

31. Vinton County

A. GENERAL DESCRIPTION

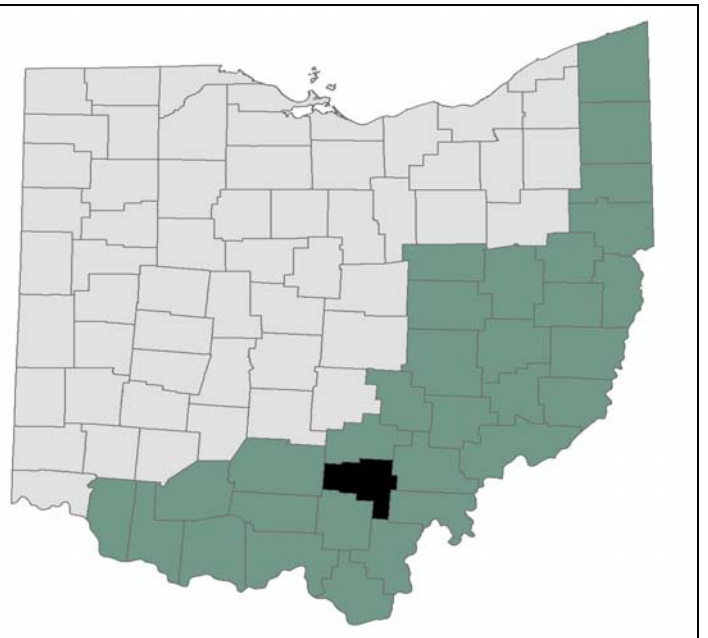
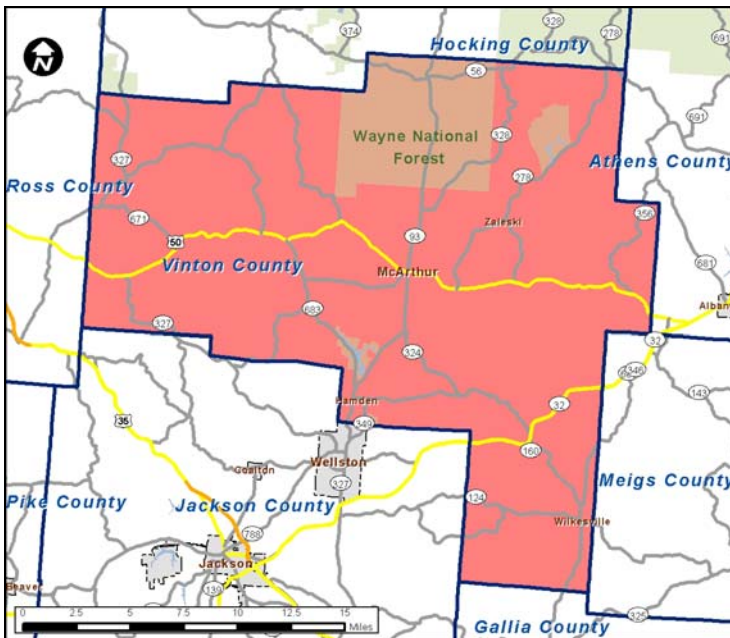
County Seat: McArthur
County Size: 414.1 square miles

2000 (Census) Population: 12,806
2010 (Census) Population: 13,435
Population Change: +629 (4.9%)

2000 (Census) Households: 4,892
2010 (Census) Households: 5,260
Household Change: +368 (7.5%)

2000 (Census) Median Household Income: \$29,112
2010 (American Community Survey) Median Household Income: \$34,242
Income Change: +\$5,130 (17.6%)

2000 (Census) Median Home Value: \$60,300
2010 (American Community Survey) Median Home Value: \$87,300
Home Value Change: +\$27,000 (44.8%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

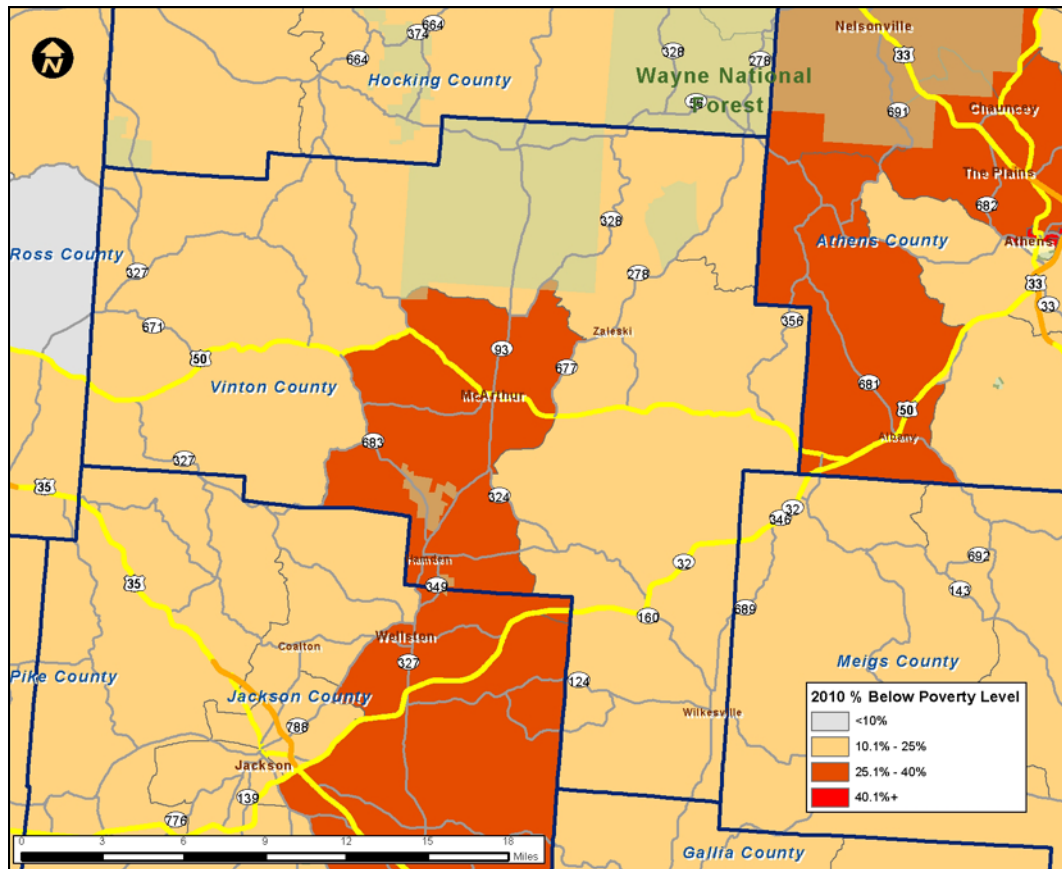
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	12,806	13,435	13,483	13,681
	POPULATION CHANGE	-	629	48	198
	PERCENT CHANGE	-	4.9%	0.4%	1.5%
COUNTY SEAT: MCCARTHUR	POPULATION	1,888	1,701	1,651	1,673
	POPULATION CHANGE	-	-187	-50	22
	PERCENT CHANGE	-	-9.9%	-2.9%	1.3%

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

POVERTY STATUS				
	2000 (CENSUS)		2010 (ACS)	
	NUMBER	PERCENT	NUMBER	PERCENT
POPULATION LIVING IN POVERTY	2,529	20.0%	2,588	19.5%
POPULATION NOT LIVING IN POVERTY	10,114	80.0%	10,658	80.5%
TOTAL	12,643	100.0%	13,246	100.0%

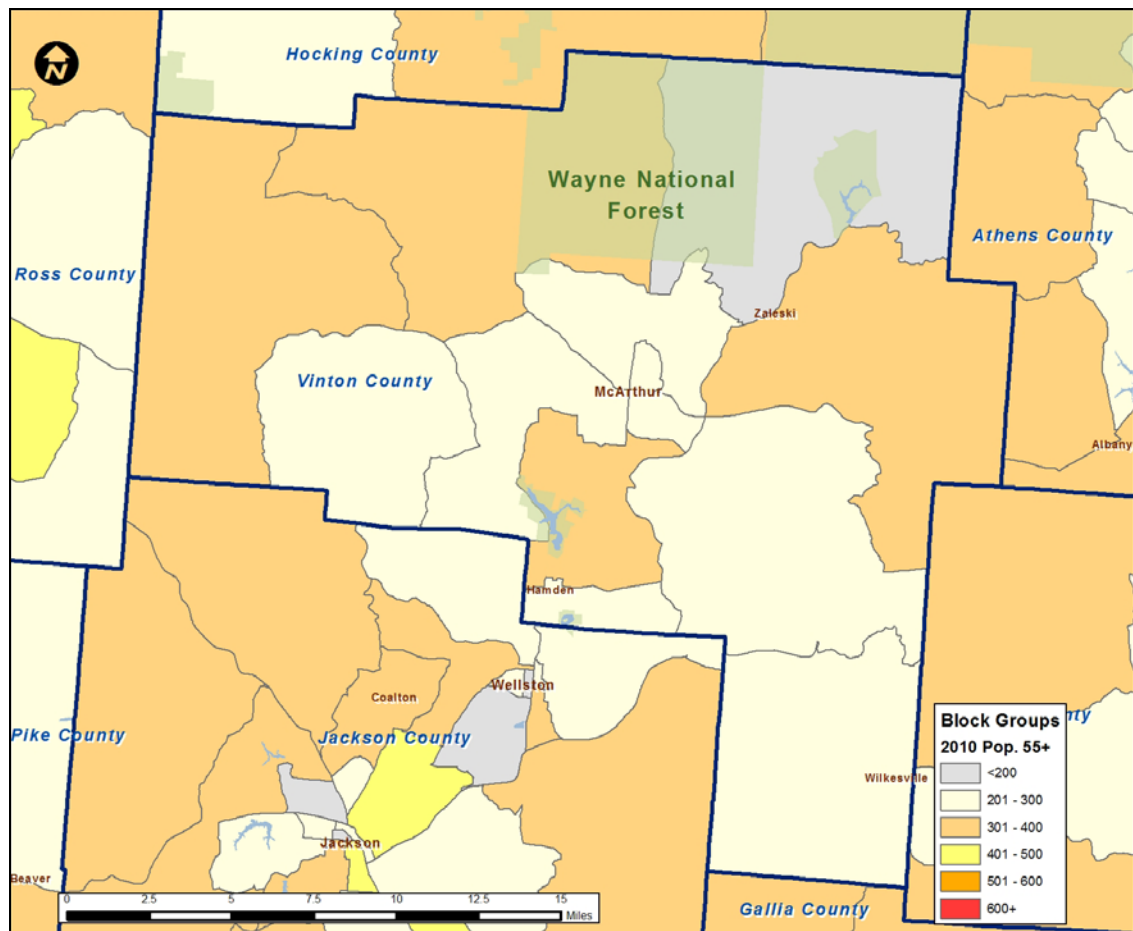
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	3,812	29.8%	3,710	27.6%	3,470	25.4%	-240	-6.5%
20 TO 24	766	6.0%	687	5.1%	834	6.1%	147	21.4%
25 TO 34	1,727	13.5%	1,487	11.1%	1,547	11.3%	60	4.0%
35 TO 44	1,986	15.5%	1,812	13.5%	1,729	12.6%	-83	-4.6%
45 TO 54	1,720	13.4%	2,086	15.5%	1,872	13.7%	-214	-10.3%
55 TO 64	1,244	9.7%	1,774	13.2%	1,961	14.3%	187	10.5%
65 TO 74	913	7.1%	1,135	8.4%	1,476	10.8%	341	30.0%
75 & OVER	638	5.0%	744	5.5%	792	5.8%	48	6.5%
TOTAL	12,806	100.0%	13,435	100.0%	13,681	100.0%	246	1.8%

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

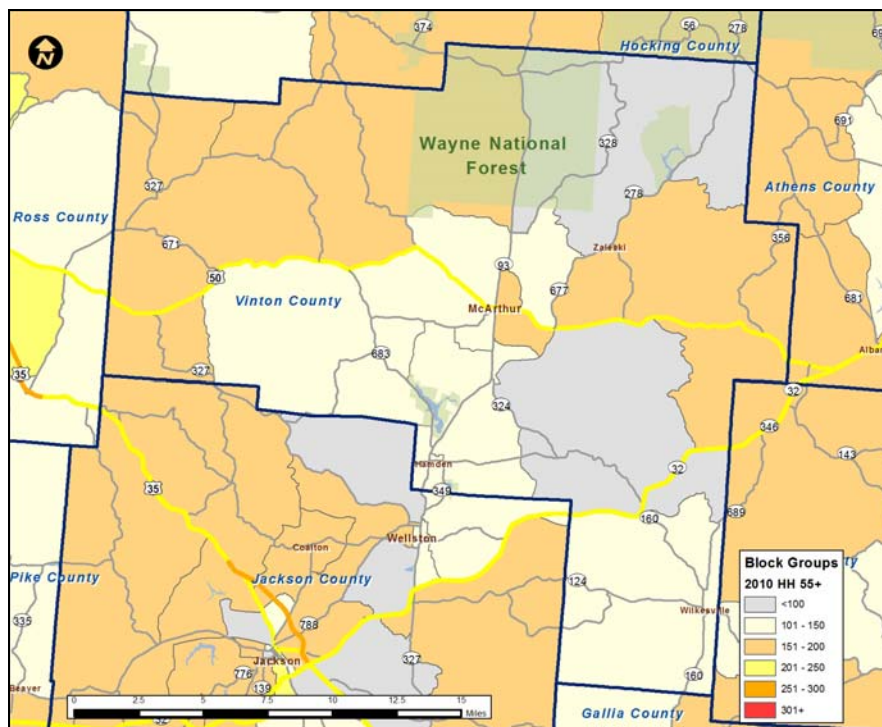
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	4,892	5,260	5,284	5,387
	HOUSEHOLD CHANGE	-	368	24	103
	PERCENT CHANGE	-	7.5%	0.5%	1.9%
COUNTY SEAT: MCARTHUR	HOUSEHOLD	777	700	680	689
	HOUSEHOLD CHANGE	-	-77	-20	9
	PERCENT CHANGE	-	-9.9%	-2.9%	1.4%

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	217	4.4%	175	3.3%	249	4.6%	74	42.3%
25 TO 34	819	16.7%	635	12.1%	745	13.8%	110	17.3%
35 TO 44	1,090	22.3%	967	18.4%	922	17.1%	-45	-4.7%
45 TO 54	984	20.1%	1,151	21.9%	909	16.9%	-242	-21.0%
55 TO 64	770	15.7%	1,056	20.1%	1,144	21.2%	88	8.3%
65 TO 74	578	11.8%	750	14.3%	829	15.4%	79	10.5%
75 TO 84	351	7.2%	378	7.2%	411	7.6%	33	8.7%
85 & OVER	83	1.7%	148	2.8%	179	3.3%	31	20.9%
TOTAL	4,892	100.0%	5,260	100.0%	5,387	100.0%	127	2.4%

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.



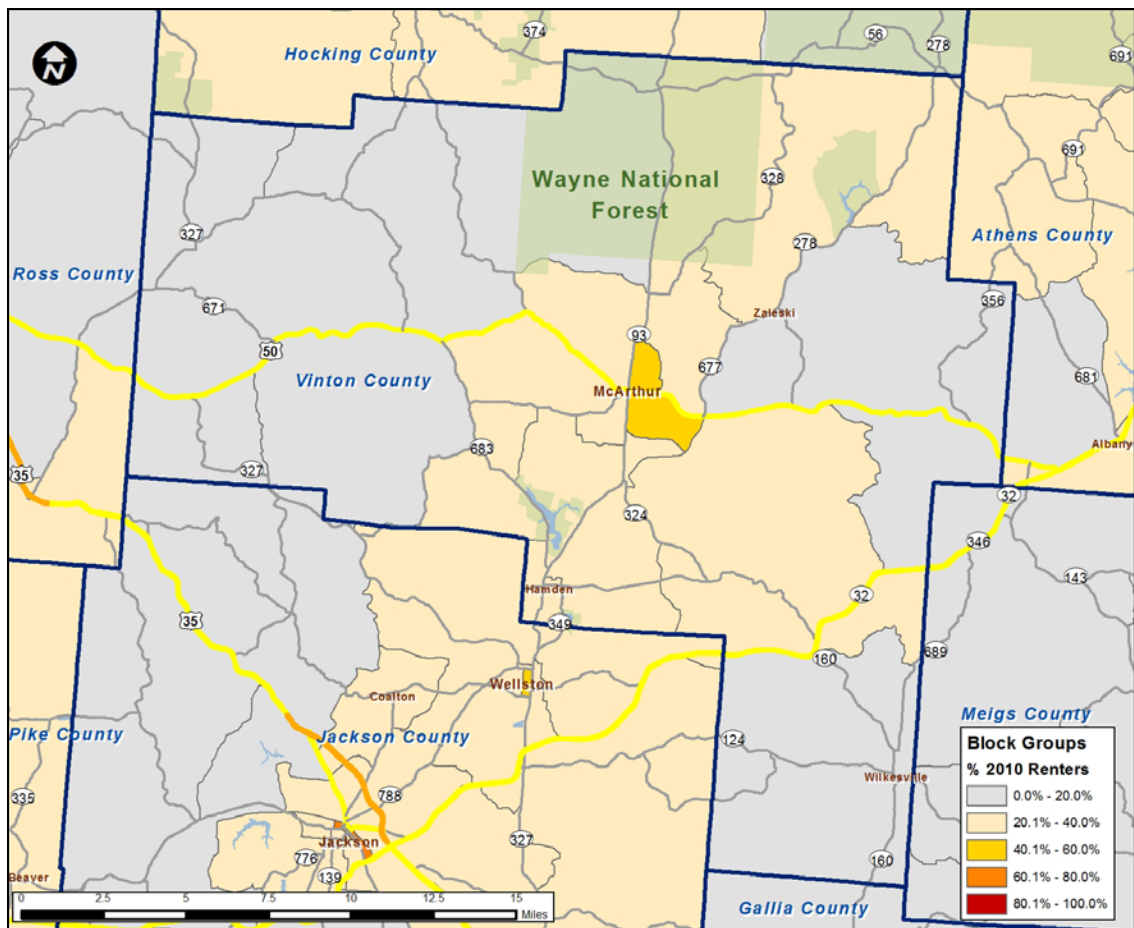
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	3,808	77.8%	3,972	75.5%	4,085	75.8%
RENTER-OCCUPIED	1,084	22.2%	1,288	24.5%	1,302	24.2%
TOTAL	4,892	100.0%	5,260	100.0%	5,387	100.0%

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	1,479	83.0%	1,930	82.8%	2,016	78.7%
RENTER-OCCUPIED	303	17.0%	402	17.2%	546	21.3%
TOTAL	1,782	100.0%	2,332	100.0%	2,562	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	457	35.5%	537	41.3%	80	17.5%
2 PERSONS	318	24.7%	267	20.5%	-51	-16.0%
3 PERSONS	220	17.1%	183	14.0%	-37	-16.8%
4 PERSONS	148	11.5%	173	13.3%	25	16.9%
5 PERSONS+	145	11.3%	141	10.8%	-4	-2.8%
TOTAL	1,288	100.0%	1,302	100.0%	14	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	916	23.1%	877	21.5%	-39	-4.3%
2 PERSONS	1,500	37.8%	1,486	36.4%	-14	-0.9%
3 PERSONS	637	16.0%	845	20.7%	208	32.7%
4 PERSONS	500	12.6%	553	13.5%	53	10.6%
5 PERSONS+	419	10.5%	324	7.9%	-95	-22.7%
TOTAL	3,972	100.0%	4,085	100.0%	113	2.8%

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	241	59.9%	325	59.5%	84	35.0%
2 PERSONS	93	23.2%	122	22.3%	29	30.7%
3 PERSONS	33	8.2%	46	8.4%	13	39.8%
4 PERSONS	32	7.9%	46	8.4%	14	44.9%
5 PERSONS+	3	0.8%	8	1.4%	5	147.5%
TOTAL	402	100.0%	546	100.0%	144	35.8%

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	643	33.3%	668	33.1%	25	3.8%
2 PERSONS	924	47.9%	958	47.5%	34	3.6%
3 PERSONS	257	13.3%	277	13.7%	20	7.8%
4 PERSONS	57	3.0%	65	3.2%	8	13.3%
5 PERSONS+	48	2.5%	49	2.4%	1	1.6%
TOTAL	1,930	100.0%	2,016	100.0%	86	4.5%

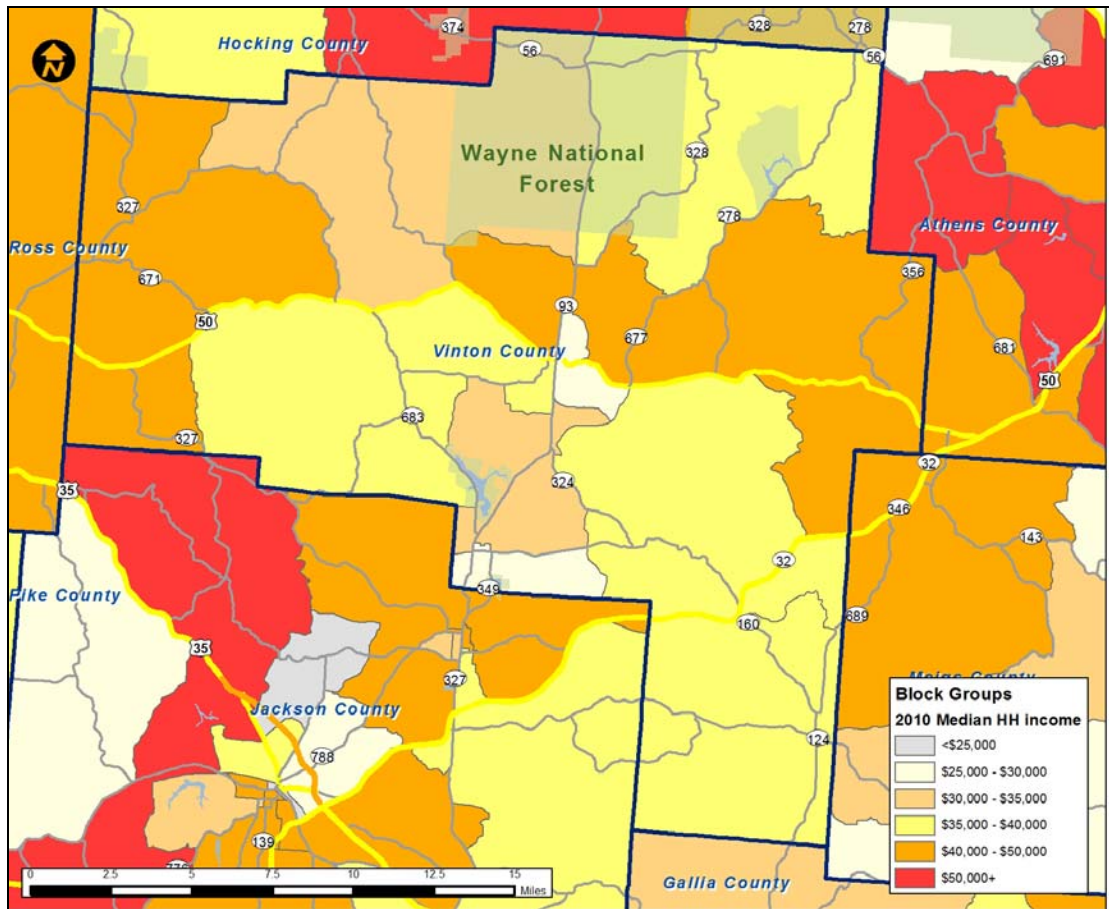
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	811	16.6%	785	14.9%	775	14.4%
\$10,000 TO \$19,999	783	16.0%	796	15.1%	798	14.8%
\$20,000 TO \$29,999	898	18.4%	841	15.9%	838	15.6%
\$30,000 TO \$39,999	751	15.3%	791	15.0%	801	14.9%
\$40,000 TO \$49,999	477	9.7%	539	10.2%	566	10.5%
\$50,000 TO \$59,999	497	10.2%	455	8.6%	464	8.6%
\$60,000 TO \$74,999	305	6.2%	496	9.4%	513	9.5%
\$75,000 TO \$99,999	226	4.6%	317	6.0%	338	6.3%
\$100,000 TO \$124,999	52	1.1%	128	2.4%	151	2.8%
\$125,000 TO \$149,999	50	1.0%	52	1.0%	55	1.0%
\$150,000 TO \$199,999	28	0.6%	53	1.0%	56	1.0%
\$200,000 & OVER	15	0.3%	30	0.6%	31	0.6%
TOTAL	4,892	100.0%	5,284	100.0%	5,387	100.0%
MEDIAN INCOME	\$29,489		\$32,775		\$33,525	

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	374	21.0%	422	18.4%	453	17.7%
\$10,000 TO \$19,999	352	19.7%	424	18.5%	459	17.9%
\$20,000 TO \$29,999	415	23.3%	440	19.1%	477	18.6%
\$30,000 TO \$39,999	242	13.6%	363	15.8%	406	15.9%
\$40,000 TO \$49,999	99	5.6%	178	7.8%	214	8.3%
\$50,000 TO \$59,999	133	7.4%	126	5.5%	145	5.7%
\$60,000 TO \$74,999	52	2.9%	154	6.7%	176	6.9%
\$75,000 TO \$99,999	63	3.5%	86	3.7%	101	3.9%
\$100,000 TO \$124,999	18	1.0%	44	1.9%	64	2.5%
\$125,000 TO \$149,999	22	1.2%	23	1.0%	25	1.0%
\$150,000 TO \$199,999	7	0.4%	27	1.2%	27	1.0%
\$200,000 & OVER	5	0.3%	9	0.4%	14	0.6%
TOTAL	1,782	100.0%	2,296	100.0%	2,562	100.0%
MEDIAN INCOME	\$23,986		\$26,868		\$27,719	

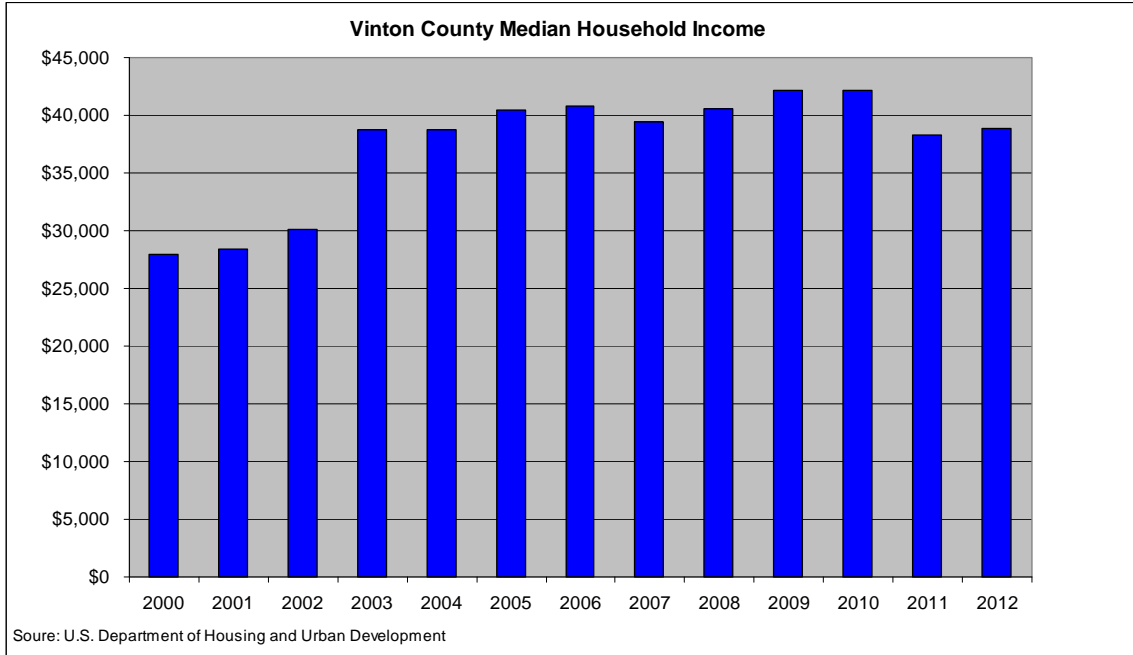
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$27,900	-
2001	\$28,400	1.8%
2002	\$30,100	6.0%
2003	\$38,700	28.6%
2004	\$38,700	0.0%
2005	\$40,450	4.5%
2006	\$40,800	0.9%
2007	\$39,400	-3.4%
2008	\$40,600	3.0%
2009	\$42,200	3.9%
2010	\$42,200	0.0%
2011	\$38,300	-9.2%
2012	\$38,900	1.6%

*For a four-person household

Source: HUD



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

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	214	75	45	22	36	392
\$10,000 TO \$19,999	72	63	44	24	29	231
\$20,000 TO \$29,999	62	49	40	23	23	196
\$30,000 TO \$39,999	29	26	29	20	35	139
\$40,000 TO \$49,999	4	15	4	19	4	46
\$50,000 TO \$59,999	4	8	4	3	4	23
\$60,000 TO \$74,999	4	9	1	11	2	27
\$75,000 TO \$99,999	5	7	2	7	1	22
\$100,000 TO \$124,999	0	1	0	0	1	2
\$125,000 TO \$149,999	0	1	0	1	1	3
\$150,000 TO \$199,999	0	1	1	1	0	3
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	394	254	170	131	136	1,084

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	260	67	45	22	35	430
\$10,000 TO \$19,999	103	66	49	26	29	273
\$20,000 TO \$29,999	82	49	44	29	26	230
\$30,000 TO \$39,999	36	29	30	25	33	153
\$40,000 TO \$49,999	5	18	5	24	4	56
\$50,000 TO \$59,999	6	10	6	5	5	33
\$60,000 TO \$74,999	15	17	6	16	8	63
\$75,000 TO \$99,999	8	9	1	12	2	33
\$100,000 TO \$124,999	5	4	0	4	1	13
\$125,000 TO \$149,999	1	0	1	1	0	3
\$150,000 TO \$199,999	1	2	0	2	0	5
\$200,000 & OVER	1	1	1	2	0	5
TOTAL	525	273	189	168	144	1,299

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	263	61	43	20	32	418
\$10,000 TO \$19,999	105	65	48	26	27	271
\$20,000 TO \$29,999	82	51	42	32	25	231
\$30,000 TO \$39,999	35	29	28	26	32	150
\$40,000 TO \$49,999	5	17	5	25	5	58
\$50,000 TO \$59,999	7	10	5	4	5	31
\$60,000 TO \$74,999	19	17	6	17	9	69
\$75,000 TO \$99,999	9	9	2	12	3	36
\$100,000 TO \$124,999	8	5	2	5	2	23
\$125,000 TO \$149,999	2	0	1	1	0	4
\$150,000 TO \$199,999	1	2	0	2	1	6
\$200,000 & OVER	1	1	1	2	0	5
TOTAL	537	267	183	173	141	1,302

Source: Ribbon Demographics; ESRI; Urban Decision Group

The following tables illustrate renter household income by household size for age 55 and older for 2000, 2012 and 2017 for the Vinton County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	100	19	11	0	0	130
\$10,000 TO \$19,999	33	19	7	3	0	62
\$20,000 TO \$29,999	31	23	4	8	0	66
\$30,000 TO \$39,999	4	7	0	5	0	16
\$40,000 TO \$49,999	0	4	0	0	0	4
\$50,000 TO \$59,999	0	4	0	0	0	4
\$60,000 TO \$74,999	4	2	1	3	0	10
\$75,000 TO \$99,999	5	2	2	1	0	10
\$100,000 TO \$124,999	0	0	0	0	0	0
\$125,000 TO \$149,999	0	0	0	0	1	1
\$150,000 TO \$199,999	0	0	1	0	0	1
\$200,000 & OVER	0	0	0	0	0	0
TOTAL	177	81	25	19	1	303

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	140	23	15	0	0	177
\$10,000 TO \$19,999	56	27	10	4	0	96
\$20,000 TO \$29,999	46	27	4	12	0	89
\$30,000 TO \$39,999	8	11	0	11	0	29
\$40,000 TO \$49,999	0	4	0	0	0	4
\$50,000 TO \$59,999	0	6	0	0	0	6
\$60,000 TO \$74,999	15	5	6	5	4	36
\$75,000 TO \$99,999	8	3	1	2	0	15
\$100,000 TO \$124,999	5	0	0	0	0	6
\$125,000 TO \$149,999	1	0	1	1	0	3
\$150,000 TO \$199,999	1	1	0	1	0	3
\$200,000 & OVER	1	0	1	1	0	3
TOTAL	280	107	39	38	5	469

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	159	24	17	0	0	200
\$10,000 TO \$19,999	65	30	11	4	0	109
\$20,000 TO \$29,999	51	32	5	15	0	103
\$30,000 TO \$39,999	10	12	0	13	0	34
\$40,000 TO \$49,999	0	5	0	0	0	5
\$50,000 TO \$59,999	0	6	0	0	0	6
\$60,000 TO \$74,999	19	6	6	6	4	43
\$75,000 TO \$99,999	9	2	2	2	1	17
\$100,000 TO \$124,999	8	2	2	2	1	17
\$125,000 TO \$149,999	2	0	1	1	0	4
\$150,000 TO \$199,999	1	1	0	1	1	4
\$200,000 & OVER	1	1	1	1	0	4
TOTAL	325	122	46	46	8	546

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 Vinton County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	175	37	21	0	10	243
\$10,000 TO \$19,999	166	107	8	2	7	290
\$20,000 TO \$29,999	110	189	38	12	0	349
\$30,000 TO \$39,999	22	138	59	7	0	226
\$40,000 TO \$49,999	8	72	9	3	3	96
\$50,000 TO \$59,999	18	72	30	0	8	129
\$60,000 TO \$74,999	2	29	8	2	1	42
\$75,000 TO \$99,999	2	31	13	6	1	53
\$100,000 TO \$124,999	0	11	3	2	2	18
\$125,000 TO \$149,999	0	19	1	1	0	21
\$150,000 TO \$199,999	0	4	1	0	1	6
\$200,000 & OVER	0	3	2	0	0	5
TOTAL	503	713	194	35	33	1,479

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	184	31	20	0	9	244
\$10,000 TO \$19,999	202	101	8	4	13	329
\$20,000 TO \$29,999	131	168	40	12	0	351
\$30,000 TO \$39,999	35	210	77	11	0	334
\$40,000 TO \$49,999	24	131	11	4	3	174
\$50,000 TO \$59,999	22	69	23	0	6	120
\$60,000 TO \$74,999	5	64	30	12	6	117
\$75,000 TO \$99,999	3	42	18	6	2	71
\$100,000 TO \$124,999	0	22	10	4	1	38
\$125,000 TO \$149,999	0	11	3	2	3	20
\$150,000 TO \$199,999	1	18	2	1	1	24
\$200,000 & OVER	0	5	1	0	0	6
TOTAL	608	873	246	56	45	1,827

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	195	31	19	0	8	254
\$10,000 TO \$19,999	219	105	8	4	14	350
\$20,000 TO \$29,999	144	174	44	13	0	374
\$30,000 TO \$39,999	40	231	86	14	0	372
\$40,000 TO \$49,999	30	157	14	3	4	208
\$50,000 TO \$59,999	26	80	26	0	7	139
\$60,000 TO \$74,999	6	71	34	15	7	133
\$75,000 TO \$99,999	2	49	22	8	3	84
\$100,000 TO \$124,999	2	24	13	5	2	47
\$125,000 TO \$149,999	1	11	4	2	2	21
\$150,000 TO \$199,999	0	17	3	1	1	22
\$200,000 & OVER	1	8	1	0	0	10
TOTAL	668	958	277	65	49	2,016

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Vinton County Site PMA is based primarily in five sectors. Manufacturing (which comprises 24.5%), Public Administration, Educational Services, Health Care & Social Assistance and Retail Trade comprise approximately 74% of the Site PMA labor force. Employment in the Vinton County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	4	1.2%	19	0.7%	4.8
MINING	0	0.0%	0	0.0%	0.0
UTILITIES	2	0.6%	4	0.1%	2.0
CONSTRUCTION	28	8.1%	76	2.8%	2.7
MANUFACTURING	20	5.8%	666	24.5%	33.3
WHOLESALE TRADE	13	3.8%	82	3.0%	6.3
RETAIL TRADE	47	13.6%	295	10.9%	6.3
TRANSPORTATION & WAREHOUSING	16	4.6%	81	3.0%	5.1
INFORMATION	4	1.2%	13	0.5%	3.3
FINANCE & INSURANCE	9	2.6%	84	3.1%	9.3
REAL ESTATE & RENTAL & LEASING	9	2.6%	18	0.7%	2.0
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	10	2.9%	33	1.2%	3.3
MANAGEMENT OF COMPANIES & ENTERPRISES	1	0.3%	20	0.7%	20.0
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	8	2.3%	6	0.2%	0.8
EDUCATIONAL SERVICES	9	2.6%	330	12.2%	36.7
HEALTH CARE & SOCIAL ASSISTANCE	21	6.1%	309	11.4%	14.7
ARTS, ENTERTAINMENT & RECREATION	1	0.3%	46	1.7%	46.0
ACCOMMODATION & FOOD SERVICES	28	8.1%	93	3.4%	3.3
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	56	16.2%	131	4.8%	2.3
PUBLIC ADMINISTRATION	56	16.2%	409	15.1%	7.3
NONCLASSIFIABLE	3	0.9%	0	0.0%	0.0
TOTAL	345	100.0%	2,715	100.0%	7.9

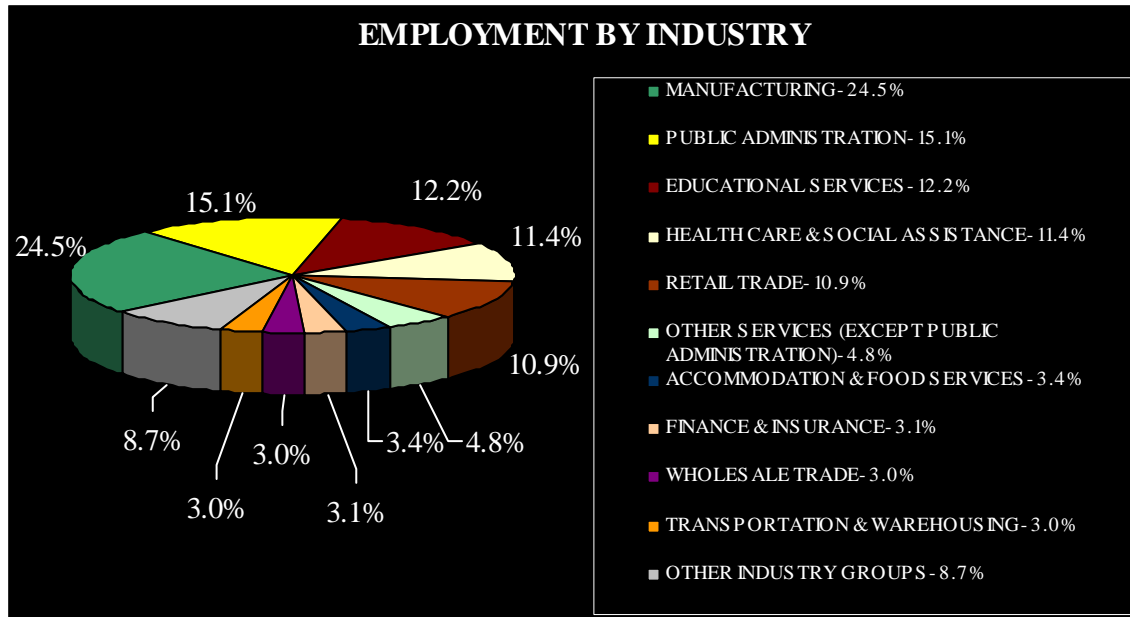
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

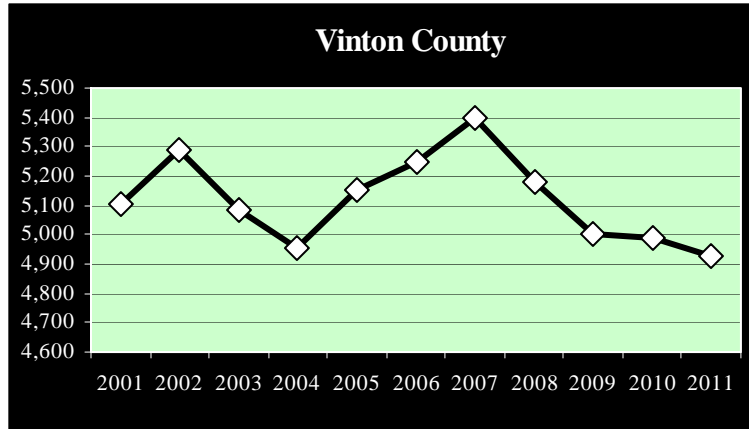
Excluding 2011, the employment base has declined by 5.0% over the past five years in Vinton County, less than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

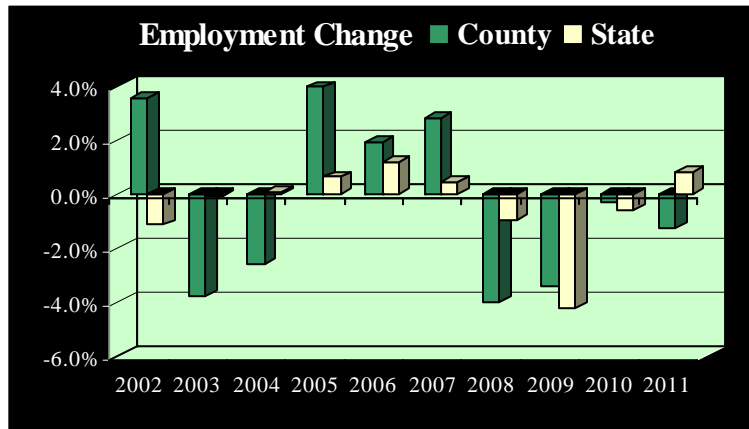
YEAR	TOTAL EMPLOYMENT					
	VINTON COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	5,106	-	5,566,735	-	138,241,767	-
2002	5,286	3.5%	5,503,109	-1.1%	137,936,674	-0.2%
2003	5,086	-3.8%	5,498,936	-0.1%	138,386,944	0.3%
2004	4,954	-2.6%	5,502,533	0.1%	139,988,842	1.2%
2005	5,150	4.0%	5,537,419	0.6%	142,328,023	1.7%
2006	5,248	1.9%	5,602,764	1.2%	144,990,053	1.9%
2007	5,396	2.8%	5,626,086	0.4%	146,397,565	1.0%
2008	5,179	-4.0%	5,570,514	-1.0%	146,068,942	-0.2%
2009	5,003	-3.4%	5,334,774	-4.2%	140,721,692	-3.7%
2010	4,988	-0.3%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	4,926	-1.2%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



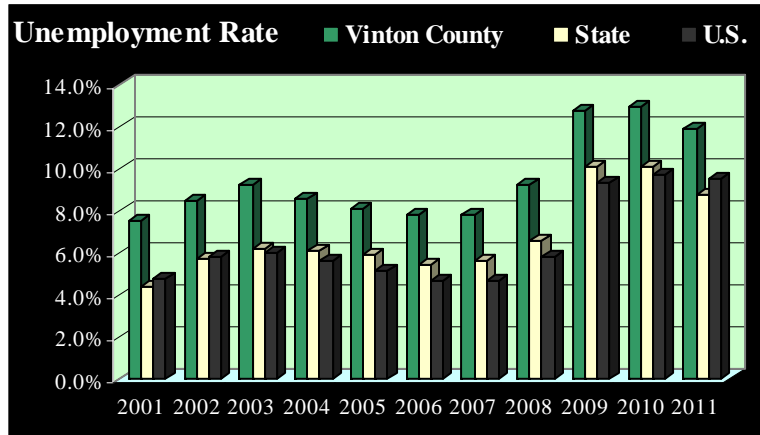
The following table illustrates the percent change in employment for Vinton County and Ohio.



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

YEAR	UNEMPLOYMENT RATE		
	VINTON COUNTY	OHIO	UNITED STATES
2001	7.5%	4.4%	4.8%
2002	8.5%	5.7%	5.8%
2003	9.2%	6.2%	6.0%
2004	8.6%	6.1%	5.6%
2005	8.1%	5.9%	5.2%
2006	7.8%	5.4%	4.7%
2007	7.8%	5.6%	4.7%
2008	9.2%	6.6%	5.8%
2009	12.8%	10.1%	9.3%
2010	13.0%	10.1%	9.7%
2011*	11.9%	8.8%	9.6%

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



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

IN-PLACE EMPLOYMENT VINTON COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	2,371	-	-
2002	2,562	191	8.1%
2003	2,368	-194	-7.6%
2004	2,222	-146	-6.2%
2005	2,264	42	1.9%
2006	2,325	61	2.7%
2007	2,457	132	5.7%
2008	2,316	-141	-5.7%
2009	2,168	-148	-6.4%
2010	2,178	10	0.5%
2011*	2,286	108	4.9%

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 Vinton County to be 43.7% of the total Vinton County employment.

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

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
VINTON COUNTY	GOVERNMENT	246
AUSTIN POWDER CO.	MANUFACTURING	229
VINTON COUNTY NATIONAL BANK	BANKING	225
VINTON COUNTY SCHOOLS	EDUCATION	200
SAND HILLS COAL CO	MINING	122
HUSTON NURSING HOME	NURSING CARE	50
MCARTHUR LUMBER	SAWMILL	50
TWIN MAPLES	NURSING CARE	50
VILLAGE OF MCARTHUR	GOVERNMENT	50
CROWNOVER LUMBER CO	SAWMILL	26
TOTAL		1,248

Source: Vinton County Community Development, 2011

According to Terry Fetherolf, Interim Director of Vinton County Community Development, the employment base within the county is historically small. Vinton County is the least populated county in the state of Ohio, and the majority of residents work in surrounding counties, particularly Ross, Pike and Pickaway, and residents commute an average of 40 minutes to work.

Vinton County remains 70% covered in forest providing a variety of natural amenities and outdoor recreation. The county is home to Lake Alma and Lake Hope state parks, and contains portions of Tar Hollow and Zaleski State Forest. It is not surprising that the logging industry is the largest and most important industry in the county. Several small logging industry companies are based in Vinton County and have been affected by the downturn in the economy. Crownover Lumber, Mcarthur Lumber, Industrial Timber and Land, Twin Oaks Forrest Products and Superior Hardwood have all had to lay off employees due to lack of contracts from builders. Most recently in February 2012, 40 employees are out of work when Glandon Lumber decided to close its doors, as American Electric Power raised the electricity rates and effectively tripled the monthly cost. Several other lumber mills were interviewed and although no layoff or closure announcements have been made, this rate hike may be enough to finish more companies hanging on to thin margins.

Buckeye Automatic, manufacturer of screw machine products, has also been struggling in this uncertain economic climate. Four years ago when the company began there were 44 employees, and now there are 11.

The Appalachian Regional Commission has classified Vinton County's economy as "distressed." In 2011, the Vinton County Auditor spoke to the House of Representatives regarding local fund cuts proposed in the Governor's 2012-2013 budget proposal would force the firing of every single government employee in the county. Due in large part to her testimony, the House added an amendment to limit the impact of cuts to Vinton and other rural counties.

The Vinton County Department of Development received a \$50,000 grant from the state in 2011 so that they may continue their Microenterprise Business Development Program. This program provides training and technical assistance to 50 micro entrepreneurs and provides loans to prospective local businesses.

Ms. Featherolf notes that not a single office, retail or manufacturing building has been built in the county in the past four years. She points out that impediments to the growth of Vinton County include that only three villages within the county (McArthur, Zaleski and Hamden) have sewage systems, and there are only seven total miles of four-lane highway throughout the county, so little transit options are available.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	3,808	77.8%	3,972	75.5%
RENTER-OCCUPIED	1,084	22.2%	1,288	24.5%
TOTAL-OCCUPIED UNITS*	4,892	86.5%	5,260	100.0%
FOR RENT	42	5.5%	80	7.8%
RENTED, NOT OCCUPIED	N/A	N/A	1	0.1%
FOR SALE ONLY	94	12.4%	84	8.1%
SOLD, NOT OCCUPIED	N/A	N/A	27	2.6%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	170	38.5%	486	47.1%
ALL OTHER VACANTS	162	21.3%	353	34.2%
TOTAL VACANT UNITS	761	13.5%	1,031	16.4%
TOTAL	5,653	100.0%	6,291	100.0%
SUBSTANDARD UNITS**	156	3.2%	104	2.0%

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	3,808	77.8%	3,720	88	2.3%
	RENTER-OCCUPIED	1,084	22.2%	1,016	68	6.3%
	TOTAL	4,892	100.0%	4,736	156	3.2%
2010 (ACS)	OWNER-OCCUPIED	4,082	76.3%	4,004	78	1.9%
	RENTER-OCCUPIED	1,267	23.7%	1,241	26	2.1%
	TOTAL	5,349	100.0%	5,245	104	1.9%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	188	4.6%	34	2.7%
2000 TO 2004	580	14.2%	116	9.2%
1990 TO 1999	677	16.6%	167	13.2%
1980 TO 1989	745	18.3%	163	12.9%
1970 TO 1979	552	13.5%	302	23.8%
1960 TO 1969	283	6.9%	57	4.5%
1950 TO 1959	203	5.0%	109	8.6%
1940 TO 1949	183	4.5%	69	5.4%
1939 OR EARLIER	671	16.4%	250	19.7%
TOTAL	4,082	100.0%	1,267	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	3,017	61.7%	3,885	72.6%
2 TO 4	50	1.0%	89	1.7%
5 TO 19	85	1.7%	87	1.6%
20 TO 49	68	1.4%	67	1.3%
50 OR MORE	15	0.3%	6	0.1%
MOBILE HOME, BOAT, RV, VAN, ETC.	1,657	33.9%	1,215	22.7%
TOTAL	4,892	100.0%	5,349	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	3,805	77.8%	4,082	76.3%
0.50 OR LESS OCCUPANTS PER ROOM	2,622	68.9%	2,883	70.6%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,103	29.0%	1,100	26.9%
1.01 TO 1.50 OCCUPANTS PER ROOM	69	1.8%	99	2.4%
1.51 TO 2.00 OCCUPANTS PER ROOM	11	0.3%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
RENTER-OCCUPIED	1,087	22.2%	1,267	23.7%
0.50 OR LESS OCCUPANTS PER ROOM	679	62.5%	793	62.6%
0.51 TO 1.00 OCCUPANTS PER ROOM	354	32.6%	442	34.9%
1.01 TO 1.50 OCCUPANTS PER ROOM	47	4.3%	32	2.5%
1.51 TO 2.00 OCCUPANTS PER ROOM	7	0.6%	0	0.0%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
TOTAL	4,892	100.0%	5,349	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
VINTON COUNTY	27.3%	44.3%
32 APPALACHIAN OHIO COUNTIES	26.3%	38.5%
OHIO	27.4%	40.0%

Source: Census 2000; American Community Survey (ACS)

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

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

		VINTON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			323
LESS THAN 20.0 PERCENT		0	
20.0 TO 24.9 PERCENT		13	
25.0 TO 29.9 PERCENT		8	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		223	
NOT COMPUTED		79	
\$10,000 TO \$19,999:			399
LESS THAN 20.0 PERCENT		0	
20.0 TO 24.9 PERCENT		0	
25.0 TO 29.9 PERCENT		76	
30.0 TO 34.9 PERCENT		38	
35.0 PERCENT OR MORE		214	
NOT COMPUTED		71	
\$20,000 TO \$34,999:			251
LESS THAN 20.0 PERCENT		53	
20.0 TO 24.9 PERCENT		7	
25.0 TO 29.9 PERCENT		14	
30.0 TO 34.9 PERCENT		20	
35.0 PERCENT OR MORE		98	
NOT COMPUTED		59	
\$35,000 TO \$49,999:			135
LESS THAN 20.0 PERCENT		57	
20.0 TO 24.9 PERCENT		13	
25.0 TO 29.9 PERCENT		26	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		26	
NOT COMPUTED		13	
\$50,000 TO \$74,999:			83
LESS THAN 20.0 PERCENT		52	
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		31	
\$75,000 TO \$99,999:			60
LESS THAN 20.0 PERCENT		60	
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:			16
LESS THAN 20.0 PERCENT		5	
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		11	
	TOTAL		1,267

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Vinton 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	18	24	2	91.7%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	1	40	0	100.0%
GOVERNMENT-SUBSIDIZED	4	122	0	100.0%
TOTAL	23	186	2	98.9%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	3	12.5%	1	33.3%	\$452
TWO-BEDROOM	1.0	10	41.7%	0	0.0%	\$535
THREE-BEDROOM	1.0	8	33.3%	0	0.0%	\$633
THREE-BEDROOM	1.5	1	4.2%	0	0.0%	\$658
THREE-BEDROOM	2.0	1	4.2%	1	100.0%	\$567
FOUR-BEDROOM	1.0	1	4.2%	0	0.0%	\$826
TOTAL MARKET RATE		24	100.0%	2	8.3%	-
TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	36	90.0%	0	0.0%	N/A
TWO-BEDROOM	1.0	4	10.0%	0	0.0%	N/A
TOTAL TAX CREDIT		40	100.0%	0	0.0%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	45	36.9%	0	0.0%	N/A
TWO-BEDROOM	1.0	56	45.9%	0	0.0%	N/A
TWO-BEDROOM	1.5	4	3.3%	0	0.0%	N/A
THREE-BEDROOM	1.0	8	6.6%	0	0.0%	N/A
THREE-BEDROOM	1.5	1	0.8%	0	0.0%	N/A
THREE-BEDROOM	2.0	4	3.3%	0	0.0%	N/A
FOUR-BEDROOM	2.0	4	3.3%	0	0.0%	N/A
TOTAL TAX CREDIT		122	100.0%	0	0.0%	-
GRAND TOTAL		186	100.0%	2	1.1%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	2	0.0%
1960 TO 1969	2	0.0%
1970 TO 1979	92	0.0%
1980 TO 1989	10	20.0%
1990 TO 1999	80	0.0%
2000 TO 2004	0	0.0%
2005 TO 2009	0	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	186	1.1%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	3	6	0.0%
B	1	2	50.0%
C+	6	7	0.0%
C	4	4	25.0%
C-	3	4	0.0%
D+	1	1	0.0%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	1	40	0.0%
B-	1	40	0.0%
C+	3	82	0.0%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	29	122	2	98.4%
SENIOR (AGE 55+)	3	64	0	100.0%
TOTAL	32	186	2	98.9%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	162	0	100.0%
40% - 60% AMHI (TAX CREDIT)	0	0	-
0-60% AMHI (ALL AFFORDABLE)	162	0	100.0%

*Includes both family and senior projects

DISTRIBUTION OF SENIOR AFFORDABLE HOUSING BY AGE AND INCOME LEVEL			
TARGET MARKET – SENIOR AFFORDABLE HOUSING	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED: 62+)	64	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	0	0	-
0 - 60% AMHI (ALL AFFORDABLE: 55+)	64	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 Vinton County at this time.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Vinton County is \$79,820. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$79,820 home is \$556, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$79,820
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$75,829
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$407
ESTIMATED TAXES AND INSURANCE*	\$102
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$47
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$556

*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	2
MEDIAN SALES PRICE	\$84,950
MEDIAN SQUARE FOOTAGE	1,543
MEDIAN YEAR BUILT	2002
MEDIAN NUMBER OF BEDROOMS	3.5
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	\$14,420	\$18,020	\$21,620	\$28,830
TWO-PERSON	\$17,160	\$21,450	\$25,740	\$34,320	\$16,450	\$20,560	\$24,670	\$32,890
THREE-PERSON	\$19,320	\$24,150	\$28,980	\$38,640	\$18,520	\$23,140	\$27,770	\$37,030
FOUR-PERSON	\$21,440	\$26,800	\$32,160	\$42,880	\$20,550	\$25,680	\$30,820	\$41,090
FIVE-PERSON	\$23,160	\$28,950	\$34,740	\$46,320	\$22,200	\$27,740	\$33,290	\$44,390
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$38,900				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$37,300			

*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	776	\$0	\$22,190	740	-4.6%
41% - 60% AMHI	\$23,161	\$34,740	230	\$22,191	\$33,290	230	0.0%
61% - 80% AMHI	\$34,741	\$46,320	117	\$33,291	\$44,380	126	7.7%
OVER 80% AMHI	\$46,321	NO LIMIT	176	\$44,381	NO LIMIT	206	17.0%

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	1,072	\$0	\$22,190	1,017	-5.1%
41% - 60% AMHI	\$23,161	\$34,740	720	\$22,191	\$33,290	688	-4.4%
61% - 80% AMHI	\$34,741	\$46,320	640	\$33,291	\$44,380	659	3.0%
OVER 80% AMHI	\$46,321	NO LIMIT	1,552	\$44,381	NO LIMIT	1,722	11.0%

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

ALL (RENTER AND OWNER) HOUSEHOLDS BY INCOME							
INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$23,160	1,848	\$0	\$22,190	1,757	-4.9%
41% - 60% AMHI	\$23,161	\$34,740	950	\$22,191	\$33,290	918	-3.4%
61% - 80% AMHI	\$34,741	\$46,320	757	\$33,291	\$44,380	785	3.7%
OVER 80% AMHI	\$46,321	NO LIMIT	1,728	\$44,381	NO LIMIT	1,928	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	246	\$0	\$16,450	270	9.8%
41% - 60% AMHI	\$17,161	\$25,740	78	\$16,451	\$24,670	87	11.5%
61% - 80% AMHI	\$25,741	\$34,320	51	\$24,671	\$32,890	65	27.5%
OVER 80% AMHI	\$34,321	NO LIMIT	92	\$32,891	NO LIMIT	124	34.8%

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	479	\$0	\$16,450	480	0.2%
41% - 60% AMHI	\$17,161	\$25,740	294	\$16,451	\$24,670	299	1.7%
61% - 80% AMHI	\$25,741	\$34,320	293	\$24,671	\$32,890	307	4.8%
OVER 80% AMHI	\$34,321	NO LIMIT	760	\$32,891	NO LIMIT	928	22.1%

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	725	\$0	\$16,450	750	3.4%
41% - 60% AMHI	\$17,161	\$25,740	372	\$16,451	\$24,670	386	3.8%
61% - 80% AMHI	\$25,741	\$34,320	344	\$24,671	\$32,890	372	8.1%
OVER 80% AMHI	\$34,321	NO LIMIT	852	\$32,891	NO LIMIT	1,052	23.5%

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	663	\$0	\$27,740	594	-10.4%
SENIOR (AGE 62+)	\$0	\$21,450	199	\$0	\$20,560	220	10.6%
ALL	\$0	\$28,950	909	\$0	\$27,740	868	-4.5%

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)	(162 + 176 HCV) 338	0	(162 + 176 HCV*) 338
Number of Income-Eligible Renter Households	909	230	1,006
Existing Affordable Housing Penetration Rate – 2012	= 37.2%	N/A	= 33.6%
2012 (SENIOR) RENTER HOUSEHOLDS	0% - 50% AMHI (GSS – AGE 62+)	41% - 60% AMHI (TAX – AGE 55+)	0% - 60% AMHI (GSS & TAX – AGE 55+)
Total Rental Units (Subsidized, HCV and/or Tax Credit)	64	0	64
Number of Income-Eligible Renter Households	199	78	324
Penetration Rate – 2012	= 32.2%	N/A	= 19.8%

*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)	(162 + 176 HCV) 338	0	(162 + 176 HCV*) 338
Number of Income-Eligible Renter Households	868	230	970
Existing Affordable Housing Penetration Rate – 2017	= 38.9%	N/A	= 34.8%
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)	64	0	64
Number of Income-Eligible Renter Households	220	87	357
Penetration Rate – 2017	= 29.1%	N/A	= 17.9%

*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)	571	135	530	156
41%-60% AMHI (TAX CREDIT)	230	78	230	87

J. OVERVIEW AND INTERVIEWS

Vinton County is located in southeastern Ohio east of Chillicothe and west of Athens. The village of McArthur is the county seat. McArthur is the most populated town in Vinton County with a population of less than 2,000. McArthur is located 60 miles west of Parkersburg, West Virginia and 65 miles southeast of Columbus. Athens, Ohio is 30 miles to the east.

U.S. Highway 50 and State Route 32 serve as the major thoroughfares for the county. Other roadways include State Route 93, State Route 324, State Route 356 and State Route 160.

A large portion of Vinton County is considered public land; Wayne National Forest, Zaleski State Forest, Tar Hollow State Forest and Richland Furnace State Forest are all located in portions of the county, in addition to Lake Hope State Park and Lake Alma State.

Hamden is the second largest village in Vinton County with a population of less than 900. Other villages and unincorporated communities include Wilkesville, Zaleski, New Plymouth and Ray; none have a population over 400. Housing in these villages primarily consists of single-family homes and manufactured homes. Vinton County's population peaked in 1880; Ingham, Moonville and Oretton are sites of ghost towns.

Currently, Vinton County's economic base is found in their city/county government, public schools and timber sales. Due to the lack of employment opportunities in Vinton County, residents typically commute to the cities of Chillicothe, Jackson and Athens (all located outside of Vinton County) to work. However, most of Vinton County's essential community services are found within the village of McArthur.

Family Healthcare Inc. has a facility in McArthur and provides non-emergency health needs for county residents. Additional medical facilities are located at Holzer Health Clinic in Jackson, Ohio, O'Bleness Memorial Hospital in Athens, Ohio and Adena Medical Center in Chillicothe, Ohio.

The village of McArthur offers an assisted living facility, a senior center, as well as nursing care. Additional senior services are offered in neighboring Ross, Jackson, Athens and Hocking counties.

Schools are within the Vinton County Local Schools District. An elementary school is located in Hamden, and two elementary schools, a middle school and a high school are located in McArthur.

The majority of the county's housing consists of single-family and manufactured homes in the unincorporated areas of Vinton County. These single-family homes are typically more than 40 years old and range in condition from poor to excellent. Manufactured homes have a wide variety of quality, from dilapidated condition to good. The village of McArthur has some historic homes more than 100 years old and in good condition, located close to the city's Central Business District. The village of Hamden has single-family and manufactured homes in fair to satisfactory condition. Area residents typically commute to neighboring Jackson for community services and employment opportunities.

Wilkseville and Zaleski are the only two other communities with a formalized water system in Vinton County. Both of these towns have scattered vacant buildings and typically manufactured homes in dilapidated to fair condition. These two communities have declined in population in the past few decades, with few community services.

Very few multifamily developments exist within the county and are only found within the city of McArthur. All are low-income Tax Credit and government-subsidized, typically rural development, properties. The largest multifamily market-rate property in Vinton County consists of four units. According to Janet Bolender, property management specialist at Booth Real Estate in McArthur, "Vinton County residents would rather have a small mobile home than live in an apartment." She notes that vacant manufactured home lots in Vinton County typically lease-up faster than vacant apartments. The few larger properties manage to be successful and maintain small waiting lists, but she believes low-income residents would rather be closer to additional community services in the neighboring towns or cities of Jackson and Athens than living in McArthur.