%
1.51 TO 2.00 OCCUPANTS PER ROOM	0	0.0%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
RENTER-OCCUPIED	1,283	21.8%	1,298	21.0%
0.50 OR LESS OCCUPANTS PER ROOM	822	64.1%	881	67.9%
0.51 TO 1.00 OCCUPANTS PER ROOM	399	31.1%	370	28.5%
1.01 TO 1.50 OCCUPANTS PER ROOM	45	3.5%	33	2.5%
1.51 TO 2.00 OCCUPANTS PER ROOM	14	1.1%	6	0.5%
2.01 OR MORE OCCUPANTS PER ROOM	3	0.2%	8	0.6%
TOTAL	5,890	100.0%	6,187	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
MORGAN COUNTY	24.7%	30.1%
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 – MORGAN COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	2	2	55	57	63	47	20	40	6	6
UNITS IN SINGLE-FAMILY STRUCTURES	2	2	55	57	63	47	20	9	6	6
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	31	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	23	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	8	0	0

		MORGAN COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			300
LESS THAN 20.0 PERCENT		0	
20.0 TO 24.9 PERCENT		0	
25.0 TO 29.9 PERCENT		10	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		200	
NOT COMPUTED		90	
\$10,000 TO \$19,999:			399
LESS THAN 20.0 PERCENT		29	
20.0 TO 24.9 PERCENT		57	
25.0 TO 29.9 PERCENT		51	
30.0 TO 34.9 PERCENT		9	
35.0 PERCENT OR MORE		149	
NOT COMPUTED		104	
\$20,000 TO \$34,999:			259
LESS THAN 20.0 PERCENT		90	
20.0 TO 24.9 PERCENT		36	
25.0 TO 29.9 PERCENT		24	
30.0 TO 34.9 PERCENT		60	
35.0 PERCENT OR MORE		35	
NOT COMPUTED		14	
\$35,000 TO \$49,999:			150
LESS THAN 20.0 PERCENT		49	
20.0 TO 24.9 PERCENT		42	
25.0 TO 29.9 PERCENT		11	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		7	
NOT COMPUTED		41	
\$50,000 TO \$74,999:			149
LESS THAN 20.0 PERCENT		106	
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		32	
\$75,000 TO \$99,999:			41
LESS THAN 20.0 PERCENT		41	
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	
\$100,000 OR MORE:			0
LESS THAN 20.0 PERCENT		0	
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			1,298

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Morgan 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	9	33	4	87.9%
TAX CREDIT	2	48	4	91.7%
GOVERNMENT-SUBSIDIZED	3	136	0	100.0%
TOTAL	14	217	8	96.3%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
TWO-BEDROOM	1.0	17	51.5%	1	5.9%	\$557
TWO-BEDROOM	2.0	8	24.2%	0	0.0%	\$568
THREE-BEDROOM	1.0	4	12.1%	1	25.0%	\$639
THREE-BEDROOM	1.5	2	6.1%	2	100.0%	\$573
THREE-BEDROOM	2.0	1	3.0%	0	0.0%	\$635
FOUR-BEDROOM	1.0	1	3.0%	0	0.0%	\$671
TOTAL MARKET RATE		33	100.0%	4	12.1%	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	14	29.2%	0	0.0%	\$457
TWO-BEDROOM	1.0	23	47.9%	2	8.7%	\$578
TWO-BEDROOM	1.5	3	6.3%	0	0.0%	\$628
THREE-BEDROOM	1.5	8	16.7%	2	25.0%	\$628
TOTAL TAX CREDIT		48	100.0%	4	8.3%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	82	60.3%	0	0.0%	N/A
TWO-BEDROOM	1.0	34	25.0%	0	0.0%	N/A
THREE-BEDROOM	1.5	16	11.8%	0	0.0%	N/A
FOUR-BEDROOM	2.0	4	2.9%	0	0.0%	N/A
TOTAL TAX CREDIT		136	100.0%	0	0.0%	-
GRAND TOTAL		217	100.0%	8	3.7%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	0	0.0%
1960 TO 1969	6	16.7%
1970 TO 1979	5	40.0%
1980 TO 1989	149	0.7%
1990 TO 1999	0	0.0%
2000 TO 2004	9	0.0%
2005 TO 2009	24	0.0%
2010	0	0.0%
2011	24	16.7%
2012*	0	0.0%
TOTAL	217	3.7%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	2	10	0.0%
B	2	7	14.3%
B-	2	9	11.1%
C+	1	4	25.0%
C-	2	3	33.3%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	2	48	8.3%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B	1	60	0.0%
B-	1	60	0.0%
C+	1	16	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	28	133	8	94.0%
SENIOR (AGE 55+)	8	84	0	100.0%
TOTAL	36	217	8	96.3%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	136	0	100.0%
40% - 60% AMHI (TAX CREDIT)	48	4	91.7%
0-60% AMHI (ALL AFFORDABLE)	184	4	97.8%

*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+)	60	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	24	0	100.0%
0 - 60% AMHI (ALL AFFORDABLE: 55+)	84	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 Morgan County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Morgan County is \$82,990. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for an \$82,990 home is \$578, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$82,990
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$78,840
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$423
ESTIMATED TAXES AND INSURANCE*	\$106
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$49
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$578

*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	6
MEDIAN SALES PRICE	\$30,800
MEDIAN SQUARE FOOTAGE	1,707
MEDIAN YEAR BUILT	1,980
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	2

Source: 2011 county sales records



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	\$15,500	\$19,380	\$23,250	\$31,000
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$17,690	\$22,110	\$26,530	\$35,370
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$19,910	\$24,890	\$29,870	\$39,820
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$22,100	\$27,620	\$33,140	\$44,190
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$23,870	\$29,840	\$35,800	\$47,740
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$40,600				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$41,900			

*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	845	\$0	\$23,870	824	-2.5%
41% - 60% AMHI	\$23,161	\$34,740	228	\$23,871	\$35,800	223	-2.2%
61% - 80% AMHI	\$34,741	\$46,320	147	\$35,801	\$47,740	151	2.7%
OVER 80% AMHI	\$46,321	NO LIMIT	188	\$47,741	NO LIMIT	180	-4.3%

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	1,458	\$0	\$23,870	1,508	3.4%
41% - 60% AMHI	\$23,161	\$34,740	817	\$23,871	\$35,800	836	2.3%
61% - 80% AMHI	\$34,741	\$46,320	684	\$35,801	\$47,740	675	-1.3%
OVER 80% AMHI	\$46,321	NO LIMIT	1,624	\$47,741	NO LIMIT	1,563	-3.8%

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

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$23,160	2,303	\$0	\$23,870	2,332	1.3%
41% - 60% AMHI	\$23,161	\$34,740	1,045	\$23,871	\$35,800	1,059	1.3%
61% - 80% AMHI	\$34,741	\$46,320	831	\$35,801	\$47,740	826	-0.6%
OVER 80% AMHI	\$46,321	NO LIMIT	1,812	\$47,741	NO LIMIT	1,743	-3.8%

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	249	\$0	\$17,690	274	10.0%
41% - 60% AMHI	\$17,161	\$25,740	58	\$17,691	\$26,530	61	5.2%
61% - 80% AMHI	\$25,741	\$34,320	31	\$26,531	\$35,370	37	19.4%
OVER 80% AMHI	\$34,321	NO LIMIT	83	\$35,371	NO LIMIT	95	14.5%

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

SENIOR (55+) OWNER HOUSEHOLDS BY INCOME

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,160	755	\$0	\$17,690	820	8.6%
41% - 60% AMHI	\$17,161	\$25,740	431	\$17,691	\$26,530	465	7.9%
61% - 80% AMHI	\$25,741	\$34,320	345	\$26,531	\$35,370	371	7.5%
OVER 80% AMHI	\$34,321	NO LIMIT	989	\$35,371	NO LIMIT	1,058	7.0%

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	1,004	\$0	\$17,690	1,094	9.0%
41% - 60% AMHI	\$17,161	\$25,740	489	\$17,691	\$26,530	526	7.6%
61% - 80% AMHI	\$25,741	\$34,320	376	\$26,531	\$35,370	408	8.5%
OVER 80% AMHI	\$34,321	NO LIMIT	1,072	\$35,371	NO LIMIT	1,153	7.6%

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	752	\$0	\$29,840	703	-6.5%
SENIOR (AGE 62+)	\$0	\$21,450	209	\$0	\$22,110	231	10.5%
ALL	\$0	\$28,950	978	\$0	\$29,840	954	-2.5%

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)	(136 + 140 HCV) 276	48	(184 + 140 HCV*) 324
Number of Income-Eligible Renter Households	978	228	1,073
Existing Affordable Housing Penetration Rate – 2012	= 28.2%	= 21.1%	= 30.2%
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)	60	24	84
Number of Income-Eligible Renter Households	209	58	307
Penetration Rate – 2012	= 28.7%	= 41.4%	= 27.4%

*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)	(136 + 140 HCV) 276	48	(184 + 140 HCV*) 324
Number of Income-Eligible Renter Households	954	223	1,047
Existing Affordable Housing Penetration Rate – 2017	= 28.9%	= 21.5%	= 30.9%
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)	60	24	84
Number of Income-Eligible Renter Households	231	61	335
Penetration Rate – 2017	= 26.0%	= 39.3%	= 25.1%

*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)	702	149	678	171
41%-60% AMHI (TAX CREDIT)	180	34	175	37

J. OVERVIEW AND INTERVIEWS

Morgan County is located in southeastern Ohio. The village of McConnellsville is the county seat. Morgan County is 80 miles southeast of Columbus, 165 miles south of Cleveland and 148 miles west of Pittsburgh, Pennsylvania.

Other villages in the county include Chesterhill, Malta and Stockport. Ohio State Routes 37, 60, 78, 83, 377 and 555 are the major roadways in the county.

Muskingum Valley Health Center operates two clinics in McConnellsville, which are the only medical centers in the county. Morgan County Office on Aging offers several senior services and programs for county seniors.

The main Morgan County Public Library is in McConnellsville, a branch is also located in Chesterfield. Morgan County is within the Morgan Local School District.

The largest concentration of single-family housing in Morgan County is in the villages of McConnellsville and Malta. This housing is generally older than 30 years and ranges from poor to good condition. Typically, multifamily rental housing is also located in and around the villages of McConnellsville and Malta. 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 or Tax Credit properties. Nearly all the multifamily rental properties in the county have less than 60 units and many have less than 20 units.

After speaking with area property managers and leasing agents, the general opinion was that area residents who rent prefer smaller rental properties close to local community services. Shannon Wells, with the Morgan County Economic Development Department, stated that she believes that often those households in the more rural portions of the county prefer detached single-family homes and would not offer much support for apartment complexes.

Housing around the county's villages 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 county's rural portions 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.