

32. Washington County

A. GENERAL DESCRIPTION

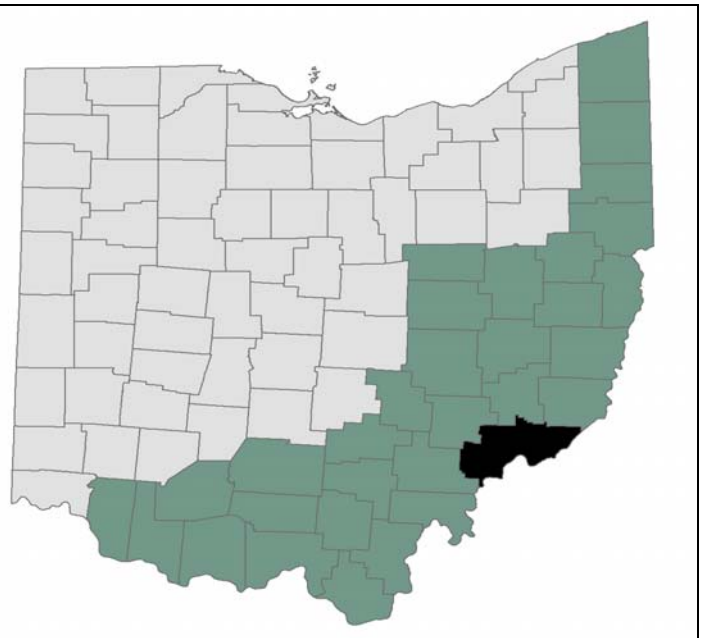
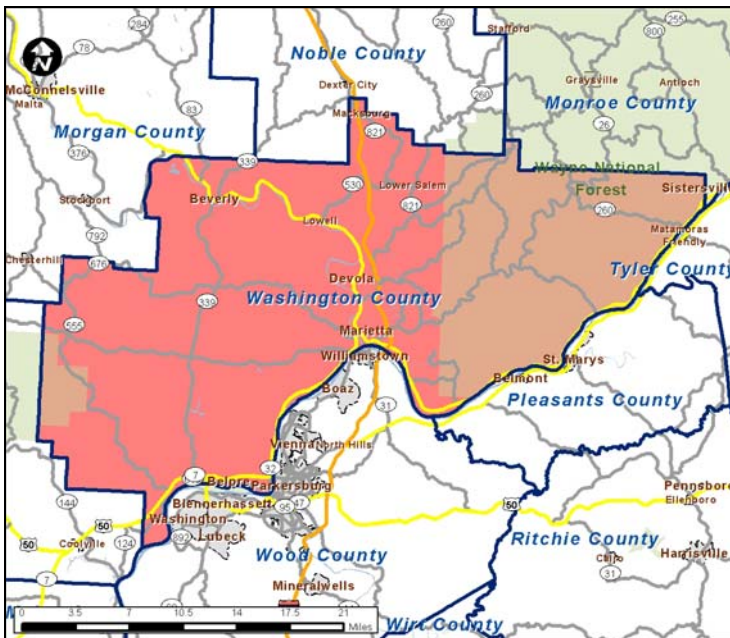
County Seat: Marietta
County Size: 635.2 square miles

2000 (Census) Population: 63,250
2010 (Census) Population: 31,778
Population Change: -1,472 (-2.3%)

2000 (Census) Households: 25,137
2010 (Census) Households: 25,587
Household Change: +450 (1.8%)

2000 (Census) Median Household Income: \$34,137
2010 (American Community Survey) Median Household Income: \$41,654
Income Change: +\$7,479 (21.9%)

2000 (Census) Median Home Value: \$76,200
2010 (American Community Survey) Median Home Value: \$110,800
Home Value Change: +\$34,600 (45.4%)



B. DEMOGRAPHIC CHARACTERISTICS AND TRENDS

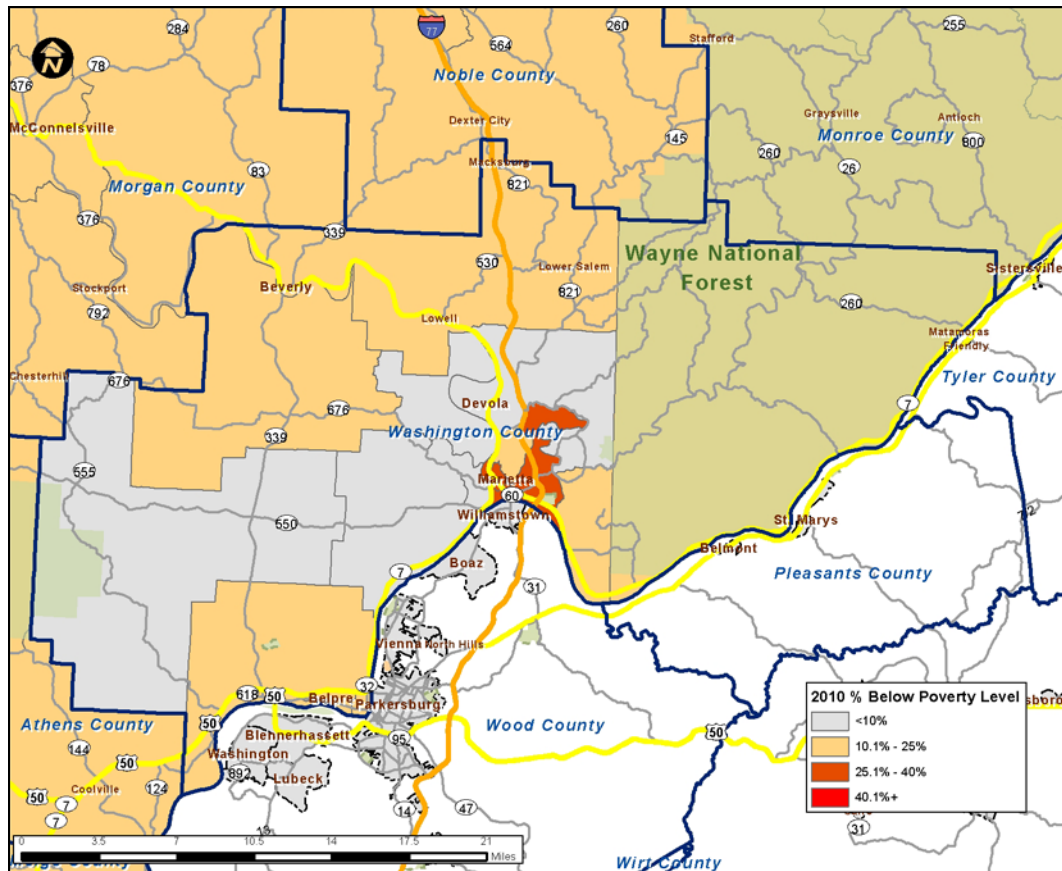
1. POPULATION TRENDS

		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	POPULATION	63,250	61,778	61,831	61,638
	POPULATION CHANGE	-	-1,472	53	-193
	PERCENT CHANGE	-	-2.3%	0.1%	-0.3%
COUNTY SEAT: MARIETTA	POPULATION	14,515	14,043	13,981	13,868
	POPULATION CHANGE	-	-472	-62	-113
	PERCENT CHANGE	-	-3.3%	-0.4%	-0.8%

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	7,002	11.4%	9,191	15.2%
POPULATION NOT LIVING IN POVERTY	54,381	88.6%	51,354	84.8%
TOTAL	61,383	100.0%	60,545	100.0%

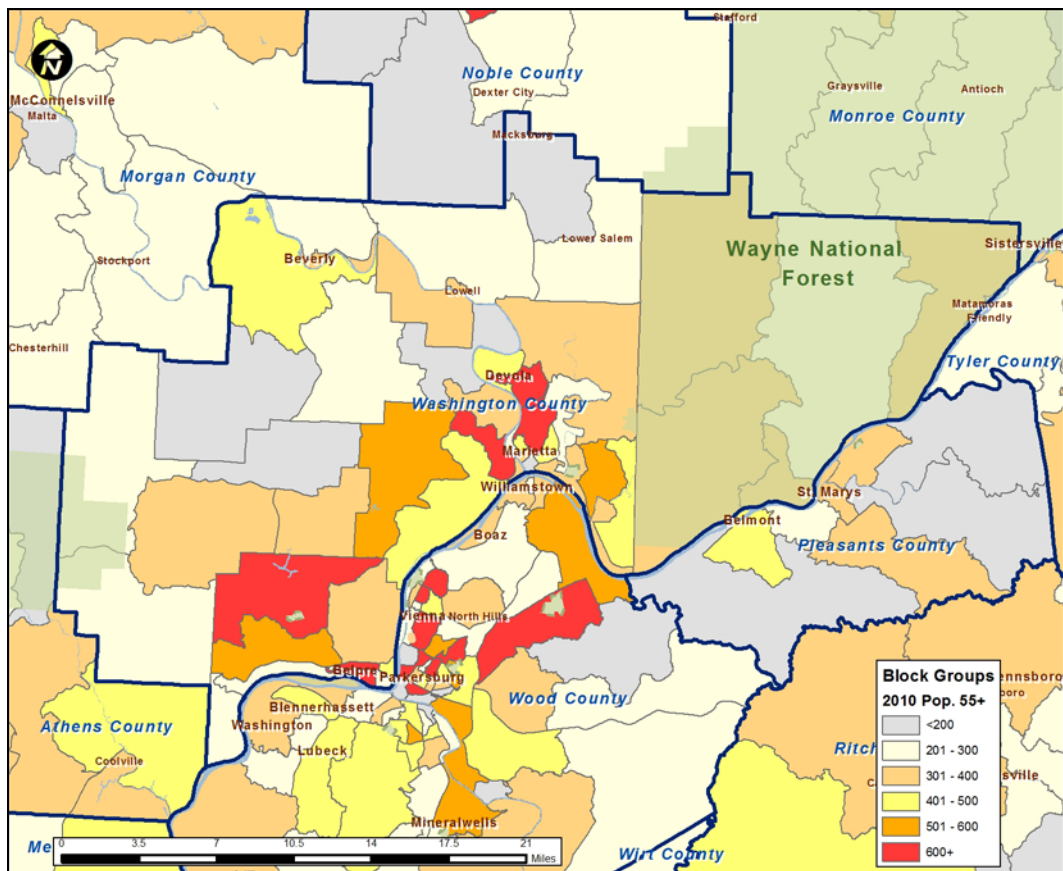
Source: 2000 Census; American Community Survey (ACS)



POPULATION BY AGE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
19 & UNDER	16,779	26.5%	14,709	23.8%	13,969	22.7%	-740	-5.0%
20 TO 24	3,698	5.8%	3,703	6.0%	3,605	5.8%	-98	-2.6%
25 TO 34	7,399	11.7%	6,544	10.6%	6,612	10.7%	68	1.0%
35 TO 44	10,021	15.8%	7,473	12.1%	6,918	11.2%	-555	-7.4%
45 TO 54	9,276	14.7%	9,664	15.6%	8,449	13.7%	-1,215	-12.6%
55 TO 64	6,614	10.5%	8,891	14.4%	9,565	15.5%	674	7.6%
65 TO 74	5,089	8.0%	5,923	9.6%	7,493	12.2%	1,570	26.5%
75 & OVER	4,374	6.9%	4,871	7.9%	5,028	8.2%	157	3.2%
TOTAL	63,250	100.0%	61,778	100.0%	61,638	100.0%	-140	-0.2%

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

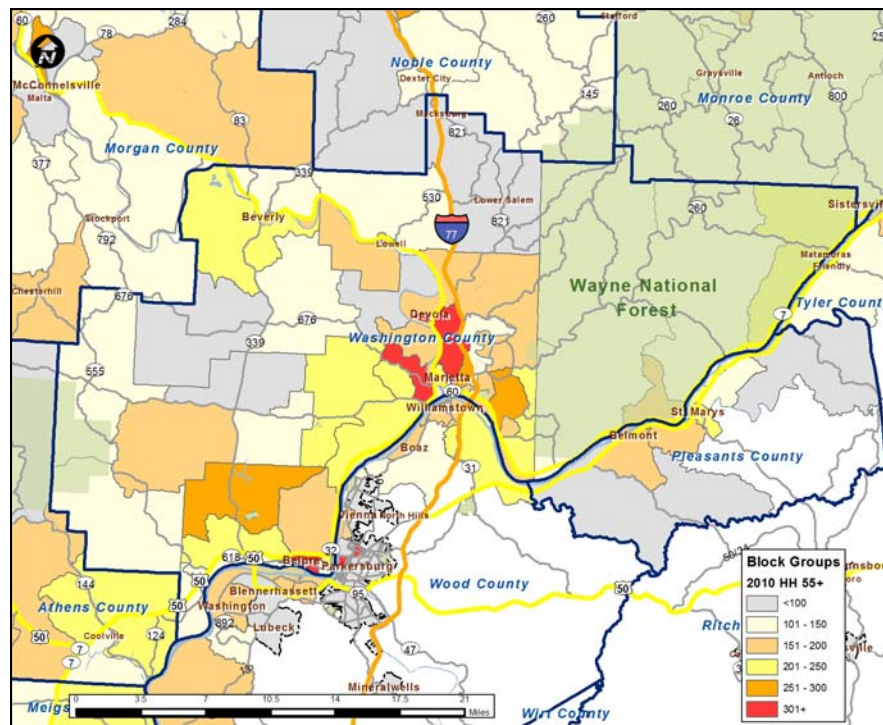
		YEAR			
		2000 (CENSUS)	2010 (CENSUS)	2012 (ESTIMATED)	2017 (PROJECTED)
COUNTY	HOUSEHOLD	25,137	25,587	25,664	25,853
	HOUSEHOLD CHANGE	-	450	77	189
	PERCENT CHANGE	-	1.8%	0.3%	0.7%
COUNTY SEAT: MARIETTA	HOUSEHOLD	5,904	5,804	5,778	5,777
	HOUSEHOLD CHANGE	-	-100	-26	-1
	PERCENT CHANGE	-	-1.7%	-0.4%	0.1%

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	1,087	4.3%	928	3.6%	890	3.4%	-38	-4.1%
25 TO 34	3,455	13.7%	3,030	11.8%	3,367	13.0%	337	11.1%
35 TO 44	5,534	22.0%	3,932	15.4%	3,780	14.6%	-152	-3.9%
45 TO 54	5,090	20.2%	5,322	20.8%	4,149	16.0%	-1,173	-22.0%
55 TO 64	3,863	15.4%	5,219	20.4%	5,460	21.1%	241	4.6%
65 TO 74	3,282	13.1%	3,757	14.7%	4,471	17.3%	714	19.0%
75 TO 84	2,263	9.0%	2,448	9.6%	2,653	10.3%	205	8.4%
85 & OVER	563	2.2%	951	3.7%	1,084	4.2%	133	14.0%
TOTAL	25,137	100.0%	25,587	100.0%	25,853	100.0%	266	1.0%

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.



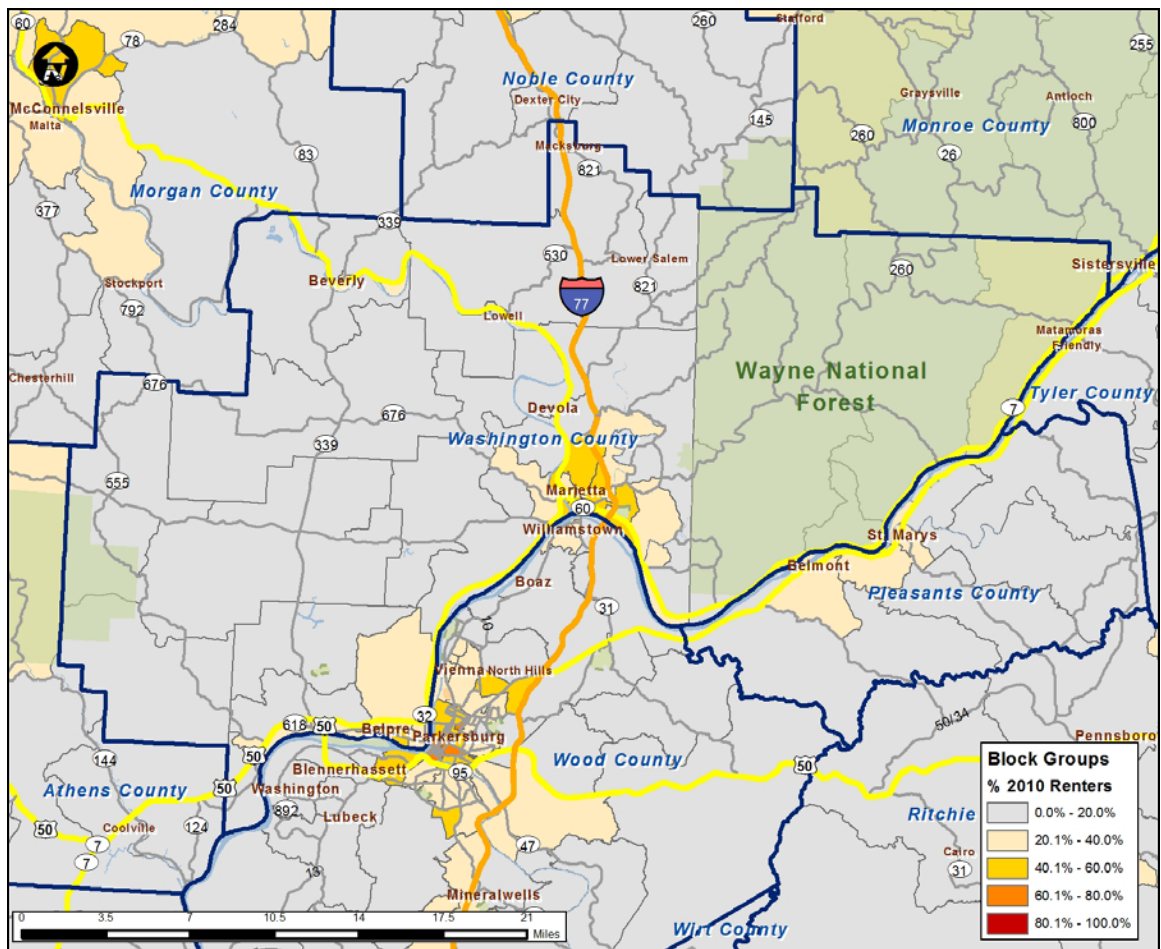
TENURE	2000 (CENSUS)		2010 (CENSUS)		2017 (PROJECTED)	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	19,167	76.3%	18,896	73.9%	19,106	73.9%
RENTER-OCCUPIED	5,970	23.7%	6,691	26.1%	6,747	26.1%
TOTAL	25,137	100.0%	25,587	100.0%	25,853	100.0%

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	8,348	83.7%	10,060	81.3%	11,341	83.0%
RENTER-OCCUPIED	1,623	16.3%	2,315	18.7%	2,326	17.0%
TOTAL	9,971	100.0%	12,375	100.0%	13,668	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	2,853	42.6%	3,033	45.0%	180	6.3%
2 PERSONS	1,812	27.1%	1,685	25.0%	-127	-7.0%
3 PERSONS	958	14.3%	900	13.3%	-58	-6.1%
4 PERSONS	666	10.0%	636	9.4%	-30	-4.5%
5 PERSONS+	402	6.0%	493	7.3%	91	22.6%
TOTAL	6,691	100.0%	6,747	100.0%	56	0.8%

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	4,325	22.9%	4,144	21.7%	-181	-4.2%
2 PERSONS	7,844	41.5%	7,835	41.0%	-9	-0.1%
3 PERSONS	3,050	16.1%	3,392	17.8%	342	11.2%
4 PERSONS	2,358	12.5%	2,521	13.2%	163	6.9%
5 PERSONS+	1,319	7.0%	1,214	6.4%	-105	-8.0%
TOTAL	18,896	100.0%	19,106	100.0%	210	1.1%

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	1,515	65.4%	1,518	65.3%	3	0.2%
2 PERSONS	617	26.6%	610	26.2%	-7	-1.1%
3 PERSONS	106	4.6%	112	4.8%	6	5.7%
4 PERSONS	43	1.8%	48	2.1%	5	12.8%
5 PERSONS+	35	1.5%	37	1.6%	2	6.0%
TOTAL	2,315	100.0%	2,326	100.0%	11	0.5%

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

PERSONS PER OWNER HOUSEHOLD AGE 55+	2010 (CENSUS)		2017 (PROJECTED)		CHANGE 2010-2017	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
1 PERSON	2,986	29.7%	3,233	28.5%	247	8.3%
2 PERSONS	5,431	54.0%	6,052	53.4%	621	11.4%
3 PERSONS	1,221	12.1%	1,523	13.4%	302	24.7%
4 PERSONS	288	2.9%	366	3.2%	78	27.0%
5 PERSONS+	134	1.3%	167	1.5%	33	24.7%
TOTAL	10,060	100.0%	11,341	100.0%	1,281	12.7%

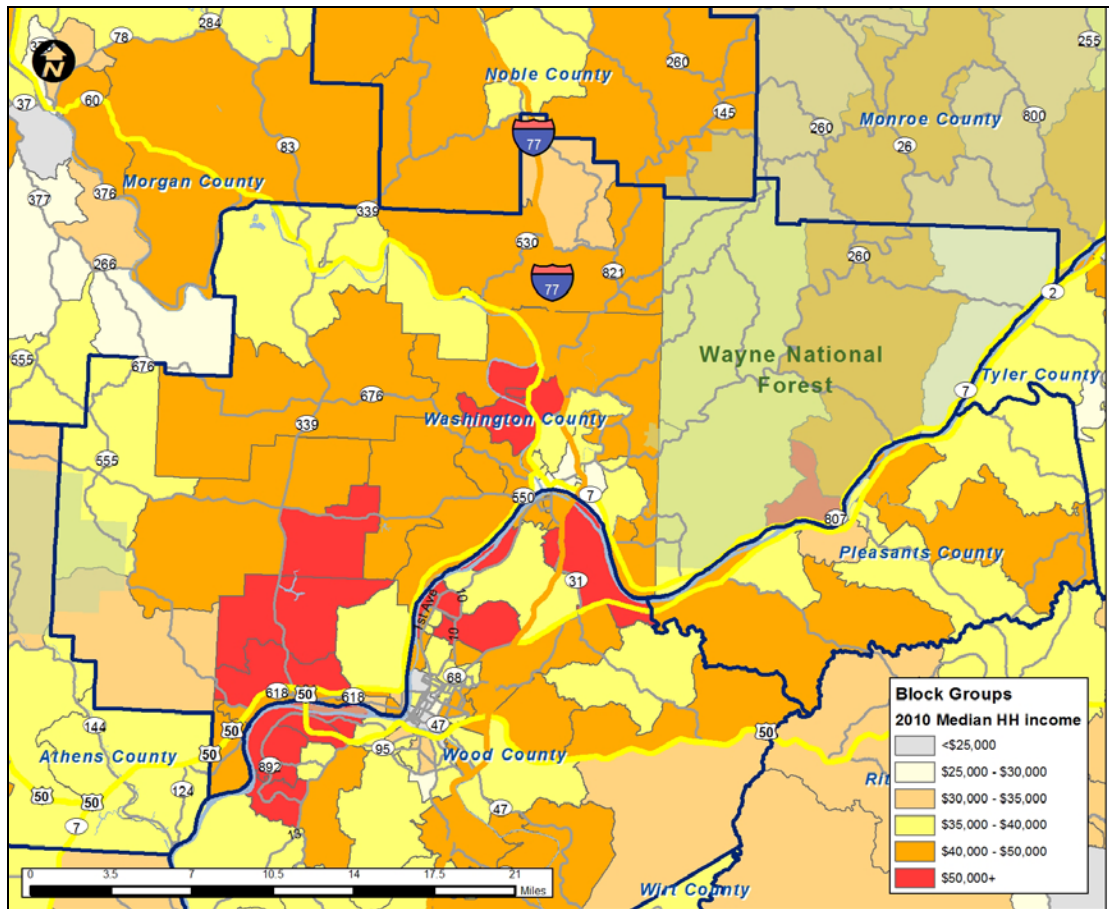
Source: 2000 and 2010 Census; ESRI; Urban Decision Group; Vogt Santer Insights

3. INCOME TRENDS

HOUSEHOLD INCOME	2000 (CENSUS)		2012 (ESTIMATED)		2017 (PROJECTED)	
	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT	HOUSEHOLDS	PERCENT
LESS THAN \$10,000	2,505	10.0%	2,357	9.2%	2,323	9.0%
\$10,000 TO \$19,999	4,185	16.6%	3,615	14.1%	3,536	13.7%
\$20,000 TO \$29,999	4,189	16.7%	3,861	15.0%	3,817	14.8%
\$30,000 TO \$39,999	3,514	14.0%	3,554	13.8%	3,540	13.7%
\$40,000 TO \$49,999	2,743	10.9%	2,637	10.3%	2,682	10.4%
\$50,000 TO \$59,999	2,268	9.0%	2,265	8.8%	2,267	8.8%
\$60,000 TO \$74,999	2,397	9.5%	2,568	10.0%	2,607	10.1%
\$75,000 TO \$99,999	1,896	7.5%	2,413	9.4%	2,505	9.7%
\$100,000 TO \$124,999	727	2.9%	1,226	4.8%	1,288	5.0%
\$125,000 TO \$149,999	244	1.0%	515	2.0%	570	2.2%
\$150,000 TO \$199,999	204	0.8%	286	1.1%	327	1.3%
\$200,000 & OVER	264	1.1%	366	1.4%	391	1.5%
TOTAL	25,137	100.0%	25,664	100.0%	25,853	100.0%
MEDIAN INCOME	\$34,807		\$38,440		\$39,184	

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	1,355	13.6%	1,385	11.0%	1,450	10.6%
\$10,000 TO \$19,999	2,130	21.4%	2,125	16.9%	2,184	16.0%
\$20,000 TO \$29,999	1,900	19.1%	2,180	17.3%	2,296	16.8%
\$30,000 TO \$39,999	1,300	13.0%	1,814	14.4%	1,952	14.3%
\$40,000 TO \$49,999	969	9.7%	1,117	8.9%	1,273	9.3%
\$50,000 TO \$59,999	639	6.4%	1,040	8.3%	1,119	8.2%
\$60,000 TO \$74,999	653	6.5%	985	7.8%	1,135	8.3%
\$75,000 TO \$99,999	515	5.2%	906	7.2%	1,050	7.7%
\$100,000 TO \$124,999	203	2.0%	458	3.6%	544	4.0%
\$125,000 TO \$149,999	69	0.7%	194	1.5%	245	1.8%
\$150,000 TO \$199,999	116	1.2%	140	1.1%	168	1.2%
\$200,000 & OVER	121	1.2%	225	1.8%	252	1.8%
TOTAL	9,971	100.0%	12,570	100.0%	13,668	100.0%
MEDIAN INCOME	\$27,897		\$33,278		\$34,632	

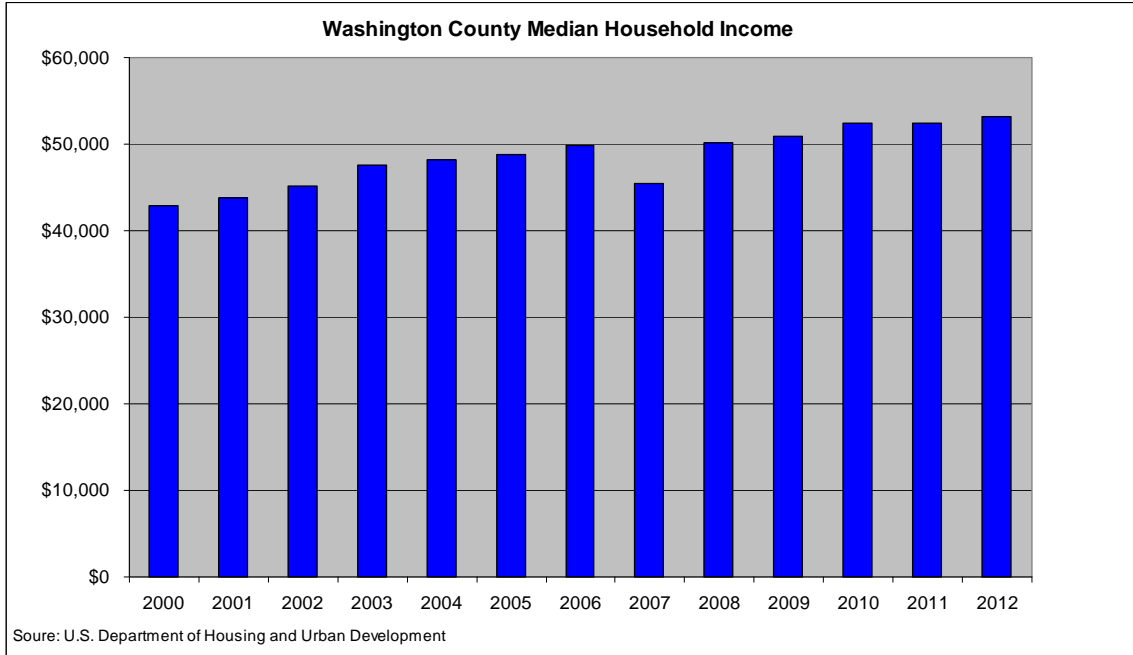
Source: 2000 and 2010 Census; American Community Survey; ESRI; Urban Decision Group; Vogt Santer Insights

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	\$42,900	-
2001	\$43,800	2.1%
2002	\$45,200	3.2%
2003	\$47,600	5.3%
2004	\$48,200	1.3%
2005	\$48,850	1.3%
2006	\$49,900	2.1%
2007	\$45,400	-9.0%
2008	\$50,200	10.6%
2009	\$50,900	1.4%
2010	\$52,500	3.1%
2011	\$52,500	0.0%
2012	\$53,200	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 Washington County Site PMA:

RENTER HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	793	272	129	65	42	1,301
\$10,000 TO \$19,999	798	399	289	147	94	1,727
\$20,000 TO \$29,999	426	400	140	120	95	1,180
\$30,000 TO \$39,999	230	235	97	126	146	834
\$40,000 TO \$49,999	74	115	109	53	27	379
\$50,000 TO \$59,999	15	61	67	74	4	222
\$60,000 TO \$74,999	18	64	29	15	20	147
\$75,000 TO \$99,999	19	48	17	12	12	108
\$100,000 TO \$124,999	6	19	7	5	5	42
\$125,000 TO \$149,999	1	7	2	1	1	12
\$150,000 TO \$199,999	3	5	1	0	1	10
\$200,000 & OVER	1	6	1	0	0	8
TOTAL	2,384	1,631	889	618	448	5,970

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	938	242	105	54	35	1,374
\$10,000 TO \$19,999	954	367	243	131	78	1,773
\$20,000 TO \$29,999	539	385	148	116	88	1,276
\$30,000 TO \$39,999	329	269	122	138	174	1,032
\$40,000 TO \$49,999	107	146	130	59	48	490
\$50,000 TO \$59,999	22	84	90	84	8	287
\$60,000 TO \$74,999	29	92	34	20	21	195
\$75,000 TO \$99,999	34	83	36	20	26	198
\$100,000 TO \$124,999	21	42	17	10	11	100
\$125,000 TO \$149,999	6	18	5	3	4	36
\$150,000 TO \$199,999	6	12	3	0	0	21
\$200,000 & OVER	6	14	4	0	2	27
TOTAL	2,989	1,753	934	637	495	6,808

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	949	218	94	54	38	1,353
\$10,000 TO \$19,999	964	340	224	126	73	1,728
\$20,000 TO \$29,999	528	367	140	110	86	1,231
\$30,000 TO \$39,999	342	260	120	142	174	1,038
\$40,000 TO \$49,999	111	145	131	60	48	495
\$50,000 TO \$59,999	23	82	87	89	7	288
\$60,000 TO \$74,999	35	94	35	20	19	203
\$75,000 TO \$99,999	37	89	36	18	30	209
\$100,000 TO \$124,999	25	42	17	9	11	104
\$125,000 TO \$149,999	9	19	8	4	5	45
\$150,000 TO \$199,999	6	12	4	1	0	23
\$200,000 & OVER	5	16	5	1	2	29
TOTAL	3,033	1,685	900	636	493	6,747

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 Washington County Site PMA:

RENTER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	440	64	0	0	0	504
\$10,000 TO \$19,999	395	131	23	10	0	559
\$20,000 TO \$29,999	122	94	15	0	5	236
\$30,000 TO \$39,999	86	50	4	9	7	157
\$40,000 TO \$49,999	15	44	13	0	0	71
\$50,000 TO \$59,999	0	6	0	6	0	13
\$60,000 TO \$74,999	5	19	5	1	0	30
\$75,000 TO \$99,999	10	14	4	1	0	29
\$100,000 TO \$124,999	3	4	2	2	0	12
\$125,000 TO \$149,999	1	1	0	0	0	2
\$150,000 TO \$199,999	2	3	1	0	0	6
\$200,000 & OVER	1	2	0	0	0	3
TOTAL	1,081	432	67	30	13	1,623

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	508	62	0	0	0	570
\$10,000 TO \$19,999	500	134	24	12	1	671
\$20,000 TO \$29,999	166	120	22	1	5	315
\$30,000 TO \$39,999	134	68	10	13	21	246
\$40,000 TO \$49,999	25	61	18	2	3	109
\$50,000 TO \$59,999	1	24	2	5	2	34
\$60,000 TO \$74,999	10	31	8	2	0	51
\$75,000 TO \$99,999	15	24	8	2	0	49
\$100,000 TO \$124,999	8	15	3	1	0	27
\$125,000 TO \$149,999	3	6	0	1	0	10
\$150,000 TO \$199,999	3	5	1	0	0	10
\$200,000 & OVER	4	9	2	0	0	15
TOTAL	1,378	559	98	40	32	2,107

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	558	64	0	0	0	622
\$10,000 TO \$19,999	534	139	24	13	1	711
\$20,000 TO \$29,999	183	131	24	2	5	345
\$30,000 TO \$39,999	156	79	11	17	25	288
\$40,000 TO \$49,999	32	67	22	3	3	128
\$50,000 TO \$59,999	1	27	2	5	2	38
\$60,000 TO \$74,999	13	37	9	2	0	62
\$75,000 TO \$99,999	17	29	9	2	0	57
\$100,000 TO \$124,999	13	15	3	1	0	32
\$125,000 TO \$149,999	4	8	3	1	0	16
\$150,000 TO \$199,999	3	5	2	0	0	11
\$200,000 & OVER	3	10	3	1	0	17
TOTAL	1,518	610	112	48	37	2,326

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 Washington County Site PMA:

OWNER AGE 55+ HOUSEHOLDS	2000 (CENSUS)					
	1-PERSON	2-PERSON	3-PERSON	4-PERSON	5-PERSON+	TOTAL
LESS THAN \$10,000	708	126	17	0	0	851
\$10,000 TO \$19,999	978	513	75	4	1	1,571
\$20,000 TO \$29,999	529	1,017	102	5	10	1,664
\$30,000 TO \$39,999	166	874	99	3	2	1,143
\$40,000 TO \$49,999	60	632	173	16	18	898
\$50,000 TO \$59,999	46	356	140	75	10	627
\$60,000 TO \$74,999	56	391	119	39	19	623
\$75,000 TO \$99,999	47	288	93	40	19	486
\$100,000 TO \$124,999	17	131	36	4	4	191
\$125,000 TO \$149,999	8	39	15	3	2	66
\$150,000 TO \$199,999	15	68	21	5	1	110
\$200,000 & OVER	21	75	13	6	3	118
TOTAL	2,649	4,509	902	199	88	8,348

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	700	100	16	0	0	815
\$10,000 TO \$19,999	971	407	69	6	1	1,454
\$20,000 TO \$29,999	687	1,060	105	5	9	1,865
\$30,000 TO \$39,999	241	1,184	138	1	3	1,568
\$40,000 TO \$49,999	89	670	218	12	19	1,008
\$50,000 TO \$59,999	78	576	208	114	30	1,006
\$60,000 TO \$74,999	91	559	195	60	28	934
\$75,000 TO \$99,999	90	507	176	58	26	857
\$100,000 TO \$124,999	47	248	93	29	13	431
\$125,000 TO \$149,999	19	117	35	8	6	184
\$150,000 TO \$199,999	14	79	28	8	3	131
\$200,000 & OVER	41	122	30	12	5	210
TOTAL	3,068	5,628	1,311	311	144	10,462

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	717	95	16	0	0	828
\$10,000 TO \$19,999	988	403	74	8	0	1,472
\$20,000 TO \$29,999	732	1,088	116	7	8	1,951
\$30,000 TO \$39,999	261	1,249	149	1	4	1,664
\$40,000 TO \$49,999	97	743	267	16	22	1,145
\$50,000 TO \$59,999	85	608	228	124	36	1,081
\$60,000 TO \$74,999	106	629	235	69	34	1,073
\$75,000 TO \$99,999	106	573	211	75	28	993
\$100,000 TO \$124,999	55	298	112	31	17	513
\$125,000 TO \$149,999	24	137	46	14	8	229
\$150,000 TO \$199,999	16	95	33	9	5	157
\$200,000 & OVER	44	135	36	13	5	234
TOTAL	3,233	6,052	1,523	366	167	11,341

Source: Ribbon Demographics; ESRI; Urban Decision Group

C. ECONOMIC TRENDS

The labor force within the Washington County Site PMA is based primarily in three sectors. Health Care & Social Assistance (which comprises 14.4%), Manufacturing and Retail Trade comprise over 40% of the Site PMA labor force. Employment in the Washington County Site PMA, as of 2012, was distributed as follows:

NAICS GROUP	ESTABLISHMENTS	PERCENT	EMPLOYEES	PERCENT	E.P.E.
AGRICULTURE, FORESTRY, FISHING & HUNTING	14	0.6%	43	0.2%	3.1
MINING	25	1.1%	345	1.3%	13.8
UTILITIES	18	0.8%	403	1.5%	22.4
CONSTRUCTION	199	8.6%	1,311	4.9%	6.6
MANUFACTURING	112	4.8%	3,707	13.9%	33.1
WHOLESALE TRADE	100	4.3%	1,539	5.8%	15.4
RETAIL TRADE	359	15.4%	3,129	11.8%	8.7
TRANSPORTATION & WAREHOUSING	61	2.6%	1,307	4.9%	21.4
INFORMATION	26	1.1%	182	0.7%	7.0
FINANCE & INSURANCE	134	5.8%	1,425	5.4%	10.6
REAL ESTATE & RENTAL & LEASING	89	3.8%	273	1.0%	3.1
PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES	124	5.3%	700	2.6%	5.6
MANAGEMENT OF COMPANIES & ENTERPRISES	4	0.2%	343	1.3%	85.8
ADMINISTRATIVE, SUPPORT, WASTE MANAGEMENT & REMEDIATION SERVICES	66	2.8%	630	2.4%	9.5
EDUCATIONAL SERVICES	61	2.6%	2,251	8.5%	36.9
HEALTH CARE & SOCIAL ASSISTANCE	181	7.8%	3,840	14.4%	21.2
ARTS, ENTERTAINMENT & RECREATION	42	1.8%	212	0.8%	5.0
ACCOMMODATION & FOOD SERVICES	126	5.4%	1,868	7.0%	14.8
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	373	16.0%	1,316	4.9%	3.5
PUBLIC ADMINISTRATION	196	8.4%	1,776	6.7%	9.1
NONCLASSIFIABLE	14	0.6%	3	0.0%	0.2
TOTAL	2,324	100.0%	26,603	100.0%	11.4

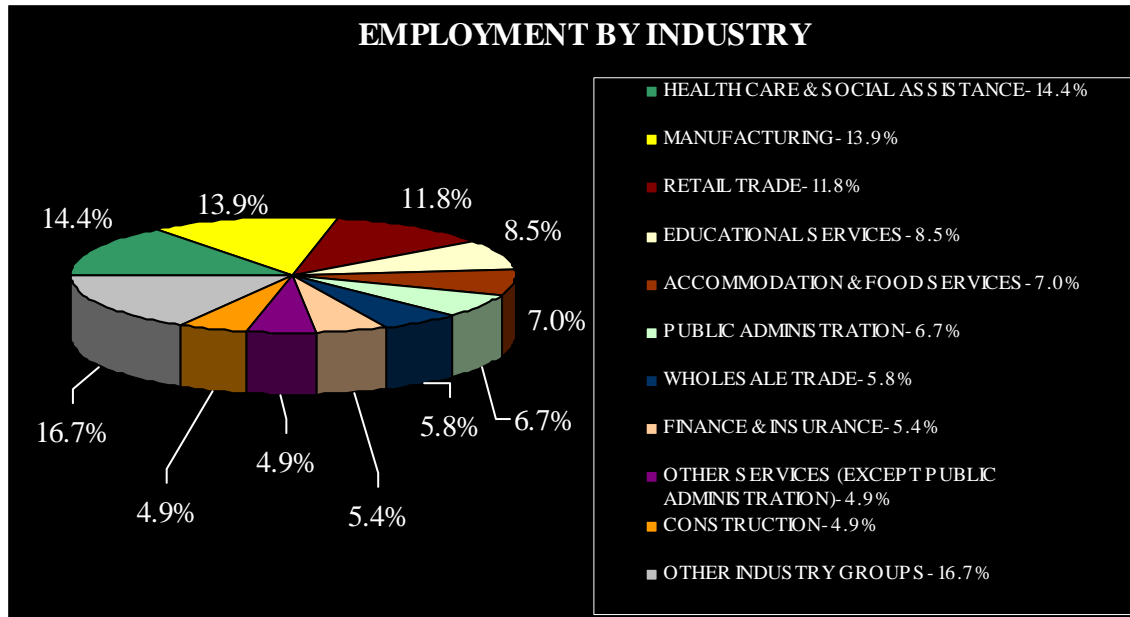
*Source: 2000 Census; ESRI; Urban Decision Group; Vogt Santer Insights

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.

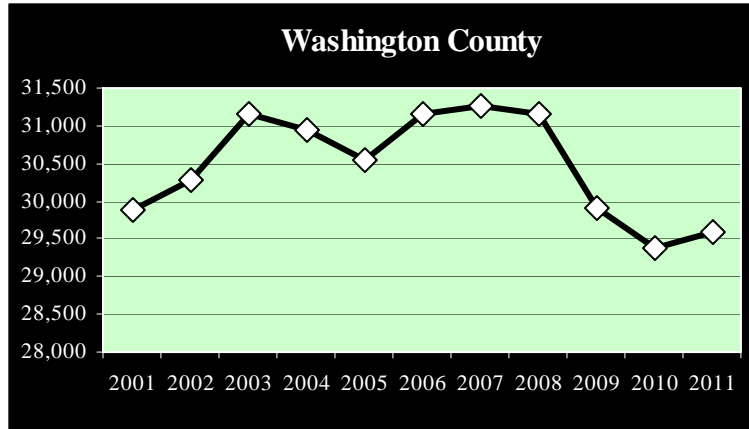
Excluding 2011, the employment base has declined by 5.7% over the past five years in Washington County, more than the Ohio state decline of 5.3%. Total employment reflects the number of employed persons who live within the county.

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

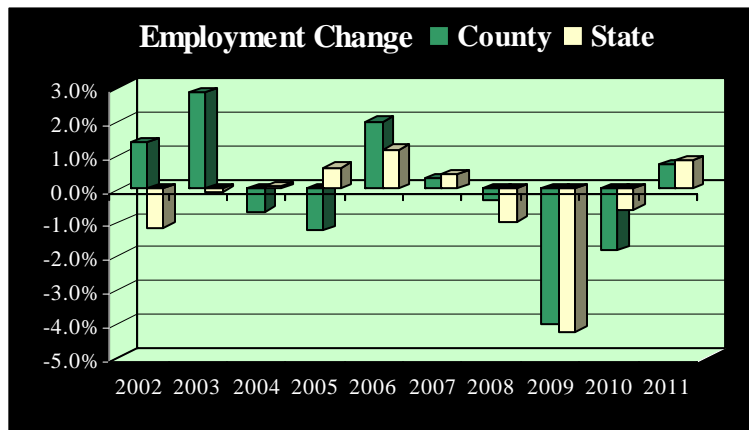
YEAR	TOTAL EMPLOYMENT					
	WASHINGTON COUNTY		OHIO		UNITED STATES	
	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE	TOTAL NUMBER	PERCENT CHANGE
2001	29,873	-	5,566,735	-	138,241,767	-
2002	30,281	1.4%	5,503,109	-1.1%	137,936,674	-0.2%
2003	31,144	2.8%	5,498,936	-0.1%	138,386,944	0.3%
2004	30,938	-0.7%	5,502,533	0.1%	139,988,842	1.2%
2005	30,554	-1.2%	5,537,419	0.6%	142,328,023	1.7%
2006	31,161	2.0%	5,602,764	1.2%	144,990,053	1.9%
2007	31,256	0.3%	5,626,086	0.4%	146,397,565	1.0%
2008	31,160	-0.3%	5,570,514	-1.0%	146,068,942	-0.2%
2009	29,919	-4.0%	5,334,774	-4.2%	140,721,692	-3.7%
2010	29,370	-1.8%	5,303,019	-0.6%	139,982,128	-0.5%
2011*	29,579	0.7%	5,347,352	0.8%	139,288,076	-0.5%

Source: Department of Labor; Bureau of Labor Statistics

*Through December



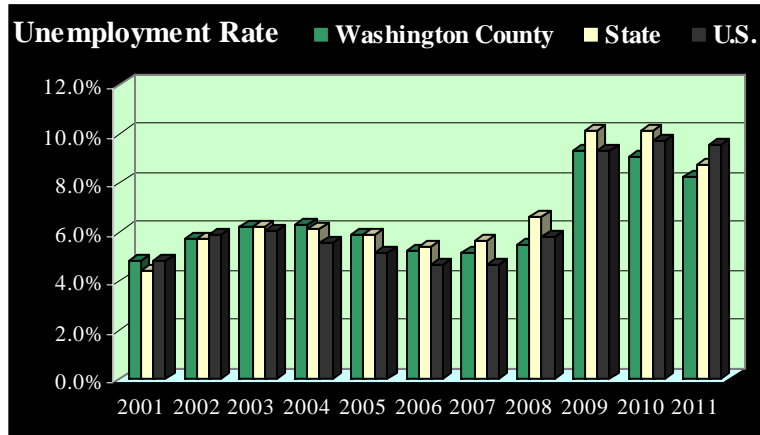
The following table illustrates the percent change in employment for Washington County and Ohio.



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

UNEMPLOYMENT RATE			
YEAR	WASHINGTON COUNTY	OHIO	UNITED STATES
2001	4.8%	4.4%	4.8%
2002	5.7%	5.7%	5.8%
2003	6.2%	6.2%	6.0%
2004	6.3%	6.1%	5.6%
2005	5.9%	5.9%	5.2%
2006	5.2%	5.4%	4.7%
2007	5.1%	5.6%	4.7%
2008	5.5%	6.6%	5.8%
2009	9.3%	10.1%	9.3%
2010	9.1%	10.1%	9.7%
2011*	8.3%	8.8%	9.6%

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



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

IN-PLACE EMPLOYMENT WASHINGTON COUNTY			
YEAR	EMPLOYMENT	CHANGE	PERCENT CHANGE
2001	24,613	-	-
2002	25,696	1,083	4.4%
2003	26,056	360	1.4%
2004	24,845	-1,211	-4.6%
2005	24,825	-20	-0.1%
2006	25,043	218	0.9%
2007	25,312	269	1.1%
2008	25,370	58	0.2%
2009	23,831	-1,539	-6.1%
2010	23,703	-128	-0.5%
2011*	23,645	-58	-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 Washington County to be 80.7% of the total Washington County employment.

The 10 largest employers in Washington County comprise a total of more than 4,000 employees. These employers are summarized as follows:

EMPLOYER	BUSINESS TYPE	TOTAL EMPLOYED
MARIETTA MEMORIAL HEALTH SYSTEM	HEALTH CARE	1,200
PIONEER PIPE	CONSTRUCTION	700
KRATON POLYMERS	MANUFACTURING	430
THERMO FISHER	MANUFACTURING	385
PEOPLES BANCORP, INC	BANKING	300
RJF INTERNATIONAL	MANUFACTURING	275
SOLVAY ADVANCED POLYMERS	MANUFACTURING	260
BROUGHTON FOODS	DAIRY PRODUCTS	255
ERAMET- MARIETTA	MANUFACTURING	205
TATA ENTERPRISES	CALL CENTER	200
	TOTAL	4,210

Source: Southeastern Ohio Port Authority, 2011

According to Terry Tamburini of the Southeastern Ohio Port Authority, several factors have affected the local employment base. The Marietta Memorial Belpre Hospital expansion added 75 to 100 employees and Haessly Hardwood, which employs 75, is slowly expanding due increased demand from Asia and Europe. Solvay, an international chemicals and plastic company, is attempting to expand in the county. Dimex, a plastics manufacture, is expanding to more than 100 employees.

Washington County has a long tradition of manufacturing temperature-controlled equipment for international research, medical and pharmaceutical companies. Thermo Fisher Scientific, Cool Containers LLC and Caron Products & Services report stable employment levels and these companies have found a niche market in the temperature-controlled equipment industry.

Americas Styrenics Union Carbide have been downsizing significantly, Styrenics laid off approximately 100 employees, but is considered stable now. WARN notices for Washington County in 2010-2011 include: Influent laid off 135 employees in May 2011, PCCW Teleservices, Inc. laid off 74 employees in July 2011 and American Municipal Power laid off 87 employees in September 2010.

Local infrastructure improvements include the expansion of State Route 7, which was completed in 2011. A \$20 million regional sewer project will connect several cities around Marietta into one system. In addition, Belpre completed a \$10 million water/sewer improvement project.

Tourism brings revenue to Washington County in several forms. Wayne National Forest, which covers about one-third of the county, is a popular destination. In addition, the city of Marietta, Ohio's first settlement town, draws tourists and the retrofitted National Guard location into a hippodrome-type theater is also a popular attraction.

D. OVERVIEW OF HOUSING

HOUSING STATUS	2000 (CENSUS)		2010 (CENSUS)	
	NUMBER	PERCENT	NUMBER	PERCENT
OWNER-OCCUPIED	19,167	76.3%	18,896	73.9%
RENTER-OCCUPIED	5,970	23.7%	6,691	26.1%
TOTAL-OCCUPIED UNITS*	25,137	90.6%	25,587	100.0%
FOR RENT	638	24.3%	642	23.1%
RENTED, NOT OCCUPIED	N/A	N/A	35	1.3%
FOR SALE ONLY	456	17.4%	338	12.2%
SOLD, NOT OCCUPIED	N/A	N/A	125	4.5%
FOR SEASONAL, RECREATIONAL, OR OCCASIONAL USE	319	22.6%	607	21.8%
ALL OTHER VACANTS	617	23.5%	1,033	37.2%
TOTAL VACANT UNITS	2,623	9.4%	2,780	9.8%
TOTAL	27,760	100.0%	28,367	100.0%
SUBSTANDARD UNITS**	184	0.7%	152	0.6%

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

*Total does not include Vacant Units

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

YEAR	TENURE	SUBSTANDARD UNITS				
		TOTAL HOUSING UNITS	PERCENT	COMPLETE PLUMBING FACILITIES	LACKING COMPLETE PLUMBING FACILITIES	PERCENT SUBSTANDARD
2000 (CENSUS)	OWNER-OCCUPIED	19,167	76.3%	19,057	110	0.6%
	RENTER-OCCUPIED	5,970	23.7%	5,896	74	1.2%
	TOTAL	25,137	100.0%	24,953	184	0.7%
2010 (ACS)	OWNER-OCCUPIED	18,945	74.7%	18,793	152	0.8%
	RENTER-OCCUPIED	6,428	25.3%	6,428	0	0.0%
	TOTAL	25,373	100.0%	25,221	152	0.6%

Source: 2000 Census; American Community Survey (ACS)

YEAR BUILT	OWNER		RENTER	
	NUMBER	PERCENT	NUMBER	PERCENT
2005 OR LATER	410	2.2%	106	1.6%
2000 TO 2004	1,034	5.5%	232	3.6%
1990 TO 1999	2,648	14.0%	484	7.5%
1980 TO 1989	2,231	11.8%	942	14.7%
1970 TO 1979	3,082	16.3%	1,287	20.0%
1960 TO 1969	2,378	12.6%	931	14.5%
1950 TO 1959	2,271	12.0%	639	9.9%
1940 TO 1949	747	3.9%	405	6.3%
1939 OR EARLIER	4,144	21.9%	1,402	21.8%
TOTAL	18,945	100.0%	6,428	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	18,661	74.2%	18,956	74.7%
2 TO 4	1,566	6.2%	1,688	6.7%
5 TO 19	848	3.4%	1,115	4.4%
20 TO 49	280	1.1%	324	1.3%
50 OR MORE	241	1.0%	342	1.3%
MOBILE HOME, BOAT, RV, VAN, ETC.	3,541	14.1%	2,948	11.6%
TOTAL	25,137	100.0%	25,373	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	19,165	76.2%	18,945	74.7%
0.50 OR LESS OCCUPANTS PER ROOM	14,788	77.2%	15,045	79.4%
0.51 TO 1.00 OCCUPANTS PER ROOM	4,231	22.1%	3,750	19.8%
1.01 TO 1.50 OCCUPANTS PER ROOM	116	0.6%	122	0.6%
1.51 TO 2.00 OCCUPANTS PER ROOM	30	0.2%	28	0.1%
2.01 OR MORE OCCUPANTS PER ROOM	0	0.0%	0	0.0%
RENTER-OCCUPIED	5,972	23.8%	6,428	25.3%
0.50 OR LESS OCCUPANTS PER ROOM	4,119	69.0%	4,830	75.1%
0.51 TO 1.00 OCCUPANTS PER ROOM	1,706	28.6%	1,535	23.9%
1.01 TO 1.50 OCCUPANTS PER ROOM	116	1.9%	54	0.8%
1.51 TO 2.00 OCCUPANTS PER ROOM	30	0.5%	9	0.1%
2.01 OR MORE OCCUPANTS PER ROOM	1	0.0%	0	0.0%
TOTAL	25,137	100.0%	25,373	100.0%

Source: Census 2000; American Community Survey (ACS)

PERCENTAGE OF RENT OVERBURDENED*		
	2000 (CENSUS)	2010 (ACS)
WASHINGTON COUNTY	26.5%	36.5%
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 – WASHINGTON COUNTY										
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
TOTAL UNITS	23	32	54	36	39	34	24	14	8	13
UNITS IN SINGLE-FAMILY STRUCTURES	23	32	28	24	39	34	24	10	8	11
UNITS IN ALL MULTI-FAMILY STRUCTURES	0	0	26	12	0	0	0	4	0	2
UNITS IN 2-UNIT MULTI-FAMILY STRUCTURES	0	0	0	0	0	0	0	4	0	2
UNITS IN 3- AND 4-UNIT MULTI-FAMILY STRUCTURES	0	0	0	12	0	0	0	0	0	0
UNITS IN 5+ UNIT MULTI-FAMILY STRUCTURES	0	0	26	0	0	0	0	0	0	0

		WASHINGTON COUNTY HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
		2010 (ACS)	
LESS THAN \$10,000:			1,342
LESS THAN 20.0 PERCENT		41	
20.0 TO 24.9 PERCENT		14	
25.0 TO 29.9 PERCENT		75	
30.0 TO 34.9 PERCENT		83	
35.0 PERCENT OR MORE		947	
NOT COMPUTED		182	
\$10,000 TO \$19,999:			1,518
LESS THAN 20.0 PERCENT		39	
20.0 TO 24.9 PERCENT		78	
25.0 TO 29.9 PERCENT		81	
30.0 TO 34.9 PERCENT		249	
35.0 PERCENT OR MORE		920	
NOT COMPUTED		151	
\$20,000 TO \$34,999:			1,708
LESS THAN 20.0 PERCENT		292	
20.0 TO 24.9 PERCENT		292	
25.0 TO 29.9 PERCENT		310	
30.0 TO 34.9 PERCENT		159	
35.0 PERCENT OR MORE		429	
NOT COMPUTED		226	
\$35,000 TO \$49,999:			879
LESS THAN 20.0 PERCENT		481	
20.0 TO 24.9 PERCENT		145	
25.0 TO 29.9 PERCENT		115	
30.0 TO 34.9 PERCENT		27	
35.0 PERCENT OR MORE		42	
NOT COMPUTED		69	
\$50,000 TO \$74,999:			729
LESS THAN 20.0 PERCENT		577	
20.0 TO 24.9 PERCENT		13	
25.0 TO 29.9 PERCENT		22	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		6	
NOT COMPUTED		111	
\$75,000 TO \$99,999:			136
LESS THAN 20.0 PERCENT		113	
20.0 TO 24.9 PERCENT		9	
25.0 TO 29.9 PERCENT		0	
30.0 TO 34.9 PERCENT		0	
35.0 PERCENT OR MORE		0	
NOT COMPUTED		14	
\$100,000 OR MORE:			116
LESS THAN 20.0 PERCENT		110	
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		6	
	TOTAL		6,428

Source: American Community Survey (ACS)

E. RENTAL HOUSING ANALYSIS

The following analysis includes a detailed survey of rental housing opportunities in Adams 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	24	608	19	96.9%
TAX CREDIT	3	136	2	98.5%
TAX CREDIT/GOVERNMENT-SUBSIDIZED	4	170	9	94.7%
GOVERNMENT-SUBSIDIZED	12	522	0	100.0%
TOTAL	43	1,436	30	97.9%

MARKET-RATE						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
STUDIO	1.0	52	8.6%	4	7.7%	\$404
ONE-BEDROOM	1.0	293	48.2%	9	3.1%	\$497
TWO-BEDROOM	1.0	198	32.6%	2	1.0%	\$603
TWO-BEDROOM	2.0	6	1.0%	0	0.0%	\$603
THREE-BEDROOM	1.0	14	2.3%	0	0.0%	\$739
THREE-BEDROOM	1.5	2	0.3%	0	0.0%	\$852
FOUR-BEDROOM	1.0	22	3.6%	2	9.1%	\$620
FOUR-BEDROOM	1.5	20	3.3%	2	10.0%	\$640
FOUR-BEDROOM	2.0	1	0.2%	0	0.0%	\$971
TOTAL MARKET RATE		608	100.0%	19	3.1%	-
TAX CREDIT, NON-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	63	31.2%	3	4.8%	\$388
TWO-BEDROOM	1.0	96	47.5%	4	4.2%	\$562
THREE-BEDROOM	1.0	23	11.4%	3	13.0%	\$589
THREE-BEDROOM	1.5	20	9.9%	0	0.0%	\$590
TOTAL TAX CREDIT		202	100.0%	10	5.0%	-

TAX CREDIT, GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	24	40.0%	0	0.0%	N/A
TWO-BEDROOM	1.0	33	55.0%	1	3.0%	N/A
THREE-BEDROOM	1.5	3	5.0%	0	0.0%	N/A
TOTAL TAX CREDIT		60	100.0%	1	1.7%	-
GOVERNMENT-SUBSIDIZED						
BEDROOMS	BATHS	UNITS	DISTRIBUTION	VACANT UNITS	%VACANT	MEDIAN GROSS RENT
ONE-BEDROOM	1.0	302	53.4%	0	0.0%	N/A
TWO-BEDROOM	1.0	169	29.9%	0	0.0%	N/A
TWO-BEDROOM	1.5	20	3.5%	0	0.0%	N/A
THREE-BEDROOM	1.0	61	10.8%	0	0.0%	N/A
THREE-BEDROOM	1.5	14	2.5%	0	0.0%	N/A
TOTAL TAX CREDIT		566	100.0%	0	0.0%	-
GRAND TOTAL		1,436	100.0%	30	2.1%	-

DISTRIBUTION OF UNITS BY YEAR BUILT		
YEAR BUILT	UNITS	VACANCY RATE
PRIOR TO 1960	25	4.0%
1960 TO 1969	104	2.9%
1970 TO 1979	441	3.2%
1980 TO 1989	614	1.3%
1990 TO 1999	162	2.5%
2000 TO 2004	0	0.0%
2005 TO 2009	90	0.0%
2010	0	0.0%
2011	0	0.0%
2012*	0	0.0%
TOTAL	1,436	2.1%

*Through February

DISTRIBUTION OF UNITS BY QUALITY			
MARKET-RATE			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
B+	5	54	3.7%
B	8	358	2.0%
B-	2	24	0.0%
C+	1	48	2.1%
C	4	80	8.8%
D+	2	35	2.9%
D	1	8	0.0%
F	1	1	100.0%
NON-SUBSIDIZED TAX CREDIT			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	1	40	0.0%
B+	2	96	2.1%
B	1	66	12.1%
GOVERNMENT-SUBSIDIZED (INCLUDING SUBSIDIZED TAX CREDIT)			
QUALITY RATING	PROJECTS	TOTAL UNITS	VACANCY RATE
A-	2	50	0.0%
B+	2	64	0.0%
B	5	204	0.0%
B-	4	182	0.0%
C+	2	110	0.0%
C	1	16	6.3%

DISTRIBUTION OF GENERAL-OCCUPANCY VS. SENIOR-RESTRICTED HOUSING				
TARGET MARKET - ALL	PROPERTIES	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
GENERAL-OCCUPANCY	86	1,134	30	97.4%
SENIOR (AGE 55+)	14	302	0	100.0%
TOTAL	100	1,436	30	97.9%

DISTRIBUTION OF AFFORDABLE HOUSING BY INCOME LEVEL			
TARGET MARKET – AFFORDABLE HOUSING*	TOTAL UNITS	VACANT UNITS	OCCUPANCY RATE
0% - 50% AMHI (GOVERNMENT-SUBSIDIZED)	626	1	99.8%
40% - 60% AMHI (TAX CREDIT)	202	10	95.0%
0-60% AMHI (ALL AFFORDABLE)	828	11	98.7%

*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+)	262	0	100.0%
40% - 60% AMHI (TAX CREDIT: 55+)	40	0	100.0%
0 - 60% AMHI (ALL AFFORDABLE: 55+)	302	0	100.0%

Planned and Proposed (Housing Pipeline)

According to local planning and zoning representatives, it was determined that there are no new multifamily rental projects planned for the area at this time. The existing subsidized Belle Prairie project, owned and operated by WODA is currently under renovation. However, the renovations are merely improving the quality of this existing facility, rather than adding any new units to the market.

F. SINGLE-FAMILY HOUSING ANALYSIS

Buy Versus Rent Analysis

According to ESRI, the median home value within the Washington County is \$96,648. At an estimated interest rate of 5.0% and a 30-year term (and 95% LTV), the monthly mortgage for a \$96,648 home is \$673, including estimated taxes and insurance.

BUY VERSUS RENT ANALYSIS	
MEDIAN HOME PRICE - ESRI	\$96,648
MORTGAGED VALUE = 95% OF MEDIAN HOME PRICE	\$91,816
INTEREST RATE - BANKRATE.COM	5.0%
TERM	30
MONTHLY PRINCIPAL & INTEREST	\$493
ESTIMATED TAXES AND INSURANCE*	\$123
ESTIMATED PRIVATE MORTGAGE INSURANCE PAYMENT**	\$57
ESTIMATED MONTHLY MORTGAGE PAYMENT	\$673

*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.

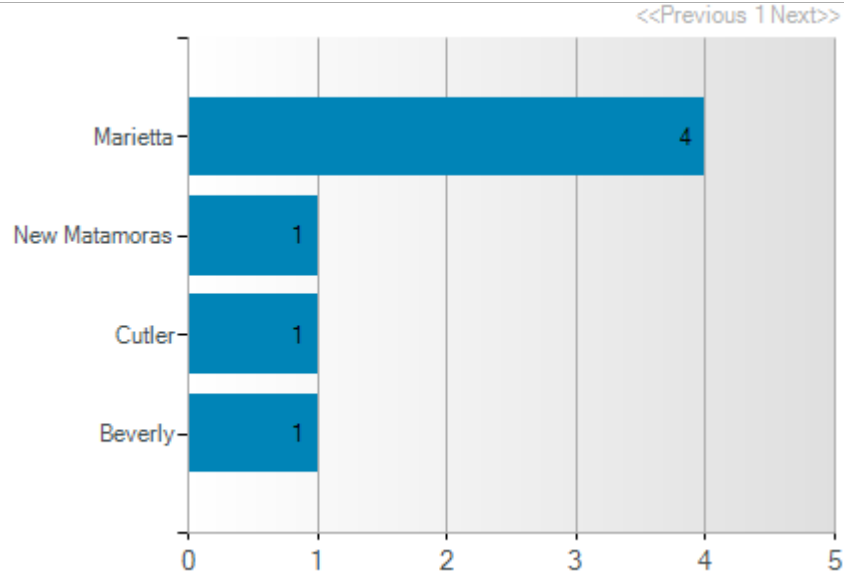
FOR-SALE ANALYSIS (2011)	
TOTAL NUMBER OF SALES	1
MEDIAN SALES PRICE	\$81,000
MEDIAN SQUARE FOOTAGE	N/A
MEDIAN YEAR BUILT	1988
MEDIAN NUMBER OF BEDROOMS	2
MEDIAN NUMBER OF BATHROOMS	1

Source: 2011 county sales records

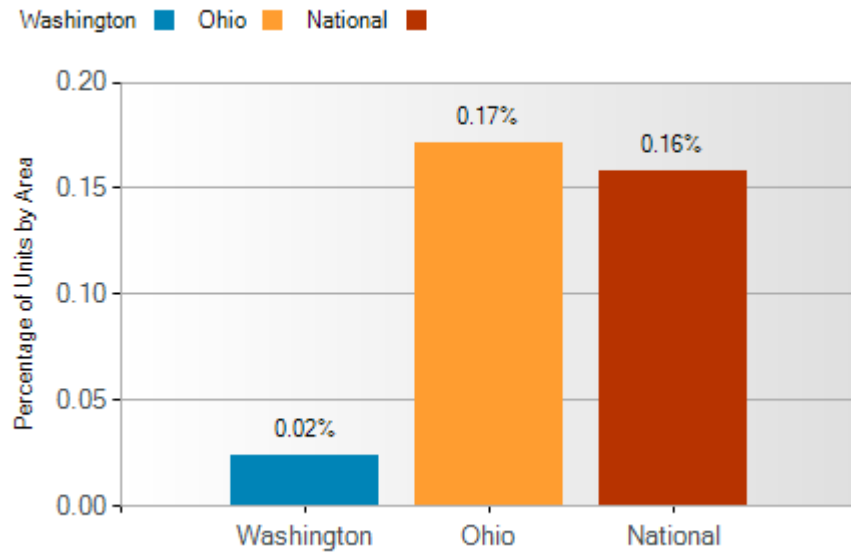
Foreclosure Analysis

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

Foreclosure Activity Counts - Washington County, OH



Geographical Comparison - Washington County, OH



G. INCOME-ELIGIBLE HOUSEHOLDS

HOUSEHOLD SIZE	MAXIMUM ALLOWABLE INCOME							
	2012				2017*			
	40%	50%	60%	80%	40%	50%	60%	80%
ONE-PERSON	\$14,920	\$18,650	\$22,380	\$29,840	\$15,820	\$19,770	\$23,720	\$31,630
TWO-PERSON	\$17,040	\$21,300	\$25,560	\$34,080	\$18,060	\$22,580	\$27,090	\$36,120
THREE-PERSON	\$19,160	\$23,950	\$28,740	\$38,320	\$20,310	\$25,390	\$30,460	\$40,620
FOUR-PERSON	\$21,280	\$26,600	\$31,920	\$42,560	\$22,560	\$28,190	\$33,830	\$45,110
FIVE-PERSON	\$23,000	\$28,750	\$34,500	\$46,000	\$24,380	\$30,470	\$36,570	\$48,750
	4-PERSON MEDIAN HOUSEHOLD INCOME: \$53,200				4-PERSON MEDIAN HOUSEHOLD INCOME*: \$56,400			

*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	\$23,000	3,530	\$0	\$24,380	3,620	2.5%
41% - 60% AMHI	\$23,001	\$34,500	1,357	\$24,381	\$36,570	1,374	1.3%
61% - 80% AMHI	\$34,501	\$46,000	861	\$36,571	\$48,750	790	-8.2%
OVER 80% AMHI	\$46,001	NO LIMIT	1,060	\$48,751	NO LIMIT	963	-9.2%

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	\$23,000	3,600	\$0	\$24,380	3,910	8.6%
41% - 60% AMHI	\$23,001	\$34,500	2,943	\$24,381	\$36,570	3,096	5.2%
61% - 80% AMHI	\$34,501	\$46,000	2,676	\$36,571	\$48,750	2,772	3.6%
OVER 80% AMHI	\$46,001	NO LIMIT	9,636	\$48,751	NO LIMIT	9,326	-3.2%

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	\$23,000	7,130	\$0	\$24,380	7,530	5.6%
41% - 60% AMHI	\$23,001	\$34,500	4,300	\$24,381	\$36,570	4,470	4.0%
61% - 80% AMHI	\$34,501	\$46,000	3,537	\$36,571	\$48,750	3,562	0.7%
OVER 80% AMHI	\$46,001	NO LIMIT	10,696	\$48,751	NO LIMIT	10,289	-3.8%

I.Q. - Income-qualified

H.H. - Households

SENIOR (55+) RENTER HOUSEHOLDS BY INCOME

INCOME RANGE	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. 55+ H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. 55+ H.H.	% CHANGE (2012 – 2017)
0% - 40% AMHI	\$0	\$17,040	1,042	\$0	\$18,060	1,195	14.7%
41% - 60% AMHI	\$17,041	\$25,560	373	\$18,061	\$27,090	383	2.7%
61% - 80% AMHI	\$25,561	\$34,080	240	\$27,091	\$36,120	276	15.0%
OVER 80% AMHI	\$34,081	NO LIMIT	450	\$36,121	NO LIMIT	473	5.1%

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	\$17,040	1,839	\$0	\$18,060	2,015	9.6%
41% - 60% AMHI	\$17,041	\$25,560	1,467	\$18,061	\$27,090	1,668	13.7%
61% - 80% AMHI	\$25,561	\$34,080	1,468	\$27,091	\$36,120	1,586	8.0%
OVER 80% AMHI	\$34,081	NO LIMIT	5,689	\$36,121	NO LIMIT	6,070	6.7%

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	\$17,040	2,881	\$0	\$18,060	3,210	11.4%
41% - 60% AMHI	\$17,041	\$25,560	1,840	\$18,061	\$27,090	2,051	11.5%
61% - 80% AMHI	\$25,561	\$34,080	1,708	\$27,091	\$36,120	1,862	9.0%
OVER 80% AMHI	\$34,081	NO LIMIT	6,139	\$36,121	NO LIMIT	6,543	6.6%

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

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

TARGET AGE AT 50% AMHI	MINIMUM INCOME	MAXIMUM INCOME	2012 # OF I.Q. H.H.	MINIMUM INCOME	MAXIMUM INCOME	2017 # OF I.Q. H.H.	% CHANGE (2012 – 2017)
FAMILY (UNDER AGE 62)	\$0	\$28,750	3,137	\$0	\$30,470	3,104	-1.1%
SENIOR (AGE 62+)	\$0	\$21,300	992	\$0	\$22,580	1,095	10.4%
ALL	\$0	\$28,750	4,264	\$0	\$30,470	4,361	2.3%

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)	(626 + 146 HCV) 772	202	(828 + 134 HCV*) 962
Number of Income-Eligible Renter Households	4,264	1,357	4,887
Existing Affordable Housing Penetration Rate – 2012	= 18.1%	= 14.9%	= 19.7%
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)	262	40	302
Number of Income-Eligible Renter Households	992	373	1,415
Penetration Rate – 2012	= 26.4%	= 10.7%	= 21.3%

*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)	(626 + 146 HCV) 772	202	(828 + 134 HCV*) 962
Number of Income-Eligible Renter Households	4,361	1,374	4,994
Existing Affordable Housing Penetration Rate – 2017	= 17.7%	= 14.7%	= 19.3%
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)	262	40	302
Number of Income-Eligible Renter Households	1,095	383	1,578
Penetration Rate – 2017	= 23.9%	= 10.4%	= 19.1%

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

I. POTENTIAL “UN-MET” HOUSING NEED

POTENTIAL “UN-MET” HOUSING NEED

AMHI LEVEL	2012		2017	
	OVERALL	SENIOR	OVERALL	SENIOR
0%-50% AMHI (SUBSIDIZED)	3,492	730	3,589	833
41%-60% AMHI (TAX CREDIT)	1,155	333	1,172	343

J. OVERVIEW AND INTERVIEWS

Washington County is the oldest county in the state, with the Ohio River serving as the southern and eastern boundaries in the southeast portion of the state. The city of Marietta is the county seat, and is located 14 miles northeast of Parkersburg, West Virginia, 113 miles southeast of Columbus and 40 miles east of Athens, Ohio.

Interstate 77 runs through Marietta and serves as a major north/south roadway for Washington County. Other major roadways include U.S. Highway 50, State Route 32, State Route 7 and State Route 550.

The Ohio River and the Muskingum River are both major waterways impacting Washington County. The Muskingum River flows into the Ohio River and the river's mouth is located in the city of Marietta.

Belpre is another city of significance in Washington County, and is southwest of Marietta. Belpre is located across the river from Parkersburg, West Virginia, which generates migration between the two communities. Other significant communities include the census-designated place of Devola and the village of Beverly; both have populations exceeding 1,000 people and are located along the Muskingum River. Other villages with populations less than 1,000 people include Lower Salem, Macksburg, Lowell, Barlow and Matamoras.

Due to the county's proximity to Parkersburg, many Washington County residents commute to the Parkersburg area.

Marietta Memorial Hospital, which also is Washington County's largest employer, is located just northwest of downtown Marietta and is the major medical facility for the county. Marietta Memorial Hospital also has a smaller branch in the city of Belpre.

Washington County provides seven different school districts; there are 18 elementary schools, seven middle schools and five high schools. Higher education is provided by Marietta College and Washington State Community College, both of which are located in Marietta.

Most of Washington County's population is located along the Ohio River and Muskingum River. Marietta has a high number of historic homes more than 70 years old and in good condition. Single-family homes in the city are generally older than 40 years and are generally in satisfactory to good condition. Most conventional market-rate multifamily developments in Marietta are older than 25 years old and in fair to satisfactory condition. Low-income properties are typically newer and in satisfactory to good condition.

Belpre serves as essentially a suburb to the neighboring city of Parkersburg. Belpre has a less defined Central Business District than Marietta. The city generally consists of single-family homes more than 40 years old in fair to good condition. Some newer and larger single-family homes in excellent condition can be found along the Ohio River in Belpre. Some additional multifamily housing can be found in Belpre and are in satisfactory to good condition.

The village of Beverly has a small portion of conventional market-rate properties in satisfactory to good condition and generally 20 to 30 years old. Low-income housing appears to have been built around the same time and is in satisfactory to good condition as well. Other communities typically have a higher share of manufactured homes in poor to satisfactory condition, with single-family homes generally in poor to good condition.

Lisa Cooper, property manager at Restoration Plaza of Barlow and Belpre Manor, stated that Belpre, Marietta and Devola are the most desirable places to live in Washington County. Particularly, Belpre and Marietta would be the most appropriate area for additional multifamily housing due to the ease of access to community services. Mrs. Cooper said that additional senior housing is a need in the county, and believes this could be achievable in Marietta, Belpre or Beverly.