

30. Tuscarawas County

A. GENERAL DESCRIPTION

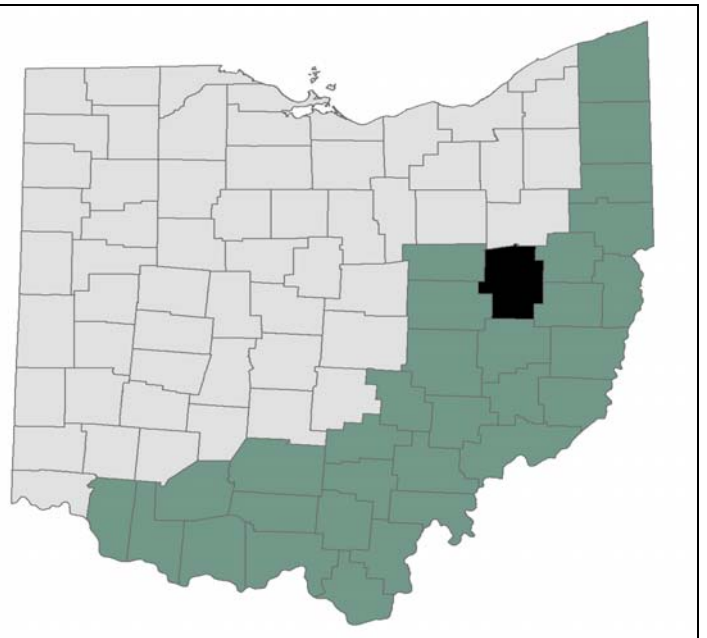
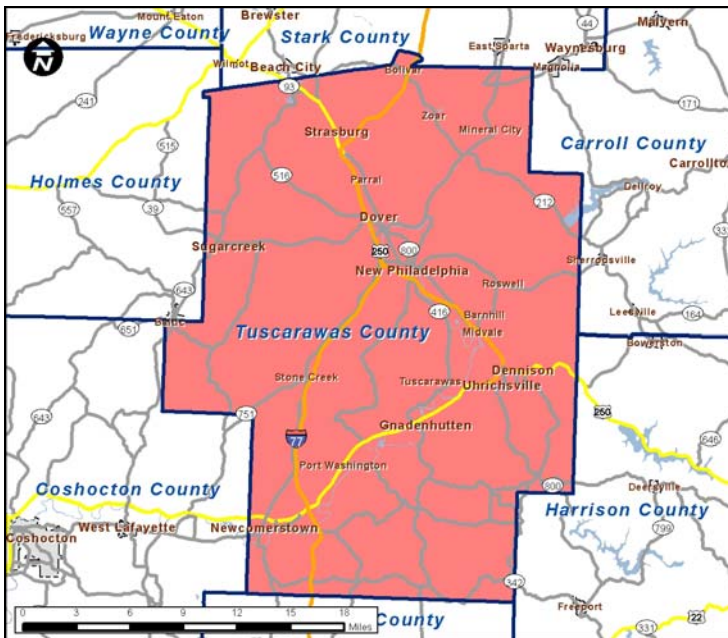
County Seat: New Philadelphia
County Size: 567.6 square miles

2000 (Census) Population: 90,912
2010 (Census) Population: 92,582
Population Change: +1,311 (4.8%)

2000 (Census) Households: 35,652
2010 (Census) Households: 36,965
Household Change: +1,313 (3.7%)

2000 (Census) Median Household Income: \$35,471
2010 (American Community Survey) Median Household Income: \$42,081
Income Change: +\$6,610 (18.6%)

2000 (Census) Median Home Value: \$86,000
2010 (American Community Survey) Median Home Value: \$110,900
Home Value Change: +\$24,900 (29.0%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

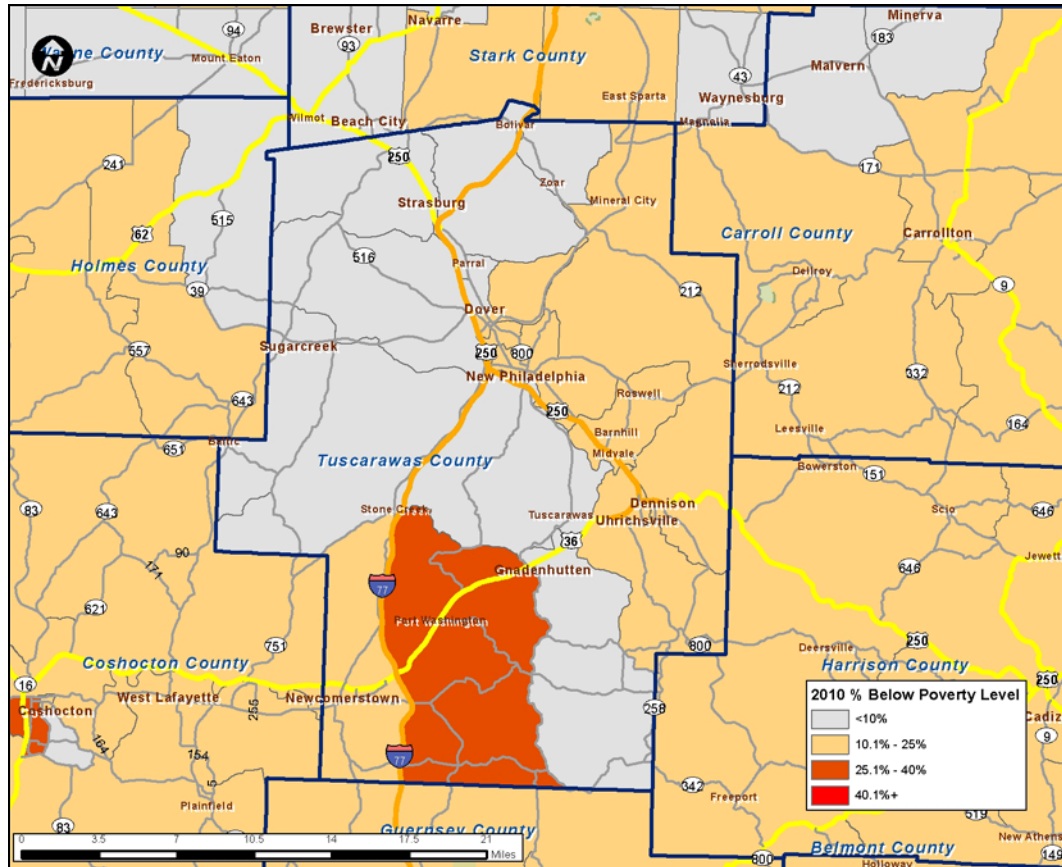
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	90,912	92,582	92,867	93,561
	POPULATION CHANGE	-	1,670	285	694
	PERCENT CHANGE	-	1.8%	0.3%	0.7%
COUNTY SEAT: NEW PHILADELPHIA	POPULATION	17,056	17,025	17,261	17,198
	POPULATION CHANGE	-	-31	236	-63
	PERCENT CHANGE	-	-0.2%	1.4%	-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	8,405	9.4%	11,643	12.8%
POPULATION NOT LIVING IN POVERTY	81,076	90.6%	79,475	87.2%
TOTAL	89,481	100.0%	91,118	100.0%

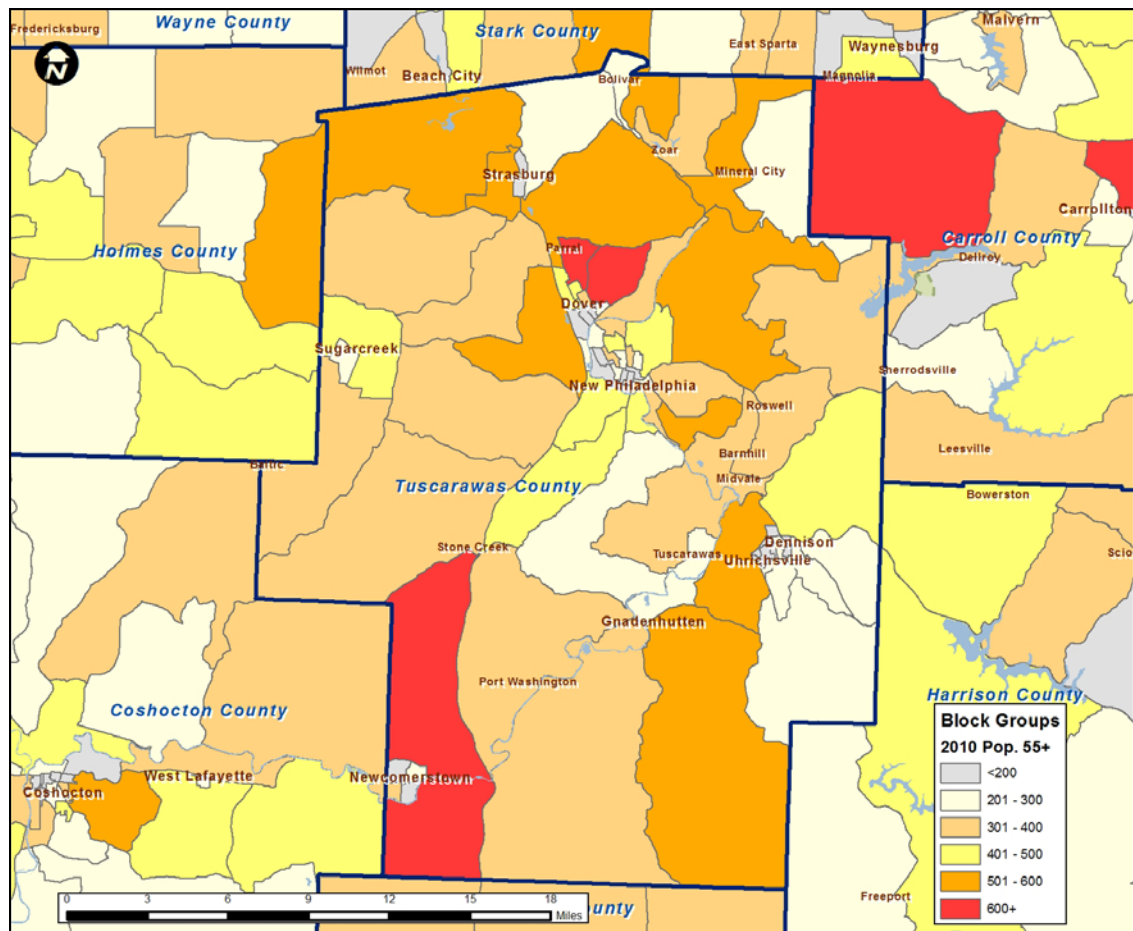
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	25,436	28.0%	24,122	26.1%	23,353	25.0%	-769	-3.2%
20 TO 24	4,925	5.4%	4,916	5.3%	4,801	5.1%	-115	-2.3%
25 TO 34	11,288	12.4%	10,672	11.5%	10,968	11.7%	296	2.8%
35 TO 44	14,233	15.7%	11,324	12.2%	10,692	11.4%	-632	-5.6%
45 TO 54	12,776	14.1%	13,949	15.1%	12,403	13.3%	-1,546	-11.1%
55 TO 64	8,655	9.5%	12,427	13.4%	13,601	14.5%	1,174	9.4%
65 TO 74	7,045	7.7%	7,762	8.4%	9,991	10.7%	2,229	28.7%
75 & OVER	6,554	7.2%	7,410	8.0%	7,751	8.3%	341	4.6%
TOTAL	90,912	100.0%	92,582	100.0%	93,561	100.0%	979	1.1%

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

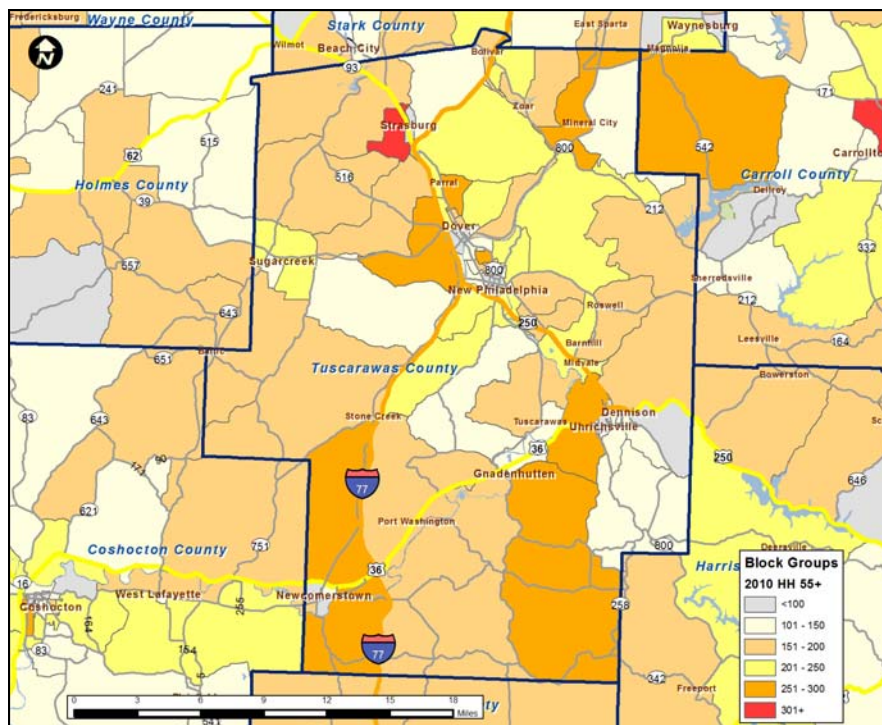
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	35,652	36,965	37,115	37,569
	HOUSEHOLD CHANGE	-	1,313	150	454
	PERCENT CHANGE	-	3.7%	0.4%	1.2%
COUNTY SEAT: NEW PHILADELPHIA	HOUSEHOLD	7,338	7,203	7,291	7,269
	HOUSEHOLD CHANGE	-	-135	88	-22
	PERCENT CHANGE	-	-1.8%	1.2%	-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	1,369	3.8%	1,250	3.4%	1,323	3.5%	73	5.8%
25 TO 34	5,530	15.5%	4,847	13.1%	5,166	13.8%	319	6.6%
35 TO 44	7,580	21.3%	6,000	16.2%	5,867	15.6%	-133	-2.2%
45 TO 54	7,154	20.1%	7,742	20.9%	6,375	17.0%	-1,367	-17.7%
55 TO 64	5,198	14.6%	7,271	19.7%	7,879	21.0%	608	8.4%
65 TO 74	4,512	12.7%	4,849	13.1%	6,004	16.0%	1,155	23.8%
75 TO 84	3,385	9.5%	3,534	9.6%	3,422	9.1%	-112	-3.2%
85 & OVER	924	2.6%	1,472	4.0%	1,534	4.1%	62	4.2%
TOTAL	35,652	100.0%	36,965	100.0%	37,569	100.0%	604	1.6%

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.



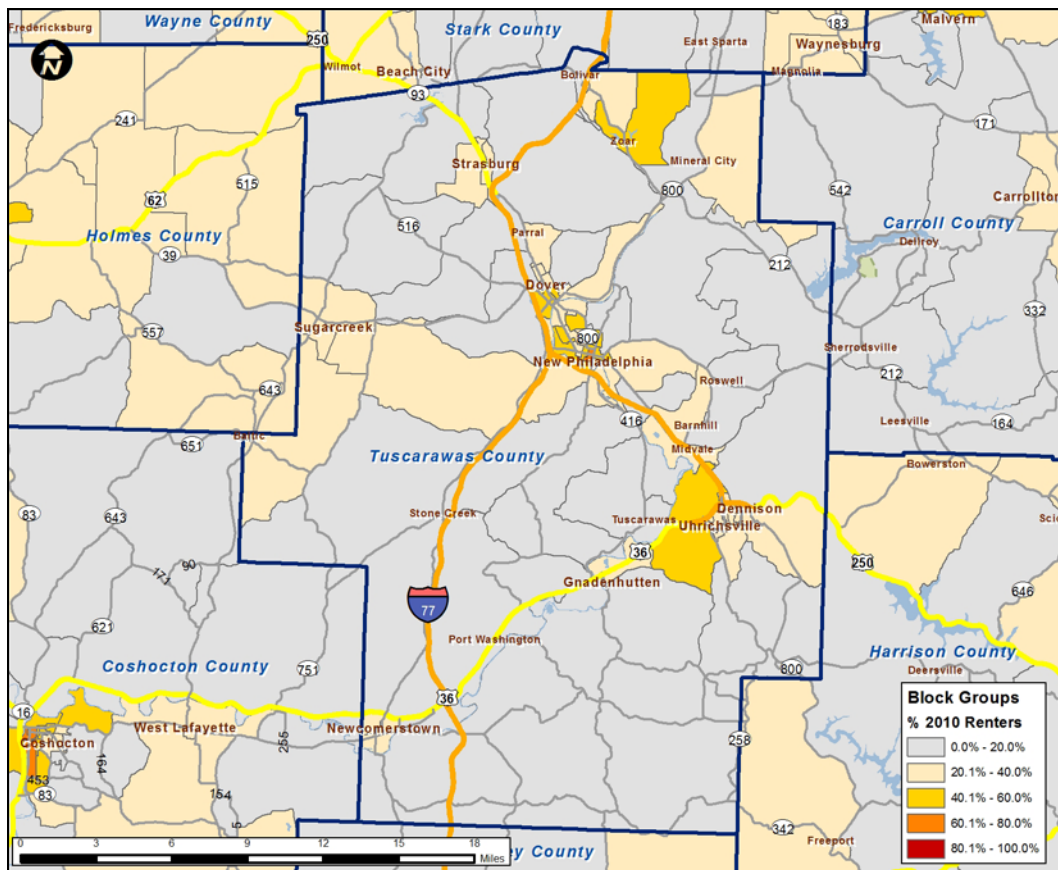
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	26,719	74.9%	26,688	72.2%	27,313	72.7%
RENTER-OCCUPIED	8,933	25.1%	10,277	27.8%	10,256	27.3%
TOTAL	35,652	100.0%	36,965	100.0%	37,569	100.0%

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

TENURE AGE 55+	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	11,404	81.3%	13,661	79.8%	14,753	78.3%
RENTER-OCCUPIED	2,615	18.7%	3,465	20.2%	4,086	21.7%
TOTAL	14,019	100.0%	17,126	100.0%	18,839	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	4,032	39.2%	4,305	42.0%	273	6.8%
2 PERSONS	2,657	25.9%	2,382	23.2%	-275	-10.4%
3 PERSONS	1,514	14.7%	1,667	16.2%	153	10.1%
4 PERSONS	1,118	10.9%	1,114	10.9%	-4	-0.4%
5 PERSONS+	956	9.3%	788	7.7%	-168	-17.6%
TOTAL	10,277	100.0%	10,256	100.0%	-21	-0.2%

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

PERSONS PER OWNER HOUSEHOLD	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	5,787	21.7%	5,609	20.5%	-178	-3.1%
2 PERSONS	10,849	40.7%	10,558	38.7%	-291	-2.7%
3 PERSONS	4,150	15.6%	4,752	17.4%	602	14.5%
4 PERSONS	3,484	13.1%	3,969	14.5%	485	13.9%
5 PERSONS+	2,418	9.1%	2,423	8.9%	5	0.2%
TOTAL	26,688	100.0%	27,313	100.0%	625	2.3%

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	2,133	61.6%	2,492	61.0%	359	16.8%
2 PERSONS	928	26.8%	1,081	26.5%	153	16.5%
3 PERSONS	286	8.2%	356	8.7%	70	24.6%
4 PERSONS	84	2.4%	110	2.7%	26	30.3%
5 PERSONS+	34	1.0%	46	1.1%	12	35.1%
TOTAL	3,465	100.0%	4,086	100.0%	621	17.9%

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	4,225	30.9%	4,384	29.7%	159	3.8%
2 PERSONS	7,278	53.3%	7,754	52.6%	476	6.5%
3 PERSONS	1,425	10.4%	1,692	11.5%	267	18.7%
4 PERSONS	476	3.5%	593	4.0%	117	24.6%
5 PERSONS+	258	1.9%	329	2.2%	71	27.7%
TOTAL	13,661	100.0%	14,753	100.0%	1,092	8.0%

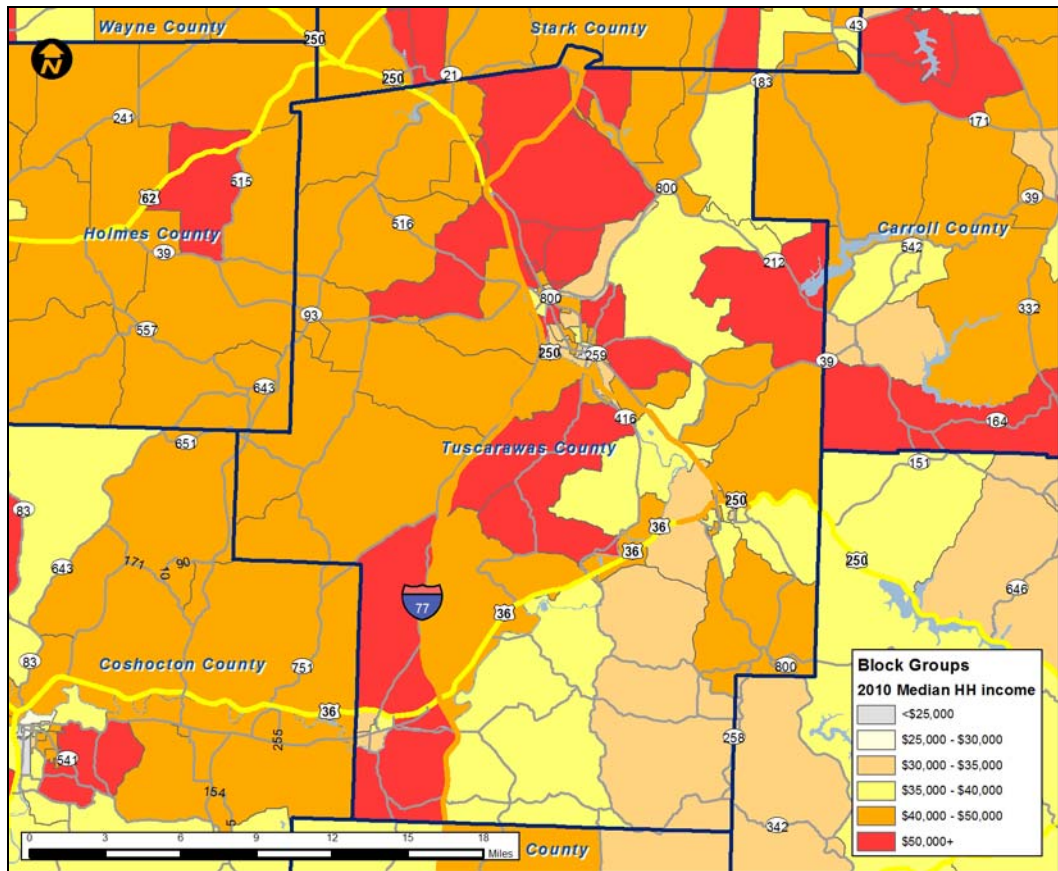
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	3,173	8.9%	2,976	8.0%	2,926	7.8%
\$10,000 TO \$19,999	5,366	15.1%	4,645	12.5%	4,549	12.1%
\$20,000 TO \$29,999	6,003	16.8%	5,604	15.1%	5,544	14.8%
\$30,000 TO \$39,999	5,789	16.2%	5,388	14.5%	5,365	14.3%
\$40,000 TO \$49,999	4,287	12.0%	4,612	12.4%	4,707	12.5%
\$50,000 TO \$59,999	3,557	10.0%	3,610	9.7%	3,655	9.7%
\$60,000 TO \$74,999	3,369	9.5%	4,025	10.8%	4,138	11.0%
\$75,000 TO \$99,999	2,380	6.7%	3,316	8.9%	3,489	9.3%
\$100,000 TO \$124,999	867	2.4%	1,515	4.1%	1,625	4.3%
\$125,000 TO \$149,999	340	1.0%	632	1.7%	703	1.9%
\$150,000 TO \$199,999	264	0.7%	401	1.1%	447	1.2%
\$200,000 & OVER	258	0.7%	392	1.1%	422	1.1%
TOTAL	35,652	100.0%	37,115	100.0%	37,569	100.0%
MEDIAN INCOME	\$35,673		\$39,898		\$40,850	

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

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



HOUSEHOLD INCOME 55+	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	1,842	13.1%	1,877	10.9%	1,967	1,842
\$10,000 TO \$19,999	3,353	23.9%	3,147	18.3%	3,235	3,353
\$20,000 TO \$29,999	2,643	18.9%	3,103	18.0%	3,321	2,643
\$30,000 TO \$39,999	2,035	14.5%	2,531	14.7%	2,745	2,035
\$40,000 TO \$49,999	1,223	8.7%	1,793	10.4%	2,035	1,223
\$50,000 TO \$59,999	1,051	7.5%	1,317	7.6%	1,468	1,051
\$60,000 TO \$74,999	764	5.4%	1,409	8.2%	1,611	764
\$75,000 TO \$99,999	587	4.2%	1,008	5.8%	1,195	587
\$100,000 TO \$124,999	215	1.5%	480	2.8%	578	215
\$125,000 TO \$149,999	129	0.9%	220	1.3%	272	129
\$150,000 TO \$199,999	81	0.6%	177	1.0%	201	81
\$200,000 & OVER	97	0.7%	179	1.0%	212	97
TOTAL	14,019	100.0%	17,241	100.0%	18,839	14,019
MEDIAN INCOME	\$26,866		\$31,948		\$33,267	

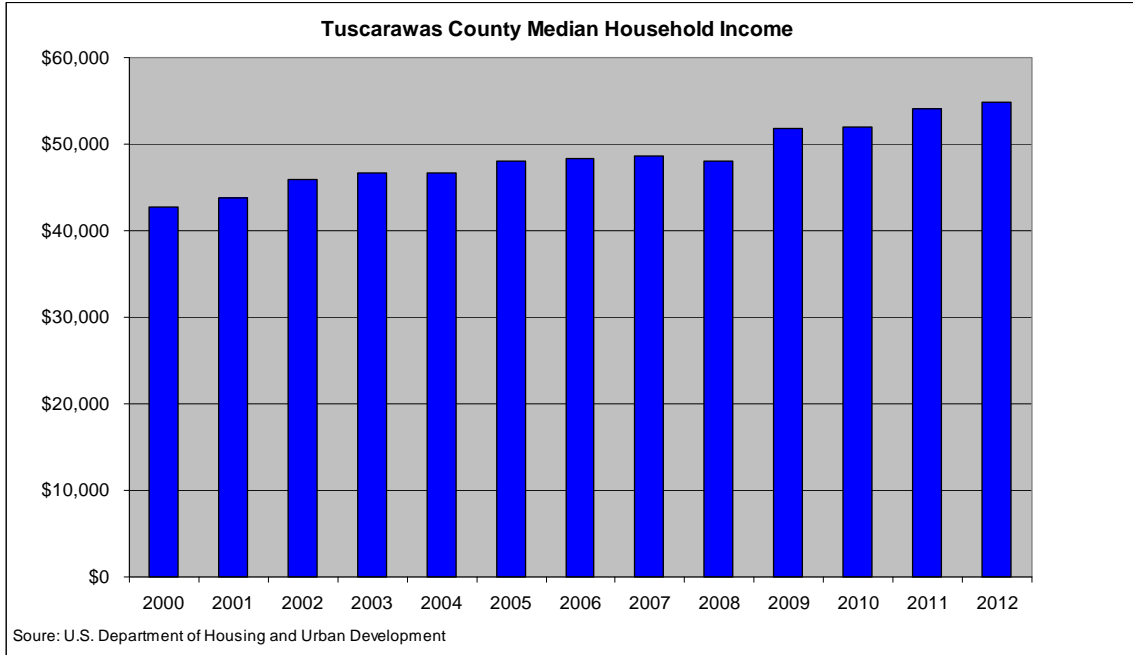
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$42,700	-
2001	\$43,800	2.6%
2002	\$45,900	4.8%
2003	\$46,700	1.7%
2004	\$46,700	0.0%
2005	\$48,100	3.0%
2006	\$48,300	0.4%
2007	\$48,600	0.6%
2008	\$48,100	-1.0%
2009	\$51,800	7.7%
2010	\$51,900	0.2%
2011	\$54,100	4.2%
2012	\$54,900	1.5%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	1,040	249	151	73	39	1,553
\$10,000 TO \$19,999	924	548	317	212	85	2,086
\$20,000 TO \$29,999	766	423	296	221	180	1,886
\$30,000 TO \$39,999	405	412	318	213	130	1,478
\$40,000 TO \$49,999	136	203	114	167	80	700
\$50,000 TO \$59,999	86	149	149	89	24	498
\$60,000 TO \$74,999	30	110	78	46	68	332
\$75,000 TO \$99,999	16	83	57	32	55	242
\$100,000 TO \$124,999	7	27	19	14	12	80
\$125,000 TO \$149,999	5	9	8	3	4	29
\$150,000 TO \$199,999	2	9	7	0	5	23
\$200,000 & OVER	1	11	5	3	6	26
TOTAL	3,418	2,234	1,519	1,073	688	8,933

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	1,199	217	127	59	39	1,642
\$10,000 TO \$19,999	1,071	495	273	185	75	2,099
\$20,000 TO \$29,999	967	400	265	193	161	1,986
\$30,000 TO \$39,999	552	464	333	192	122	1,665
\$40,000 TO \$49,999	202	265	143	189	99	898
\$50,000 TO \$59,999	130	206	197	110	32	675
\$60,000 TO \$74,999	89	156	144	73	107	569
\$75,000 TO \$99,999	46	131	111	59	88	434
\$100,000 TO \$124,999	21	63	50	30	39	202
\$125,000 TO \$149,999	8	24	20	12	10	74
\$150,000 TO \$199,999	7	12	17	3	7	47
\$200,000 & OVER	4	15	11	6	8	44
TOTAL	4,297	2,449	1,691	1,111	786	10,335

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	1,194	204	117	56	37	1,608
\$10,000 TO \$19,999	1,068	463	249	179	74	2,032
\$20,000 TO \$29,999	957	386	250	181	154	1,928
\$30,000 TO \$39,999	557	447	322	193	118	1,637
\$40,000 TO \$49,999	200	262	146	192	96	896
\$50,000 TO \$59,999	133	208	198	109	34	682
\$60,000 TO \$74,999	97	158	155	83	112	606
\$75,000 TO \$99,999	55	135	124	64	93	471
\$100,000 TO \$124,999	22	66	52	30	42	212
\$125,000 TO \$149,999	10	25	23	15	13	86
\$150,000 TO \$199,999	6	13	17	4	8	48
\$200,000 & OVER	6	16	13	8	7	51
TOTAL	4,305	2,382	1,667	1,114	788	10,256

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 Tuscarawas County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	594	81	5	1	0	681
\$10,000 TO \$19,999	541	286	36	25	14	903
\$20,000 TO \$29,999	256	114	26	2	2	400
\$30,000 TO \$39,999	103	142	22	9	0	276
\$40,000 TO \$49,999	30	24	13	4	0	71
\$50,000 TO \$59,999	30	47	31	11	2	122
\$60,000 TO \$74,999	19	23	15	4	5	66
\$75,000 TO \$99,999	10	19	14	3	2	48
\$100,000 TO \$124,999	4	6	5	3	0	18
\$125,000 TO \$149,999	5	3	4	1	1	14
\$150,000 TO \$199,999	1	3	3	0	0	7
\$200,000 & OVER	1	5	2	0	0	8
TOTAL	1,595	753	177	63	26	2,615

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	717	82	4	1	0	805
\$10,000 TO \$19,999	671	281	41	30	15	1,039
\$20,000 TO \$29,999	432	150	30	2	2	616
\$30,000 TO \$39,999	189	209	46	14	0	458
\$40,000 TO \$49,999	47	54	19	4	0	125
\$50,000 TO \$59,999	46	80	48	11	2	187
\$60,000 TO \$74,999	68	46	47	11	12	184
\$75,000 TO \$99,999	29	30	33	8	4	103
\$100,000 TO \$124,999	12	14	14	5	1	46
\$125,000 TO \$149,999	6	8	6	2	0	21
\$150,000 TO \$199,999	7	5	10	1	1	24
\$200,000 & OVER	3	8	6	1	0	18
TOTAL	2,226	967	304	91	37	3,626

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	785	91	5	1	1	883
\$10,000 TO \$19,999	731	289	44	35	18	1,118
\$20,000 TO \$29,999	494	171	35	2	2	705
\$30,000 TO \$39,999	228	231	49	17	0	525
\$40,000 TO \$49,999	54	67	24	4	0	149
\$50,000 TO \$59,999	50	96	54	13	3	215
\$60,000 TO \$74,999	80	53	57	17	14	221
\$75,000 TO \$99,999	38	41	42	10	7	138
\$100,000 TO \$124,999	14	19	19	5	1	57
\$125,000 TO \$149,999	8	10	8	2	0	27
\$150,000 TO \$199,999	6	6	10	1	0	24
\$200,000 & OVER	4	8	8	2	0	23
TOTAL	2,492	1,081	356	110	46	4,086

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 Tuscarawas County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	894	253	8	1	5	1,161
\$10,000 TO \$19,999	1,499	872	66	0	12	2,449
\$20,000 TO \$29,999	656	1,376	154	43	15	2,244
\$30,000 TO \$39,999	369	1,156	167	36	32	1,759
\$40,000 TO \$49,999	112	817	134	61	28	1,152
\$50,000 TO \$59,999	123	660	101	41	4	929
\$60,000 TO \$74,999	40	423	152	49	34	697
\$75,000 TO \$99,999	26	339	112	34	28	538
\$100,000 TO \$124,999	13	123	34	17	10	197
\$125,000 TO \$149,999	5	75	27	4	4	115
\$150,000 TO \$199,999	4	47	17	2	4	74
\$200,000 & OVER	7	61	11	8	2	89
TOTAL	3,748	6,200	982	296	178	11,404

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	855	202	10	1	4	1,072
\$10,000 TO \$19,999	1,403	646	50	0	8	2,108
\$20,000 TO \$29,999	860	1,382	175	49	21	2,487
\$30,000 TO \$39,999	508	1,254	215	61	36	2,072
\$40,000 TO \$49,999	150	1,146	191	132	49	1,669
\$50,000 TO \$59,999	201	748	130	46	6	1,130
\$60,000 TO \$74,999	70	726	291	82	55	1,225
\$75,000 TO \$99,999	54	539	198	65	49	904
\$100,000 TO \$124,999	23	265	93	31	22	434
\$125,000 TO \$149,999	13	122	42	13	9	199
\$150,000 TO \$199,999	10	94	36	5	7	152
\$200,000 & OVER	13	99	31	12	6	161
TOTAL	4,160	7,223	1,463	497	271	13,614

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	872	197	9	1	4	1,083
\$10,000 TO \$19,999	1,430	629	48	0	10	2,117
\$20,000 TO \$29,999	920	1,437	187	50	22	2,616
\$30,000 TO \$39,999	552	1,318	241	68	42	2,220
\$40,000 TO \$49,999	169	1,264	233	158	63	1,886
\$50,000 TO \$59,999	226	814	148	56	8	1,252
\$60,000 TO \$74,999	81	807	333	105	63	1,389
\$75,000 TO \$99,999	67	611	244	77	58	1,057
\$100,000 TO \$124,999	29	306	116	39	31	521
\$125,000 TO \$149,999	14	146	53	21	11	245
\$150,000 TO \$199,999	12	107	40	8	10	177
\$200,000 & OVER	14	117	40	10	9	189
TOTAL	4,384	7,754	1,692	593	329	14,753

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Tuscarawas County Site PMA is based primarily in three sectors. Manufacturing (which comprises 18.0%), Health Care & Social Assistance and Retail Trade comprise nearly 44% of the Site PMA labor force. Employment in the Tuscarawas County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	22	0.6%	98	0.3%	4.5
MINING	22	0.6%	301	0.8%	13.7
UTILITIES	13	0.4%	125	0.3%	9.6
CONSTRUCTION	313	8.9%	1,635	4.2%	5.2
MANUFACTURING	206	5.9%	6,947	18.0%	33.7
WHOLESALE TRADE	164	4.7%	2,293	5.9%	14.0
RETAIL TRADE	557	15.9%	4,930	12.8%	8.9
TRANSPORTATION & WAREHOUSING	80	2.3%	875	2.3%	10.9
INFORMATION	42	1.2%	381	1.0%	9.1
FINANCE & INSURANCE	162	4.6%	997	2.6%	6.2
REAL ESTATE & RENTAL & LEASING	131	3.7%	640	1.7%	4.9
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	212	6.1%	1,633	4.2%	7.7
MANAGEMENT OF COMPANIES & ENTERPRISES	4	0.1%	79	0.2%	19.8
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	102	2.9%	1,527	4.0%	15.0
EDUCATIONAL SERVICES	85	2.4%	2,588	6.7%	30.4
HEALTH CARE & SOCIAL ASSISTANCE	223	6.4%	5,081	13.1%	22.8
ARTS, ENTERTAINMENT & RECREATION	75	2.1%	600	1.6%	8.0
ACCOMMODATION & FOOD SERVICES	278	7.9%	3,328	8.6%	12.0
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	569	16.3%	2,469	6.4%	4.3
PUBLIC ADMINISTRATION	205	5.9%	2,086	5.4%	10.2
NONCLASSIFIABLE	34	1.0%	30	0.1%	0.9
TOTAL	3,499	100.0%	38,643	100.0%	11.0

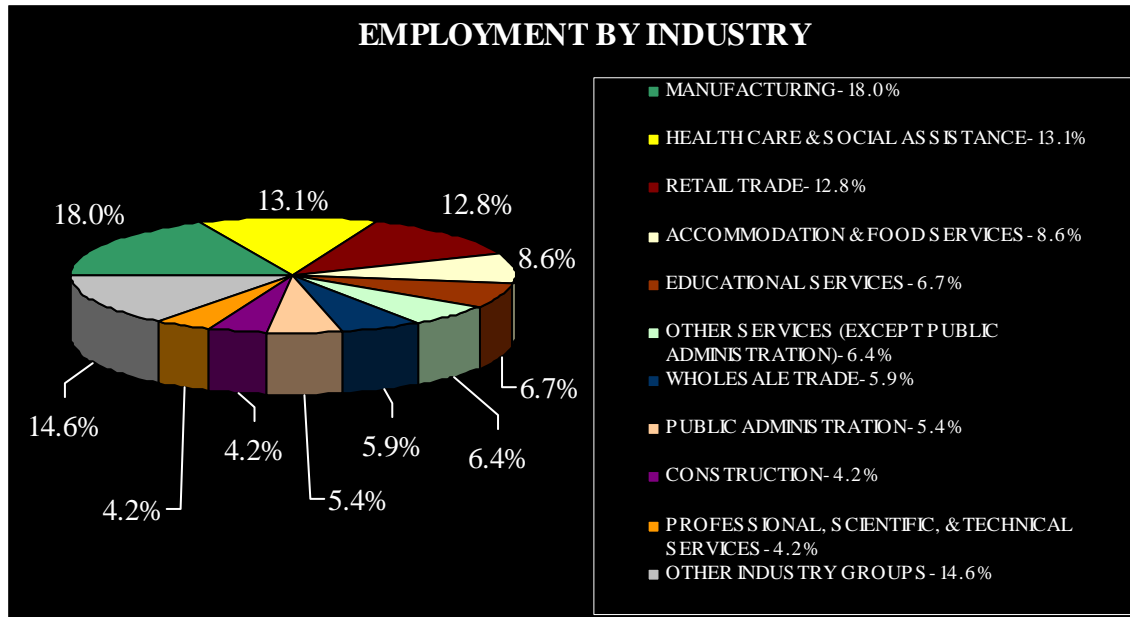
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

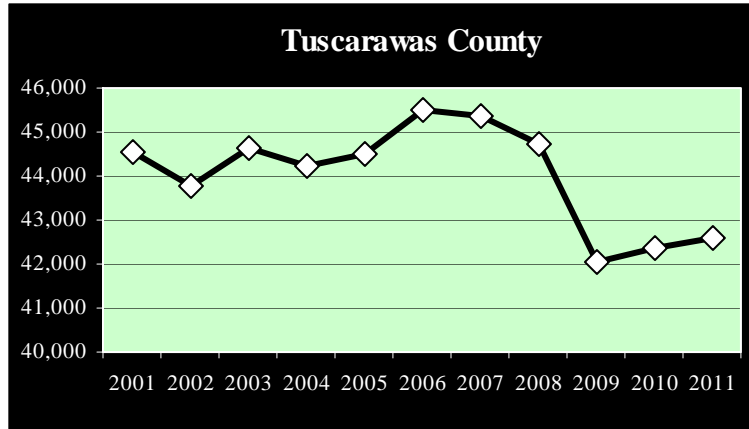
Excluding 2011, the employment base has declined by 6.8% over the past five years in Tuscarawas County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

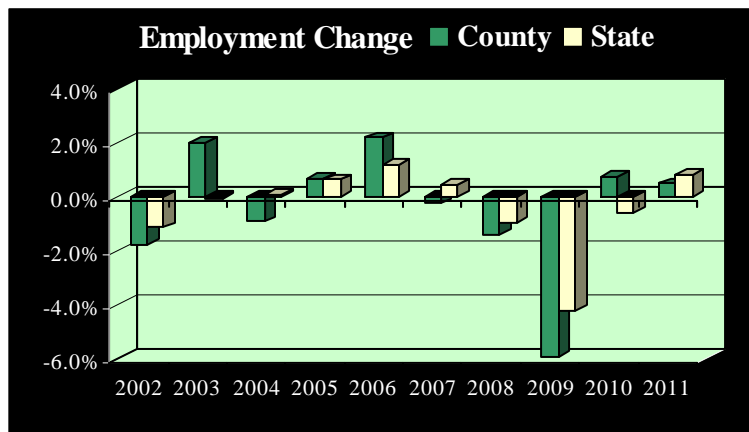
YEAR	TOTAL EMPLOYMENT					
	TUSCARAWAS COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	44,539	-	5,566,735	-	138,241,767	-
2002	43,753	-1.8%	5,503,109	-1.1%	137,936,674	-0.2%
2003	44,619	2.0%	5,498,936	-0.1%	138,386,944	0.3%
2004	44,207	-0.9%	5,502,533	0.1%	139,988,842	1.2%
2005	44,510	0.7%	5,537,419	0.6%	142,328,023	1.7%
2006	45,479	2.2%	5,602,764	1.2%	144,990,053	1.9%
2007	45,359	-0.3%	5,626,086	0.4%	146,397,565	1.0%
2008	44,719	-1.4%	5,570,514	-1.0%	146,068,942	-0.2%
2009	42,068	-5.9%	5,334,774	-4.2%	140,721,692	-3.7%
2010	42,385	0.8%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	42,586	0.5%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



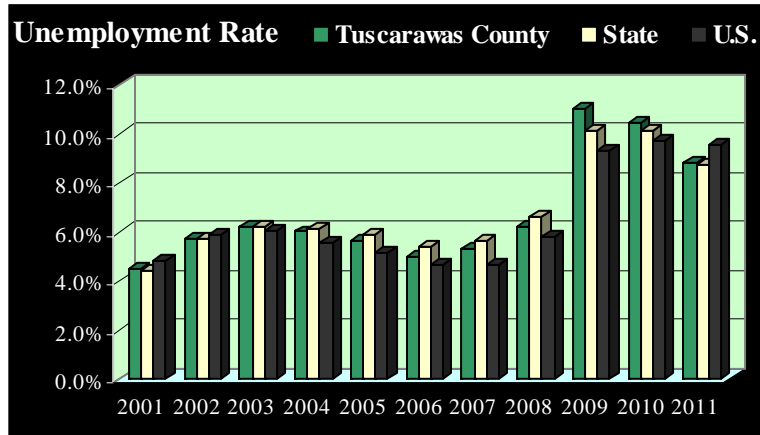
The following table illustrates the percent change in employment for Tuscarawas County and Ohio.



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

UNEMPLOYMENT RATE			
YEAR	TUSCARAWAS COUNTY	OHIO	UNITED STATES
2001	4.5%	4.4%	4.8%
2002	5.7%	5.7%	5.8%
2003	6.2%	6.2%	6.0%
2004	6.0%	6.1%	5.6%
2005	5.6%	5.9%	5.2%
2006	5.0%	5.4%	4.7%
2007	5.3%	5.6%	4.7%
2008	6.2%	6.6%	5.8%
2009	11.0%	10.1%	9.3%
2010	10.5%	10.1%	9.7%
2011*	8.8%	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 Tuscarawas County.

YEAR	IN-PLACE EMPLOYMENT TUSCARAWAS COUNTY		
	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	36,290	-	-
2002	35,589	-701	-1.9%
2003	36,488	899	2.5%
2004	36,024	-464	-1.3%
2005	35,888	-136	-0.4%
2006	36,567	679	1.9%
2007	36,216	-351	-1.0%
2008	35,746	-470	-1.3%
2009	33,059	-2,687	-7.5%
2010	33,387	328	1.0%
2011*	33,459	72	0.2%

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 Tuscarawas County to be 78.8% of the total Tuscarawas County employment.

The 10 largest employers in Tuscarawas County comprise a total of more than 3,500 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
UNION HOSPITAL	HEALTH CARE	865
GRADALL COMPANY	CONSTRUCTION EQUIPMENT	445
THE BELDEN BRICK COMPANY	MANUFACTURING	394
LAUREN INTERNATIONAL, INC	MANUFACTURING	300
ALLIED MACHINE AND ENGINEERING	MANUFACTURING	250
MARLITE	MANUFACTURING	250
COPLEY OHIO NEWSPAPERS	MEDIA	245
ZHONGDING USA, INC	MANUFACTURING	218
CABLE MANUFACTURING & ASSEMBLY	MANUFACTURING	200
DOVER CHEMICAL CORPORATION	CHEMICAL PRODUCTION	200
	TOTAL	3,567

Source: Tuscarawas County CAFR, 2010

Agriculture contributes nearly \$95 million annually to the Tuscarawas County economy, making it one of the county's largest industries. According to statistics from the Ohio State University Extension Service, there are 950 farms in the county. Tuscarawas ranks 4th in the state for cattle production and in milk production and 8th in hay production.

The manufacturing sector comprises much of the top employers, however, county business and political leaders have devoted time and money over the past decade in developing the Tuscarawas Regional Technology Park in New Philadelphia to expand the area's economic base. The county wants to market itself as a research and high-tech development area and received a grant from the U.S. Department of Commerce, Economic Development Administration in 2010 to complete a funding package for a high-tech business incubator in the park.

According to the Worker Adjustment and Retraining Notification (WARN) notices, there were no layoffs or closures reported in 2010-2011. However, Twin City Hospital at Dennison did cut staff in June 2010 by 10% citing they were overstaffed due to anticipated increase in patient volume and revenue that did not happen.

The Ohio Department of Transportation (ODOT) completed construction of and opened a new interchange off Interstate 77 (County Road 80 exit) in November 2010. This \$11.8 million interchange increases access for truck traffic and businesses to the firms located in the Dover Industrial Park.

Work is underway to upgrade the 70-year-old Dover Dam in northern Tuscarawas County. The \$68.5 million rehabilitation project of the concrete structure that provides flood reduction benefits for much of the county is the first of five major projects to be conducted in the system of reservoirs and dams in the Muskingum River Watershed.

Tuscarawas County is in the midst of a current 'energy boom' involving the valuable Utica Shale formation in Eastern Ohio that runs from Trumbull County south along the Ohio River and has the potential to greatly change the area. Beyond money coming into the area by royalties from oil and gas wells, the county is benefiting from spin-off businesses created by oil and gas production. Schlumberger Technology Corp., a major oil field service provider based in Texas, bought 140 acres in the Strausburg Industrial Park in February 2012. In what has been called the county's biggest employment opportunity in the last 10 years, 200 jobs will be created over the next two years, the first 50 starting in the summer of 2012. County officials are expecting Schlumberger to be a magnet to other companies in the oil and gas field. An oil refinery facility with a possible investment of at least \$500 million is being planned near Newport. El Paso Corp., a natural gas transporter, purchased more than 200 acres off Blizzard Ridge Road and estimates preliminary construction to start in the summer of 2012 and full operations to begin in 2013. About 20 to 30 full-time jobs will result, as well as an unspecified number of construction jobs.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	26,719	74.9%	26,688	72.2%
RENTER-OCCUPIED	8,933	25.1%	10,277	27.8%
TOTAL-OCCUPIED UNITS*	35,652	93.5%	36,965	100.0%
FOR RENT	736	29.9%	979	30.2%
RENTED, NOT OCCUPIED	N/A	N/A	40	1.2%
FOR SALE ONLY	519	21.1%	496	15.3%
SOLD, NOT OCCUPIED	N/A	N/A	184	5.7%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	312	12.3%	449	13.9%
ALL OTHER VACANTS	591	24.0%	1,093	33.7%
TOTAL VACANT UNITS	2,460	6.5%	3,241	8.1%
TOTAL	38,112	100.0%	40,206	100.0%
SUBSTANDARD UNITS**	119	0.3%	120	0.3%

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	26,719	74.9%	26,633	86	0.3%
	RENTER-OCCUPIED	8,933	25.1%	8,900	33	0.4%
	TOTAL	35,652	100.0%	35,533	119	0.3%
2010 (ACS)	OWNER-OCCUPIED	26,998	74.7%	26,929	69	0.3%
	RENTER-OCCUPIED	9,130	25.3%	9,079	51	0.6%
	TOTAL	36,128	100.0%	36,008	120	0.3%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	649	2.4%	140	1.5%
2000 TO 2004	1,845	6.8%	407	4.5%
1990 TO 1999	3,844	14.2%	1,153	12.6%
1980 TO 1989	2,061	7.6%	1,060	11.6%
1970 TO 1979	3,387	12.5%	1,458	16.0%
1960 TO 1969	2,488	9.2%	725	7.9%
1950 TO 1959	3,242	12.0%	728	8.0%
1940 TO 1949	1,299	4.8%	458	5.0%
1939 OR EARLIER	8,183	30.3%	3,001	32.9%
TOTAL	26,998	100.0%	9,130	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	27,176	76.2%	27,911	77.3%
2 TO 4	3,370	9.5%	0	0.0%
5 TO 19	970	2.7%	879	2.4%
20 TO 49	275	0.8%	364	1.0%
50 OR MORE	155	0.4%	197	0.5%
MOBILE HOME, BOAT, RV, VAN, ETC.	3,706	10.4%	3,673	10.2%
TOTAL	35,652	100.0%	36,128	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	26,731	75.0%	26,998	74.7%
0.50 OR LESS OCCUPANTS PER ROOM	20,335	76.1%	20,992	77.8%
0.51 TO 1.00 OCCUPANTS PER ROOM	6,141	23.0%	5,815	21.5%
1.01 TO 1.50 OCCUPANTS PER ROOM	230	0.9%	172	0.6%
1.51 TO 2.00 OCCUPANTS PER ROOM	15	0.1%	19	0.1%
2.01 OR MORE OCCUPANTS PER ROOM	10	0.0%	0	0.0%
RENTER-OCCUPIED	8,922	25.0%	9,130	25.3%
0.50 OR LESS OCCUPANTS PER ROOM	5,935	66.5%	6,404	70.1%
0.51 TO 1.00 OCCUPANTS PER ROOM	2,827	31.7%	2,520	27.6%
1.01 TO 1.50 OCCUPANTS PER ROOM	130	1.5%	185	2.0%
1.51 TO 2.00 OCCUPANTS PER ROOM	23	0.3%	19	0.2%
2.01 OR MORE OCCUPANTS PER ROOM	7	0.1%	2	0.0%
TOTAL	35,653	100.0%	36,128	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
TUSCARAWAS COUNTY	22.9%	34.9%
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 – TUSCARAWAS COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	185	160	197	229	164	141	108	81	47	43
UNITS IN SINGLE-FAMILY STRUCTURES	159	148	164	207	146	115	94	63	47	38
UNITS IN ALL MULTI-FAMILY STRUCTURES	26	12	33	22	18	26	14	18	0	5
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	26	12	22	22	14	26	14	18	0	2
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	11	0	4	0	0	0	0	3
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	0	0	0



		TUSCARAWAS COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			1,587
LESS THAN 20.0 PERCENT		24	
20.0 TO 24.9 PERCENT		2	
25.0 TO 29.9 PERCENT		92	
30.0 TO 34.9 PERCENT		69	
35.0 PERCENT OR MORE		1,176	
NOT COMPUTED		224	
\$10,000 TO \$19,999:			2,237
LESS THAN 20.0 PERCENT		140	
20.0 TO 24.9 PERCENT		95	
25.0 TO 29.9 PERCENT		149	
30.0 TO 34.9 PERCENT		189	
35.0 PERCENT OR MORE		1,480	
NOT COMPUTED		184	
\$20,000 TO \$34,999:			2,291
LESS THAN 20.0 PERCENT		413	
20.0 TO 24.9 PERCENT		422	
25.0 TO 29.9 PERCENT		500	
30.0 TO 34.9 PERCENT		288	
35.0 PERCENT OR MORE		527	
NOT COMPUTED		141	
\$35,000 TO \$49,999:			1,531
LESS THAN 20.0 PERCENT		758	
20.0 TO 24.9 PERCENT		405	
25.0 TO 29.9 PERCENT		148	
30.0 TO 34.9 PERCENT		61	
35.0 PERCENT OR MORE		2	
NOT COMPUTED		157	
\$50,000 TO \$74,999:			1,011
LESS THAN 20.0 PERCENT		819	
20.0 TO 24.9 PERCENT		97	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		95	
\$75,000 TO \$99,999:			354
LESS THAN 20.0 PERCENT		297	
20.0 TO 24.9 PERCENT		34	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		23	
\$100,000 OR MORE:			119
LESS THAN 20.0 PERCENT		98	
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		21	
	TOTAL		9,130

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Tuscarawas 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	29	746	31	95.8%
TAX CREDIT	1	30	0	100.0%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	2	90	0	100.0%
GOVERNMENT-SUBSIDIZED	16	591	5	99.2%
TOTAL	48	1,457	36	97.5%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	7	0.9%	0	0.0%	\$446
ONE-BEDROOM	1.0	190	25.5%	6	3.2%	\$463
ONE-BEDROOM	2.0	1	0.1%	0	0.0%	\$702
TWO-BEDROOM	1.0	324	43.4%	20	6.2%	\$573
TWO-BEDROOM	1.5	149	20.0%	1	0.7%	\$792
TWO-BEDROOM	2.0	21	2.8%	2	9.5%	\$669
THREE-BEDROOM	1.0	13	1.7%	0	0.0%	\$612
THREE-BEDROOM	1.5	28	3.8%	2	7.1%	\$720
THREE-BEDROOM	2.0	13	1.7%	0	0.0%	\$919
TOTAL MARKET RATE		746	100.0%	31	4.2%	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	19	63.3%	0	0.0%	\$396
TWO-BEDROOM	1.0	10	33.3%	0	0.0%	\$490
THREE-BEDROOM	2.0	1	3.3%	0	0.0%	\$643
TOTAL TAX CREDIT		30	100.0%	0	0.0%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	8	8.9%	0	0.0%	N/A
ONE-BEDROOM	1.0	82	91.1%	0	0.0%	N/A
TOTAL TAX CREDIT		90	100.0%	0	0.0%	-

GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	446	75.5%	4	0.9%	N/A
TWO-BEDROOM	1.0	104	17.6%	0	0.0%	N/A
THREE-BEDROOM	1.0	41	6.9%	1	2.4%	N/A
TOTAL TAX CREDIT		591	100.0%	5	0.8%	-
GRAND TOTAL		1,457	-	36	2.5%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	68	1.5%
1960 TO 1969	76	3.9%
1970 TO 1979	813	2.8%
1980 TO 1989	306	1.6%
1990 TO 1999	145	0.7%
2000 TO 2004	28	0.0%
2005 TO 2009	21	14.3%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	1,457	2.5%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	7	209	1.0%
B	4	147	10.2%
B-	6	80	2.5%
C+	2	96	6.3%
C	1	42	2.4%
C-	7	153	3.3%
D	2	19	0.0%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B-	1	30	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	1	76	0.0%
B+	3	85	2.4%
B	10	311	1.0%
B-	3	169	0.0%
C+	1	40	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	72	1,084	32	97.0%
SENIOR (AGE 55+)	15	373	4	98.9%
TOTAL	87	1,457	36	97.5%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	681	5	99.3%
40% - 60% AMHI (TAX CREDIT)	30	0	100.0%
0-60% AMHI (ALL AFFORDABLE)	711	5	99.3%

*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+)	373	4	98.9%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	373	4	98.9%

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 Tuscarawas County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Tuscarawas County is \$106,679. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$106,679 home is \$743, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$106,679
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$101,345
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$544
ESTIMATED TAXES AND INSURANCE*	\$136
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$63
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$743

*Estimated at 25% of principal and interest

**Estimated at 0.75% of mortgaged amount

For Sale History

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

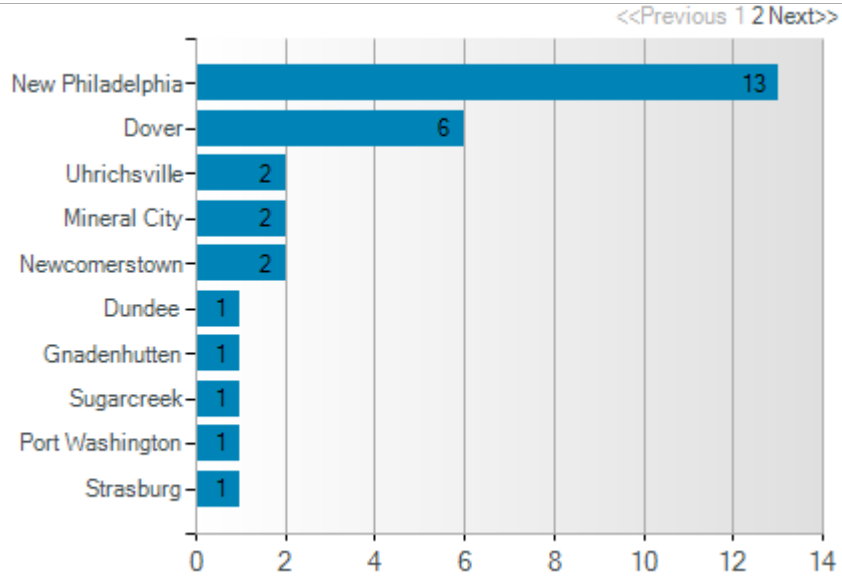
FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	1
MEDIAN SALES PRICE	\$45,300
MEDIAN SQUARE FOOTAGE	N/A
MEDIAN YEAR BUILT	2000
MEDIAN NUMBER OF BEDROOMS	3
MEDIAN NUMBER OF BATHROOMS	2

Source: 2011 county sales records

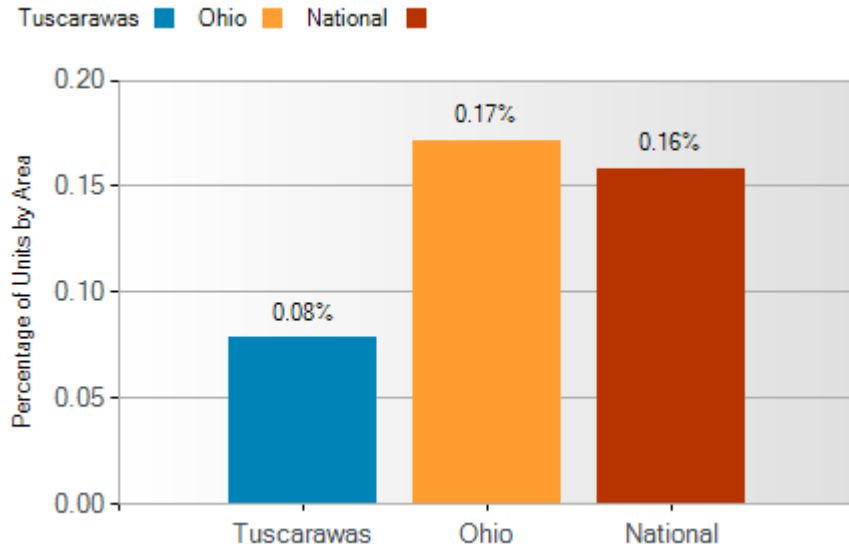
Foreclosure Analysis

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

Foreclosure Activity Counts - Tuscarawas County, OH



Geographical Comparison - Tuscarawas County, OH



G. INCOME-ELIGIBLE HOUSEHOLDS

HOUSEHOLD SIZE	MAXIMUM ALLOWABLE INCOME							
	2012				2017*			
	40%	50%	60%	80%	40%	50%	60%	80%
ONE-PERSON	\$15,400	\$19,250	\$23,100	\$30,800	\$17,580	\$21,980	\$26,370	\$35,160
TWO-PERSON	\$17,600	\$22,000	\$26,400	\$35,200	\$20,090	\$25,120	\$30,140	\$40,180
THREE-PERSON	\$19,800	\$24,750	\$29,700	\$39,600	\$22,600	\$28,250	\$33,900	\$45,200
FOUR-PERSON	\$21,960	\$27,450	\$32,940	\$43,920	\$25,070	\$31,340	\$37,600	\$50,130
FIVE-PERSON	\$23,720	\$29,650	\$35,580	\$47,440	\$27,080	\$33,850	\$40,620	\$54,150
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$54,900				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$62,700			

*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	\$23,720	4,480	\$0	\$27,080	5,005	11.7%
41% - 60% AMHI	\$23,721	\$35,580	2,176	\$27,081	\$40,610	2,254	3.6%
61% - 80% AMHI	\$35,581	\$47,440	1,403	\$40,611	\$54,150	1,124	-19.9%
OVER 80% AMHI	\$47,441	NO LIMIT	2,275	\$54,151	NO LIMIT	1,873	-17.7%

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	\$23,720	5,226	\$0	\$27,080	6,395	22.4%
41% - 60% AMHI	\$23,721	\$35,580	4,349	\$27,081	\$40,610	5,015	15.3%
61% - 80% AMHI	\$35,581	\$47,440	4,409	\$40,611	\$54,150	4,811	9.1%
OVER 80% AMHI	\$47,441	NO LIMIT	12,795	\$54,151	NO LIMIT	11,088	-13.3%

I.Q. - Income-qualified

H.H. - Households

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 - 2017)
0% - 40% AMHI	\$0	\$23,720	9,706	\$0	\$27,080	11,400	17.5%
41% - 60% AMHI	\$23,721	\$35,580	6,525	\$27,081	\$40,610	7,269	11.4%
61% - 80% AMHI	\$35,581	\$47,440	5,812	\$40,611	\$54,150	5,935	2.1%
OVER 80% AMHI	\$47,441	NO LIMIT	15,070	\$54,151	NO LIMIT	12,961	-14.0%

I.Q. - Income-qualified

H.H. - Households

SENIOR (55+) RENTER HOUSEHOLDS BY INCOME

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,600	1,594	\$0	\$20,090	2,007	25.9%
41% - 60% AMHI	\$17,601	\$26,400	643	\$20,091	\$30,140	705	9.6%
61% - 80% AMHI	\$26,401	\$35,200	460	\$30,141	\$40,180	521	13.3%
OVER 80% AMHI	\$35,201	NO LIMIT	928	\$40,181	NO LIMIT	851	-8.3%

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

SENIOR (55+) OWNER HOUSEHOLDS BY INCOME

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,600	2,674	\$0	\$20,090	3,224	20.6%
41% - 60% AMHI	\$17,601	\$26,400	2,098	\$20,091	\$30,140	2,623	25.0%
61% - 80% AMHI	\$26,401	\$35,200	1,973	\$30,141	\$40,180	2,223	12.7%
OVER 80% AMHI	\$35,201	NO LIMIT	6,868	\$40,181	NO LIMIT	6,681	-2.7%

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	\$17,600	4,268	\$0	\$20,090	5,231	22.6%
41% - 60% AMHI	\$17,601	\$26,400	2,741	\$20,091	\$30,140	3,328	21.4%
61% - 80% AMHI	\$26,401	\$35,200	2,433	\$30,141	\$40,180	2,744	12.8%
OVER 80% AMHI	\$35,201	NO LIMIT	7,796	\$40,181	NO LIMIT	7,532	-3.4%

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

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

TARGET AGE AT 50% AMHI	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
FAMILY (UNDER AGE 62)	\$0	\$29,650	3,866	\$0	\$33,850	4,046	4.7%
SENIOR (AGE 62+)	\$0	\$22,000	1,418	\$0	\$25,120	1,733	22.2%
ALL	\$0	\$29,650	5,658	\$0	\$33,850	6,198	9.5%

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)	(681 + 574 HCV) 1,255	30	(711 + 574 HCV*) 1,285
Number of Income-Eligible Renter Households	5,658	2,176	6,656
Existing Affordable Housing Penetration Rate – 2012	= 22.2%	= 1.4%	= 19.3%
2012 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	373	0	373
Number of Income-Eligible Renter Households	1,418	643	2,237
Penetration Rate – 2012	= 26.3%	N/A	= 16.7%

*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)	(681 + 574 HCV) 1,255	30	(711 + 574 HCV*) 1,285
Number of Income-Eligible Renter Households	6,198	2,254	7,259
Existing Affordable Housing Penetration Rate – 2017	= 20.2%	= 1.3%	= 17.7%
2017 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	373	0	373
Number of Income-Eligible Renter Households	1,733	705	2,712
Penetration Rate – 2017	= 21.5%	N/A	= 13.8%

*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)	4,403	1,045	4,943	1,360
41%-60% AMHI (TAX CREDIT)	2,146	643	2,224	705

J. OVERVIEW AND INTERVIEWS

Tuscarawas County is located in the east central portion of Ohio and is bisected by Interstate 77. New Philadelphia is the county seat and is adjacent to the city of Dover, both located along Interstate 77. Tuscarawas County is located 114 miles northeast of Columbus and 80 miles south of Cleveland.

Other cities and villages in the county include Bolivar, Mineral City, Zoar, Strasburg, Sugarcreek, Uhrichsville, Dennison, Gnadenhutten, Tuscarawas and Newcomerstown. It should be noted that Uhrichsville and Dennison are often referred to as the Twin Cities. Interstate 77, U.S. Highway 36, U.S. Highway 250 and State Route 800 are the major roadways of the county.

Union Hospital, located in Dover, is the largest hospital in the county while the Twin City Hospital, located in Dennison, is a smaller rural Health Professional Shortage Area hospital.

The Twin Cities, Dover, Gnadenhutten and Newcomerstown all have public libraries. In addition, the Tuscarawas County Public Library has branches in Bolivar, Strasburg, Sugarcreek and Tuscarawas as well as the main county library in New Philadelphia.

Tuscarawas County provides four private elementary schools, one private high school, and nine public school districts. Higher education is provided by Kent State University, which offers associate, bachelor and master degree levels. The Buckeye Career Center also offers a variety of technical programs and other adult education classes.

The largest concentration of single-family housing is in the cities and major towns of Tuscarawas County, including New Philadelphia, Dover, Uhrichsville and Dennison. Housing in the cities is generally older than 30 years and ranges from poor to good condition. Some single-family housing surrounding New Philadelphia and Dover is newer, less than 30 years old, and generally in good condition.

Typically, multifamily rental housing is also located in and around the cities of Tuscarawas County. Much of the multifamily rental housing is between 20 and 30 years old and ranges from average to good condition. The majority of multifamily rental properties in the county are market-rate communities, while some are government-subsidized and only three are Tax Credit properties (two are government-subsidized and one is not). Nearly all the multifamily rental properties in the county have less than 60 units and many less than 20 units.

Pam Legg, apartment manager for Claymont Jaycee Housing, Inc., owner of multiple properties in the Twin Cities area, stated that she feels area residents who rent would rather live in smaller rental properties, close to local community services. Ms. Legg noted that she feels area residents who rent prefer to have individual entries and there is a real need for two-bedroom units in the area.

Joyce Correll, property manager for Candlelight Villas, a market-rate property in Dover, stated that some people prefer to have land while others do not want to deal with property upkeep and taxes.

Housing in the villages of the county is generally older than 30 years and ranges in condition from poor to average. Housing in the more rural areas of the county primarily includes farm houses, single-family housing and manufactured homes. Generally the farm houses and single-family housing in the rural portions of the county range from average to good condition and older than 30 years. It should be noted that there are some single-family homes in the rural portions of the county that are less than 30 years old. These homes typically range from good to excellent condition. Few manufactured homes in the county are less than 30 years old and in good condition; the majority of manufactured homes in the county are older than 30 years and range from dilapidated to average condition.