

28. Scioto County

A. GENERAL DESCRIPTION

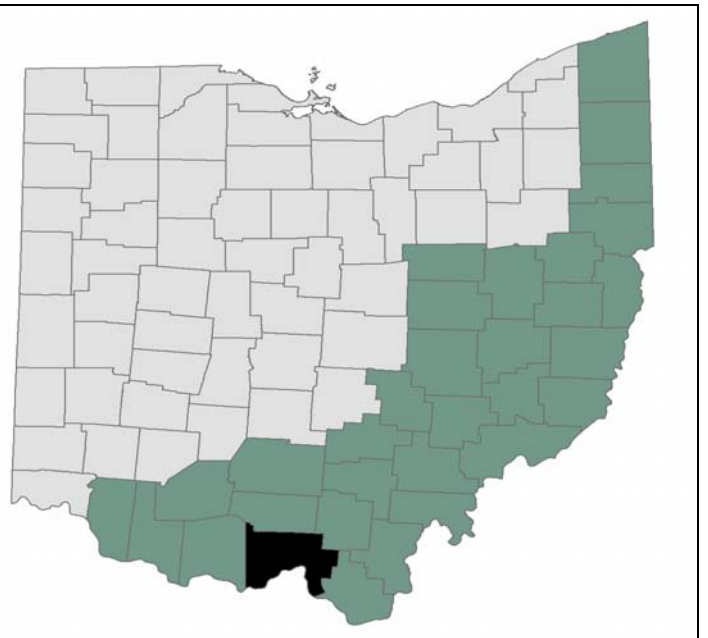
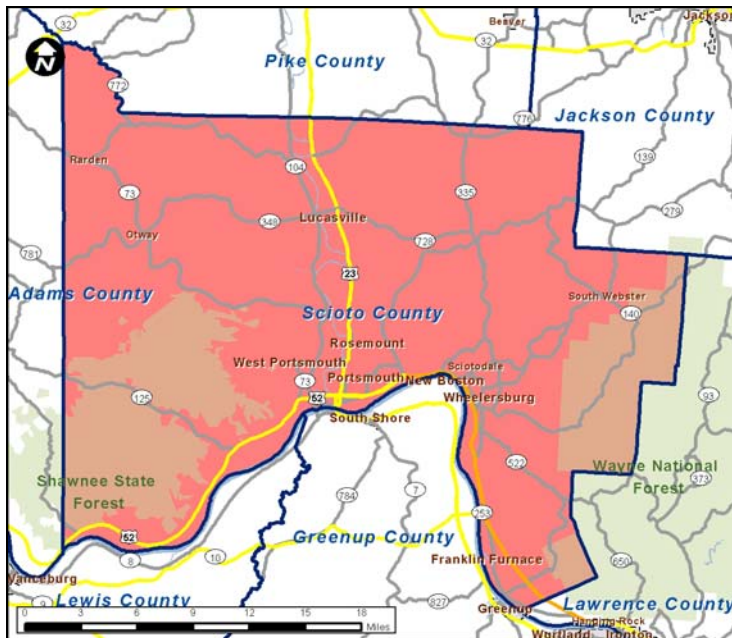
County Seat: Portsmouth
County Size: 612.3 square miles

2000 (Census) Population: 79,194
2010 (Census) Population: 79,499
Population Change: +605 (0.4%)

2000 (Census) Households: 30,871
2010 (Census) Households: 30,870
Household Change: -1 (0.0%)

2000 (Census) Median Household Income: \$27,887
2010 (American Community Survey) Median Household Income: \$32,812
Income Change: +\$4,925 (17.7%)

2000 (Census) Median Home Value: \$59,900
2010 (American Community Survey) Median Home Value: \$85,000
Home Value Change: +\$25,100 (41.9%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

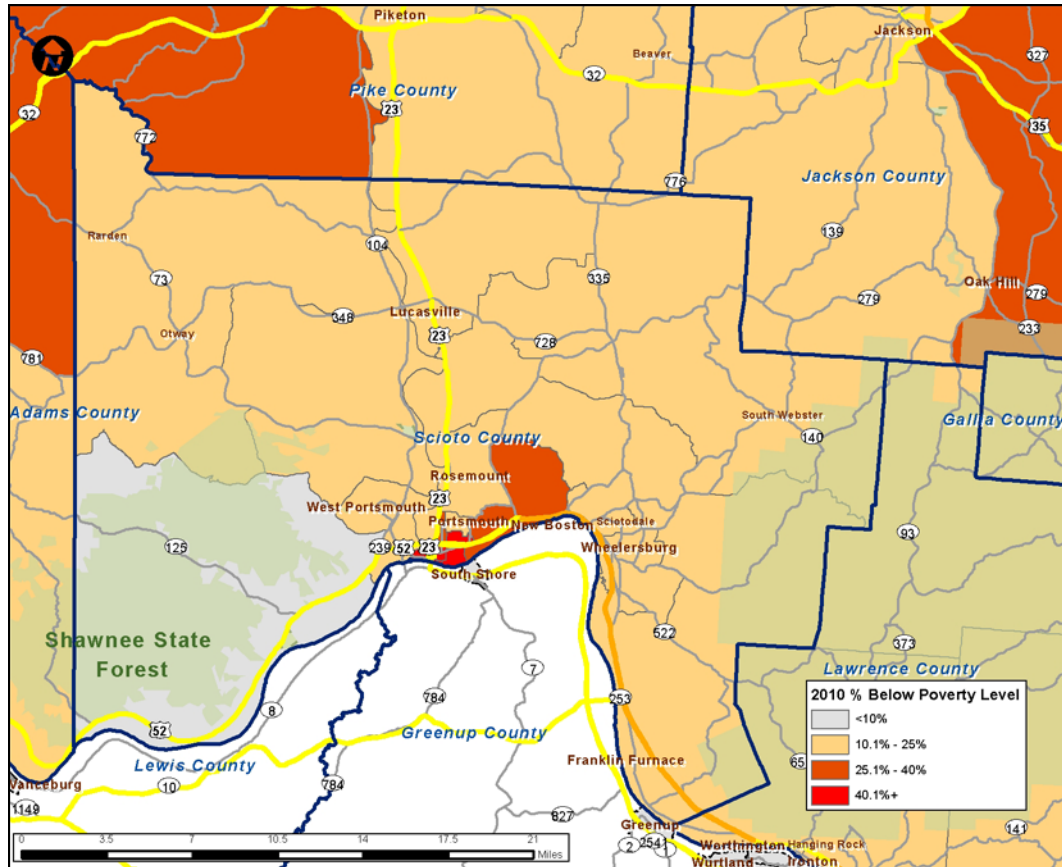
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	79,194	79,499	79,575	79,699
	POPULATION CHANGE	-	305	76	124
	PERCENT CHANGE	-	0.4%	0.1%	0.2%
COUNTY SEAT: PORTSMOUTH	POPULATION	20,909	20,197	20,249	20,277
	POPULATION CHANGE	-	-712	52	28
	PERCENT CHANGE	-	-3.4%	0.3%	0.1%

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	14,600	19.3%	15,742	20.8%
POPULATION NOT LIVING IN POVERTY	61,083	80.7%	59,971	79.2%
TOTAL	75,683	100.0%	75,713	100.0%

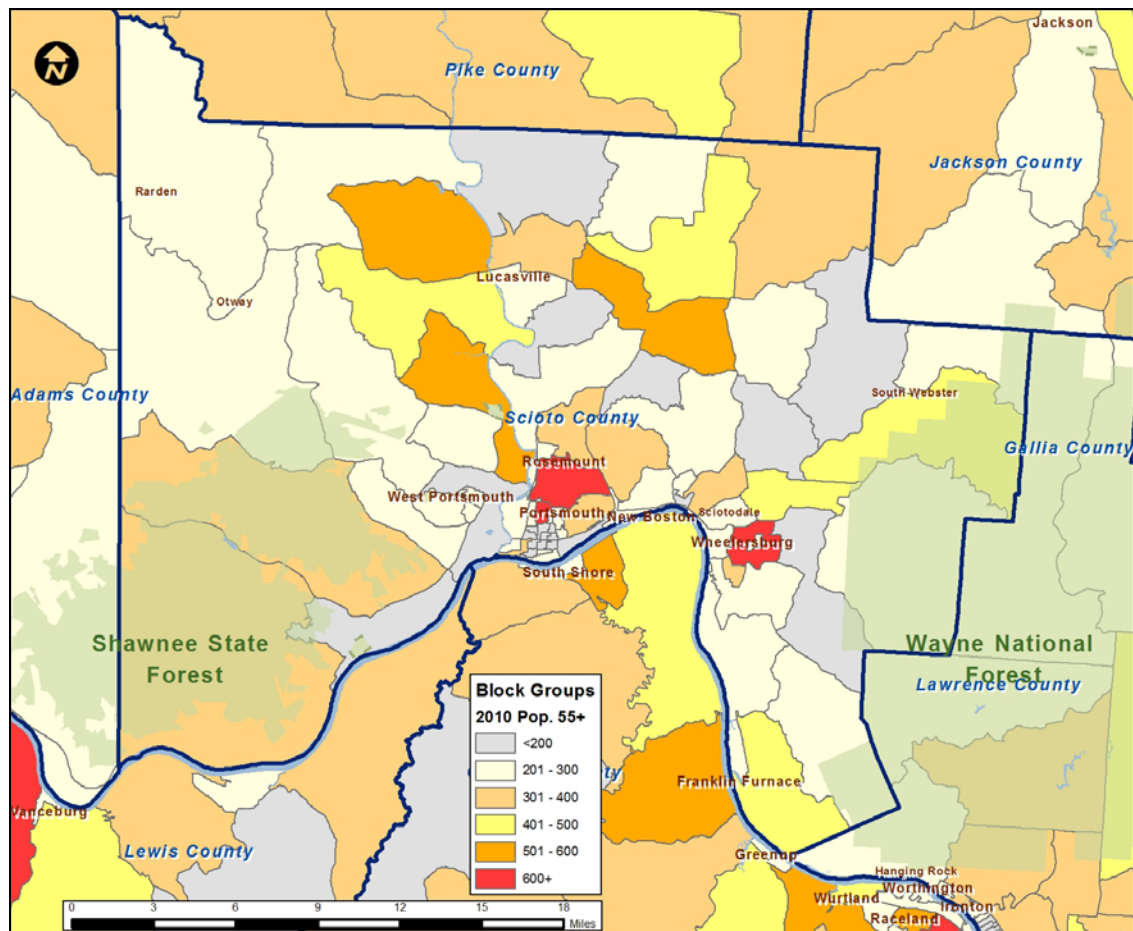
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	21,681	27.4%	20,562	25.9%	20,640	25.9%	78	0.4%
20 TO 24	5,255	6.6%	5,306	6.7%	4,280	5.4%	-1,026	-19.3%
25 TO 34	10,739	13.6%	9,998	12.6%	10,175	12.8%	177	1.8%
35 TO 44	11,679	14.7%	10,144	12.8%	9,534	12.0%	-610	-6.0%
45 TO 54	10,294	13.0%	11,223	14.1%	9,917	12.4%	-1,306	-11.6%
55 TO 64	7,720	9.7%	9,949	12.5%	10,798	13.5%	849	8.5%
65 TO 74	6,355	8.0%	6,681	8.4%	8,520	10.7%	1,839	27.5%
75 & OVER	5,471	6.9%	5,636	7.1%	5,835	7.3%	199	3.5%
TOTAL	79,194	100.0%	79,499	100.0%	79,699	100.0%	200	0.3%

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

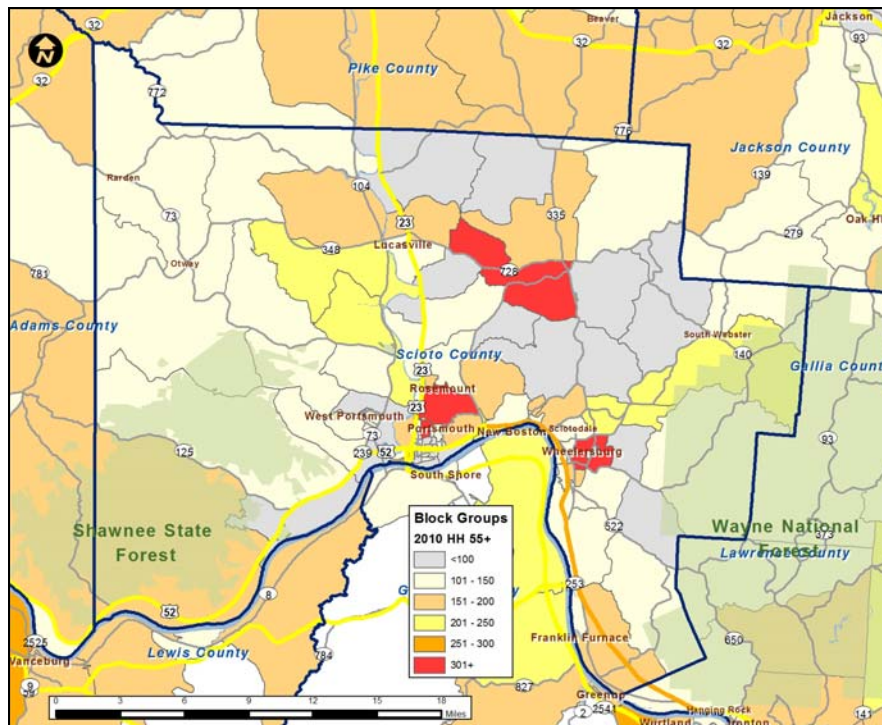
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	30,871	30,870	30,899	30,940
	HOUSEHOLD CHANGE	-	-1	29	41
	PERCENT CHANGE	-	0.0%	0.1%	0.1%
COUNTY SEAT: PORTSMOUTH	HOUSEHOLD	9,120	8,278	8,296	8,296
	HOUSEHOLD CHANGE	-	-842	18	0
	PERCENT CHANGE	-	-9.2%	0.2%	0.0%

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	1,771	5.7%	1,363	4.4%	1,372	4.4%	9	0.7%
25 TO 34	4,769	15.4%	4,133	13.4%	4,014	13.0%	-119	-2.9%
35 TO 44	6,233	20.2%	5,139	16.6%	4,906	15.9%	-233	-4.5%
45 TO 54	5,766	18.7%	6,108	19.8%	5,036	16.3%	-1,072	-17.6%
55 TO 64	4,509	14.6%	5,983	19.4%	6,135	19.8%	152	2.5%
65 TO 74	4,211	13.6%	4,305	13.9%	5,201	16.8%	896	20.8%
75 TO 84	2,769	9.0%	2,892	9.4%	3,004	9.7%	112	3.9%
85 & OVER	843	2.7%	947	3.1%	1,272	4.1%	325	34.3%
TOTAL	30,871	100.0%	30,870	100.0%	30,940	100.0%	70	0.2%

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.



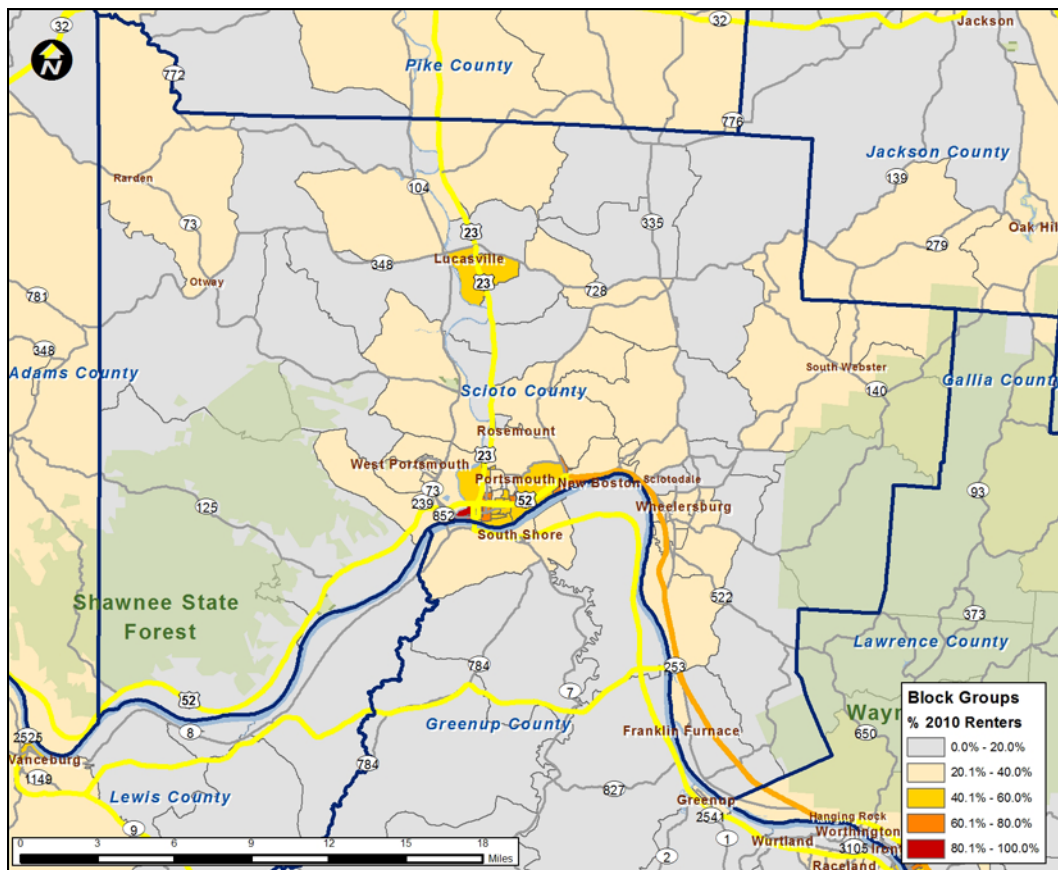
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	21,646	70.1%	21,126	68.4%	21,226	68.6%
RENTER-OCCUPIED	9,225	29.9%	9,744	31.6%	9,714	31.4%
TOTAL	30,871	100.0%	30,870	100.0%	30,940	100.0%

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	9,439	76.5%	10,859	76.9%	11,505	73.7%
RENTER-OCCUPIED	2,893	23.5%	3,268	23.1%	4,108	26.3%
TOTAL	12,332	100.0%	14,127	100.0%	15,612	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	3,713	38.1%	4,300	44.3%	587	15.8%
2 PERSONS	2,546	26.1%	2,122	21.8%	-424	-16.7%
3 PERSONS	1,479	15.2%	1,415	14.6%	-64	-4.3%
4 PERSONS	1,125	11.5%	1,058	10.9%	-67	-6.0%
5 PERSONS+	881	9.0%	820	8.4%	-61	-6.9%
TOTAL	9,744	100.0%	9,714	100.0%	-30	-0.3%

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	4,750	22.5%	4,766	22.5%	16	0.3%
2 PERSONS	8,083	38.3%	7,460	35.1%	-623	-7.7%
3 PERSONS	3,637	17.2%	4,276	20.1%	639	17.6%
4 PERSONS	2,832	13.4%	3,164	14.9%	332	11.7%
5 PERSONS+	1,824	8.6%	1,560	7.4%	-264	-14.5%
TOTAL	21,126	100.0%	21,226	100.0%	100	0.5%

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	2,303	70.5%	2,874	70.0%	571	24.8%
2 PERSONS	608	18.6%	772	18.8%	164	27.0%
3 PERSONS	155	4.7%	201	4.9%	46	29.5%
4 PERSONS	88	2.7%	108	2.6%	20	23.3%
5 PERSONS+	115	3.5%	153	3.7%	38	33.6%
TOTAL	3,268	100.0%	4,108	100.0%	840	25.7%

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	3,732	34.4%	3,926	34.1%	194	5.2%
2 PERSONS	5,421	49.9%	5,655	49.2%	234	4.3%
3 PERSONS	1,193	11.0%	1,336	11.6%	143	12.0%
4 PERSONS	256	2.4%	299	2.6%	43	17.0%
5 PERSONS+	257	2.4%	288	2.5%	31	11.9%
TOTAL	10,859	100.0%	11,505	100.0%	646	5.9%

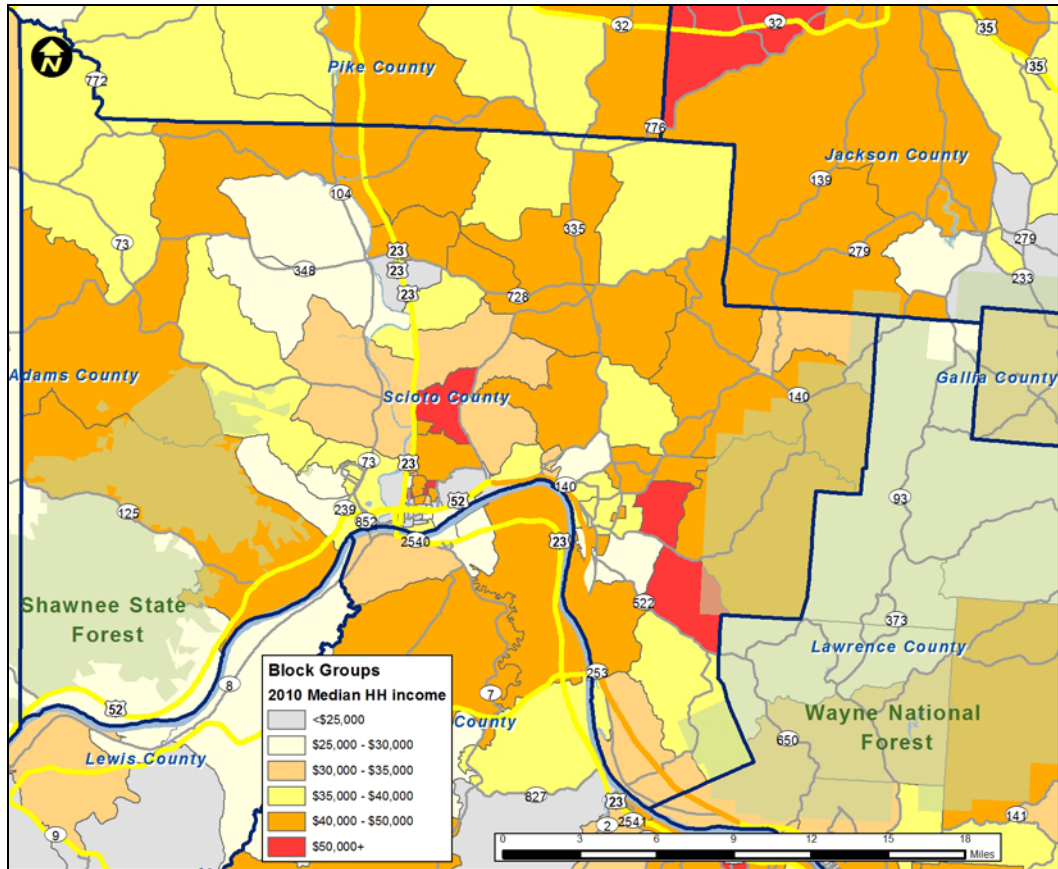
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	5,245	17.0%	4,608	14.9%	4,464	14.4%
\$10,000 TO \$19,999	6,006	19.5%	5,260	17.0%	5,126	16.6%
\$20,000 TO \$29,999	5,157	16.7%	4,778	15.5%	4,727	15.3%
\$30,000 TO \$39,999	4,015	13.0%	4,031	13.0%	4,025	13.0%
\$40,000 TO \$49,999	2,991	9.7%	3,043	9.8%	3,084	10.0%
\$50,000 TO \$59,999	2,302	7.5%	2,343	7.6%	2,371	7.7%
\$60,000 TO \$74,999	2,153	7.0%	2,533	8.2%	2,582	8.3%
\$75,000 TO \$99,999	1,734	5.6%	2,196	7.1%	2,276	7.4%
\$100,000 TO \$124,999	564	1.8%	1,056	3.4%	1,132	3.7%
\$125,000 TO \$149,999	263	0.9%	415	1.3%	469	1.5%
\$150,000 TO \$199,999	154	0.5%	271	0.9%	301	1.0%
\$200,000 & OVER	286	0.9%	366	1.2%	383	1.2%
TOTAL	30,871	100.0%	30,899	100.0%	30,940	100.0%
MEDIAN INCOME	\$28,114		\$31,996		\$32,864	

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	2,494	20.2%	2,533	17.5%	2,678	17.2%
\$10,000 TO \$19,999	3,049	24.7%	3,037	21.0%	3,190	20.4%
\$20,000 TO \$29,999	2,394	19.4%	2,658	18.4%	2,815	18.0%
\$30,000 TO \$39,999	1,445	11.7%	1,833	12.7%	2,014	12.9%
\$40,000 TO \$49,999	897	7.3%	1,282	8.9%	1,430	9.2%
\$50,000 TO \$59,999	653	5.3%	799	5.5%	885	5.7%
\$60,000 TO \$74,999	530	4.3%	835	5.8%	929	5.9%
\$75,000 TO \$99,999	413	3.4%	668	4.6%	769	4.9%
\$100,000 TO \$124,999	137	1.1%	301	2.1%	356	2.3%
\$125,000 TO \$149,999	103	0.8%	142	1.0%	166	1.1%
\$150,000 TO \$199,999	84	0.7%	149	1.0%	157	1.0%
\$200,000 & OVER	134	1.1%	204	1.4%	223	1.4%
TOTAL	12,332	100.0%	14,441	100.0%	15,612	100.0%
MEDIAN INCOME	\$22,605		\$26,208		\$26,884	

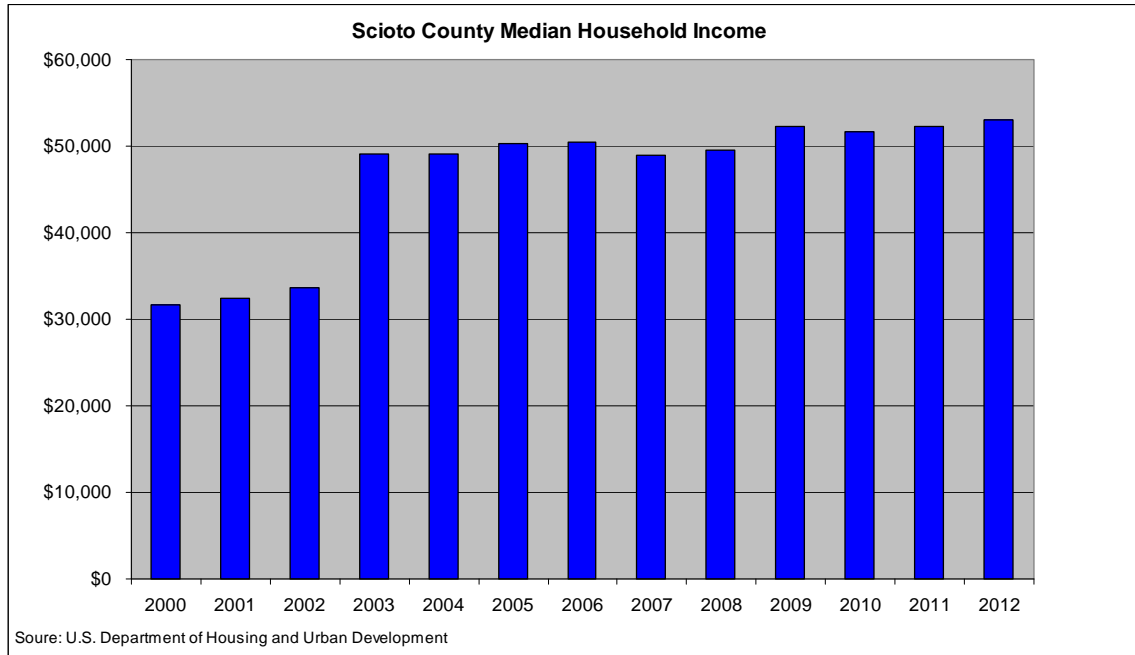
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$31,600	-
2001	\$32,500	2.8%
2002	\$33,600	3.4%
2003	\$49,100	46.1%
2004	\$49,100	0.0%
2005	\$50,250	2.3%
2006	\$50,400	0.3%
2007	\$49,000	-2.8%
2008	\$49,600	1.2%
2009	\$52,200	5.2%
2010	\$51,700	-1.0%
2011	\$52,300	1.2%
2012	\$53,000	1.3%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	1,859	597	291	160	79	2,986
\$10,000 TO \$19,999	1,026	536	490	288	161	2,501
\$20,000 TO \$29,999	414	400	253	182	167	1,416
\$30,000 TO \$39,999	180	309	159	149	123	920
\$40,000 TO \$49,999	110	165	109	57	77	518
\$50,000 TO \$59,999	48	58	35	109	55	305
\$60,000 TO \$74,999	36	79	43	42	45	244
\$75,000 TO \$99,999	22	72	34	32	33	193
\$100,000 TO \$124,999	8	16	9	8	9	51
\$125,000 TO \$149,999	6	11	7	6	3	34
\$150,000 TO \$199,999	2	4	2	1	7	16
\$200,000 & OVER	14	13	3	8	2	41
TOTAL	3,726	2,261	1,435	1,042	761	9,225

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	1,949	475	250	139	69	2,882
\$10,000 TO \$19,999	1,189	474	448	260	144	2,515
\$20,000 TO \$29,999	527	392	264	174	170	1,527
\$30,000 TO \$39,999	259	345	175	158	123	1,060
\$40,000 TO \$49,999	144	180	131	60	83	599
\$50,000 TO \$59,999	62	67	40	133	78	380
\$60,000 TO \$74,999	52	111	58	56	68	345
\$75,000 TO \$99,999	48	98	50	44	41	280
\$100,000 TO \$124,999	16	36	27	24	16	119
\$125,000 TO \$149,999	12	15	10	8	6	50
\$150,000 TO \$199,999	5	11	5	5	11	38
\$200,000 & OVER	18	17	6	10	3	55
TOTAL	4,281	2,220	1,463	1,073	813	9,850

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	1,931	427	232	136	73	2,798
\$10,000 TO \$19,999	1,203	450	420	247	141	2,461
\$20,000 TO \$29,999	534	374	264	173	170	1,514
\$30,000 TO \$39,999	264	336	170	155	119	1,044
\$40,000 TO \$49,999	143	173	131	56	85	588
\$50,000 TO \$59,999	63	66	41	135	78	384
\$60,000 TO \$74,999	57	107	59	57	73	354
\$75,000 TO \$99,999	52	100	53	48	42	294
\$100,000 TO \$124,999	18	41	24	27	15	124
\$125,000 TO \$149,999	12	15	10	9	9	56
\$150,000 TO \$199,999	6	13	6	6	10	41
\$200,000 & OVER	17	19	5	9	4	54
TOTAL	4,300	2,122	1,415	1,058	820	9,714

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 Scioto County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	1,052	76	5	21	28	1,181
\$10,000 TO \$19,999	618	218	29	13	4	881
\$20,000 TO \$29,999	180	105	29	12	25	351
\$30,000 TO \$39,999	71	94	25	4	9	203
\$40,000 TO \$49,999	31	17	14	1	24	87
\$50,000 TO \$59,999	14	15	8	6	2	45
\$60,000 TO \$74,999	25	15	6	4	1	51
\$75,000 TO \$99,999	14	15	3	1	7	40
\$100,000 TO \$124,999	6	2	0	0	0	8
\$125,000 TO \$149,999	5	2	4	3	0	14
\$150,000 TO \$199,999	2	2	0	0	6	10
\$200,000 & OVER	13	5	1	4	0	23
TOTAL	2,030	566	123	69	105	2,893

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	1,206	70	4	24	32	1,336
\$10,000 TO \$19,999	796	227	35	16	4	1,079
\$20,000 TO \$29,999	272	127	44	12	36	491
\$30,000 TO \$39,999	128	133	24	6	8	299
\$40,000 TO \$49,999	53	35	28	3	21	139
\$50,000 TO \$59,999	21	21	12	15	8	78
\$60,000 TO \$74,999	36	29	10	8	5	87
\$75,000 TO \$99,999	34	23	8	4	7	76
\$100,000 TO \$124,999	12	7	1	0	0	21
\$125,000 TO \$149,999	9	2	3	2	0	16
\$150,000 TO \$199,999	5	5	3	1	10	23
\$200,000 & OVER	18	9	3	5	0	36
TOTAL	2,589	687	176	98	132	3,682

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	1,314	71	4	26	39	1,455
\$10,000 TO \$19,999	890	252	37	17	4	1,200
\$20,000 TO \$29,999	308	141	52	14	47	560
\$30,000 TO \$39,999	147	153	27	10	8	345
\$40,000 TO \$49,999	58	41	32	2	24	157
\$50,000 TO \$59,999	24	24	14	16	8	85
\$60,000 TO \$74,999	44	32	13	9	6	103
\$75,000 TO \$99,999	40	28	11	4	6	89
\$100,000 TO \$124,999	15	9	1	1	0	27
\$125,000 TO \$149,999	10	4	3	2	1	21
\$150,000 TO \$199,999	6	6	3	2	9	26
\$200,000 & OVER	18	12	3	4	1	38
TOTAL	2,874	772	201	108	153	4,108

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 Scioto County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	980	291	32	8	1	1,312
\$10,000 TO \$19,999	1,120	931	66	34	17	2,168
\$20,000 TO \$29,999	588	1,255	132	38	29	2,042
\$30,000 TO \$39,999	268	815	133	16	9	1,242
\$40,000 TO \$49,999	108	509	142	15	36	810
\$50,000 TO \$59,999	47	362	138	29	32	608
\$60,000 TO \$74,999	53	298	91	21	16	479
\$75,000 TO \$99,999	49	211	77	15	21	374
\$100,000 TO \$124,999	6	88	29	5	1	129
\$125,000 TO \$149,999	15	57	12	2	3	89
\$150,000 TO \$199,999	9	52	9	1	3	74
\$200,000 & OVER	14	61	20	7	9	111
TOTAL	3,258	4,930	882	191	177	9,439

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	946	217	27	7	1	1,197
\$10,000 TO \$19,999	1,115	727	64	37	15	1,959
\$20,000 TO \$29,999	715	1,247	132	46	26	2,167
\$30,000 TO \$39,999	404	932	152	27	18	1,534
\$40,000 TO \$49,999	143	685	222	32	61	1,143
\$50,000 TO \$59,999	91	381	160	35	55	721
\$60,000 TO \$74,999	89	406	190	31	31	747
\$75,000 TO \$99,999	81	345	117	22	29	592
\$100,000 TO \$124,999	37	155	70	11	8	280
\$125,000 TO \$149,999	13	81	26	4	2	126
\$150,000 TO \$199,999	27	77	14	2	6	125
\$200,000 & OVER	30	94	28	7	9	167
TOTAL	3,690	5,347	1,202	261	259	10,760

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	978	208	27	8	1	1,223
\$10,000 TO \$19,999	1,152	723	62	39	14	1,990
\$20,000 TO \$29,999	761	1,280	134	52	28	2,255
\$30,000 TO \$39,999	450	1,001	164	34	21	1,669
\$40,000 TO \$49,999	160	750	253	34	75	1,273
\$50,000 TO \$59,999	101	417	184	41	57	800
\$60,000 TO \$74,999	103	442	215	32	33	825
\$75,000 TO \$99,999	91	389	140	27	32	679
\$100,000 TO \$124,999	46	178	79	17	9	329
\$125,000 TO \$149,999	18	85	35	4	2	145
\$150,000 TO \$199,999	30	77	16	2	7	131
\$200,000 & OVER	37	103	28	8	9	185
TOTAL	3,926	5,655	1,336	299	288	11,505

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Scioto County Site PMA is based primarily in two sectors. Health Care & Social Assistance (which comprises 30.4%) and Retail Trade comprise approximately 45% of the Site PMA labor force. Employment in the Scioto County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	15	0.6%	39	0.1%	2.6
MINING	1	0.0%	4	0.0%	4.0
UTILITIES	6	0.2%	56	0.2%	9.3
CONSTRUCTION	164	6.6%	879	3.3%	5.4
MANUFACTURING	58	2.3%	1,333	5.0%	23.0
WHOLESALE TRADE	88	3.5%	843	3.2%	9.6
RETAIL TRADE	437	17.5%	3,891	14.6%	8.9
TRANSPORTATION & WAREHOUSING	50	2.0%	404	1.5%	8.1
INFORMATION	36	1.4%	306	1.1%	8.5
FINANCE & INSURANCE	140	5.6%	561	2.1%	4.0
REAL ESTATE & RENTAL & LEASING	128	5.1%	432	1.6%	3.4
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	123	4.9%	529	2.0%	4.3
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.0%	20	0.1%	20.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	76	3.0%	379	1.4%	5.0
EDUCATIONAL SERVICES	81	3.2%	2,605	9.8%	32.2
HEALTH CARE & SOCIAL ASSISTANCE	238	9.5%	8,096	30.4%	34.0
ARTS, ENTERTAINMENT & RECREATION	37	1.5%	205	0.8%	5.5
ACCOMMODATION & FOOD SERVICES	158	6.3%	2,349	8.8%	14.9
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	465	18.6%	1,303	4.9%	2.8
PUBLIC ADMINISTRATION	166	6.7%	2,399	9.0%	14.5
NONCLASSIFIABLE	27	1.1%	9	0.0%	0.3
TOTAL	2,495	100.0%	26,642	100.0%	10.7

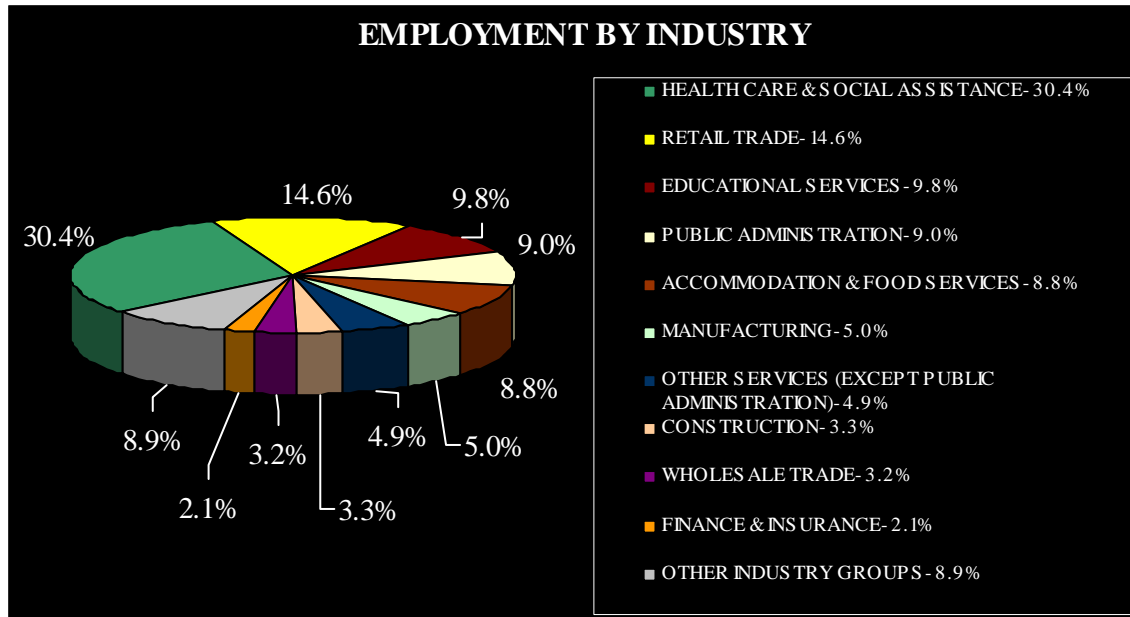
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

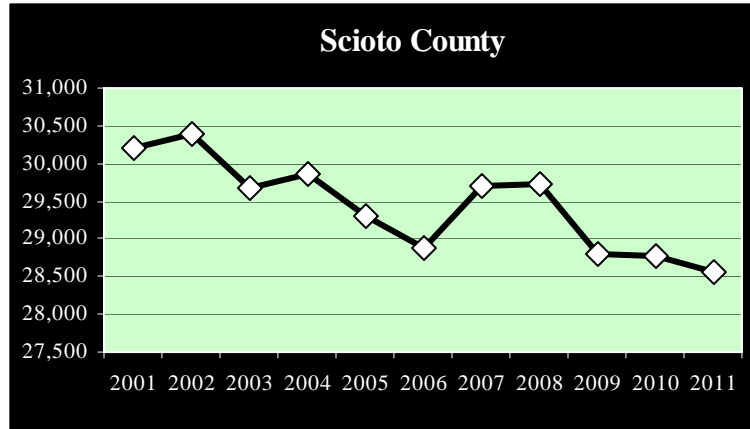
Excluding 2011, the employment base has declined by 0.4% over the past five years in Scioto County, less than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

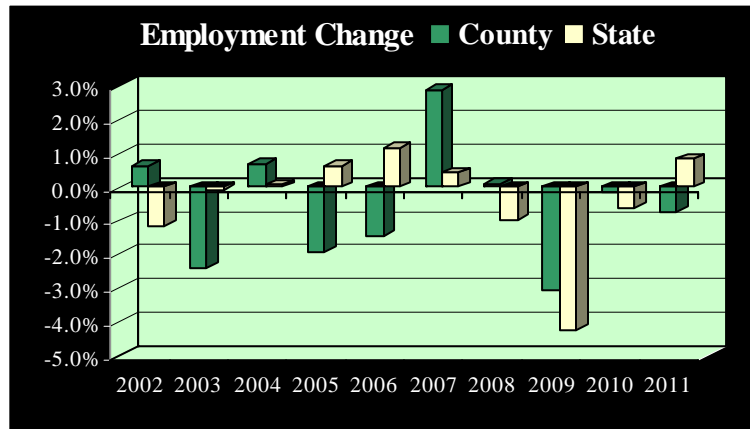
YEAR	TOTAL EMPLOYMENT					
	SCIOTO COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	30,192	-	5,566,735	-	138,241,767	-
2002	30,388	0.6%	5,503,109	-1.1%	137,936,674	-0.2%
2003	29,667	-2.4%	5,498,936	-0.1%	138,386,944	0.3%
2004	29,868	0.7%	5,502,533	0.1%	139,988,842	1.2%
2005	29,294	-1.9%	5,537,419	0.6%	142,328,023	1.7%
2006	28,871	-1.4%	5,602,764	1.2%	144,990,053	1.9%
2007	29,702	2.9%	5,626,086	0.4%	146,397,565	1.0%
2008	29,726	0.1%	5,570,514	-1.0%	146,068,942	-0.2%
2009	28,811	-3.1%	5,334,774	-4.2%	140,721,692	-3.7%
2010	28,764	-0.2%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	28,559	-0.7%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



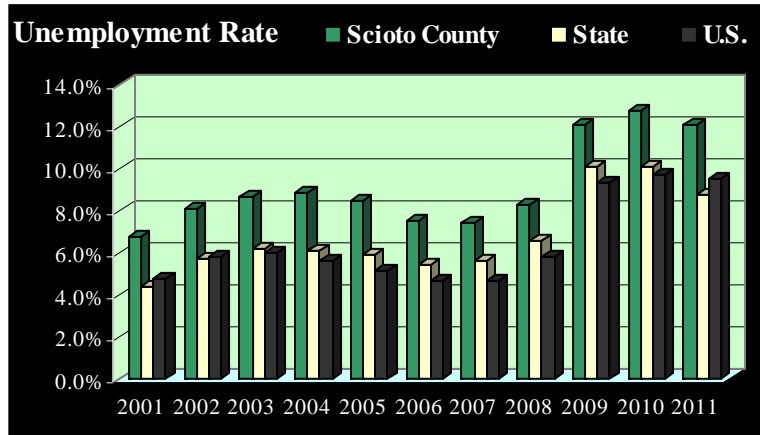
The following table illustrates the percent change in employment for Scioto County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	SCIOTO COUNTY	OHIO	UNITED STATES
2001	6.8%	4.4%	4.8%
2002	8.1%	5.7%	5.8%
2003	8.7%	6.2%	6.0%
2004	8.9%	6.1%	5.6%
2005	8.5%	5.9%	5.2%
2006	7.5%	5.4%	4.7%
2007	7.4%	5.6%	4.7%
2008	8.3%	6.6%	5.8%
2009	12.1%	10.1%	9.3%
2010	12.8%	10.1%	9.7%
2011*	12.1%	8.8%	9.6%

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



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

IN-PLACE EMPLOYMENT SCIOTO COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	25,112	-	-
2002	25,511	399	1.6%
2003	24,674	-837	-3.3%
2004	24,943	269	1.1%
2005	24,158	-785	-3.1%
2006	23,337	-821	-3.4%
2007	23,992	655	2.8%
2008	24,126	134	0.6%
2009	23,091	-1,035	-4.3%
2010	23,233	142	0.6%
2011*	23,152	-81	-0.4%

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 Scioto County to be 80.8% of the total Scioto County employment.

The 10 largest employers in Scioto County comprise a total of more than 6,800 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
SOUTHERN OHIO MEDICAL CENTER	HEALTH CARE	2,268
SCIOTO COUNTY SCHOOLS	EDUCATION	800
SCIOTO COUNTY	GOVERNMENT	738
SOUTHERN COUNTY CORRECTIONAL FACILITY	CORRECTIONS	688
WALMART	RETAIL	525
LIFE AMBULANCE	HEALTH CARE	450
SHAWNEE STATE UNIVERSITY	EDUCATION	425
SCIOTO CO. CAREER/TECHNICAL CENTER	EDUCATION	385
HOME CARE NETWORK	HEALTH CARE	300
SUNOCO CHEMICAL	CHEMICALS	276
TOTAL		6,855

Source: Scioto Chamber of Commerce, 2011

The largest employers in the county are primarily concentrated in the health care, education and government sectors.

According to Bob Huff of the Scioto County Chamber of Commerce, the county's economy has suffered somewhat due to recent news reports concerning resident drug use that have led to bad publicity for the region; investors and developers are sometimes apprehensive to the area due to these negative perceptions. In addition to overcoming such negative perceptions, Mr. Huff feels that a key component to furthering the Scioto County economy is the continued revitalization of former steel facilities that closed in the 1970s.

The New Boston area has recently been experiencing an up-tick in development, including the revitalization of a local shopping center and a new steel processing plant is currently in the bidding stages. Additionally, the East Wheelersburg Industrial Park has recently been in the process of constructing a spec building.

Tourism also holds a place in the local economy, with the presence of the Portsmouth Raceway and the reintroduction of high-speed boating races on the Ohio River.

A \$70 million sewer/groundwater clean-up plan is in the proposal stages at the county level. In the Minford area, the county is currently expanding the sewage system to meet increased demand.

Proposed plans for a new steel plant in Franklin Furnace (a census-designated place in Scioto County along the Ohio River) have been under discussion for the past five years. As recently as February 2012, officials in Scioto and Lawrence counties have met to discuss the potential project. According to an article in The Herald Dispatch, New Steel International has recently expressed interest in a 900-acre parcel west of the Sun Coke plant in Scioto County. The project has the potential to create 250 to 1,000 jobs in the region.

The U.S. Department of Energy has continued its clean-up efforts for the decontamination and decommissioning of the Portsmouth Gaseous Diffusion Plant. Fluor-B&W Portsmouth, LLC has been announced as the prime contractor for the next phase of the clean-up. The continuation of the project under this new contract will build on the job creation of the Department of Energy's past clean-up efforts. The new contract includes an initial five-year contract period along with a potential five-year extension and is valued at \$2,079,800,451 over the full 10-year term. Nearly one-third of the value of the total project is expected to support work by small businesses.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	21,646	70.1%	21,126	68.4%
RENTER-OCCUPIED	9,225	29.9%	9,744	31.6%
TOTAL-OCCUPIED UNITS*	30,871	90.7%	30,870	100.0%
FOR RENT	929	29.2%	826	25.2%
RENTED, NOT OCCUPIED	N/A	N/A	70	2.1%
FOR SALE ONLY	451	14.2%	376	11.5%
SOLD, NOT OCCUPIED	N/A	N/A	189	5.8%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	432	11.1%	269	8.2%
ALL OTHER VACANTS	1,019	32.0%	1,542	47.1%
TOTAL VACANT UNITS	3,183	9.3%	3,272	9.6%
TOTAL	34,054	100.0%	34,142	100.0%
SUBSTANDARD UNITS**	263	0.9%	246	0.8%

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	21,646	70.1%	21,507	139	0.6%
	RENTER-OCCUPIED	9,225	29.9%	9,101	124	1.3%
	TOTAL	30,871	100.0%	30,608	263	0.9%
2010 (ACS)	OWNER-OCCUPIED	20,973	69.5%	20,824	149	0.7%
	RENTER-OCCUPIED	9,189	30.5%	9,092	97	1.1%
	TOTAL	30,162	100.0%	29,916	246	0.8%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	381	1.8%	91	1.0%
2000 TO 2004	1418	6.8%	287	3.1%
1990 TO 1999	2,812	13.4%	981	10.7%
1980 TO 1989	2123	10.1%	921	10.0%
1970 TO 1979	2,661	12.7%	1850	20.1%
1960 TO 1969	2319	11.1%	874	9.5%
1950 TO 1959	3,301	15.7%	1279	13.9%
1940 TO 1949	1714	8.2%	851	9.3%
1939 OR EARLIER	4,244	20.2%	2,055	22.4%
TOTAL	20,973	100.0%	9,189	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	22,808	73.9%	21,903	72.6%
2 TO 4	1,432	4.6%	1,460	4.8%
5 TO 19	1,278	4.1%	1,392	4.6%
20 TO 49	430	1.4%	529	1.8%
50 OR MORE	695	2.3%	719	2.4%
MOBILE HOME, BOAT, RV, VAN, ETC.	4,228	13.7%	4,159	13.8%
TOTAL	30,871	100.0%	30,162	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	21,646	70.1%	20,973	69.5%
0.50 OR LESS OCCUPANTS PER ROOM	16,026	74.0%	15,679	74.8%
0.51 TO 1.00 OCCUPANTS PER ROOM	5,361	24.8%	5,162	24.6%
1.01 TO 1.50 OCCUPANTS PER ROOM	205	0.9%	115	0.5%
1.51 TO 2.00 OCCUPANTS PER ROOM	37	0.2%	17	0.1%
2.01 OR MORE OCCUPANTS PER ROOM	17	0.1%	0	0.0%
RENTER-OCCUPIED	9,225	29.9%	9,189	30.5%
0.50 OR LESS OCCUPANTS PER ROOM	6,057	65.7%	6,353	69.1%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,946	31.9%	2,614	28.4%
1.01 TO 1.50 OCCUPANTS PER ROOM	138	1.5%	122	1.3%
1.51 TO 2.00 OCCUPANTS PER ROOM	74	0.8%	25	0.3%
2.01 OR MORE OCCUPANTS PER ROOM	10	0.1%	75	0.8%
TOTAL	30,871	100.0%	30,162	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
SCIOTO COUNTY	27.6%	38.9%
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 – SCIOTO COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	56	57	66	43	59	54	42	46	36	36
UNITS IN SINGLE-FAMILY STRUCTURES	5	5	6	8	5	3	2	1	1	1
UNITS IN ALL MULTI-FAMILY STRUCTURES	51	52	60	35	54	51	40	45	35	35
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	4	4	4	4	4	6	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	47	48	56	31	50	45	40	45	35	35

		SCIOTO COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			2,726
	LESS THAN 20.0 PERCENT	71	
	20.0 TO 24.9 PERCENT	44	
	25.0 TO 29.9 PERCENT	315	
	30.0 TO 34.9 PERCENT	142	
	35.0 PERCENT OR MORE	1732	
	NOT COMPUTED	422	
\$10,000 TO \$19,999:			2,680
	LESS THAN 20.0 PERCENT	103	
	20.0 TO 24.9 PERCENT	185	
	25.0 TO 29.9 PERCENT	267	
	30.0 TO 34.9 PERCENT	301	
	35.0 PERCENT OR MORE	1471	
	NOT COMPUTED	353	
\$20,000 TO \$34,999:			1,872
	LESS THAN 20.0 PERCENT	486	
	20.0 TO 24.9 PERCENT	168	
	25.0 TO 29.9 PERCENT	308	
	30.0 TO 34.9 PERCENT	201	
	35.0 PERCENT OR MORE	298	
	NOT COMPUTED	411	
\$35,000 TO \$49,999:			814
	LESS THAN 20.0 PERCENT	529	
	20.0 TO 24.9 PERCENT	70	
	25.0 TO 29.9 PERCENT	41	
	30.0 TO 34.9 PERCENT	13	
	35.0 PERCENT OR MORE	58	
	NOT COMPUTED	103	
\$50,000 TO \$74,999:			692
	LESS THAN 20.0 PERCENT	451	
	20.0 TO 24.9 PERCENT	39	
	25.0 TO 29.9 PERCENT	0	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	16	
	NOT COMPUTED	186	
\$75,000 TO \$99,999:			272
	LESS THAN 20.0 PERCENT	214	
	20.0 TO 24.9 PERCENT	12	
	25.0 TO 29.9 PERCENT	16	
	30.0 TO 34.9 PERCENT	0	
	35.0 PERCENT OR MORE	0	
	NOT COMPUTED	30	
\$100,000 OR MORE:			133
	LESS THAN 20.0 PERCENT	106	
	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	27	
TOTAL			9,189

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Scioto 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	27	680	15	97.8%
MARKET-RATE/TAX CREDIT/GOVERNMENT-SUBSIDIZED	1	42	1	97.6%
TAX CREDIT	2	65	0	100.0%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	3	103	3	97.1%
GOVERNMENT-SUBSIDIZED	20	1,594	7	99.6%
TOTAL	53	2,484	26	99.0%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	62	9.0%	1	1.6%	\$480
ONE-BEDROOM	1.0	242	35.2%	3	1.2%	\$524
TWO-BEDROOM	1.0	336	48.8%	6	1.8%	\$558
TWO-BEDROOM	1.5	25	3.6%	3	12.0%	\$613
TWO-BEDROOM	2.0	12	1.7%	0	0.0%	\$781
THREE-BEDROOM	1.0	4	0.6%	2	50.0%	\$747
THREE-BEDROOM	1.5	6	0.9%	0	0.0%	\$575
FOUR-BEDROOM	2.0	1	0.1%	0	0.0%	\$1,125
TOTAL MARKET RATE		688	100.0%	15	2.2%	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
TWO-BEDROOM	1.0	12	18.5%	0	0.0%	\$530
THREE-BEDROOM	1.0	53	81.5%	0	0.0%	\$557
TOTAL TAX CREDIT		65	100.0%	0	0.0%	-

TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	4	2.9%	1	25.0%	N/A
ONE-BEDROOM	1.0	103	75.2%	2	1.9%	N/A
TWO-BEDROOM	1.0	25	18.2%	1	4.0%	N/A
THREE-BEDROOM	1.0	5	3.6%	0	0.0%	N/A
TOTAL TAX CREDIT		137	100.0%	4	2.9%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	126	7.9%	1	0.8%	N/A
ONE-BEDROOM	1.0	668	41.9%	3	0.4%	N/A
TWO-BEDROOM	1.0	505	31.7%	2	0.4%	N/A
THREE-BEDROOM	1.0	179	11.2%	0	0.0%	N/A
THREE-BEDROOM	1.5	76	4.8%	0	0.0%	N/A
FOUR-BEDROOM	1.0	23	1.4%	0	0.0%	N/A
FOUR-BEDROOM	1.5	11	0.7%	1	9.1%	N/A
FOUR-BEDROOM	2.0	6	0.4%	0	0.0%	N/A
TOTAL TAX CREDIT		1,594	100.0%	7	0.4%	-
GRAND TOTAL		2,484	100.0%	26	1.0%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	489	0.8%
1960 TO 1969	98	1.0%
1970 TO 1979	966	1.1%
1980 TO 1989	730	0.8%
1990 TO 1999	177	2.3%
2000 TO 2004	24	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	2,484	1.0%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	1	40	0.0%
B+	4	120	0.8%
B	10	166	3.0%
B-	4	246	1.2%
C+	4	60	6.7%
C	5	56	3.6%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B	2	40	0.0%
B-	1	25	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A	1	40	0.0%
B	10	425	1.2%
B-	3	274	0.0%
C+	7	774	0.3%
C	3	218	1.8%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	90	1,800	19	98.9%
SENIOR (AGE 55+)	22	684	7	99.0%
TOTAL	112	2,484	26	99.0%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	1,731	11	99.4%
40% - 60% AMHI (TAX CREDIT)	65	0	100.0%
0-60% AMHI (ALL AFFORDABLE)	1,796	11	99.4%

*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+)	636	7	98.9%
40% - 60% AMHI (TAX CREDIT: 55+)	40	0	100.0%
0 - 60% AMHI (ALL AFFORDABLE: 55+)	676	7	99.0%

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 Scioto County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Scioto County is \$78,319. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$78,319 home is \$546, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$78,319
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$74,403
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$399
ESTIMATED TAXES AND INSURANCE*	\$100
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$47
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$546

*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.

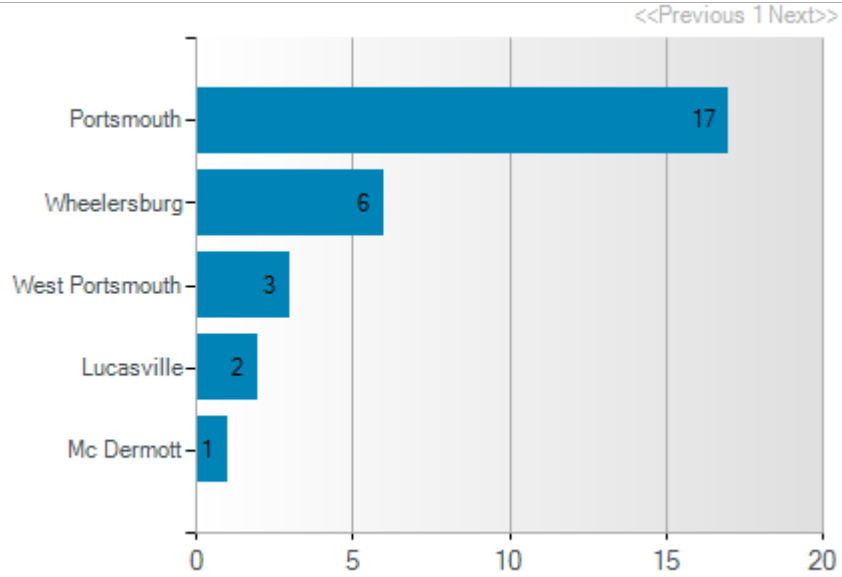
FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	3
MEDIAN SALES PRICE	\$31,000
MEDIAN SQUARE FOOTAGE	1125
MEDIAN YEAR BUILT	1951
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	1

Source: 2011 county sales records

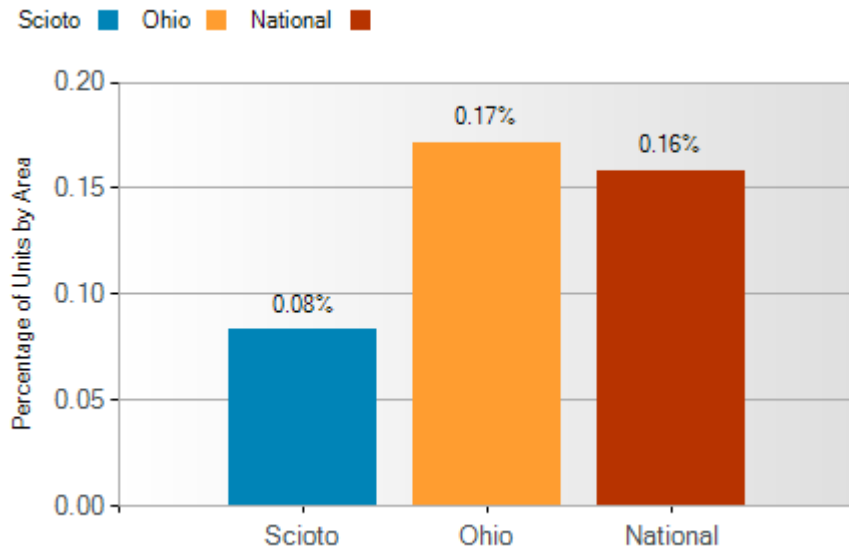
Foreclosure Analysis

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

Foreclosure Activity Counts - Scioto County, OH



Geographical Comparison - Scioto 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	\$16,790	\$20,990	\$25,190	\$33,580
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$19,160	\$23,950	\$28,730	\$38,310
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$21,570	\$26,960	\$32,350	\$43,130
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$23,940	\$29,920	\$35,900	\$47,870
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$25,860	\$32,320	\$38,780	\$51,710
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$44,200				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$49,400			

*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	5,879	\$0	\$25,850	6,145	4.5%
41% - 60% AMHI	\$23,161	\$34,740	1,546	\$25,851	\$38,780	1,545	-0.1%
61% - 80% AMHI	\$34,741	\$46,320	936	\$38,781	\$51,710	781	-16.6%
OVER 80% AMHI	\$46,321	NO LIMIT	1,487	\$51,711	NO LIMIT	1,241	-16.5%

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	5,497	\$0	\$25,850	6,210	13.0%
41% - 60% AMHI	\$23,161	\$34,740	3,631	\$25,851	\$38,780	3,950	8.8%
61% - 80% AMHI	\$34,741	\$46,320	3,107	\$38,781	\$51,710	3,199	3.0%
OVER 80% AMHI	\$46,321	NO LIMIT	8,813	\$51,711	NO LIMIT	7,866	-10.7%

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	11,376	\$0	\$25,850	12,355	8.6%
41% - 60% AMHI	\$23,161	\$34,740	5,177	\$25,851	\$38,780	5,495	6.1%
61% - 80% AMHI	\$34,741	\$46,320	4,043	\$38,781	\$51,710	3,980	-1.6%
OVER 80% AMHI	\$46,321	NO LIMIT	10,300	\$51,711	NO LIMIT	9,107	-11.6%

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	2,108	\$0	\$19,160	2,554	21.2%
41% - 60% AMHI	\$17,161	\$25,740	588	\$19,161	\$28,730	590	0.3%
61% - 80% AMHI	\$25,741	\$34,320	338	\$28,731	\$38,310	358	5.9%
OVER 80% AMHI	\$34,321	NO LIMIT	646	\$38,311	NO LIMIT	604	-6.5%

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	2,599	\$0	\$19,160	3,046	17.2%
41% - 60% AMHI	\$17,161	\$25,740	1,800	\$19,161	\$28,730	2,136	18.7%
61% - 80% AMHI	\$25,741	\$34,320	1,586	\$28,731	\$38,310	1,673	5.5%
OVER 80% AMHI	\$34,321	NO LIMIT	4,772	\$38,311	NO LIMIT	4,649	-2.6%

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	4,707	\$0	\$19,160	5,600	19.0%
41% - 60% AMHI	\$17,161	\$25,740	2,388	\$19,161	\$28,730	2,726	14.2%
61% - 80% AMHI	\$25,741	\$34,320	1,924	\$28,731	\$38,310	2,031	5.6%
OVER 80% AMHI	\$34,321	NO LIMIT	5,418	\$38,311	NO LIMIT	5,253	-3.0%

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	4,522	\$0	\$32,320	4,412	-2.4%
SENIOR (AGE 62+)	\$0	\$21,450	1,924	\$0	\$23,950	2,258	17.4%
ALL	\$0	\$28,950	6,764	\$0	\$32,320	7,015	3.7%

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)	(1,731 + 575 HCV) 2,306	65	(1,796 + 570 HCV*) 2,366
Number of Income-Eligible Renter Households	6,764	1,546	7,425
Existing Affordable Housing Penetration Rate – 2012	= 34.1%	= 4.2%	= 31.9%
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)	636	40	676
Number of Income-Eligible Renter Households	1,924	588	2,696
Penetration Rate – 2012	= 33.1%	= 6.8%	= 25.1%

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

PENETRATION RATE ANALYSIS – 2017

2017 (ALL-AGE) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS)	41% - 60% AMHI (TAX)	0% - 60% AMHI (GSS & TAX)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	(1,731 + 575 HCV) 2,306	65	(1,796 + 570 HCV*) 2,366
Number of Income-Eligible Renter Households	7,015	1,545	7,690
Existing Affordable Housing Penetration Rate – 2017	= 32.9%	= 4.2%	= 30.8%
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)	636	40	676
Number of Income-Eligible Renter Households	2,258	590	3,144
Penetration Rate – 2017	= 28.2%	= 6.8%	= 21.5%

*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)	4,458	1,288	4,709	1,622
41%-60% AMHI (TAX CREDIT)	1,481	548	1,480	550

J. OVERVIEW AND INTERVIEWS

Scioto County is primarily a rural county located in southern Ohio on the Ohio River. Columbus, Ohio is approximately 90 miles to the north (via Chillicothe) and Cincinnati is about 100 miles to the west.

Portsmouth, the county seat, is easily accessible from Cincinnati by way of U.S. Highway 52 and from Columbus traveling south on U.S. Highway 23.

Other cities and villages in the county include New Boston, Franklin Furnace, Lucasville, Rosemount, Scioto Dale, West Portsmouth and Wheelersburg.

The major county roadways are U.S. Highways 52 and 23 and State Routes 335 and 73.

Scioto County is a desirable place to live for those employed in Portsmouth or in adjacent counties. Scioto County has high number of community services compared to adjacent counties.

Most county employment opportunities are close to Portsmouth. Portsmouth's Southern Ohio Medical Center is the county's largest hospital and one of Scioto County's largest employers.

Scioto County offers many senior services, including independent living retirement communities, assisted living facilities and nursing homes, which likely draw residents from adjacent counties that lack sufficient housing options for older adults.

The Scioto County Public Library in Portsmouth provides branches in four county communities.

Scioto County has eight public school districts. Shawnee State University, located on 52 acres in Portsmouth, offers 80 different associate, bachelors and graduate degree programs.

The county has four police departments and eight fire departments, including volunteer departments.

The largest concentration of single-family and rental housing is in Portsmouth, which is the population center for Scioto County. Housing in the area is generally older than 30 years and ranges from moderate to good condition. Typically, multifamily rental housing is located in and around Portsmouth. Much of the multifamily rental housing is between 20 and 30 years old and ranges from average to good condition, with some newer or renovated properties increasing overall housing quality.

Shawnee State University, located in Portsmouth, also has dormitories that vary greatly in age and quality; the dorms range from good to excellent condition.

According to Debra Morgan of Shawnee Apartments, the affordable options that are currently available serve a very significant need in the area, and one that is increasing due to current economic conditions. Ms. Morgan stated that Portsmouth still provides employment opportunities, but the area's current supply of affordable housing cannot meet the need.

According to Mike Thacker with Horizon House, the current supply of rental housing is old and functionally obsolete to be sustainable for another 20 years without significant rehabilitation. He believes that additional affordable housing is needed in the area, both due to age of existing rentals as well as to area job losses. He said that Portsmouth, being the obvious population center for Scioto County, has most significant need for affordable rental housing.